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The Transformation of Zakat in Indonesia: Integrating Religious Obligation and State Responsibility in Pursuit of Economic Justice

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Abstract

This research aims to analyze the regulation of zakat in the Indonesian legal system as well as evaluate its implementation as an instrument of community economic justice, by examining the balance between religious obligations and the role of the state in the management of zakat. The research uses normative-empirical approach with descriptive-qualitative analysis method. Primary data is obtained from the study of Law No. 23/2011 on Zakat Management, its derivative regulations, and court decisions related to zakat disputes. Secondary data include reports of the National Amil Zakat Agency (BAZNAS), scientific articles, and previous research on the effectiveness of zakat in economic development. Data collection is done through document study and literature review. Data analysis uses content analysis of zakat regulations and policies to identify gaps between theory and practice. The results show that zakat regulation in Indonesia has provided strong legal legitimacy, but its implementation still faces obstacles such as institutional fragmentation between BAZNAS and LAZ. Religiously, there is still low compliance of Muslim society to give zakat. In addition, Zakat has the potential to be an effective economic redistribution tool, but its distribution has not been optimal in reducing social inequality. The role of the state in supervision and standardization of zakat management needs to be strengthened to ensure transparency and accountability. This study concludes that the integration of religious obligation and state responsibility in zakat regulation has not fully achieved the goal of economic justice, so more progressive policy reforms are needed.

Keywords: Zakat; Religion; Country; Public Welfare

Transformasi Zakat di Indonesia: Mengintegrasikan Kewajiban Agama dan Tanggung Jawab Negara untuk Mewujudkan Keadilan Ekonomi

Abstrak

Penelitian ini bertujuan untuk menganalisis regulasi zakat dalam sistem hukum Indonesia serta mengevaluasi implementasinya sebagai instrumen keadilan ekonomi masyarakat, dengan memeriksa keseimbangan antara kewajiban agama dan peran negara dalam pengelolaan zakat. Penelitian menggunakan pendekatan normatif-empiris dengan metode analisis deskriptif-kualitatif. Data primer diperoleh dari studi terhadap Undang-Undang No. 23 Tahun 2011 tentang Pengelolaan Zakat, peraturan turunannya, serta putusan pengadilan terkait sengketa zakat. Data sekunder meliputi laporan Badan Amil Zakat Nasional (BAZNAS), artikel ilmiah, dan penelitian terdahulu tentang efektivitas zakat dalam pembangunan ekonomi. Pengumpulan data dilakukan melalui studi dokumen dan tinjauan literatur. Analisis data menggunakan analisis isi (content analysis) terhadap regulasi dan kebijakan zakat untuk mengidentifikasi kesenjangan antara teori dan praktik. Hasil penelitian menunjukkan bahwa Regulasi zakat di Indonesia telah memberikan legitimasi hukum yang kuat, namun implementasinya masih menghadapi kendala seperti fragmentasi kelembagaan antara BAZNAS dan LAZ. Secara agama masih rendahnya kepatuhan Masyarakat muslim untuk berzakat. Disamping itu, Zakat berpotensi menjadi alat redistribusi ekonomi yang efektif, tetapi pendistribusiannya belum optimal dalam mengurangi kesenjangan sosial. Peran negara dalam pengawasan dan standarisasi pengelolaan zakat perlu diperkuat untuk menjamin transparansi dan akuntabilitas. Penelitian ini menyimpulkan bahwa integrasi kewajiban agama dan tanggung jawab negara dalam regulasi zakat belum sepenuhnya mencapai tujuan keadilan ekonomi, sehingga diperlukan reformasi kebijakan yang lebih progresif.

Kata Kunci: Zakat, Agama, Negara, Kesejahteraan Masyarakat.

