

EFFECTIVENESS OF ZAKAT REGULATIONS TO REDUCE POVERTY IN INDONESIA

Ahmad Muhasim^{*}, Ruzian Markom^{**}, Gatot Suhirman^{***}, Muhammad Riadhussyah^{****}

^{*} Universitas Islam Negeri Mataram, West Nusa Tenggara, Indonesia

^{**} Universiti Kebangsaan Malaysia, Malaysia

^{***} Universitas Islam Negeri Mataram, West Nusa Tenggara, Indonesia

^{****} Universitas Islam Negeri Mataram, West Nusa Tenggara, Indonesia

Abstract- The poverty rate in Indonesia in 2022 is 26.16 million, while in 2021, it will be 26.5 million. From this data, it decreased by 0.11 million. This study investigate the effectiveness of zakat management and distribution regulations. Because we believe that if zakat is implemented effectively, the poverty rates in Indonesia will decrease. Zakat funds that managed by *Badan Amil Zakat Nasional* (BAZNAS) to reduce poverty include: zakat funds that have been collected are then distributed to the poor, marbot mosque, madrasah educational institutions or schools, business capital assistance for Micro, Small and Medium Enterprises (MSMEs). This research use normative and empirical approaches. This article shows that to streamline the management of the National Amil Zakat Agency (BAZNAS) at all levels, several people must be directly involved, among them: administrators, employees, staff, and field assistants in collection and distribution. In collecting in collaboration with zakat recipients (muzakki), who come from educational institutions, regional apparatus organizations, and vertical agencies, Furthermore, it exemplifies what the Messenger of Allah once did to the companions, such as fighting people who do not pay zakat, abolishing zakat for Muallaf, wearing horse zakat, and starting to be subjected to farm zakat, producing, and commerce. Give zakat to fakirs and beggars, even if they are not Muslims.

Index Terms- effectiveness, zakat regulation, reducing poverty, Indonesia

I. INTRODUCTION

The effectiveness of zakat regulations by digging up potens such as seafood and professional zakat can reduce poverty. Paying attention to the *Republic* of Indonesia consists of land covering an area of 1,910,931.32 km² and the *Ocean surrounding* an area of 3,544,743.9 km². This figure shows Indonesia as an archipelagic country, two-thirds (64.97%) of the total area. This indicates enormous potential for marine products, such as fish, pearls, and minerals. Logical and more effective, the government includes seafood as a source of income for zakat funds analogous to corporate zakat of 2.5%.

Indonesia is known as a country with a lot of natural resource potential, especially in the maritime sector. Some countries that belong to the maritime region such as the

Philippines, England, Hawaii, and Japan. When viewed, the most extensive and the best sea in the world is Indonesia. Indonesia is the largest archipelagic country in the world, consisting of 17,499 islands with a coastline length of 81,000 km. Its water area consists of territorial seas, archipelagic waters, and inland waters, covering an area of 2.7 million km or 70% of the territory of the Republic of Indonesia. Indonesia also has an Exclusive Economic Zone (EEZ) covering an area of 3.1 km² which increases Indonesia's sea area to 5.8 million km². It also obtained the right and authority to utilize its 2.7 km² area, which concerns the exploration, exploitation, and management of biological and non-life resources

Efforts to reduce poverty first shape society to be more prosperous. Specifically, welfare contained in the state constitution Article 33 paragraph (3) states that the water earth and the natural wealth contained therein are controlled by the state and used for the greatest prosperity of the people. The importance of this regulation is that the Indonesian government is involved in regulating the rights of others, reflected twice the experience of regulating, collecting, managing, and distributing zakat, which can be proven by various legal institutions that hold zakat, including Law No. 38 of 1999, then Law No. 23 of 2011 concerning Zakat Management (Pemerintah Republik Indonesia, 2011).

The concept of well-being in the Qur'an Surah An-Nisa' Verse 9, Allah Swt commanded Muslims not to leave generations in a weak state. The word vulnerable in this verse is still general, meaning inadequate physical, invalid education, ineffective technology, and weak politics, including a weak economy.

