

The Relevance of *Zakāh* Distribution at Indonesia's National *Zakāh* Agency (BAZNAS) Pamekasan: The Perspective of 'Umar ibn al-Khaṭṭāb

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Abstract: This study aims to explore the relevance of *zakāh* distribution practices at Indonesia's National *Zakāh* Agency (BAZNAS) in Pamekasan through the lens of 'Umar ibn al-Khaṭṭāb's fiscal policies. Using a qualitative explanatory approach, the research investigates how contemporary *zakāh* distribution aligns with classical Islamic governance principles, particularly in achieving equity, justice, and socioeconomic empowerment. The findings reveal that while BAZNAS Pamekasan adheres to national *zakāh* regulations (Law No. 23 of 2011), its operational strategies—such as prioritization, the use of local databases, and both consumptive and productive schemes—demonstrate striking parallels with 'Umar's *zakāh* framework. Notably, 'Umar's policies on decentralized distribution, eligibility reclassification (e.g., exclusion of converts), and *zakāh* substitution (*badal*) during economic crises offer viable models for enhancing *zakāh* governance in Muslim-majority countries facing similar structural challenges. This study contributes to the global discourse on Islamic fiscal reform by proposing a historically grounded, yet adaptable model for *zakāh* distribution that integrates classical jurisprudence with modern regulatory frameworks. Future research may expand this framework to examine *zakāh* management across diverse geopolitical contexts, enabling comparative analysis of institutional efficiency, community impact, and policy innovation within the broader domain of Islamic public finance.

Keywords: *Zakāh* Distribution, 'Umar ibn al-Khaṭṭāb, BAZNAS, Islamic Public Finance, Fiscal Justice

Introduction

Zakāh is a form of worship that has a very high urgency. The significance of the urgency of this worship is extremely broad. It includes the values of monotheism, humanism, *ḥabl min Allāh* (a covenant (of protection) from Allāh), and *ḥabl min al-nās* (a covenant (of protection) from men). Due to the urgency of the value of monotheism, the *muzakki* will get a high position in the sight of Allāh almighty until he becomes a *rabbānī* human being, namely, a human being who sincerely worships and believes in Allāh and is apart from nature that is only concerned with the love of worldly possessions. In addition, *zakāh* is also a form of expression of gratitude for the blessings and fortune that Muslims have received from Allāh. So that *zakāh* will strengthen the relationship between humanity and Allāh almighty.¹

Zakāh is part of *ḥabl min al-nās* worship because the benefits of *zakāh* can be obtained directly for *muzakki* and *mustahik*. Suppose *zakāh* is properly carried out and managed. In that case, the positive impact on *muzakki* can improve the quality of faith, purify the soul, clean assets, and provide blessings for sustenance. As for *mustahik*, it can improve mutual welfare because, with *zakāh*, *mustahik* can be helped in meeting their needs, develop businesses owned with *zakāh* funds, and eliminate jealousy between *mustahik* and *muzakki* because of equal income distribution.²

Zakāh is not only related to the obligation of worship but also contributes to the welfare of the people; Allāh almighty recommends the concern between the rich and the poor. Islam wants its followers to understand that *zakāh* is a form of worship and an investment in the world and the hereafter. *Zakāh*, in the form of an afterlife investment, is a reward promised by Allāh almighty. In contrast, *zakāh* is a global investment that can encourage the creation of jobs, increasing people's income and purchasing power. At the time of the Prophet Muḥammad, the collection and distribution of *zakāh* were controlled directly by the Prophet; sometimes, the Prophet sent an *‘āmil al-zakāh* to take care of *zakāh*.

People who issue *zakāh* from the rich and recipients of *zakāh* are eight groups of *mustahik*. At the time of the Prophet peace be upon him, *zakāh* was the state's main source of income; after the Prophet died, the caliph Abū Bakr continued the management of *zakāh*. The policy taken by Abū Bakr was to fight Muslims who did not pay a *zakāh*. It is because some Muslims are apostates. After all, they think the obligation to tithe existed when the Prophet was still alive. In

¹ Basyirah Mustarin, "Urgensi Pengelolaan Zakat Terhadap Peningkatan Perekonomian Masyarakat", *Jurnal Jurisprudentie*, Volume 4, Nomor 2 (Desember 2017), 90.

² Nico Stenly Yoshua and Tika Widiastuti, "The Analysis of Productive Zakāh Utilization Strategy (Case Study of LAZ Nurul Hayat) Analisis Strategi Pendayagunaan Zakat Produktif (Studi Kasus LAZ Nurul Hayat)", *Jurnal Ekonomi Syariah Teori dan Terapan*, Volume. 7, No. 4 (April 2020), 697.

contrast to 'Umar ibn al-Khaṭṭāb's policy regarding *zakāh* which has progressed and, within ten years of his leadership period, can progress in the economic system.³

Muhammad Rowsy argues in the book *Mausū'ah Fiqh 'Umar ibn al-Khaṭṭāb*, quoted by Ahmad Munif in the journal *Muqtasid*, that 'Umar's opinion regarding *zakāh* is *farḍu* (mandatory) worship ordered by Allāh almighty for all Muslims who have excess wealth reaching the *nisāb*. *Zakāh* is a mandatory worship because *zakāh* is the third pillar of Islam. Allāh almighty promises a reward for Muslims who pay *zakāh*.⁴ Following the word of Allāh almighty in the Qur'an;

“Indeed, those who believe and do righteous deeds and establish prayer and give zakah will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve”. (QS. Al-Baqarah [2]: 277)⁵

Caliph 'Umar ibn al-Khaṭṭāb implemented *zakāh* as the main source of Islamic income in the sense that *zakāh* is the main fiscal revenue that is directly managed by the government with the aim of improving the country's economy. The management of *zakāh*, both collection and distribution, was handled by the government during the time of 'Umar ibn al-Khaṭṭāb so that it included *bayt al-māl* assets, and Umar also imposed punishment for *muzakki* who did not pay *zakāh* in the form of a 50% fine on their wealth.⁶

The concept of distributing *zakāh* during the time of 'Umar ibn al-Khaṭṭāb had a wider scope. The scope of 'Umar's *zakāh* distribution does not only focus on the eight *aṣṇāf* or *mustahik* groups in the area occupied but can be distributed to eight *aṣṇāf* in other areas if there is an excess of *zakāh* funds. It is because the government directly regulates the management of *zakāh*, and when it meets the *mustahik* group, the distribution is allocated for economic improvement. So, the management of *zakāh* was included in the realm of macro and microeconomics during the caliph 'Umar ibn al-Khaṭṭāb because it had a huge impact on all sectors of the economy.

The distribution of *zakāh* for 'Umar ibn al-Khaṭṭāb is supported by the results of research conducted by Khaerul Aqbar and Azwar Iskandar, who found that 'Umar ibn al-Khaṭṭāb's policy on the distribution of *zakāh* is as follows: **first**, the policy to distribute *zakāh* outside the area of collected *zakāh* when there is an

³ Nurma Sari, “Zakat Sebagai Kebijakan Fiskal Pada Masa Khalifah 'Umar ibn al-Khaṭṭāb, *Jurnal Ekonomi Darussalam*, 1, 2 (2015), 12-19.