INTRODUCTION

Zakat as one of the pillars of Islam has a dual dimension: as a mahdhah worship as well as an instrument of socio-economic justice. From an Islamic perspective, zakat is a wealth redistribution mechanism that is obligatory for capable Muslims and aims to reduce economic inequality. (Al-Qardawi, 1999). Indonesia, as a country with the world's largest Muslim population, has the potential for zakat to reach IDR 327 trillion per year. (BAZNAS, 2022), but the realization is only about 3% of the potential.

Juridically, zakat has been integrated into the national legal system through Law Number 23 Year 2011 on Zakat Management. This regulation is a concrete form of Article 29 of the 1945 Constitution on freedom of religion and the explanation of Article 34 regarding the state's responsibility for the poor. (Asshiddiqie, 2010). However, in its implementation, there is a paradox between the idealism of sharia and empirical reality.

The role of the state in social welfare, including in the management of zakat, must be dominant. The

importance of strengthening the state is especially significant in the context of social policy. The state is the most legitimate institution that has the authority to manage zakat. Law No. 23/2011 on zakat has not given absolute authority to the government as the sole organizer of zakat (Haikal, 2023).

The Indonesian people, the majority of whose population is Muslim, are now beginning to realize the importance of zakat, therefore the state must really implement the contents of the zakat law, not to cause issues related to zakat management during this decade, for example about the involvement of the state or government in the management of zakat which disturbs various groups, especially the collection and distribution of zakat, infaq and sadaqah (Baihaqi, 2024).

In this discussion, several studies will be discussed. Socio-economic justice theory emphasizes the importance of fair distribution of wealth to achieve shared prosperity. In the context of zakat, state regulation can be seen as an attempt to ensure a fair distribution of wealth through the zakat mechanism (Zainuddin & Salle, 2023).

In the Islamic perspective, zakat is one of the main instruments in realizing socio-economic justice. Zakat is not only spiritual in nature, but also has a very strong social and economic dimension. The obligation to pay zakat to the entitled groups (mustahik) is a wealth redistribution mechanism that aims to reduce the gap between the rich and the poor, and encourage inclusive

and equitable economic growth (Ratnasari et al., 2025).

Social fiqh sees zakat as a religious obligation that also has social and structural dimensions. The state plays a role in regulating and managing zakat to achieve socio-economic goals (Susila et al., 2023).

The role of the state in regulating religious aspects, including zakat, in the national legal system. In Indonesia, zakat regulation reflects the state's authority in regulating religious obligations to achieve social justice (Ulinnuha, 2025).

From religious studies, the obligation of Zakat is based on legal arguments contained in the Quran, the holy book of Muslims, and Hadith, records of the actions and speech of the Prophet Muhammad SAW (Furkon, 2025). Here are some of the main arguments that show the obligation of giving zakat in Islam:

First, the Quran Surah Al-Baqarah (2:267-273): "These verses provide guidance on zakat and its benefits to society. Verse 267, in particular, emphasizes that zakat is an obligation for Muslims and it is advisable to give it without harming or boasting".

Secondly, the Quran Surah At-Tawbah (9:103): "This verse mentions giving zakat as one of the Benevolent Acts recommended in Islam".

Third, Al-Quran Surah Al-Mu'minun (23:4-6): "These verses show the characteristics of believers who give zakat as part of virtuous behavior". Lastly, Al-Quran Surah Al-A'raf (7:156): "This verse underlines Allah's command to the Prophet Muhammad (PBUH) to tell his people to give zakat".

Furthermore, Hadith narrated by Bukhari and Muslim: "The Prophet

Muhammad in the traditions narrated by Imam Bukhari and Muslim reinforces the obligation of zakat and provides guidelines on how to calculate and distribute zakat correctly”.

Based on these arguments, the obligation to give zakat in Islam is recognized as a form of worship and obedience to Allah SWT. Muslims are required to give a portion of their wealth that reaches the nisab (minimum threshold) to the needy, as an effort to alleviate poverty and reduce economic disparities in society. Zakat also promotes the values of justice, solidarity, and social care in the lives of Muslims (Raisya et al., 2024).

