

Reconstructing zakat within sharia philanthropy

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Abstract

The quality of a believer's faith in Islam is evidenced through their interactions in a social context, with zakat being a critical religious duty that transcends mere ritualistic worship to embody profound social implications. This study explores the reconstruction of zakat within Sharia philanthropy to enhance its effectiveness in alleviating poverty and supporting sustainable welfare. Using a qualitative descriptive approach, the research involves an extensive literature review and data analysis from various sources. Findings indicate that zakat, when managed properly, significantly improves the economic well-being of the ummah, particularly among the poor and the eight designated beneficiaries. The article identifies critical factors facilitating zakat reconstruction, such as legal frameworks, community engagement, and technological advancements. It also highlights the challenges in zakat management, including regulatory issues and inefficiencies in distribution. The implications of reconstructing zakat within Sharia philanthropy include enhanced transparency, efficiency, and impact on social welfare, transforming recipients from passive beneficiaries into active, productive community members. This article contributes to the discourse on Islamic social finance by proposing a structured approach to optimizing zakat practices, thereby aligning them with the aspirations of the Muslim community for equitable economic development.

Keywords: zakat; sharia philanthropy; poverty alleviation; Islamic social finance; community development.

Introduction

The quality of a believer is fundamentally reflected in their faith, which is manifested through interactions with others in a social context. For Muslims, faith must accompany every action and decision, as highlighted by Patilima and Yusuf (2023). Surah al-Hujurāt, verse 15, elucidates that a believer's character is evidenced not only by internal conviction but also by their words and actions, thus framing faith as both a theological and a practical social engagement. Within this context, Islam prescribes zakat as a significant religious duty. Zakat transcends its theological essence, extending beyond mere ritualistic worship (*mahdah*) akin to prayers,

fasting, and hajj, into a multifaceted practice with profound social implications (Purwanto, 2014).

Philanthropy serves as a crucial link between the affluent and the impoverished, facilitating the upliftment of the underprivileged. According to Patilima and Yusuf (2023), Yūsuf al-Qarḍāwī contends that zakat is not merely a ritualistic act but an obligatory component of a country's financial, social, and economic framework. The implementation of zakat has the potential to mitigate global poverty. In terms of economic and socio-cultural impacts, zakat significantly enhances the economic wellbeing of the ummah, aiding those in need such as the poor and the eight designated beneficiaries (*as nāf*) (Syahril et al., 2019).

Zakat aims to elevate individual piety while also reducing economic disparities and enhancing communal prosperity (Madani, 2021; Suryani & Fitriani, 2022). The proper management of zakat funds, in alignment with Islamic law, by authorized institutions is essential for achieving these goals (Ulpah & Hafifi, 2021).

This study addresses the gaps in existing research by exploring the reconstruction of zakat within the framework of Sharia philanthropy. The objective is to ensure that zakat in Indonesia effectively reaches those truly in need and contributes to sustainable welfare, transforming recipients from merely passive beneficiaries to active, productive members of society. To this end, the study poses three critical questions: (a) How can zakat be reconstructed within sharia philanthropy? (b) What factors facilitate and support the reconstruction of zakat in sharia philanthropy? (c) What are the implications of reconstructing zakat within sharia philanthropy? Addressing these questions will provide a structured approach to enhancing the zakat system, thereby fostering its growth and alignment with the aspirations of the Muslim community.

The persistent issues of inequality and inefficiency in zakat distribution necessitate systemic renewal supported by government and institutional stakeholders. The challenges are not solely rooted in management practices but also in regulatory frameworks and service provisions. There remains a significant number of potential zakat payers (*muzzakī* who do not fulfill their obligations, partly due to the lack of clear and enforceable regulations. Moreover, the existing guidelines for zakat administrators (*'āmil*) are insufficiently detailed, leading to gaps in effective management. Therefore, a

comprehensive reform of zakat practices is essential to achieve equitable distribution and improve the overall economic conditions in Indonesia.

Literature review

Reconstruction

The concept of social reality extends beyond mere construction to include the reconstruction of existing dynamics. Suharna et al. (2020) assert that continuous reflective thinking is vital for societal advancement. This view is corroborated by Hartono (2021), who elucidates that reconstruction involves revisiting and comprehending past actions to inform current practices. Sundari et al. (2021) underscore the significance of revitalizing the spirit of Pancasila to address contemporary challenges in Indonesia. They argue that as Indonesian society increasingly adopts Western behaviors, it becomes imperative to revert to indigenous cultural values of politeness and ethics, rooted deeply in the spirit of Pancasila.

