

Zakat and Waqf Management in Indonesia and Pakistan: A Comparative Study

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Abstract

Zakat and waqf should be managed well so that they benefit society. This comparative study aims to analyse and compare the management practices of zakat and waqf in Indonesia and Pakistan. This study employs descriptive-comparative approach by analysing relevant literature, policies, and institutional frameworks in the management of zakat and waqf between Indonesia and Pakistan. Findings of this study reveal that both countries focus on strengthening transparency and accountability in the collection, distribution, and utilization of zakat and waqf funds. Nevertheless, there is a need for increased collaboration and coordination between government institutions, non-governmental organizations, and other stakeholders involved in zakat and waqf management in Indonesia and Pakistan. This study is significant because it has the potential to inform policies and strategies that can maximise the positive impact of zakat and waqf funds, resulting in more inclusive and equitable societies in both countries.

Keywords: Funds, Zakat, Waqf, Comparative Study

INTRODUCTION

Islam is a religion of mercy for all creation, encompassing a comprehensive and holistic concept, including a great deal of attention to matters related to interactions each other (muamalah), which also involves an exhortation to aid fellow human beings, especially the weak and disadvantaged (Jamaluddin, 2021). In this regard, the Prophet Muhammad SAW (peace be upon him) has elucidated in his Hadith, which means:

"Actually, Allah SWT has obligated zakat upon them on their wealth taken from their rich and given to their poor."

According to the scholar Syaikh Sayyid Sabiq, the meaning of waqf itself is the retention of the principal and its development. The retention referred to here is the retention of wealth and the utilization of its benefits in the path of Allah SWT (Sabiq, 2008)

Zakat and waqf are two important pillars of Islamic finance and philanthropy that play a significant role in the socio-economic development of Muslim communities worldwide (Abbas, 2020; Abbas & Hannani, 2021; Afrina, 2018). The understanding of zakat has evolved alongside the development and management of zakat within Islam. The word "zakat" itself is derived from "zakaa," which conveys meanings of purity, cleanliness, blessings, and growth. However, in its development, the term "zakat" in *fiqh* literature refers to a certain amount of wealth obligated by Allah SWT and given to those deserving of it. Terminologically, "zakat" refers to a specific amount of wealth obligated by Allah SWT to be given to those who are entitled to receive it (Qardhawi, 1996).

Zakat, one of the five pillars of Islam, is a form of obligatory charity that requires Muslims to give a portion of their wealth to those in need. In Indonesia, Zakat has a rich history dating back to the early days of Islam's arrival in the archipelago (Atabik, 2015). The practice has been institutionalized through the establishment of zakat institutions and organizations, which collect and distribute funds to various beneficiaries (Bariyah, 2016). This system ensures that zakat is properly managed and reaches those who are most deserving. Similarly, in Pakistan, Zakat holds great significance and is seen as a means of alleviating poverty and promoting social welfare (Makhmudah, 2022). The country has a well-established Zakat system, with dedicated government departments and committees responsible for collecting and distributing Zakat funds. This ensures that the money is utilized effectively to support the less fortunate and improve their living conditions.

In his renowned work on zakat, Yusuf Qardawi explains that zakat plays a crucial role in the organization of society and the state. He delineates its various dimensions—social, economic, political, moral, and religious (Qardawi, 1993). However, from a subjective religious perspective, zakat serves as a means to purify both wealth and souls, as implied in At-Taubah verse 103:

حُذِّ مِنْ أَمْوَالِهِمْ صَدَقَةٌ تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلَّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase and invoke [Allah 's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing.

Zakat plays a crucial role in both Indonesia and Pakistan, not only in providing financial assistance but also in fostering a sense of community and compassion among Muslims. Overall, Zakat serves as a powerful tool for addressing wealth inequality and uplifting those in need in these countries. While Zakat may serve as a tool for addressing wealth inequality and uplifting those in need, it may not be the most effective solution as it relies on voluntary contributions and may not be able to fully address the root causes of poverty (Salam, et al., 2022). In addition, there is a possibility that the disbursement of zakat funds is not always done in an effective or transparent manner, which may result in the misuse or improper allocation of resources (Febriansyah, 2021)

However, despite the importance of zakat in addressing wealth inequality and supporting the less fortunate, there is limited research available on its effectiveness and impact in Indonesia and Pakistan. A research gap exists in understanding how Zakat funds are collected, distributed, and utilized in these countries, as well as evaluating the overall outcomes and benefits achieved through Zakat programs. Further research is needed to assess the extent to which zakat effectively alleviates poverty and improves living conditions in Indonesia and Pakistan, providing valuable insights for policymakers and organizations responsible for implementing these programs (Alam, 2018).