⁴ Ahmad Munif, “Analisis Pendapatan Khalifah Umar bin Khatab Tentang Penundaan Penarikan Zakat Binatang Ternak Kambing yang Telah Mencapai Nisab”, *Jurnal Muqtasid*, Volume 3, Nomor 2 (Desember 2012), 212.

⁵ Departemen Agama, *al-Qur'an Hafalan Mudah dan Terjemahannya* (Bandung: Cordoba, 2018), 47.

⁶ Muhammad Ashraf, *Sistem Ekonomi Pemerintahan Umar Ibn Al-Khatāb* (Jakarta: Pustaka Firdaus, 1990), 85-87.

excess of *zakāh* funds. **Second**, the *ijtihād* was carried out by ‘Umar ibn al-Khaṭṭāb on the *mustahik* who can receive *zakāh* because at that time the converts did not receive *zakāh* because Islam had progressed, so converts received treatment the same as Muslims. Several distribution policies, ‘Umar ibn al-Khaṭṭāb were also implemented in Indonesia, which was contained in Law No. 23 of 2011 concerning the Management of *Zakāh*.⁷

Research conducted by Jaribah ibn Ahmad al-Haritsi and written in ‘Umar ibn al-Khaṭṭāb's *Fiqh of Economics* book also explains that the distribution of ‘Umar ibn al-Khaṭṭāb applies a fair and equitable distribution as stated in the written will, namely, "Actually, I will bequeath two things to you. If you carry out these two wills in earnest, you will get goodness, namely, behavior in the field of law and behavior fairly and evenly in distribution." Meanwhile, the will given to the next caliph regarding *zakāh* is; "I will testify that excess wealth is taken from the rich and given to the poor in their environment".⁸

Based on this explanation, it can be understood that the concept of distributing *zakāh* for equal distribution of income is very much considered and even handled by the caliph ‘Umar ibn al-Khaṭṭāb himself. The scope of the concept of *zakāh* distribution determined by ‘Umar ibn al-Khaṭṭāb is very broad, including the purpose of the distribution not only for the distribution of wealth but for four purposes, namely: **first**, the field of *da‘wah* aims to strengthen faith and enthusiasm in fighting for Islam, for example, by giving *zakāh* to converts to make them love Islam more sincerely and by giving *zakāh* to poor Muslims, which aims to strengthen faith.

Second, the education sector aims to provide education or examples of commendable morals, such as being helpful, generous, and caring for others, through the distribution of *zakāh*. **Third**, the social field has a goal so that there is no hatred between the rich and the poor, strengthens compassion between people, and they can help each other who need help. **Fourth**, the economic field aims to improve the economy by empowering human resources by providing business capital to improve the economy, as a cleaner for *muzakki*'s assets, and for equal distribution of opinion among Muslims.⁹

Ahmad Juwaeni argues that Islamic civilization will only develop with the management of *zakāh*. It is very difficult to realize because there is an assumption that *zakāh* only contributes 2.5% due to several factors, namely institutional

⁷ Khaerul Akbar and Azwar Iskandar, "Kontekstualisasi Ekonomi Zakat Dalam Mengentaskan Kemiskinan: Studi Kebijakan Zakat Umar ibn al-Khattab dan Perzakatan di Indonesia", *Laa Maisyir*, Vol. 6, No. 2 (Juli, 2019), 238.

⁸ Aribah bin Ahmad al-Haritsi, "Al-Fiqh Al-Iqtishadi Li Amiril Mukmin Umar Ibn Al-Khattab", *Fikih Ekonomi Umar bin Al-Khattab*, Tej. Asmuni Solihan Zamakhsyari (Jakarta: Pustaka Al-Kautsar, 2020), 215.

⁹ Ibid, 216-218.

factors, including the low level of public trust in zakāh management institutions, factors of low level of public awareness to pay a *zakāh*, management system factors that have not been optimal, and the coverage factor of the distribution of *zakāh* that has not been on target in the field.¹⁰

The management of *zakāh* in Indonesia has been stated in Law No. 23 of 2011 regarding the management of *zakāh*. Meanwhile, the regulation on the distribution of *zakāh* in both BAZNAS and LAZ contains Article 25, namely that the distribution of *zakāh* must follow the *Sharī'a*, which is aimed at eight groups of *mustahik*. Article 26 explains that the distribution of *zakāh* must be carried out by considering the priority scale and using the principles of justice, equity, and territoriality.¹¹ Although the *zakāh* distribution process is regulated in the *zakāh* Management Act, Baznas parties at the provincial and regency or city levels can determine their own strategies according to the innovation and conditions of the *zakāh* management area.

Research conducted by Aswin Fahmi shows that *zakāh* managers can determine *zakāh* distribution strategies so that LAZISMU can take advantage of its strategic position as *'āmil al-zakāh* by forming communities, conducting events that can facilitate the distribution of *zakāh*, and also taking advantage of technological advances to improve *zakāh* and *ṣadaqah* distribution. It is done so that the scope of collecting *zakāh*, *ṣadaqah*, and alms funds will increase, affecting the *zakāh* and *ṣadaqah* distribution process in the form of wasteful and productive distribution.¹²

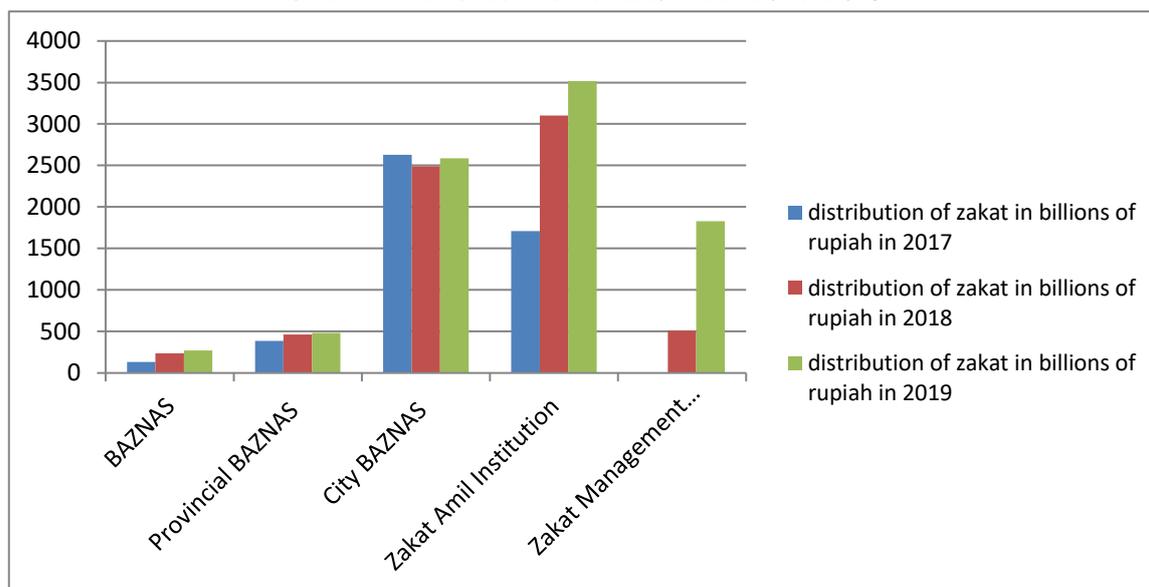
Indonesia has a predominantly Muslim population, so the acquisition of funds and the distribution of *zakāh* are quite high due to the large number of *muzakki*. It is evident from the statistical data on the distribution of *zakāh* from 2018–2019, namely:

¹⁰ Hasanuri, "Pengembangan Zakat Untuk Perekonomian Masyarakat", *J-ALIF: Jurnal Penelitian Hukum Ekonomi Syariah dan Sosial Budaya Islam*, Vol. 4, No.1 (Mei 2019), 1-4.