The Messenger of Allah taught the companions two great principles: work is the principle of trying. Every Muslim must walk on the earth seeking primacy from Allah because work is nobler than asking others. The second basic principle is that the law of origin in asking others is haram because asking for is the same as throwing himself in disgrace (Fauzia, 2013; Hastutik & Nurzaman, 2019). Likewise, in the Quran, 32 verses explain the order of charity, Government Regulation No. 14 of 2014 concerning the Implementation of law Number 23 of 2011, and Regional Regulations on Zakat, which have begun to appear in every province and Regency / City.

There are several previous researchs that discuss about zakat management: (1) examining zakat management effectiveness that experienced in Indonesian zakat institutions

(Al-Ayubi & Possumah, 2018); (2) Indonesian example of a model for professional zakat administration (Mujiatun, 2018); (3) interaction design for Indonesian zakat management system optimization in the direction of efficiency (Lubis & Azizah, 2018); (4) e-service quality and its effect on Indonesia's zakat collection are discussed in the zakat management information system (Swandaru, 2019); (5) discourses on the institutionalization of the zakat management system in modern Indonesia and investigate the impact of the resurgent Islamic economy (Adachi, 2018); (6) zakat management lessons from various countries and eras (Masyita, 2018); and (7) ICT-based collaborative framework for enhancing the effectiveness of Indonesian zakat management organizations (Mutamimah et al., 2021). From those previous study, we can conclude that zakat has been managed well, including in Indonesia. Therefore, this study aims to investigating whether streamlining the law and management of zakat can reduce poverty and improve the welfare of the *mustahik* (zakat giver).

III. FINDINGS AND DISCUSSIONS

In a properly organized political community, the existence of the State is for its people, including its welfare (Bose & Jalal, 2017). This also follows the state constitution's mandate contained in the Preamble to the 1945 Constitution. The fourth paragraph reads: protect the entire Indonesian nation and all Indonesian bloodshed and advance the general welfare. Likewise, the state's obligation to prosper the community is stated in article 33, Paragraph (3); Earth, Water, and the natural wealth contained therein are coated by the State and used for the greatest prosperity of its shelves (Yani, 2018).

As a form of state responsibility in improving the welfare of Muslims, Law No 23 of 2011 concerning zakat management was issued. To implement the regulation, BAZNAS of Mataram City targets zakat receipts in 2021 of as much as five billion. In reality, in 2021, it exceeds the target to collect a total of six billion two hundred and fifty-two billion four hundred and seventy-five thousand six hundred ninety-eight rupiah (6,252,475,698). Based on the revenue data, the target is very effective in its management.

In the positive hukum stated in the state ideology of Pancasila, the first precept of the One True Godhead, the goals and objectives of zakat are contained in the second precept of just and civilized humanity, and the target of its distribution is included in the fifth precept of social justice for all Indonesian people.

Constitution of the Republic of Indonesia of 1945. Article 28A states, "everyone has the right to live and maintain his life and life. Article 28B, paragraph (2) states everyone has the right to survival, growth, development, and protection from violence and discrimination. Article 29, paragraph one, State is based on the lordship of the Almighty. To streamline zakat regulations, as stated in article 4, paragraph 2 concerning zakat mal point e in animal husbandry and fisheries and pont h income/services. Regarding income and services, the author will make efforts to streamline zakat regulations through the payment and benefits of the state Civil Apparatus (ASN).

Furthermore, about religious obligations is explained in Article 29 of the Constitution Negara Republik Indonesia

II. METHODS

This research use normative legal study and empirical approach. Normative legal study is a method to find a law, legal doctrines, and legal principles to address the current legal concerns is done through normative legal research (Thacher, 2006). While, any study whose findings are solely inferred from actual, verifiable empirical evidence is said to be conducting empirical research (Al-Fraihat et al., 2020; Counsell et al., 2019; Fisher, 2010; Nerurkar et al., 2018). In the modern world, empirical study is crucial since most people only believe in what they can see, hear, or feel. It is employed to support several hypotheses, advance human understanding, and carry on doing so in order to advance in various sectors. This research conduct in Mataram, Nusa Tenggara Barat, Indonesia.