Indonesia and Pakistan are both countries with the largest Muslim population (Annur, 2023), these practices have a long-standing history and have been deeply ingrained in the cultural and religious fabric of the societies. Understanding the background and context of Zakat and Waqf in the two countries provides valuable insights into their implementation, impact, and potential for further growth and development (Ubaidillah et al., 2021).

A previous study has extensively examined the comparison of zakat and waqf management in various countries, including Malaysia and Turkey, conducted by Adrianna et al (2022). The study utilized a qualitative descriptive method with secondary data. The research concluded that zakat in Malaysia is mandatory, while zakat in Turkey is voluntary. Both Malaysia and Turkey allow tax deductions taking zakat. The Malaysian government actively participates in zakat management, whereas the Turkish government does not have direct involvement. However, both governments participate in the management of Waqf. In Malaysia, the Ministry of Religion is responsible for waqf management, while in Turkey, it is the Ministry of Culture and Tourism. The practice of secularism has negatively affected the implementation of waqf. Issues related to waqf, which should have been addressed in Sharia courts, have been handled by civil courts. Moreover, the change of terminology from "waqf" to "ta'asis" in Turkey has resulted in a decline in the number of waqf collections. (Adrianna, 2022). Another study is conducted a study on Zakat management in Bangladesh, which found that the results have not been optimal due to the perception that Zakat is merely a voluntary activity rather than a religious obligation. As a result, Zakat programs have not been integrated into poverty alleviation programs, and instead, they heavily rely on foreign aid (Hamzah, 2018) Additionally, limited knowledge and technological resources hinder the collection of zakat funds, and the distribution of zakat tends to be more focused on consumptive purposes.

Furthermore, a previous study discussed zakat management in Indonesia (Nasution, 2018). The findings revealed a fundamental issue among the Muslim community, particularly in Indonesia, where there is a contradictory reality between the number of financially well-off individuals and the number of individuals facing economic challenges. The importance of studying the management of Zakat and Waqf in Indonesia and Pakistan cannot be overstated. Understanding how these institutions operate and how they can be improved is crucial for maximizing their impact and ensuring that the funds collected are used efficiently (Rizal et al., 2020). Additionally, studying the management of zakat and waqf can shed light on the challenges and opportunities faced by these countries in addressing poverty and inequality (Febriansyah et al., 2021). By analyzing best practices and learning from successful models, policymakers and scholars can work towards developing more effective strategies for managing and distributing zakat and waqf resources.

The research objectives of this study are to explore the impact of zakat and waqf funds on poverty alleviation and community development in Indonesia and Pakistan. By examining the effectiveness of these religious institutions in addressing social and economic challenges, this study aims to provide insights and recommendations for policymakers and stakeholders. The significance of this study lies in its potential to inform policies and strategies that can maximize the positive impact of zakat and waqf funds, leading to more inclusive and equitable societies in both countries.

METHOD

The type of this study is qualitative using secondary data, including journals, annual reports, statistical data, and other sources that discuss the management of zakat and waqf in Indonesia and Pakistan. Data collection was conducted through a literature review, examining books, literature, and scholarly journals to obtain a comparison of zakat and waqf management in Indonesia and Pakistan. The research employs a descriptive-comparative analysis method. The analysis begins by presenting the management of zakat and waqf in Indonesia, followed by an explanation of the management of zakat and waqf in Pakistan. Subsequently, the study analyses the similarities and differences in the management of zakat and waqf between Indonesia and Pakistan as countries with the largest Muslim populations in the world in 2023.

RESULTS AND DISCUSSION

Zakat and Waqf: At a glance

Since the collapse of the last Islamic caliphate, the management of zakat in Muslim countries has become highly diverse. Generally, there are two models of zakat management known in the contemporary Muslim world. First, the mandatory zakat payment system, which Sadeq (1996) refers to as "the role of public institutions," as seen in Pakistan, Sudan, Libya, Yemen, Malaysia, and Saudi Arabia. In this model, zakat distribution and collection are determined by government policies based on societal needs, resembling taxation in secular states. This zakat management system is direct, meaning that Muslim communities are obliged to pay zakat by having it deducted directly from their wealth. Second, the voluntary zakat payment system, as seen in Kuwait, Bangladesh, Jordan, Indonesia, Egypt, South Africa, and countries where Muslim populations are small or minorities. Third, zakat is managed by non-governmental or semi-governmental institutions, following regulations set by the government at both the central and local levels. Therefore, zakat management is carried out voluntarily by civil society, with the state acting only as a facilitator and regulator (Sadeq, 1994).