¹¹ Undang-Undang No. 23 Tahun 2011 Tentang Pengelolaan Zakat (Bandung: Simbiosis Rekatama Media, 2019), 194.

¹² Aswin Fahmi D., "Strategi Penghimpunan Dan Penyaluran Zakāh, Infaq, Shadaqah Pada Lembaga Amil Zakāh Infaq Shadaqah Muhammadiyah (LAZISMU) Kota Medan", *At-Tawassuth: Volume IV No. 1* (Januari – Juni, 2019), 1.

Grafik 1.1 Distribution of ZIS Year 2017-2019



Source: Data processed by researchers in 2021.

The graph obtained from *zakāh* statistical data shows an increase in the number of *zakāh* distributions from 2017 to 2019. Researchers took data for 2017–2019 because data for 2020 is not listed on the official central BAZNAS website. However, even though the process of collecting, distributing, and utilizing *zakāh* is regulated by Law No. 23 of 2011, there are still obstacles faced by *amil zakāh* institutions, both *‘āmil al-zakāh* institutions from the government and non-government *‘āmil al-zakāh* institutions, so the process of collecting and distributing *zakāh* is not optimal.

The obstacles faced include: **first**, the existence of a *Zakāh* Obligatory Identification Number (NPWZ) policy that still needs to be more coercive and centralized, which results in a reduced number of *muzakki* and affects the number of *zakāh* funds distributed. **Second**, communication between *‘āmil al-zakāh* and between *zakāh* institutions is less coordinated and lacks planning, hindering the collection and distribution of *zakāh*. **Third**, there needs to be more awareness among *muzakki* to pay a *zakāh*, resulting in a decrease in *zakāh* distribution. **Fourth**, the distribution system's constraints are uneven and on target, and *zakāh* distribution is still focused on poverty alleviation through consumptive *zakāh*.¹³

The district level also has issues with *zakāh* management and distribution, as seen at BAZNAS in Pamekasan. The constraints experienced, such as the number of *zakāh* funds distributed, were only obtained from the number of *zakāh* funds collected from *muzakki* in the civil service profession. According to BAZNAS in Pamekasan, the distribution of *zakāh* funds and *mustahik* data is still not

¹³ Rusdi Hamka Lubis and Fitri Nur Latifah, “Analisis Strategi Pengembangan Zakat, Infaq, Shadaqoh dan Wakaf di Indonesia (Analysis of Zakat, Infaq, Shadaqoh and Wakaf Development Strategies in Indonesia)”, *Perisai : Islamic Banking and Finance Journal*, Volume 3 (Mei, 2019), 46-49.

permanent, only through databases owned by the district and data obtained from informants. It problem requires solutions and improvements so that the distribution process runs optimally.

Zakāh distribution at The Baznas of Pamekasan is carried out by determining the priority scale needed by *mustahik*. The *mustahik* data is obtained in two ways: **first**, through a database from the Regency Government containing a large amount of data on poor people in Pamekasan, and **second**, through a database from the Regency Government containing a large amount of data on poor people, which BAZNAS often does by collecting data on potential recipients whose sources of information are from community leaders as mediators between BAZNAS and the *mustahik* group, **Third**, registering directly to separate BAZNAS, so we do it conditionally. **Fourth**, sometimes, we get information through online and print media and data provided by the management.

Baznas of Pamekasan donors, namely civil servants in the Pamekasan district, state-owned enterprises (BUMN) such as the regional drinking water company (PDAM) and Banking because we work with institutional parties such as the Pamekasan Regency Government, the Pamekasan Ministry of Religion, and, of course, BAZNAS East Java Province.¹⁴ Due to obstacles and challenges, the *zakāh* distribution implemented in Indonesia could be more optimal. 'Umar ibn al-Khaṭṭāb's *zakāh* distribution policy can be applied and practiced in Indonesian *zakāh*, making it a solution to overcoming *zakāh* problems in Indonesia.

In practice, *zakāh* in Indonesia is micro-economic in nature because the management is more on the wasteful side of *mustahik*; the *zakāh* funds distributed are still limited because they depend on the funds obtained when collecting *zakāh*, in contrast to *zakāh* on 'Umar ibn al-Khaṭṭāb, which includes macro-fiscal income. The *zakāh* distribution concept at Baznas is relevant to 'Umar ibn al-Khaṭṭāb's *zakāh* in terms of the *zakāh* regulations listed in Law Number 23 of 2011. In addition, this relevance is in the form of an even distribution of *zakāh* carried out by BAZNAS and LAZ, namely distribution with the aim of scholarships, education, health, propaganda, and the economy.¹⁵

It also applies to Baznas at the provincial and district levels, such as The Baznas of Pamekasan. As a result, the Indonesia's National *Zakāh* Agency (Baznas) of Pamekasan is pertinent to 'Umar's *zakāh* policy. Because Baznas is a government-owned *zakāh* institution (state), it determines *zakāh* policies with the approval of the government; this is relevant to the *zakāh* system under 'Umar, which was managed by the government directly and was handed over to *bayt al-māl*. Given the situation in Indonesia, where most of the population is Muslim, and the constraints in *zakāh* distributing, the impact is less than optimal. So, as a solution, Indonesia can implement 'Umar ibn al-Khaṭṭāb's policy of *zakāh* distributing.

'Umar's policies had a major impact on economic growth. The superiority of 'Umar's *zakāh* distribution concept included the concept of equity and also had relevance to *zakāh* distribution policies in Indonesia, even though the *zakāh* distribution system was regulated in the *zakāh* law. The *zakāh* distributing of

¹⁴ Azis, Koordinator Staf Pelaksana Harian BAZNAS Pamekasan, *interview*, (31 Maret 2021).

¹⁵ www.baznas.org, accessed 25 Mei 2021.

‘Umar ibn al-Khattāb concept can be a solution for the *zakāh* distribution in Indonesia due to the social conditions and character of the community, where the majority of Muslims are the same as in ‘Umar’s time. Based on the researchers’ descriptions of the theory and phenomena. Researchers are interested in conducting further research titled "The Relevance of Zakāh Distribution at Indonesia’s National Zakāh Agency (BAZNAS) Pamekasan: The Perspective of ‘Umar ibn al-Khattāb".