RESEARCH METHODS

This research is a normative-empirical legal research. The normative approach is used to analyze the regulation of zakat in the national legal system, while the empirical approach is used to see the implementation and its impact on the economic justice of the community (Soekanto & Mamudji, 2010).

This research uses several approaches, namely: Statute Approach: Analyzing Law No. 23 Year 2011 on Zakat Management and its derivative regulations. Conceptual Approach: Examining the concept of economic justice from an Islamic perspective and welfare state theory. Sociological/Empirical Approach: Through interviews with zakat managers (BAZNAS and LAZ) and mustahik (zakat recipients) to assess the

effectiveness of the regulation (Marzuki, 2017).

RESULTS AND DISCUSSION

Effectiveness of Zakat Management: Consumptive vs Productive

Nasution stated that most of the zakat management is still consumptive in nature, such as food or cash assistance. While the productive approach (zakat as business capital, training, etc.) is still limited to certain programs only. This causes zakat to not fully play a role in creating the economic independence of mustahik (Nasution et al., 2024).

Meanwhile, LAZ still faces challenges in terms of digitalization, accountable reporting, and mustahik development. The existence of regulations alone is not enough if it is not balanced with institutional quality. “The effectiveness of zakat is highly dependent on the professionalism of amil zakat institutions and the sustainability of empowerment programs.” (R. , Ditia et al., 2025).

Zakat management activities, especially on productive zakat in the National Amil Zakat Agency of South Tangerang City, are for business capital assistance, central livestock, integrated waste stalls, women's empowerment, and job training in order to empower the economy of the mustahik. However, looking at the current conditions, productive zakat management is only for business capital (Raisya et al., 2024).

The limited zakat funds managed for productive zakat make the National Amil Zakat Agency of South Tangerang City less than optimal in managing productive zakat to all mustahik in Bekasi City. Observing the activities carried out in the management of productive zakat BAZNAS management of productive zakat

management to improve mustahik (Furkon, 2025) , among others:

1. Planning

Amil Zakat Agency makes good plans. BAZNAS has made a plan that will be implemented/executed in a predetermined/regulated period of time}. The planned work program and objectives have been carried out well, but the participation of UPZ in terms of collection and reporting of funds collected in each UPZ to BAZNAS has not been implemented so that the management of zakat at the national level is still overlapping and not centralized. In order to optimize this very large amount of zakat, there are several ways carried out by the South Tangerang City Amil Zakat Agency (Raisya et al., 2024).

First, muzaki come to submit directly to the Amil Zakat Agency. second, for muzaki who work in the scope of SKPD submit directly to the zakat collection unit (UPZ) which later the collected zakat funds will be accumulated and reported to BAZNAS. third, Amil conducts direct pick-ups to Agencies, BUMN / BUMD, TNI, POLRI and, fourth, muzaki transfer directly through the Amil Zakat Agency through an existing account (Fadilah & Zen, 2024).

2. Management

The source of revenue of the Amil Zakat Board does not only come from professional zakat funds but also from infaq funds. Professional zakat is zakat issued from income generated from non-zakat, such as salaries of civil/private employees, consultants, doctors, and others. The mechanism of productive zakat management in BAZNAS, productive zakat in 2020 and

2021 has decreased. Whereas this productive zakat has the potential to change the economic status of mustahik to a better condition (Syafiq, 2020).

The management of BAZNAS South Tangerang City should always implement policies that are in line with the ideals of zakat management, namely the welfare of the people, namely by continuing to prioritize allocations for productive zakat schemes. If there is already a standard allocation per zakat program scheme set by Baznas Bekasi City, there should be optimal supervision of the realization of the distribution so that the target and realization are in line. Program innovations that have been launched with a long analysis should not only be optimally realized in a certain year, while in the following year it seems that they are not prioritized (Furkon, 2025).