Waqf in implementation, is a charitable deed, guiding a Muslim towards the core purpose of their choice. There are several general objectives of waqf, one of which is to serve a social function. Allah SWT grants humanity diverse abilities and characteristics. Hence, various conditions and environments emerge among individuals. Some are poor, some are wealthy, some are intelligent, and some are even ignorant. In this regard, the purpose of waqf is to embrace all, creating a sense of mutual dependence to foster harmonious relationships. Additionally, there are specific objectives of waqf, namely to lead towards vital goals such as mentoring, regeneration, and the development of human resources.

Zakat Development in Indonesia

Looking at the historical development of zakat in Indonesia, the principle of zakat management is typically carried out by individuals, groups, or both individuals and the government. However, the majority of scholars agree that zakat funds should ideally be regulated and managed comprehensively by official government agencies. It is noteworthy that in practice, the management of zakat in Indonesia is significantly influenced by the ruling government and the socio-economic conditions of the society during each period of governance. However, there are several stages of zakat development in Indonesia:

a. The Colonial Era (before-1945)

During the Dutch colonial era, individual or personal management of zakat faced obstacles from the Dutch colonial government. This was due to indications that zakat funds would be used to support the Indonesian community's struggle against the Dutch government.

b. The Old Order Era (1945-1967)

In the early days of the Republic of Indonesia's independence, the government paid little attention to the development and management of zakat, as it was preoccupied with efforts to defend Indonesia's independence. During this

period, zakat management processes were predominantly handled by individuals or personal entities.

c. The New Order Era (1968-1998)

During the New Order government era, the management and development of zakat began to receive attention from the government, although it did not lead to formal legislative management processes. As a result, various independent and non-governmental zakat collection institutions emerged. It was also during this phase that awareness of zakat began to develop within society.

d. The Transition Era (1999-2000)

During the administration of B.J. Habibie, there was a significant advancement with the enactment of the Zakat Management in the Regulation of Number 38 of 1999. With this regulation in place, it became a benchmark and catalyst for the government to pay closer attention to how zakat is managed.

e. The Reformation Era (2000-present)

In the reform era up to the present, there has been significant progress in zakat management, further enhanced by the strengthening of national zakat institutions, as reflected in the discourse surrounding the revision of Zakat Management in The Regulation of Number 38 of 1999.

Zakat Development in Pakistan

Pakistan officially established in 1950. However, It enacted its zakat regulations, called the Zakat and Ushr Ordinance, in 1979, further refined in 1980. Initially, the law was incomplete, and it was not until 1989 that it was perfected and fully implemented. It is worth noting that the zakat distribution model in Pakistan is centralistic, governed by the Central Zakat Fund (CSF), collectively led by sixteen members, including the Chief Justice of Pakistan. The Central Zakat Fund holds authority in determining various policies related to the management, development, and distribution of zakat. Hierarchically, the Central Zakat Fund occupies the top position in the zakat organization structure in Pakistan. Beneath the Central Zakat Fund, there are four Provincial Zakat Funds overseeing 81 Local Zakat Funds, reaching down to the grassroots level of zakat collectors at the district level (Ridho, 2006; Muin, 2020).

The collection of zakat is obligatory for every Muslim citizen of Pakistan whose wealth has reached the nisab threshold. It is directly deducted from the *muzakki's* assets in specific areas such as direct deductions from savings and deposit accounts, deposit certificates, investment certificates, government bonds, company shares, and insurance policies. Meanwhile, other assets held by their owners are handed over to the *muzakki* to fulfil their obligation, such as cash, gold, silver, trade, industry, and the like. The zakat year in Pakistan is determined by the government to begin at the start of Ramadan, and zakat deductions are made on the same day for the first group mentioned above, while other assets are handed over to the *muzakki* according to the due date of the zakat.

The authority responsible for directly deducting zakat is financial institutions such as banks and other financial institutions in Pakistan, which then channel it to the Central Zakat Fund. The zakat funds collected are segregated into separate accounts from the government's treasury accounts, and their management is the sole responsibility of the Central Zakat Fund. Zakat distribution in Pakistan is allocated among the eight categories of recipients, prioritizing them as outlined in the legislation, which states: "Primary priority is given to the poor, especially widows, disabled individuals, either directly or indirectly through formal education, skill development, hospitals, and other means." (Ridho, 2006; Muin, 2020).