Research Method

This study used a qualitative approach, namely, that is carried out by translating events that occurred during field research into written or oral results.¹⁶ Qualitative research, when viewed from the nature of research, includes explanatory qualitative research, which aims to analyze the object of research in depth and detail so that it can reveal and explain the relationship between two or more concepts or phenomena when conducting research in the field.¹⁷ Researchers are interested in a qualitative explanatory research approach because researchers can obtain in-depth, objective, and accurate data without any intervention from outsiders.

This study used field research, namely research conducted in the field, to reveal the meaning or meaning of the behavior carried out by the community and the surrounding reality, in addition to aiming to obtain the data and facts needed by the researcher.¹⁸ The research location that will be used as a place of research by researchers The first location is Baznas of Pamekasan, which is located at Jl. Jokotol, Rw. 06, Barurambat Timur, Pamekasan district, Pamekasan regency, East Java 69317.

Data sources in the study were divided into three parts: person, place and paper.¹⁹ The primary data in this study is in the form of a book about ‘Umar ibn al-Khattāb’s *zakāh*, a book about *zakāh* in Indonesia, and the *zakāh* law. In addition, the data used are the results of interviews conducted with informants at The Baznas of Pamekasan. Secondary data is in the form of important documents from the institution under study, articles that are under the research, letters from research sites, photos, animations, videos, news on the radio or television, and others obtained from the results of observations and documentation during the

¹⁶ Lexy J. Moleong, *Metodologi Penelitian Kualitatif, Cet. Ket 20*, (Bandung: PT Remaja Rosdakarya, 2011), 4.

¹⁷ Zulganef, *Metode Penelitian Sosial Dan Bisnis, Cetakan Kedua* (Yogyakarta: Graha Ilmu, 2013), 11.

¹⁸ Sudarno Shobron and Tafrihan Masruhan, "Implementasi Pendayagunaan Zakāh Dalam Pengembangan Ekonomi Produktif Di LAZISMU Kabupaten Demak Jawa Tengah Tahun 2017", *Profetika Jurnal Studi Islam*: Vol. 18, No. 1 (Juni, 2017), 58.

¹⁹ Suharsimi Arikunto, *Prosedur Peneitian: Suatu Pendekatan Praktik* (Jakarta: Rineka Cipta, 2006), 172.

process, study. Researchers used research procedures, namely interviews, observation, and documentation.

Results

Definition of Zakāh

Zakāh translates to "holy increase, blessing, and growth." While the opinion of fiqh experts is that *zakāh* is a certain category of property that Allāh requires to issue a portion of the property owned to be given to Muslims who are entitled to receive it, *zakāh* is a form of self-purification from despicable traits such as greed and miserliness so that the reward will increase and provide worldly blessings by increasing one's possessions.

Zakāh is legally obliged to hand over some of the assets to those entitled to receive them because *zakāh* is one of the pillars of Islam.²⁰ *Zakāh* is included in the third pillar of Islam, which is mandatory for Muslims with assets that reach the *nisāb* and *ḥawl*. If capable Muslims do not fulfil this obligation, it will be a sin against Allāh almighty, and during the time of the caliph 'Umar ibn al-Khaṭṭāb, a fine was imposed if he did not pay a *zakāh*. The obligation of *zakāh* is also explained, including in Surah al-Baqarah;

“Establish prayer, pay alms-tax, and bow down with those who bow down.”
(QS. Al-Baqarah [2]: 43).²¹

The assets that must be *zakāh* should be explained in detail in the Qur'ān. However, in the Ḥadīth and the results of *ijtihād*, the *fiqh* scholars help explain the goods or assets subject to *zakāh*; *zakāh* on livestock, *zakāh* on money, gold, and silver, *zakāh* on trading results, *zakāh* on agricultural products, *zakāh* on traded honey, *zakāh* on mining goods and sea wealth, *zakāh* on investment, *zakāh* on profession, *zakāh* on stocks and bonds.²² The conditions for *muzakki* are met by Muslims who are obliged to pay a *zakāh*, namely, being Muslims, independent, intelligent, and having wealth that reaches the *nisāb*.

The conditions for *mustahik* eligible to receive *zakāh* are as stated by Allāh almighty in Surah al-Tawbah verse 60. Based on the explanation of the verse, the *mustahik* group includes the needy, the poor, *āmil*, recent convert to Islam, formerly enslaved people, *ghārim*, *fī sabīl Allāh*, and *ibn sabīl*.²³ According to *madhhab* scholars or in contemporary fiqh studies, the determination of the size of the poor can be observed from the inability of a Muslim in the material aspect to meet primary needs, and it can also be due to the inability to try to earn a living. According to the priest's sect, indicators are poor and poor.

²⁰ Ali Hasan, *Zakat dan Infaq Salah Satu Solusi Mengatasi Problem Sosial di Indonesia* (Jakarta: Prenadamedia Group, 2015), 15-16

²¹ Departemen Agama, *Al-Qur'an Hafalan Mudah dan Terjemahannya*, 7.

²² Ali Hasan, *Zakat dan Infaq Salah Satu Solusi Mengatasi Problem Sosial di Indonesia*, 28-77.

²³ Aden Rosadi, *Zakat dan Wakaf Konsepsi, Regulasi dan Implementasi* (Bandung: Simbiosis Rekatama Media, 2019), 61.

Distribution of *Zakāh*

Distribution in Islamic economics aims to increase the prosperity and welfare of Muslims fairly and equitably. Islam applies distribution to the distribution of inheritance, wills, and grants. Distribution in Islam is aimed at wealth or wealth that revolves around certain circles.²⁴ The distribution of *zakāh* must be carried out properly, fairly, and evenly because *zakāh* can be used by groups entitled to receive it to fulfill their needs and achieve common prosperity. The distribution of *zakāh* must be on target, as stated by Allāh almighty in Surah al-Taubah verse 60.

Zakāh distribution management needs to be optimized so that *mustahik* can feel the benefits of *zakāh*. *Zakāh* distribution can be realized through creative and innovative distribution, namely: **first**, distribution is consumptive. **Second**, distribution is creatively consumptive. The three distributions are traditionally productive, and the fourth distribution is in creative, productive forms.²⁵ Thus, the distribution needs to be carried out in an innovative, creative, and productive manner to provide benefits for the Muslim community, the prosperity and welfare of the *mustahik*, especially the poor, and social justice to reduce poverty.

The process of managing *zakāh* cannot be avoided because of various obstacles, challenges, and obstacles that will be faced, as well as the community's refusal to distribute *zakāh* through Indonesia's National *Zakāh* Agency (Baznas). Good, optimal, and maximum management of *zakāh* can function as a guardian of religion (*hifz al-dīn*), lifesaver (*hifz al-nafs*), and guardian of *muzakki* assets (*hifz al-māl*), which is a form of protecting Muslims from economic and social crimes. In Islam, the state of poverty and poverty is a form of economic and social slander because poverty and poverty can change human behavior and mentality to become evil, disbelief in the favors bestowed by Allāh and even worse, can lead to disbelief.