1945 concerning the freedom of each resident to embrace his religion and to worship according to his faith and beliefs. Because zakat is a command of Allah, which is mentioned in the Qur'an. Every commandment, if carried out, is worship. When it is forsaken, it gets sin. People who issue zakat in addition to Allah's commands, as well as constitutional mandates and practice of the 1945 Constitution, especially Article 29 paragraph 1.

The big idea in structuring zakat management, as stated in Law No. 23 of 2011 and animating the entire article, is integrated management. The word integrated is the principle that underlies zakat management activities in the Republic of Indonesia, carried out by BAZNAS at all levels and amil Zakat Institutions that have received legality according to statutory needs. Law Number 23 of 2011 has points of mind consisting of 11 chapters and 47 articles.

Articles 6 and 7 of Law Number 23 of 2011 as a legal basis that provides open space for BAZNAS to carry out coordination functions. When LAZ becomes part of the BAZNAS-coordinated system, its position becomes legally robust so that the principle of sharia guidance in the Qur'an (at Taubah 103) can be fulfilled. BAZNAS and LAZ must synergize in one big goal that optimizes the collection, distribution, and utilization of zakat to help improve the welfare of the people and the nation (Pemerintah Republik Indonesia, 2011). Government Regulation No. 14 of 2014 concerning the implementation of Law No. 23 of 2011 contains general provisions on BAZNAS and LAZ listed in the first chapter and the position of duties and functions of BAZNAS in the second chapter.

The regulation of zakat according to Islam begins with the Qur'an, which was handed down 1441 years ago, then the position law after Indonesia became independent about 7 years ago. The arrangement according to Islam includes the Quran, Hadith, and the opinions of scholars. The Qur'an explains the philosophy of Pancasila. As mentioned in QS, Al-Baqarah verse 3 means: Those who acknowledge the existence of God (who has faith) to the Ghaib, establish prayers and provide for some of the sustenance we bestow

upon them. This verse is the basis before formulating Pancasila. The first precept is a statement of Man's obedience to the Creator (*Khalik*).

In the Qur'an, the word zakat and its corresponding meaning is mentioned 82 times, repeated with the phrase alms and infak. The repetition means that zakat has a significant position, function, and role. Of the 32 words of zakat found in the Quran, 29 of them go hand in hand with the word prayer. This signals the close relationship between zakat worship and prayerful worship. Prayer service is the embodiment of a relationship with God (personal purity), while zakat is the embodiment of a relationship with God and fellow human beings (individual and social holiness) (Qadir, 2001).

Of all the verses that explain zakat, it has a moral message that Muslims should be able to give, share, help and make others happy. This is following the word of God letter Annisa 9, which means; thou shalt not leave the generation in a state of weakness. This verse is the basis on which Muslims must work hard to meet the family's needs in all aspects, such as education, health, expertise, economy, and faith.

Based on the translation, human beings must work to make a living for the family's needs. Since it is not allowed to leave the generation in a weak state, working and earning a living for the family and its generation becomes mandatory. One of the general objectives of the development of Islamic law is to provide benefits to people. In the economic and social context, the person who issues zakat realizes obligations, has excess property, and pays attention to the social life of the surrounding community. Equalization efforts carried out by the government show fairness in economic distribution. The Legal Basis of zakat in detail some verses of the Qur'an explain the commandments of charity, ink, and almsgiving, including surah Albaqarah verse 3, namely those who have faith in the ghaib, establish prayers and provide for the part (Usman, 2015). Based on the verse between Faith and Islam must be balanced. Once there is a balance, it is continued by giving a portion of the sustenance to one's fellow human beings. Surah Al baqarah verse 110 mentions that the command of prayer and zakat must be balanced.

In Sura Al-Baqarah 245, which means Whoever is willing to give a loan to Allah, a good loan (providing for his property in the way of Allah), Allah will multiply the payment to him by multiple. Furthermore, Al-Baqarah 261 The parable of the man who gives up his treasure in the way of Allah is similar to a seed that grows seven grains, on each grain a hundred seeds. God multiplies for whom He wills. While the regulation of zakat according to Hadith, as narrated by Imam Bukhari Muslim related to zakat hadith the most popular is: *Burial Islamu ala khamsin syahadatu allailaahailallah waannah Muhammadarrasulullah waiqamisholah waaitaa izzakah walhajju washaumaromadona* (Qadir, 2001).