Zakat Management in Indonesia and Pakistan

Both Indonesia and Pakistan have their own unique approaches to managing zakat, despite some shared features. The following is a comparison of how Indonesia and Pakistan handle their zakat administration:

1) *Zakat Collection System*

Zakat collection in Indonesia is carried out by the National Zakat Agency (BAZ) in collaboration with Regional Zakat Institutions (LAZ) at the regional and local levels. BAZ is a government-appointed institution responsible for centrally managing Zakat collection. On the other hand, LAZ is a non-governmental organization that is also involved in zakat collection and operates in various areas (Purwatiningsih & Yahya, 2020). People can pay Zakat through designated collection centres. These centres are typically located in mosques, BAZ and LAZ offices, or through banking services. Additionally, the government encourages the use of digital technology to facilitate zakat collection, such as through mobile applications or official websites (Ardani & Pujiyono, 2021). Zakat collection in Pakistan is carried out by the Department of Zakat and Ushr at the provincial and district levels. The Department of Zakat and Ushr is a government institution responsible for the management and collection of Zakat in the country (Sheikh et al., 2021). The department provides zakat collection centres at various locations, including government offices and places of worship such as mosques. People who wish to pay Zakat can visit these collection centres and contribute their Zakat funds. Additionally, they can also pay zakat through financial institutions that collaborate with the Department of Zakat and Ushr. In both Indonesia and Pakistan, zakat collection is done periodically, especially during the holy month of Ramadan, which is considered a blessed month in Islam. The zakat collection centres work hard to educate the public about the importance of paying Zakat and provide convenience in the zakat payment process to enhance public participation.

2) *Zakat Distribution Mechanisms*

In Indonesia, the collected zakat is distributed to eligible recipients based on predetermined criteria. These criteria typically include categories such as the poor, the needy, and other deserving individuals who are eligible to receive zakat (Lessy, 2009). The selection and identification of recipients are guided by the principles and guidelines set by zakat regulations in the country. As for Pakistan, zakat is also distributed to individuals who meet the established criteria. These criteria may include the poor, orphans, and other individuals in need. The Department of Zakat and Ushr collaborates with local authorities to ensure fair and transparent distribution of zakat funds. Both Indonesia and Pakistan strive to ensure that zakat funds are distributed to those who are most deserving and in need. The goal is to alleviate poverty, provide assistance to the less fortunate, and promote social welfare through the effective and transparent distribution of zakat.

3) *Role of the Government*

In Indonesia, the government's involvement in zakat management is evident through the establishment of institutions like the Badan Amil Zakat (BAZ) and Lembaga Amil Zakat (LAZ). These organizations work under the government's supervision to collect and distribute Zakat funds (Ridwan et al., 2019). The government also plays a vital role in formulating policies and regulations related to zakat, ensuring that zakat collection and distribution adhere to the principles and guidelines set by Islamic law. By overseeing the zakat management process, the government aims to ensure the fair and effective utilization of Zakat funds for the welfare of the needy and less fortunate in the country (Najiyah & Febriandika, 2019). Otherwise, in Pakistan the government's Department of Zakat and Ushr is responsible for the management of zakat in the country. This department is actively involved in the collection, distribution, and oversight of Zakat programs. It sets the criteria for zakat beneficiaries and identifies those who are eligible to receive Zakat funds. Additionally, the government ensures that zakat is collected efficiently from the eligible individuals and entities. Through its regulatory and administrative role, the government aims to ensure the proper implementation of zakat programs, reduce poverty, and promote social justice (Lorenz, 2013). Both countries recognize the importance of zakat as a tool for poverty alleviation and social welfare. As a result, the government's active involvement in Zakat management is essential to ensure that the funds are collected and distributed fairly and transparently,

maximizing their impact on the lives of the underprivileged and marginalized members of society.