The evolution of thought and behavior in the current era necessitates a development strategy that aligns with the core essence of intellectual growth in Indonesia. Awaluddin and Saputro (2020) stress the importance of instilling behaviors that strengthen religious values, highlighting the motivational impact of a profound understanding of religion. They suggest that overcoming weaknesses in educational activities requires transformative changes in the dynamics of Islamic religious education (Noor, 2017). Collectively, these insights suggest that restoring the original state to a more refined condition involves a thorough understanding of past dynamics and the implementation of improved strategies.

Zakat

Zakat, a fundamental pillar of Islam, serves as both an act of worship and a tool for social welfare (Patilima & Yusuf, 2023). According to Powell, zakat must be collected from *muzzakī* (donors) and distributed to *mustahik* (recipients) in accordance with Islamic law. Fitri (2017) characterizes zakat as a productive activity aimed at enhancing the effectiveness and efficiency of poverty alleviation and societal well-being. Al-Mubarak et al. (2021) further elaborate that zakat, as stipulated in Law No. 23 of 2011 concerning zakat management, has the potential to elevate the socio-economic status

of lower-middle-class communities through targeted distribution, thereby transforming mustahik into *muzzakī* by optimizing zakat management.

The practice of zakat has historical roots dating back to the time of Prophet Muhammad, where it is mentioned alongside prayer 82 times in the Qur'an. The legal framework for zakat began to take shape during the Medina period as Islamic influence expanded (Patilima & Yusuf, 2023). Islam places a high priority on the welfare of the underprivileged to foster a just social order, with zakat playing a pivotal role in poverty alleviation in Indonesia. As a form of mahdah worship, zakat embodies dual aspects: religious obligation (*mahdah*) and social transactions (muamalat), allowing for its implementation in various forms unless explicitly prohibited (Hardi, 2020; Sahabi & Ajuna, 2022).

Sharia philanthropy

Philanthropy, particularly within the Islamic context, is deeply rooted in historical traditions. Generosity has long played a significant role in addressing societal challenges related to education, economy, welfare, and justice. Acts of individual generosity reflect piety towards Allah (Sahabi & Ajuna, 2022). Hardi (2020) emphasizes that Islamic philanthropy, especially through zakat, significantly contributes to poverty alleviation and the economic growth of social institutions. This includes traditional zakat, professional zakat, and zakat on stock ownership, all of which are critical in addressing contemporary social issues.

Philanthropy, derived from the Greek words “philos” (love) and “anthropos” (human), signifies a love for humanity (Latief, 2016; Purwatiningsih & Adinugraha, 2018). Anwar (2016) describes philanthropy as the act of providing aid to those in need, fostering a social consciousness that acknowledges mutual interdependence. Islamic philanthropy, or *māliyyah ijtimā'iyah* (social worship), is vital for the well-being of society, offering significant benefits such as financial support to the impoverished and reducing social inequalities (al-Mubarak & Muslim, 2020). Khotimah (2020) highlights that Islamic philanthropy can alleviate poverty and provide financial assistance to the needy, thereby enhancing social equity and economic stability.

Research methods

This study employs a library research method to explore the reconstruction of zakat within the framework of sharia philanthropy. The research involves an in-depth collection of data and information from various sources including online search engines, news articles, books, and scholarly literature related to the topic. Data for this research were gathered through multiple channels to ensure a comprehensive view of the topic. The sources include Google Search Engine, which was utilized to find relevant articles and publications and to gather discussions and opinions on zakat and sharia philanthropy; major news outlets to obtain recent developments and cases related to zakat management and distribution; academic books and peer-reviewed journals that provided theoretical foundations and detailed analyses on the subject; and additional sources.

The primary approach adopted in this study is qualitative descriptive, which aims to provide a detailed and nuanced understanding of the subject matter. The qualitative descriptive approach was chosen to offer a rich, detailed account of the reconstruction of zakat. This method is suitable for exploring complex social phenomena and understanding the context, motivations, and implications of zakat practices within sharia philanthropy. The study aims to describe the current state of zakat management, identify gaps and challenges, and propose potential solutions.