Poverty is a problem experienced by all countries, including Indonesia. Based on the latest data that the total population of Indonesia to date is 271. 349, 889, (BPS data in access at date 14 June 2021 with sum inhabitant most javanese West follow Javanese East javanese middle, North Sumatra, Banten, DKI Jakarta, and South Sulawesi); from the information, 26.42 million people increased in 2021 and NTB since 2018 in the event of natural disasters. The

earthquake, which greatly affected regional economic conditions, was followed again by the Covid-19 outbreak, which until now has increased the poverty rates nationally. Related to poverty alleviation, the state is involved in its comfort. This is in line with the mandate of the state constitution of the 1945 Constitution of the Republic of Indonesia article 34 states; (1) The poor and abandoned children are taken care of by the state, (2) the State develops a social security system for all the people and empowers the weak and incapable of complying with the dignity of humanity, (3) The State is responsible for the provision of proper health care facilities and public service facilities.

A. The effectiveness of the application of zakat regulations

The application of zakat regulations through Law No. 23 of 2011 concerning zakat management is currently eleven years old. In implementing these articles to streamline further zakat regulations contained explicitly in chapter VI regarding the role of the community in paragraph (1), the community can participate in the development and supervision of BAZNAS and LAZ, (2) coaching as referred to in paragraph (1) is carried out to increase public awareness to fulfill zakat through BAZNAS and LAZ. Based on these two articles in the context of effectiveness in implementing zakat regulations, the community plays a significant role in helping BAZNAS and LAZ to increase the source of zakat funds and improve management performance.

To streamline the regulation, exploring natural resources and optimizing professional zakat is necessary. The effectiveness efforts are as follows (Result Observation on BAZNAS province NTB on date September 16, 2022):

1. In streamlining the management of zakat regulations, the NTB provincial baznas collaborates with several higher education institutions in Mataram city, such as Mataram University, University Islam Negeri Mataram, and several agencies expressed a willingness to distribute zakat to baznas province and city regency. After the funds were collected, they were distributed to the mustahiks, such as honorary teachers in private madrasah, educational institutions, masjids, and Musholla.
2. Maximizing the zakat of marine products, considering that the sea is wider than the land reaching 2/3, marine products are more than land products such as fish, pearls, minerals, mines, and others. The income of a fisherman using a boat or boat. For example, Alfredo, one of the Garuda 05' fish boat owners from Davau province, Philippines, stated that with an investment of Rp. 80.000.000,-, he earned an income of Rp. 265.000.000,-, from catching fish. This means he gets a net profit of Rp. 185.000.000,-. In detail, he allocated operational costs of Rp. 53.000.000,-. The trip to sea from the Philippines to Indonesia includes fishing in Indonesian waters for about 20 days with a net profit of 185 million/20 days. In addition to the recognition from Alfredo, of course, there are many other sources of marine products that can or have the potential to be subject to zakat tax objects, such as pearl farming, grouper ponds, milkfish, and so on. From this explanation, the value of seafood is more than

worthy of being counted as an object subject to zakat. Normatively, the idea rests on the constitution, namely the 1945 NRI Constitution, article 33 paragraph (3), which states, "The earth and water and the natural wealth contained therein are controlled by the state and used for the greatest prosperity of the people." Considering that the area of Indonesia's Ocean is wider than land, the potential for marine products is much greater than the potential for agricultural products. In this context, incorporating marine products into the object of zakat becomes very logical and imperative.