4) *Role of Non-Governmental Organizations*

In Indonesia, alongside the government's role, there are several non-governmental organizations (NGOs) actively involved in Zakat management. Organizations such as Dompot Dhuafa and LazisMu play a significant role in collecting zakat funds, identifying eligible recipients, and implementing zakat programs. These NGOs work in collaboration with the government's institutions, such as the Badan Amil Zakat (BAZ) and Lembaga Amil Zakat (LAZ), to ensure effective and transparent zakat management (Dulkiah, 2016). These organizations actively engage in raising awareness about zakat and its importance in fulfilling the obligation of wealth purification and assisting the less fortunate. They organize campaigns, educational programs, and community outreach initiatives to encourage individuals and businesses to contribute their zakat funds. These NGOs also facilitate the collection of Zakat through various channels, including online platforms, mobile applications, and physical donation centres (Halimatusa'diyah, 2015). Additionally, these NGOs play a vital role in identifying and verifying eligible Zakat recipients. They conduct assessments and evaluations to determine the level of need and ensure that zakat funds are allocated to those who are most deserving. This process involves verifying the financial situation, livelihood, and social circumstances of potential recipients, adhering to the principles and guidelines outlined in zakat distribution (Ibrahim, 2020). Once the zakat funds are collected, these organizations implement various programs and projects to address the needs of the recipients. This can include providing financial assistance for basic needs, such as food, clothing, and shelter, as well as supporting education, healthcare, and skill development initiatives. They strive to ensure that the zakat funds are used efficiently and effectively to uplift the lives of the beneficiaries and create sustainable impact in their communities. Through their active involvement, these non-governmental organizations complement the efforts of the government in managing zakat in Indonesia. They contribute to expanding the reach of zakat collection, improving the identification of deserving recipients, and implementing impactful programs that address the socio-economic challenges faced by the less privileged members of society. Their collaborative approach with the government strengthens the overall management and utilization of zakat funds for the betterment of society.

Management of Waqf in Indonesia and Pakistan

The management of waqf (Islamic endowment) in Indonesia and Pakistan involves similar principles and practices, but there are also some differences in their approaches. Here is a detailed explanation of the waqf management in both countries:

In Indonesia, the management of waqf is overseen by the National Board of Waqf (BWI) and implemented through regional and local Wakaf Boards (BWD). The process begins with the identification and registration of Waqf properties, which can include land, buildings, and other assets. BWI and BWDs maintain records of these properties to ensure their proper management and protection (Purkon, 2022). Waqf administrators, appointed by BWI and BWDs, are responsible for the care and development of the waqf properties. They may lease or develop the properties to generate income (Rosadi et al., 2013). The generated income is utilized for charitable purposes as specified by the waqif (the donor) or in accordance with the objectives of waqf. This can include funding educational institutions, healthcare facilities, orphanages, and other projects that benefit the community. In addition to the government institutions, there are also private foundations and organizations involved in waqf management in Indonesia. Organizations such as Dompot Dhuafa and LazisMu work in collaboration with BWI and BWDs to raise awareness, mobilize resources, and implement Waqf-based programs and initiatives.

In Pakistan, the management of waqf is primarily overseen by the Auqaf department, which operates under the provincial governments. The Auqaf department is

responsible for identifying, registering, and maintaining Waqf properties. They keep records of the waqf assets, such as land and buildings, to ensure their proper management and utilization (Madni, 2022).

The income generated from waqf properties is used for charitable initiatives as per the intentions of the Waqif and the needs of the community. These initiatives can include educational institutions, hospitals, welfare projects, and support for the underprivileged (Mahmood et al., 2011). The Auqaf department works in collaboration with local authorities to ensure the fair and transparent distribution of waqf funds. Similar to Indonesia, Pakistan also has non-governmental organizations involved in waqf management. These organizations work together with the Auqaf department to raise awareness about waqf, mobilize resources, and implement projects that benefit society. Both Indonesia and Pakistan recognize the importance of waqf as a tool for social welfare and community development. They have established institutional frameworks and mechanisms to manage and utilize waqf properties for charitable purposes. Efforts are being made to improve transparency, efficiency, and accountability in waqf management in both countries to ensure the maximum benefit is derived from waqf resources for the betterment of society.

CONCLUSION

The comparative study on the management of zakat and waqf in Indonesia and Pakistan underscores key insights into the commonalities, disparities, challenges, and opportunities inherent in the administration of these Islamic economic instruments. Emphasizing the pivotal roles of government institutions, non-governmental organizations, and legal frameworks in both nations, the research identifies areas necessitating further attention. These include a crucial focus on enhancing transparency and accountability in the collection, distribution, and utilization of funds, coupled with a need for robust capacity-building initiatives and professionalization of personnel involved in zakat and waqf management. Additionally, the study underscores the imperative for increased collaboration and coordination among diverse stakeholders, along with a continuous commitment to research and evaluation to assess the impact and efficacy of management practices.

The recommendations proposed involve strengthening the regulatory frameworks governing zakat and waqf, fostering collaboration and knowledge sharing between Indonesia and Pakistan, encouraging public participation through awareness campaigns, and advocating continuous improvement in systems and processes. These measures, if implemented, hold the potential to fortify the management systems of zakat and waqf in both countries, effectively addressing socio-economic challenges and maximizing the positive impact of these instruments in advancing social welfare and economic justice.

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