The data analysis involved several steps to ensure thorough examination and meaningful conclusions. First, data were categorized based on themes and sub-themes relevant to the reconstruction of zakat, with key themes including historical context, legal frameworks, management practices, and social impacts. Thematic analysis was used to identify patterns and recurring themes within the collected data, helping to understand the underlying issues and factors influencing zakat practices. Comparisons were made between different sources and viewpoints to highlight commonalities and differences, providing a broader context and understanding of the nuances of zakat reconstruction. Finally, the insights from other sources were synthesized to form a coherent narrative, integrating the findings into a comprehensive understanding of zakat reconstruction within sharia philanthropy.

Drawing conclusions involved summarizing the key findings and connecting them back to the research questions. The conclusions aimed to provide actionable insights and recommendations for improving zakat management and ensuring its effective contribution to social welfare. The qualitative analysis, as described by Syahril et al. (2019), focused on organizing and sequencing data to derive meaningful conclusions that reflect the current state and future potential of zakat practices. This methodological approach ensured a robust and detailed exploration of zakat reconstruction, providing valuable contributions to the academic discourse and practical implications for zakat institutions and policymakers.

Results and discussion

Zakat institution

Zakat institutions in Indonesia are legally established to manage zakat as per the regulations of Law Number 23 of 2011 concerning zakat management. These institutions assist National Amil Zakat Agency (Badan Amil Zakat Nasional, Baznas) in collecting zakat to ensure compliance with the requirements stipulated by the law. The primary goal is to foster an effective and transparent zakat collection and distribution system. Several Amil zakat institutions in Indonesia have received official permits:

Table 1. Official amil zakat institutions (LAZ) - National scale

No	Name of institution	Source	Number of SK recommendations
1	Rumah Zakat	https://rumahzakat.org/	B.475/Set.BAZNAS/X/2020 568/ANG/BAZNAS/X/2020 Tanggal 6 Oktober 2020
2	DT Peduli	https://dtpeduli.org/	B.164/Set.BAZNAS/III/2021 208/ANG/BAZNAS/III/2021 Tanggal 23 Maret 2021
3	Baitul Maal-Hidayatullah	https://www.bmh.or.id/	B.663/Set.BAZNAS/XII/2020 625/ANG/BAZNAS/XI/2020 Tanggal 17 November 2020010/HVR/SDP/BAZNAS /VII/205, Tanggal 15 Juli 2015
4	Dompot Dhuafa	https://dompotdhuafa.org/	B.163/Set.BAZNAS/III/2021 207/ANG/BAZNAS/III/2021 Tanggal 23 Maret 2021

5	Nurul Hayat	https://nurulhayat.org/	B.477/Set.BAZNAS/X/2020 570/ANG/BAZNAS/X/2020 Tanggal 6 Oktober 2020
6	Inisiatif Zakat Indonesia (IZI)	https://izi.or.id/	B.476/Set.BAZNAS/X/2020 569/ANG/BAZNAS/X/2020 Tanggal 6 Oktober 2020
7	Yatim Mandiri	https://www.yatimmandiri.org/	B.660/Set.BAZNAZ/XII/2020 654/ANG/BAZNAS/XII/2020 Tanggal 7 Desember 2020
8	Lembaga Manajemen Infaq (LMI)	https://lmizakat.org/	B.235/Set.BAZNAS/IV/2021 352/ANG/BAZNAS/IV/2021 Tanggal 21 April 2021
9	Yayasan Dana Sosial Al Falah (YDSF)	https://www.ydsf.org/	B.733/Set.BAZNAS/X/2021 919/ANG/BAZNAS/X/2021 Tanggal 18 Oktober 2021

Source: <https://pid.Baznas.go.id/laz-nasional/>

Table 1 demonstrates that these institutions have been officially inaugurated by Baznas, in line with applicable regulations. However, many other institutions have also received permission from Baznas. The data above is a sample of the institutions officially inaugurated; around 81 institutions have officially become amil zakat institutions, complying with the laws and regulations. The inauguration of these institutions aligns with Article 18 of Law Number 23 of 2011 concerning the licensing of Amil Zakat Institution (Lembaga Amil Zakat, LAZ) formation.