Indonesian Muslims from the *muzakki* community generally issue *zakāh* or distribute *zakāh* directly to *mustahik* circles because the community thinks it is more targeted by direct distribution to *mustahik*, and the community still lacks confidence in distributing *zakāh* through *‘amil al-zakāh* institutions because the management of *zakāh* has not been done transparently and accountable. Besides that, the benefits felt by the community have yet to be maximized.²⁶ The distribution of *zakāh* directly by the *muzakki* to *mustahik* without going through

²⁴ Aribah bin Ahmad al-Haritsi, “*Al-Fiqh Al-Iqtishadi Li Amiril Mukmin Umar Ibn Al-Khattab*”, *Fikih Ekonomi Umar Bin Al-Khattab*, Tej. Asmuni Solihan Zamakhsyari, 212.

²⁵ Mulkan Syahriza, Pangeran Harahap and Zainul Fuad, “Analisis Efektivitas Distribusi Zakat Produktif Dalam Meningkatkan Kesejahteraan Mustahik (Studi Kantor Cabang Rumah Zakat Sumatera Utara)”, *At-Tawassuth: Volume IV, No. 1, Januari – Juni 2019*. 143-144.

²⁶ Wahyu Akbar and Jefry Tarantang, *Manajemen Zakat (Hakikat dan Spirit Alquran Surah At-Taubah [9]: 103)* (Yogyakarta: K-Media Anggota IKAPI, 2018), 34-39.

amil zakāh is considered more effective because the *muzakki* knows more about the conditions and needs of *mustahik*.

Zakāh: The Perspective of 'Umar ibn al-Khaṭṭāb

'Umar was born 13 years after the year of the Elephant event, which coincided with 570 AD. 'Umar ibn al-Khaṭṭāb has the full name 'Umar ibn al-Khaṭṭāb ibn Nufayl ibn 'Abd al-'Uzza ibn Riyāḥ ibn 'Abd Allāh ibn Qurṭ ibn Razāḥ ibn 'Adī ibn Ka'ab ibn Lu'ay, and 'Umar is call by Abū Ḥafṣ al-'Adawī. 'Umar's character is firm and tough. An upright, strong, and stocky body posture supports 'Umar's tough nature. Umar also behaved fairly, was clever in *ijtihād*, brave, agile, obedient, and merciful. Umar died at 63 and served as caliph for ten years. Umar left twelve children, six sons and six daughters, namely 'Abd Allāh, 'Abd al-Raḥmān, Zaid, 'Ubaid Allāh, Hāshim, 'Iyyāḍ, Ḥafṣah, Ruqayyah, Fāṭimah, Ṣafīyyah, Zaynab, and Umm al-Walīd.²⁷

Even though Umar had died, his *ijtihād* was still applied by the *Uṣūl* scholars because Umar had used the *ijtihād* method in determining the law by using the *Qur'ān* and *Ḥadīth* as well as the *Qiyās*, *Istiḥsān*, *Sad al-Dharī'ah*, and *istiṣlah* methods.²⁸ *Ijtiḥād* 'Umar ibn al-Khaṭṭāb, regarding *zakāh* says that *zakāh* is an obligation that must be fulfilled by every Muslim who belongs to the *muzakki* group. People who carry out *zakāh* will get a reward from Allāh almighty, while those who violate it will get a sin.²⁹ Umar also imposed a strict policy for *muzakki*, who did not pay *zakāh*, namely punishment in the form of a fine of 50% of the total wealth owned.

This policy follows the words of the Prophet regarding 'Umar's policy on *zakāh*; "For *muzakki* who do not pay a *zakāh*, half of the wealth they have can be taken as a redeemer for not paying a *zakāh*". This decision was very much confirmed by Umar, in contrast to the actions taken by Abū Bakr against *muzakki*, who did not pay a *zakāh* in the form of fighting against the hypocrites.³⁰ 'Umar ibn al-Khaṭṭāb's time they experienced a famine or Ramadan year. There were many opinions when it happened, such as Ibn Khaldun's opinion that the Ramadan crisis occurred at the end of 17 Hijri year, while Ibn Sa'ad's opinion was around 19 Hijri year.

The year of Ramadan, they experienced drought because it never rained for two to three years in the Hijaz. So it experienced a very severe famine year, many people were hungry, and dust was scattered because the land was dry and barren.³¹

²⁷ Hepi Andi Bastoni, *Sejarah Para Khalifah* (Jakarta: Pustaka Al-Kautsar, 2008), 11-16.

²⁸ Ahmad Munif, "Analisis Pendapat Khalifah Umar Bin Khatab tentang Penundaan Penarikan Zakat Binatang Ternak Kambing yang Telah Mencapai Nisab", 211.

²⁹ Hudhori Bek, *Itmam al-Wafa* (Beirut: Maktabah Tsaqafiyah, 1982), 112.

³⁰ Ahmad Munif, "Analisis Pendapat Khalifah Umar Bin Khatab tentang Penundaan Penarikan Zakat Binatang Ternak Kambing yang Telah Mencapai Nisab", 212.

³¹ *Ibid*, 217-218.

In the crisis year, ‘Umar ibn al-Khattāb implemented a policy by providing convenience (*taysīr*) in payments, namely, delaying the withdrawal of *zakāh*. Goat livestock owners who had 100 goats during the Ramadhan crisis are not subject to *zakāh*.³² ‘Umar ibn al-Khattāb also allowed the collection of *zakāh* by having a *badal* (substitute), in the sense that the object of *zakāh* can be replaced with goods according to the needs of *mustahik*.³³

‘Umar ibn al-Khattāb's policy applies to the collection and distribution of *zakāh*, which can be done through *amil* or directly through *muzakki*. **First**, the rules regarding collection and distribution through *amil* determined by the authorities or the government are applied to agricultural, livestock, and merchandise *zakāh* objects. **Second**, *muzakki* are given the freedom to distribute *zakāh*; they don't have to distribute *zakāh* through *‘amil* but can distribute it directly to *mustahik*, and this rule is applied to gold and silver *zakāh* objects.³⁴

The purpose of the distribution of *zakāh* by ‘Umar is to promote equity and justice in the distribution of assets so that the assets owned by Muslims are not hoarded and rotated among the rich but are distributed evenly to Muslims in need. So, *zakāh* is taken from the *muzakki* and distributed to the *mustahik*. To realize this goal, Umar carried out a policy of adding goods or assets that were subject to *zakāh* or reducing them if they were deemed not important as to ‘Umar's view of the conditions that must be met by a *muzakki*, namely, being Muslim, independent (not bound by slavery), and comprehensive (all property owned and reaching *nisāb* and *hawl*).