3. Improving human resources in managing zakat, such as the ability and willingness of the Amil Zakat Agency in management, using technological media through the zakat calculator application, calculating and depositing non-cash to the managing institution according to the nearest zoning, how to affect work motivation, placement of amyl according to the competence of the workforce engagement of management personnel, workforce environment build a managing environment, and understand the personality differences of the mail (Direktorat Jenderal Bimbingan Masyarakat Islam, 2016). In improving human resources, the provincial BAZNAS management conducted comparative studies in foreign countries, such as Egypt. After a comparative study of several regions, the results of human resource capacity at BAZNAS NTB are increasing.
4. Following the steps, the Messenger of Allah managed and distributed duties to the companions. In the management of zakat, following the patterns carried out by the Messenger of Allah and friends is very appropriate. After the Death of the Prophet SAW, the head of government was held Abu Bakr Shiddiq, the first caliph. He was a religious leader as well as director of State. During his two-year reign, many faced domestic problems from groups of apostates, false prophets, and zakat dissidents. At that time, there was a movement of a group of people who refused to pay zakat to Abu Bakr. The Caliph invited other friends to agree to strengthen the implementation and application of zakat and take decisive action to eradicate those who refuse to pay zakat by categorizing them as apostates. Furthermore, during the time of Umar's ten years, many expanded to Islamic territories, including the Arabian peninsula, parts of the Roman dominions (Shia, Palestine, and Egypt), and the entire region of the Persian empire, including Iraq (Amiruddin, 2015). Since the expansion of the area occurred quickly (Direktorat Jenderal Bimbingan Masyarakat Islam, 2016), caliph Umar immediately arranged the administration of the state, including the management of zakat.

In implementing the regulation, BAZNAS Mataram city guides the community and religious leaders about the importance of the existence of BAZNAS, followed by education to individuals and groups so that they comply with Islamic law (interview with Zainul Muttakin, Management BAZNAS City Mataram, interview date September 26, 2022).

Furthermore, performance supervision is carried out to financial managers so that distribution is right on target.

In terms of distribution, some things that the provincial BAZNAS has done include baznas NTB clever given to students who want to complete their studies, baznas care namely livable house assistance, healthy baznas given to mustahiks with free medical treatment, baznas NTB prosperous providing business assistance to small traders and street vendors, Baznas NTB taqwa, namely contribution was shown to increase faith and devotion to ngaji teachers, private masdrasayah teachers, and the Quranic educator park (interview with L. Muhklisin, staff field Distribution BAZNAS Nusa Tenggara Barat Province, September 21, 2022).

According to Caliph Umar, *Baitul Mal* was considered the property of the Muslims, while the Caliph and the amils acted as the mandate holders. Thus, the state is responsible for providing food for widows, orphans, and displaced people, financing the burial of the poor, and paying the debts of bankrupts. Caliph Umar stipulated that the executive party should not interfere in managing the property of Baitul Mal. At the provincial level, officials responsible for the people's property do not depend on the Governor, and they have full authority in carrying out their duties and are directly responsible to the central government. In distributing the property of baitul Mal, caliph Umar established departments deemed necessary, such as (1) The Department of Military Service serves to distribute relief funds to persons involved in warfare, the amount of aid is determined by the number of family dependents, (2) The Department of Justice and Executive, Responsible for the payment of salaries of judges and executive officers, two things determine the amount; namely the amount of salary received must be sufficient for the needs of his family to avoid the practice of bribery and the amount of salary given must be the same. It remains within the bounds of reasonableness, (3) The Ministry of Islamic education and development provides financial assistance to disseminators and developers of Islamic teachings and their families, such as teachers and proselytizers, (4) The department of social security distributes aid to the poor and the afflicted.

Some of the regulations laid down by caliph Umar had a firm and courageous stance. He established laws based on reality, including abolishing zakat for Muallaf and wearing horse zakat, classifying state income into four among others: (1) Zakat and *'Ushr* income (ten percent of income), this income is distributed at the local level and if there is a surplus the rest of the income is stored in Baitul Mal and distributed to eight ashraf according to the provisions of the Qur'an. (2) *Khums* (means one fifth or fifth, that is required possessions that taken from rich people as fifth) and alms income. This income is distributed to the poor or to finance their welfare, regardless of whether they are Muslims. (3) *Kharaj* (excise result soil that Charged to the Muslims), *Fai*, *Jizyah* (tax per capita that Given by population Non Muslim at one country Under regulation Islam), *'ushr* (trade tax), and land rent, these revenues are used to pay pension funds and relief funds as well as to cover the administrative costs of military needs. (4)

Miscellaneous income is used for workers, the maintenance of abandoned children, and other social funds.