Based on the results of interviews conducted with Mrs. Anisa, who is an elementary school teacher in South Tangerang City, the largest source of revenue comes from professional zakat and infaq, employee professional zakat is paid every month. For infaq, employees are also given a choice of Rp. 5000, Rp. 10,000 and the rest is allowed" (Anisa, 2024).

Professional zakat is actually recognized by shari'ah and has a foundation from the Qur'an and sunnah. Their salaries are deducted as much as 2.5% each month. However, this is what many government and private zakat institutions, including BAZNAS of South Tangerang City, apply. (Yulitasari et al., 2024)

BAZNAS South Tangerang City only allocates productive zakat to fakir, poor, BAZNAS prioritizes the 2 ashnaf because it is assumed that it will always exist in the work area of zakat managers

including BAZNAS South Tangerang City, namely Fakir miskin, is a person whose income cannot meet basic needs, while the allocation to the poor is in the form of consumptive zakat and also productive, in this case the poor can be said that they will get funds or money for additional daily food and business capital. The provision of business capital, which is given to the poor who have small businesses and need capital.

There are 5 sub-districts that get productive zakat assistance, all the mustahiks are 10 people, how to form mustahiks who get business capital by direct data collection by Baznas administrators, each mustahik gets zakat by providing revolving fund assistance by providing capital in the form of goats to be livestock by mustahik and must return if the animal has a child, the child will belong to the mustahik and the initial capital goat will be given to other mustahik. With revolving assistance it is hoped that mustahik can develop a business that they can own and mustahik income increases, so that mustahik welfare increases. Meanwhile, those who get zakat fund business capital in the form of money who have small businesses for the advancement of their business are given Rp 1,000,000 per mustahik, but assistance in the form of money is not enough to help the mustahik's living needs, then the assistance is only temporary (Akbar et al., 2021).

According to mustahik after getting business capital assistance from BAZNAS of South Tangerang City, the condition of their income has improved and some have remained. But in reality, BAZNAS of South Tangerang City in allocating productive zakat is still not optimal where in allocating productive zakat it emphasizes more on smoothness. After receiving business capital from BAZNAS, mustahiks feel

helped, there are also mustahiks who do not want to develop the business so that the business capital given by BAZNAS to mustahiks is only for short-term needs. Less optimal supervision from BAZNAS South Tangerang City towards mustahik who receive productive zakat because there are still mustahik whose income is still fixed (Jaelani, 2018).

The management of zakat according to law number 23 of 2011, Baznas has no difficulty in managing it, it's just that the zakat funds that will be given to mustahik are very limited. Productive zakat business to help the people of South Tangerang City, businesses run by the community are food trading businesses, food trading businesses, livestock businesses, farming businesses (Syafiq, 2020).

DISCUSSION

Zakat as Religious Obligation and State Responsibility

Zakat in Islam is an individual obligation (fardhu 'ain) that has a social dimension, namely the redistribution of wealth for the benefit of the people. In the context of the state, zakat has the potential as a public policy tool to address social inequality and poverty.

However, Baihaqi's research shows that the meaning of zakat as an instrument of social justice is still limited because the state has not maximized in making zakat an integral part of the national economic system. Zakat as a religious obligation demands individual compliance, but when managed by the state, it becomes a structural responsibility to create welfare. The imbalance between spiritual and administrative approaches is a challenge in the implementation of current zakat regulations. "Zakat that is managed without the direction of social development will only be a charitable

aid.” (Baihaqi, 2024). In addition, its effectiveness is constrained by the limited use of technology, low public awareness, and lack of integration with other Islamic financial institutions (R. Ditia et al., 2025)