According to Umar, the conditions for assets subject to *zakāh* are: free from debt and reaching *nisāb*, assets have reached the stipulated *hawl*, livestock are grazed, and assets intended for business or development are not hoarded.³⁵ The assets that must be tithed in the *zakāh* policy during ‘Umar's time are, namely, *zakāh* in gold and silver currencies, *zakāh* from agricultural products and fruits, *zakāh* on merchandise, *zakāh* on livestock, *zakāh* on horses that are traded, and *zakāh* on honey that is traded. *Zakāh* at the time of ‘Umar was included in the state's main income because at that time, the income from *zakāh* assets was very abundant.

Obtaining abundant *zakāh* during the time of ‘Umar ibn al-Khattāb was motivated by Abū Bakr's policy of fighting Muslims who were unwilling to pay *zakāh* even though their assets had reached the *nisāb*. Abundant *zakāh* assets make it a fiscal income because *zakāh* income is collected at the *bayt al-māl* so

³² Ibid, 219-221.

³³ Abu Bakar bin Abi Syaibah, *Musannaf Ibnu Abi Syaibah*, Cet, III (Dar as-Salafiyah, tt), 181.

³⁴ Al-Husain al-Baghawī, *Syarh al-Sunnah*, Cet. VI (Beirut: Al-Maktab Al-Islamy, 1983), 35.

³⁵ Ahmad Munif, “Zakat Madu Pada Masa ‘Umar ibn al-Khattab RA. (Analisis Fiqhiyah Dan Kebijakan Publik) “*Zakāh Honey In Caliph ‘Umar ibn al-Khattāb* (Fiqhiyah Analisis And Public Policy)”, *Jurnal Bimas Islam*, Vol. 7, No. 3 (2014), 457.

that it can increase state revenue. Another factor that influenced it was because the people during 'Umar's time had faith, were wara, and had a strong devotion to Allāh almighty and the Prophet peace be upon him.³⁶ Fiscal policy has been known since the Prophet and his companions. Policy or fiscal income during the time of the Prophet and his companions was obtained from the assets collected in the *bayt al-māl*.

One of the assets that became the biggest source of income for Muslims during the time of the Prophet and his companions was *zakāh*. Including during 'Umar's time, the largest fiscal income was obtained from *zakāh*. Fiscal income in the form of *zakāh* during 'Umar's time had a positive impact on the country's economy because it could increase economic growth, increase aggregate supply, and increase investment.³⁷ The *zakāh* distribution system during 'Umar's time was centered on the *bayt al-māl* because the *bayt al-māl* was an independent government institution at that time which served as a place for collecting, storing and distributing state revenues while the largest state revenue came from *zakāh*.

'Umar formed a *dīwan*, namely the finance department which was tasked and trusted as a manager and at the same time distributing state revenues to Muslims. The full and highest authority remains in the hands of 'Umar ibn al-Khattāb without intervention.³⁸ The distribution of *zakāh* during 'Umar's time remained under the same command and was centralized under 'Umar's authority, even though an amil *zakāh* was appointed in each province and a *bayt al-māl* was formed. 'Umar's policy also focused on the area of collecting *zakāh* so that the results obtained were distributed to *mustahik* groups in the region. Unless there was an excess of *zakāh* assets, Umar allowed it to be distributed to other areas that needed *zakāh* assets.³⁹

'Umar, in *zakāh* distribution, prioritized the poor as stated in the will, namely, "Actually, I bequeath two things to you; if you carry out these two wills in earnest, you will get goodness, namely, behavior in the field of law and behavior in fairness and equity in distribution." Meanwhile, the will given to the next caliph also contained *zakāh*, namely, "I will testify that excess wealth is taken from the rich and given to the poor in their environment."⁴⁰

This policy was carried out by 'Umar so that wealth and money circulation did not accumulate among the rich but could even out the distribution among the poor. The purpose of distributing *zakāh* is not only to focus on an equal distribution system of money circulation, but 'Umar also has four distribution

³⁶ Sulaiman Jajuli, "Ekonomi Islam 'Umar ibn al-Khattab", 91-93.

³⁷ Nurma Sari, "Zakat Sebagai Kebijakan Fiskal Pada Masa Kekhalifah 'Umar ibn al-Khattāb", 179.

³⁸ Sulaiman Jajuli, "Ekonomi Islam 'Umar ibn al-Khattāb", 68.

³⁹ Khaerul Akbar and Azwar Iskandar, "Kontekstualisasi Ekonomi Zakat Dalam Mengentaskan Kemiskinan: Studi Kebijakan Zakat 'Umar ibn al-Khattāb dan Perzakāhan di Indonesia", 230.

⁴⁰ Aribah bin Ahmad al-Haritsi, "A-Fiqh Al-Iqtishadi Li Amiril Mukmin Umar Ibn Al-Khattab", *Fikih Ekonomi Umar Bin Al-Khattab*, Tej. Asmuni Solihan Zamakhsyari, 215.

objectives, namely, missionary goals, educational goals, social goals, and economic goals.⁴¹ ‘Umar’s policy in the distribution of *zakāh* is that if all *aṣnāf* is fulfilled and each region is also fulfilled, then the excess *zakāh* assets will be stored and managed by the state for the benefit of the state so that it can be enjoyed by *mustahik*.

‘Umar’s policies included providing scholarships for students who wanted to study in Medina, so ‘Umar provided educational expenses as well as living expenses for these students and also allocated funds for the expansion of Islamic power or areas at that time. ‘Umar’s *ijtihād* in the distribution of other *zakāh*, namely abolishing *zakāh* on converts, was based on the grounds that at the time of the Prophet, giving this right was part of strengthening Islam. However, during the time of Abū Bakr and ‘Umar ibn al-Khaṭṭāb, the condition of Islam was strong, the territory of Islamic power also expanded, and the progress of Islam was very rapid in the economic sector, so that there was no need for state spending on *zakāh* for converts.⁴²

‘Umar also applied the concept that working or doing production is a form of *jihād fī sabīl Allāh*, and carrying out production activities is better than taking time to carry out *sunnah* worship.⁴³ So ‘Umar emphasized that Muslims should work diligently and apply to converts to work hard, so that the *zakāh* for converts at that time was eliminated. ‘Umar distributed *zakāh*, not only focusing on *zakāh* for consumptive purposes, which was obtained from *zakāh* on gold and silver currencies, *zakāh* on agricultural products from vegetables and fruits, *zakāh* on merchandise, *zakāh* on horses that were traded, and *zakāh* on honey that was traded. But also distribute productive *zakāh* obtained from livestock *zakāh*.⁴⁴

Zakāh Perspective Law of the Republic of Indonesia Number 23 of 2011

Zakāh management in Indonesia has been regulated in Law Number 23 of 2011. *Zakāh* management includes the processes of planning, organizing, collecting, distributing, and utilizing *zakāh*. Meanwhile, the form of controlling and supervising *zakāh* is regulated in Article 34, paragraph 1, which states that the guidance and supervision can be carried out by the Minister and regional leaders at the province and city regency levels. As for article 35, paragraph 1 explains that the community can be involved in fostering and supervising *zakāh* institutions

⁴¹ Aribah bin Ahmad al-Haritsi, “A-Fiqh Al-Iqtishadi Li Amiril Mukmin Umar Ibn Al-Khattab”, *Fikih Ekonomi Umar Bin Al-Khattab*, Tej. Asmuni Solihan Zamakhsyari, 216-218.