Based on Umar's opinion that Horses and Camels at that time were used as a means of transportation, for now, transportation business owners are subject to zakat according to the calculation of business zakat. At the time of Uthman, it was divided into two: zakat possessions, which looked like livestock and produce, and zakat, which did not look like money and commercial goods. While in Ali's time, he had met giving zakat to non-Muslim blind fakirs and beggars, Ali stated that their living expenses were borne by *bayt al-maal* (Muhammad, 2019). The instability of political life always marked Ali's six-year reign. During his reign, caliph Ali ibn Abi Talib imposed a tax of on forest owners of 4000 dirhams. It allowed ibn Abbas (governor of Kuffah) to collect zakat on fresh vegetables used as seasonings. A similar practice prevailed during the caliphate of Ali bin Abi Talib, during the reign of Umar Bin Abdul Aziz, which was less than two years, but no poor people who needed assistance from zakat funds were found.

Indonesia is an adherent of the Welfare State. This is contained in the 1945 Constitution in the socioeconomic field of Article 33, paragraph 3, and article 34, after being amended listed in Chapter XIV on the economy and social welfare where the content is about the social economy." As a social justice-oriented constitution, the 1945 NRI Constitution contains articles and even special chapters on social welfare, Chapter XIV on National economy and social welfare. M. Sharif Chaudhry, in the book *Islamic Economic System*, said the characteristics of a prosperous country include: First, the provision of social security for all people against accidents, illness, unemployment, old age, and disability. Both social justice and income distribution are fair and equitable to all its citizens by minimizing the gap between rich and poor. Third, the provision of educational and health services by the state. Fourth, the state is fully responsible for the availability of jobs.

B. Efforts to Help Reduce Poverty

To reduce the poverty rate in NTB, some of the efforts made by BAZNAS NTB in the management and distribution of zakat include distribution to the poor, elderly, and displaced people, mosque marmots, cleaners, field officers, private school guards and madrasah, muallaf, rehab of uninhabitable houses (RTLH), family restrooms, places of worship, organizations religious, education costs, orphanages, private madrasah, early madrasah, family and orphan care, natural disasters, amyl and assistance for micro-enterprises small and medium. Of all these types of service, effective and sustainable aid for micro, small and medium enterprises because the recipients of this assistance are expected to be able to change the economy. The family from the status of mustahik became muzakki.

Sync data muzakki and mustahik there are two classifications of Islam people in Indonesia: zakat givers and recipients. If you look at the data, the givers are inevitably more than the recipients, while in terms of management and providing regional skills, the departments of social and labor, industry, and trade. The cash direct assistance fund was

replaced with pre-employment training for Street Vendors, skills courses, crafts, and processed crops. Equalizing urban-based poverty reduction / in each exit so that the mustahik data is zero (*zero*) mustahik because those who know the socioeconomics of the community are the government at the lower level. Through zakat, institutions can print *zero poor*. Effective implementation of zakat regulations intended for the district to reduce the increasing poverty rate in Indonesia.

Paying attention to the amount of zakat receipt funds in Mataram city that exceeds the target is very appropriate to be maintained and even increased. This revenue figure can help reduce the poverty rate in Mataram City, as evidenced by realizing the funds collected and then distributed to several parts, including the poor and the elderly. Mosque marbots, cleaners, field officers, school guards/ madrasah, nausealaf, rehab of uninhabitable houses, family restrooms, places of worship, institutions of education, medicine, business capital, orphanages, and Quranic Education Parks.

In zakat management, the Prophet gave examples and operational instructions. This can be seen from the concept of division of duties divided into several parts, including (1) officers recording zakat obligatory, (2) officers assessing and calculating zakat, (3) officers searching and taking zakat from muzakki. (4) officers collect and maintain property, (5) officers distribute zakat to *mustahik* (Mustafa, 2007).

After the Prophet SAW's death, the government's leadership was held by Abu Bakr, the first caliph of Islam. He was both a religious leader and head of state. At that time, a movement arose of a group of people who refused to pay the Caliph's zakat to invite other friends to agree to strengthen the implementation and application of zakat and take decisive action to eradicate those who refused to pay zakat by categorizing them as apostates.