Law No. 23 Year 2011 on Zakat Management has provided legal basis for national zakat management through BAZNAS and LAZ. However, the regulation is still normative and has not been able to create an integrated and effective zakat system in economic empowerment (Atika & Mardatillah., 2023). The lack of standardization of the zakat collection and distribution system has led to low public trust in zakat institutions. The Chairman of Baznas Banten Province stated that the potential for zakat in Banten Province is around Rp. 11.03 trillion. Therefore, to pursue this potential, I think it is imperative for Baznas, the Provincial Government, the Regional Office and the Ministry of Religious Affairs of the City District to collaborate and Cooperate (Syibli Syarjaya, 2024). As a result, the enormous potential of zakat has not been optimized. Zakat regulation must move from administrative to strategic towards the economic transformation of mustahik (Dakhoir, 2018).

In the view of sharia, zakat is a major component of state finances. Zakat is the *baitul maal* income that must exist because there must be Muslims who are able to pay it. The payment of zakat is also obligatory on those who are already obliged to pay it. The Prophet Muhammad once sent Muadz bin Jabal to be the amir and collector of zakat in the country of Yemen. Companion Abu Bakr also continued the guidance of the Prophet Muhammad. He fought people who after the death of the Prophet

Muhammad did not want to pay zakat. The group that denied zakat was fought until they repented and were willing to pay zakat (Raisya et al., 2024).

Regarding the responsibilities of the state including in the management of state finances, it is certain that every state has these duties and functions. This is done because no country can carry out government duties and provide services to the community without the need for money. In fact, state finances not only include money, but also include goods or debts / debts managed by the state (Fitria & Marlina, 2025). Law number 17 of 2003 concerning State Finance defines state finances as “all state rights and obligations that can be valued in money, as well as everything in the form of money and in the form of goods that can be used as state property in connection with the implementation of these rights and obligations”(Subekan, 2016).

Thus, state finances have a very broad scope which juridically includes: 1. The state's right to collect taxes, issue and circulate money, and make loans 2. The state's obligation to organize the general service duties of the state government and pay third party bills 3. State revenue 4. State assets / regional assets managed by themselves or by other parties in the form of money, securities, receivables, goods, and other rights that can be valued with money, including assets separated in state companies / regional companies. 8. Wealth of other parties controlled by the government in the context of carrying out government duties and/or public interests. 9. Wealth of other parties obtained by using facilities provided by the government (Haikal, 2023).

State financial management is intended to achieve the welfare of the

people. This is mentioned in the constitution of the Unitary State of the Republic of Indonesia which states that “The State Budget as a form of state financial management is determined annually by law, and is implemented openly and responsibly for the greatest prosperity of the people” (Zamzami et al., 2024). The State Budget (APBN) is an operational form of state financial management each year. The mention of APBN in the article can be understood as state finances as a whole.

CONCLUSION

Zakat is an obligation in Islam that requires Muslims to set aside a portion of their wealth to be given to the rightful recipients (mustahik zakat). It is a property-related act of worship and a religious responsibility that aims to raise public awareness. As an obligation that must be implemented by Muslims, zakat has a strategic role in helping redistribute wealth and reduce social inequality. However, the meaning of zakat that is limited to spiritual aspects and individual worship is not optimal enough in the context of the country's economy.

Indonesia has a clear regulation in Law No. 23 Year 2011 on Zakat

Management, the effectiveness of its implementation is still hampered. The existing regulation is still normative and not transformative enough to optimize zakat as a tool of social and economic policy. Zakat management through amil zakat institutions (BAZNAS and LAZ) has not been fully able to improve people's welfare due to limited transparency and integration between various zakat management institutions.

Zakat management in Indonesia is still dominated by consumptive assistance, such as the provision of basic necessities and cash. In fact, a more productive and sustainable approach, such as mustahik economic empowerment through business capital and training, is very important to create economic independence among zakat recipients.

This shows that zakat has not fully functioned as an instrument that drives the community's economy. In order for zakat to really have a significant impact on the community's economy, reformulation is needed in the management of zakat, both in terms of regulation, transparency, and the use of technology

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