⁴² Muhammad Syaifuddin, “Analisis Pemikiran ‘Umar ibn al-Khaṭṭāb Tentang Pengguguran Hak Mu’allaf Sebagai Mustahiq Zakat”, 193.

⁴³ Aribah bin Ahmad al-Haritsi, “A-Fiqh Al-Iqtishadi Li Amiril Mukmin Umar Ibn Al-Khattab”, *Fikih Ekonomi Umar Bin Al-Khattab*, Tej. Asmuni Solihan Zamakhsyari, 41-42.

⁴⁴ Sulaiman Jajuli, *Ekonomi Islam ‘Umar ibn al-Khaṭṭāb*, 93-95.

such as BAZNAS and LAZ.⁴⁵ The management of *zakāh* in Indonesia is regulated by Law No. 23 of 2011, which is the result of an amendment to Law No. 38 of 1999.

The formation of *'āmil al-zakāh* in Indonesia is regulated in Article 5 paragraph 1, namely that *zakāh* in Indonesia is managed by *'āmil al-zakāh* formed by the government, while the *'āmil* institution is the Baznas. According to Article 6, Baznas has the duty and authority to manage *zakāh* nationally. Article 15 in paragraphs 1 and 2 regulates the formation of Baznas at the provincial and district levels by the Minister through the proposal of the governor, regent, or mayor. Article 16 paragraph 1 states that provincial and district-level Baznas can form and establish *Zakāh* Collection Units (UPZ).⁴⁶

The distribution of *zakāh* in Indonesia is regulated in Article 25, namely that the distribution of *zakāh* must be in accordance with the *Sharī'a*, which is aimed at 8 groups of *mustahik*. Article 26 explains that the *zakāh* distribution must be carried out by considering the priority scale and using the principles of justice, equity, and territoriality.⁴⁷ The explanation can be understood to mean that the *zakāh* distribution takes into account the priorities of the most needy of the eight group of *mustahik* while still being fair and equitable. Reporting on *zakāh* funds obtained from collection and distribution, which is regulated in Article 29, explains that Baznas and *Zakāh 'Āmil* Institution (LAZ) are required to submit reports on the implementation of the management of *zakāh*, *ṣadaqah*, alms and other socio-religious funds.

Discussion

Collection of *Zakāh* Funds at the BAZNAS of Pamekasan

Zakāh funds collected by BAZNAS from among the *muzakki* and distributed to the *mustahik* group in accordance with the Qur'ān are not only in the form of *zakāh* assets (*zakāt al-māl*) but also *zakāh al-fīrah*. Meanwhile, *zakāh* assets collected by Baznas include income *zakāh*, corporate *zakāh*, gold and silver *zakāh*, trade *zakāh*, stock *zakāh*, and mutual fund *zakāh*.⁴⁸ The amount of *zakāh* assets collected can affect the process of distributing *zakāh* to the *mustahik*.

The program run by the Baznas of Pamekasan starts from collecting data on *muzakki* to reporting Baznas activities from collecting to distributing *zakāh*. It is done so that Baznas's performance is maximized and optimal. The details of the Baznas of Pamekasan program are: collecting data on *muzakki*; establishing and fostering UPZ (*zakāh* collection units); collecting *zakāh*, *ṣadaqah*, and alms through UPZ; conducting *zakāh* pick-up services for *muzakki*; managing and utilizing *zakāh* funds; and reporting or publishing *zakāh* collection, management, and utilization activities.

⁴⁵ Ahmad Furqon, *Manajemen Zakāh*, BPI Ngaliyan, Agustus 2015, 10-12.

⁴⁶ Undang-Undang No. 23 Tahun 2011 Tentang Pengelolaan Zakāh, 190-192.

⁴⁷ Ibid, 194.

⁴⁸ <http://baznas.go.id>. Accessed 25 August 2021.

Distribution and Utilization of Zakāh at the BAZNAS of Pamekasan

The Baznas of Pamekasan distributes *zakāh*, *ṣadaqah*, and alms through incidental programs, namely, programs that are not formally structured so that the implementation of the program is adjusted to the situation and conditions when implementing the program in the field. Other programs, namely permanent programs, have been planned and formally arranged. As for the utilization or distribution of *zakāh*, *ṣadaqah*, and alms funds through incidental programs and permanent programs, The distribution and utilization program carried out by The Baznas of Pamekasan, namely, smart pamekasan, pious pamekasan, healthy pamekasan, caring pamekasan, and empowered pamekasan.⁴⁹

Patterns of Zakāh Distribution in the Baznas of Pamekasan

Based on the results of research conducted through interviews, observation, and documentation at the Baznas of Pamekasan, So it can be understood that the Indonesian *Zakāh* Law guides the pattern of *zakāh* distribution at the Baznas of Pamekasan contained in Law Number 23 of 2011 and that the management of *zakāh* includes the processes of planning, organizing, collecting *zakāh*, distributing *zakāh*, and utilizing *zakāh*. The process of *zakāh* distributing is regulated in Article 25, namely that the distribution of *zakāh* must follow the *Sharī'a*, which is aimed at eight groups of *mustahik*.

Article 26 explains that the *zakāh* distribution must be carried out by considering the scale of priorities and using the principles of justice, equity, and territoriality.⁵⁰ So that it can be understood that the *zakāh* distribution system at Baznas takes into account the priority scale of the most needy of the eight group of *mustahik* while still being fair and equitable and prioritizing their own region for the distribution of *zakāh*. *Zakāh*; if you have more funds, they can be distributed to other areas. Its step is necessary because each regency area already has Baznas in accordance with Article 15 in Paragraphs 1 and 2.

The distribution of *zakāh* that is implemented at the Baznas of Pamekasan is adjusted to the amount of *zakāh* funds that have been collected. The collection system implemented through the establishment of UPZ in each agency under the Pamekasan Regency government is due to the process of collecting *zakāh* funds using a partnership system in the sense that both state and private agencies, especially for the state civil service in the Pamekasan area, channel *zakāh* funds through the Baznas of Pamekasan. According to Ahmad Furqan in the *Zakāh* Management book, the *zakāh* collection system based on partnerships is included in the indirect fundraising method.

⁴⁹ <https://baznaspamekasan.blogspot.com/20/19/03/profile-baznas-kabupaten-pamekasan.html>. accessed 03 September 2021.

⁵⁰ Undang-Undang No. 23 Tahun 2011 Tentang Pengelolaan Zakāh ,194.