During the reign of Umar ibn al-Khattab, state revenues increased significantly. This requires special attention to manage it so it can be utilized properly, effectively, and efficiently. After deliberations with friendly leaders, caliph Umar ibn al Khattab decided not to spend the baitul mal property at once but to be issued gradually according to existing needs, even among them provided reserve funds. Caliph Umar decided not to distribute the property of Baitul Mal but to keep it as a reserve, either for emergency purposes, payment of the soldiers' salaries, or various other needs of the people. According to Caliph Umar, *Baitul Mal* was considered the property of the Muslims, while the Caliph and the amils acted as the mandate holders. Thus, the state is responsible for providing food for widows, orphans, and abandoned children, financing the burial of poor people, paying debts of bankrupt people, and paying diat money in some instances.

Thus caliph Umar ibn Khattab applied the principle of priority in distributing the treasures of Baitul Mal, arguing that the difficulties faced by Muslims should be taken into account in establishing one's share of the state property and, therefore, justice requires one's efforts as well as the energy that has been devoted in fighting for Islam to be best preserved and reciprocated. Caliph Umar's policy drew a reaction from one of his friends, hakim bin Hizam. According to him,

Umar's actions triggered the birth of a lazy nature among traders, which was fatal to their survival.

Some of the rules were set by caliph Umar. Having a firm and courageous stance, he established a law based on reality, including memorizing zakat for Muallaf and wearing horse zakat, which was never done in nab times. During the tabi'in period, the Daulah Bani Umayyad period, which lasted for almost ninety years (41-127H) appeared, one of the caliphs, Umar bin Abdul Azis (717 AD); his reign was colored by factors of reform and improvement among the many reforms carried out was the problem of zakat treasures of all kinds, both the service sector and the profession at that time were obliged to be subject to zakat as a solution to the problem of poverty. He was renowned for his policies, justice, and success in advancing and prospering the community, including in handling zakat so that zakat abounded from *bayt al-mal* and even *amil* zakat officers, found difficulty in finding poor people who needed zakat treasures.

IV. CONCLUSION

The effectiveness of zakat regulations to reduce poverty rates carried out by BAZNAS West Nusa Tenggara and BAZNAS Mataram City includes increasing management resources, maximizing the role of each administrator, staff, and employees equipped with facilities and infrastructure such as offices, operational vehicles, both four-wheeled and two-wheeled, conducting internal supervision from the administrative and financial side, streamlining muzakki who come from Regional apparatus organizations (OPD) and vertical agencies such as Regionally Owned Enterprises, private companies, and educational institutions in the city of Mataram.

After the funds are collected from the muzakki and then realized to the mustahiks (people who are entitled to receive), the funds are allocated to the poor, elderly, marbots of mosques, cleaning workers, field officers, school guards/madrasyah, nausealaf, rehab of uninhabitable houses, family restrooms, places of worship, educational institutions, capital of small micro-enterprises and secondary (MSMEs), orphanages, quranic education parks, private madrasyah, family care, and charming.

The collection of zakat became optimal by paying attention to the majority of Muslims in Indonesia became appropriate following the steps that the Prophet and friends had taken, such as the era of Abu Bakr efforts to reduce poverty by sanctioning morals and social sanctions and punishing them out of Islam, strengthening the role of the state (the time of Saidina Umar) streamlining funds sourced from services and transportation, in the Ottoman era collecting zakat from pensioners, while in the time of Saidina Ali expanded the distribution of zakat without seeing religion as a form of worship *mahdah* and social.

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AUTHORS

First Author – Ahmad Muhasim. Universitas Islam Negeri Mataram, Indonesia.

Second Author – Ruzian Markom, Universiti Kebangsaan Malaysia, Malaysia.

Third Author – Gatot Suhirman, Universitas Islam Negeri Mataram, Indonesia.

Fourth Author – Muhammad Riadhussyah, Universitas Islam Negeri Mataram, Indonesia.

Correspondence Author – Ahmad Muhasim. Universitas Islam Negeri Mataram, Indonesia.