Cases in zakat management

Among the various amil zakat institutions, some have been implicated in irregularities in managing zakat funds. Such issues have been widely reported across social media and conventional news platforms. These irregularities undermine public trust and the effectiveness of zakat institutions. Below are some notable cases of zakat fund misappropriation:

Table 2. Zakat misappropriation cases

No	Institutions	Case evidence findings	Source
1	Aksi Cepat Tanggap (ACT)	Hundreds of billions of funds managed by this institution that should be used for social funds	Kasus ACT Ini Fakta-fakta Dugaan Penyelewengan Dana Masyarakat - Nasional Tempo.co
2	Social Institutions	176 data on problematic philanthropic institutions submitted to the Ministry of Social Affairs are suspected of having activities similar to philanthropic foundations.	PPATK: 176 Lembaga Filantropi Diduga Selewengkan Dana Bantuan Masyarakat (sindonews.com)
3	Baznas Bengkulu	Civil servants commit corruption of zakat funds in the Bengkulu area, which should be allocated to the ummah.	Korupsi Dana Zakat Rp 11 Miliar Bendahara Baznas Bengkulu Selatan Jadi Tersangka (kompas.com)
4	Ministry of Religious Affairs	Forming an Investigation Team for the Management of zakat, <i>infāq</i> , and alms Funds against LAZ who allegedly abused its authority.	Usut Dugaan Penyelewengan Dana Kemenag Bentuk Tim Investigasi Lembaga Amil Zakat (bisnis.com)

Source: berita new.com

Table 2 highlights several instances where individuals have mismanaged zakat funds, diverting them from their intended purposes of benefiting the ummah to personal enrichment. These cases underscore the importance of stringent oversight and accountability mechanisms within zakat institutions to prevent such malpractices. The reported irregularities reveal gaps in the management systems of zakat funds in Indonesia, indicating a need for reforms to ensure transparency and trust.

Distribution of zakat funds

Baznas and LAZ play a crucial role in distributing zakat collections to those in need, particularly the mustahik. These distribution programs aim to foster a sense of compassion and solidarity among the *muzakkī*. Effective distribution of zakat is critical for alleviating poverty and enhancing social welfare. Below are examples of various zakat distribution programs:

Table 3. Zakat fund distribution programs

No	Program	Form of activity	Source
1	Sacred education and da'wah	UPZ East Kalimantan has realized employee zakat funds in education, health, and da'wah	UPZ Pupuk Kaltim salurkan manfaat zakat sebesar Rp2468 Juta - ANTARA News
2	Distribution of staples	Representatives of the Ministry of Health of Maluku Province distributed assistance packages for orphans and basic needs.	Kemenkeu provinsi Maluku berbagi di bulan Ramadhan - ANTARA News
3	Scholarships and staples	Baznas distributes zakat to 1852 poor civil servants, muallaf, ustaz	Baznas salurkan zakat ASN kepada fakir miskin di Tapteng - Ramadhan ANTARA News
4	Productive and consumptive zakat	Baznas targets the distribution of ZIS of 26 trillion to those who are entitled to receive.	Baznas Targetkan Penyaluran Zakat Rp 26 T di 2022 (cnbcindonesia.com)
5	Eight priority programs	Baznas has set eight national priorities for 2023, including scholarships, decent houses, healthy houses, disaster response, micro zakat banks, ZMart, ZChicken, and santripreneur.	Baznas.go.id
6	Mosques, education, health, and other industries	The Director of BSI handed over and the company's zakat which increased by 41.2 percent to the chairman of Baznas RI to be handed over to <i>mustahik</i> . Both consumptive and productive.	Himpun Zakat Rp 173 M BSI Optimalkan Program Mustahik dan Asnaf

Table 3 reveals the diverse range of programs implemented by the government and zakat institutions to address poverty in Indonesia. These programs provide essential services to the community, ensuring that zakat funds are used both consumptively and productively. Effective zakat distribution can significantly enhance community welfare by addressing immediate needs and supporting long-term development.

Reconstruction of zakat in sharia philanthropy

Islam, as a religion of mercy for all creation, emphasizes the reconstruction of zakat in philanthropy to positively impact economic development. The reconstruction of zakat aims to restore its integrity and maximize its benefits to the community (Noor 2017; Patilima & Yusuf 2023). By reconstructing zakat, its role in reducing poverty and bridging the gap between the rich and the poor can be enhanced. Historically, during the reign of the Khulafa al-Rāshidīn, zakat programs were effectively implemented to alleviate poverty, ensuring precise collection and distribution of zakat funds (Patilima & Yusuf 2023).

The reconstruction of zakat involves modernizing its management to align with contemporary needs while adhering to Islamic principles. This includes leveraging technology to improve transparency and efficiency in zakat collection and distribution. The historical context of zakat management during the time of the Khulafa al-Rāshidīn serves as a benchmark for contemporary practices, emphasizing accurate calculations and equitable distribution.

Islamic law forms the basis for state laws to help legalize regulations that align with Islamic principles. The government established Law Number 23 of 2011 concerning zakat management to provide solutions for zakat management, akin to the practices during the Prophet's time (Jamhur 2014). This law facilitates the orderly management of zakat funds, enhancing economic development for the lower-middle class. The law also encourages a one-stop zakat management system, protecting zakat funds from misappropriation and ensuring transparency in amil zakat management and zakat fund expenditure, in line with Islamic law.

Factors influencing zakat reconstruction

Poverty is the main factor weakening a country's economy and is a pressing social issue (Purbasari 2015; Syahril et al. 2019). The reconstruction of zakat is driven by several factors, including the gap between the rich and the poor, misappropriation of zakat funds, and improper zakat fund management. Table 2 outlines the causes of zakat reconstruction, highlighting these issues. Effective zakat management can mitigate these challenges, ensuring that zakat funds reach those in need and support poverty alleviation efforts.

Supporting factors in zakat reconstruction

In addition to the causes, there are supporting factors that enhance the effectiveness of zakat reconstruction as a social worship for the common good. These factors provide strong motivation for more efficient zakat management, ensuring zakat serves as a religious institution aimed at improving human welfare and justice. Law Number 23 of 2011, Article 3, states that zakat management should improve service effectiveness and efficiency, and increase zakat benefits for prosperity (Al-Mubarak et al. 2021). Baznas and LAZ must collaborate to optimize zakat distribution and utilization, improving national welfare (Aziz et al. 2022).

The supporting factors for zakat reconstruction include institutional collaboration, technological advancements, and community engagement. By working together, zakat institutions can pool resources and expertise to enhance the impact of zakat programs. Technological advancements, such as digital platforms for zakat collection and distribution, can improve transparency and efficiency. Community engagement ensures that zakat programs are tailored to meet the specific needs of the beneficiaries, fostering trust and cooperation between zakat institutions and the community.

Implications of zakat reconstruction in sharia philanthropy

Zakat reconstruction positively impacts society by providing social benefits through zakat management, developing community assets, fostering love and compassion, eliminating envy and apathy, and enhancing social security and peace (Awaluddin & Saputro 2020; Patilima & Yusuf 2023). Philanthropy with Zakat Institutions teaches the balance between religious worship and social activities, emphasizing the harmony between human interactions and divine obligations. The reconstruction of zakat can significantly benefit education, health, and social sectors, offering an alternative to reduce social disparities and promote mutual benefit (Syahril et al. 2019).

Zakat reconstruction in sharia philanthropy has the potential to transform communities by providing sustainable support for various social sectors. This includes funding for education, healthcare, and social welfare programs, which are critical for long-term community development. By fostering a culture of giving and mutual support, zakat institutions can help bridge social and economic gaps, promoting a more equitable and just society.

In conclusion, the reconstruction of zakat within sharia philanthropy is essential for maximizing its impact on poverty alleviation and social welfare. Effective management of zakat funds, supported by legal frameworks and community engagement, can ensure that zakat fulfills its role as a pillar of Islamic social finance. By addressing the challenges and leveraging the supporting factors, zakat institutions can enhance their contributions to national and community development, aligning with the principles of justice and compassion inherent in Islamic teachings.

Conclusion

This study has explored how zakat can be reconstructed within sharia philanthropy, focusing on the effective management and distribution of zakat funds to enhance social welfare. The research indicates that modernizing zakat management by leveraging technological advancements and fostering collaboration among zakat institutions can significantly improve the efficiency and impact of zakat. This reconstruction aims to ensure that zakat reaches those truly in need, transforming recipients from passive beneficiaries into active, productive members of society, thereby promoting communal prosperity and reducing economic disparities.

The study identified several key factors that facilitate and support the reconstruction of zakat within Sharia philanthropy. These factors include legal frameworks, community engagement, and the incorporation of technological innovations. Effective zakat management requires robust regulatory support to ensure transparency and accountability, as well as active participation from the community to tailor zakat programs to meet specific needs. By addressing these factors, zakat institutions can enhance their ability to manage and distribute zakat funds effectively, aligning with the goals of reducing poverty and promoting social equity.

Despite the promising findings, the study acknowledges certain limitations, including the reliance on secondary data and the challenges in capturing the full complexity of zakat practices across different regions. Future research should focus on empirical studies to validate these findings and explore innovative approaches to zakat management. Additionally, longitudinal studies could provide deeper insights into the long-term impacts of zakat on poverty alleviation and social welfare. By addressing these limitations, future research can further enhance our understanding of the role of zakat

in achieving sustainable development goals within Sharia philanthropy.

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