Based on the results of the documentation, the state civil service group that donated *zakāh* funds to Baznas of Pamekasan came from the department or institution. Covers; Regent of Pamekasan, Deputy Regent of Pamekasan, Regional Secretary, Assistant for Government & People's Welfare, Assistant for Economy & Development, Assistant for General Administration, Section for local government and regional autonomy, Section for People's Welfare Administration, Section for Community Administration, Section for economic administration and Natural Resources, Development Administration Section,

Natural Resources Administration Section. Legal Section, Organization Section, General Section, Public Relations and Protocol Section, Development Planning Agency at Sub-National Level, community empowerment agencies and local government, political unitary body for the nation and the protection of society, Environment Agency (DLH), national family planning coordinating agency. Staffing and human resource development agency, Food Security and Animal Husbandry Service, Civil Service Police Unit Office, Regional People's Legislative Council Secretariat.

Regional General Hospital, General Election Commission, Health Office, Education Office, Industry and Trade Service, Agriculture Service, Animal Husbandry Service, Food Crops and Holiculture Service, Fisheries and Maritime Affairs Service, Finance and Asset Management Agency, Public Works Office Binamarga, Kom and Informatics Hub Service, Cooperative Service, Social Service, Ciptakarya Public Management Service, Population and Civil Registry Office, Revenue Service, Housing Office, Department of Manpower and Transmigration and Public Housing.⁵¹

The amount of *zakāh* funds that the Baznas of Pamekasan will distribute will be influenced by the amount of collected funds. So the *zakāh* funds distributed by the Baznas of Pamekasan only come from state civil service at the district Pamekasan government. Thus, the distribution process and the impact felt by the *mustahik* are not optimal since the *zakāh* funds obtained only come from a few sectors, not all of *zakāh al-māl* sectors, as in the research conducted by Heby Rahmatul Utamy. Utamy's research explains that the distribution of *zakāh* is influenced by the amount of *zakāh* funds collected by *zakāh* institution because it will affect equity and fairness in the process of distributing *zakāh* to *mustahik*. Obtained *mustahik* will be a little and vice versa because the distribution aims to improve the welfare of *mustahik* and economic justice.⁵²

Zakāh funds collected will then be distributed to eight *mustahik* groups following the *zakāh* pillars concerning *mustahik* who are entitled to receive *zakāh*

⁵¹ Document result from BAZNAS of Pamekasan, analyzed by authors on 13 October 2021.

⁵² Heby Rahmatul Utamy, "Keadilan Ekonomi Dalam Pendistribusian Zakat Oleh Badan Amil Zakat Nasional (Baznas) Kabupaten Tanah Datar", *Jurnal Tamwil*, Vol. I, No. 2, Juli-Desember 2015, 16.

in the word of Allāh almighty in Surah al-Tawbah verse 60. Based on the explanation of the verse, *mustahik* groups include the poor, *‘āmil*, recent convert to Islam, formerly enslaved people, *ghārim*, *sabīl Allāh*, and *ibn sabīl*. However, Baznas only distributes *zakāh* to *mustahik* groups in the Pamekasan area, such as the the poor, *‘āmil*, and *sabīl Allāh*.⁵³ According to the Baznas of Pamekasan, the *fi sabīl Allāh* group is made up of preachers, educators, or students of knowledge.

Its explanation was obtained from interviews and documentation. The Baznas of Pamekasan distributes it in the form of *ḍu‘āfā’* scholarship programs, *santri* (student) scholarships, school package assistance, productive student scholarships, *sabīl Allāh* assistance, and improving human resources for manager mosques, and religious teachers. Baznas parties can obtain information about *mustahik* via email or the telephone number that has been provided. *Mustahik* parties can also go to the Baznas office and get information from religious leaders and community leaders. After the *mustahik* information was obtained, Baznas conducted a survey of the *mustahik* because it was feared that the information provided did not meet the criteria of the eight group of *mustahik*.

Two methods are used to distribute *zakāh* in order to make it more beneficial to *mustahik* circles. **First**, productive distribution: distribution with utilization so that funds can grow and benefits are obtained in the long term, such as providing business capital and providing livestock that can be bred, such as cows, sheep, and goats. **Second**, consumptive distribution: distribution given to meet the urgent needs of life for recipients, such as the need for food and drink, clothing, and shelter, so that the benefits can be felt directly.⁵⁴

The *zakāh* distribution at the Baznas of Pamekasan follows the rules and systems from the center, especially those listed in Law Number 23 of 2011 concerning Indonesian *Zakāh*. It's just that the form carried out is adapted to the cultural conditions of the Pamekasan people to be more efficient and on target. The *zakāh* distribution methods have similarities, namely the consumptive and productive *zakāh* distribution methods. However, what distinguishes it is the program that the Baznas of Pamekasan runs.

Tabel 2.1 *Zakāh* Distribution Pattern in The Baznas of Pamekasan⁵⁵

No	Important point	The Baznas of Pamekasan
1.	<i>Zakāh</i> Collection Method	Indirect fundraising method
2.	Sources of collected <i>Zakāh</i> funds	State civil service group from the department or institution at Pamekasan government.

⁵³ Aden Rosadi, *Zakat dan Wakaf Konsepsi, Regulasi Dan Implementasi*, 61.

⁵⁴ Ambok Pangiuk, *Pengelolaan Zakat di Indonesia* Nusa Tenggara Barat: Forum Pemuda Aswaja, 2020, 40-43.

⁵⁵ Table data result was analysed by Author.

3.	Zakāh distribution program	Pamekasan is smart; Pamekasan is pious; Pamekasan is healthy; Pamekasan cares; and Pamekasan is empowered.
4.	Mustahik Target	The poor, 'āmil, and sabīl Allāh
5.	Mustahik Information	By email, and the telephone number provided, mustahik can visit the Baznas office and provide information from religious and community leaders.
6.	Media Or Collection and Distribution Facilities	Through partnerships with agencies or institutions in Pamekasan Government with the formation of UPZ.
7.	Forms of Consumptive Distribution	Provision of groceries, provision of complete school stationery and assistance in the form of house renovations
8.	Forms of Productive Distribution	Business capital and provision of livestock such as cows and goats.

Source: Data processed by researchers in 2021.

The Relevance of 'Umar ibn al-Khaṭṭāb's Policy in Zakāh Distribution with Zakāh Distribution Patterns at The BAZNAS of Pamekasan

'Umar ibn al-Khaṭṭāb's zakāh policy during his ten-year reign had a major impact on the country's progress. It is evidenced by zakāh being the state's main income and becoming fiscal income so that it helps increase state revenues, impacting the economy's microeconomic and macroeconomic systems. 'Umar ibn al-Khaṭṭāb's zakāh policies include: **first**, 'Umar ibn al-Khaṭṭāb implemented the collection and distribution of zakāh, which was carried out through 'āmil or muzakki, directly distributing it to mustahik. The rule is determined by the amicus brief that the authorities or the government have determined.

Muzakki is given the freedom to distribute zakāh without having to distribute zakāh owned through 'āmil but can distribute it directly to mustahik, and this rule is applied to gold and silver zakāh objects.⁵⁶ **Second**, imposing fines for muzakki who do not pay zakāh of 50% of the total wealth. **Third**, determine the object of zakāh or assets that must be taken of its zakāh. **Fourth**, the zakāh distribution system is based on the principles of justice and equal distribution of income. **Fifth**, the zakāh distribution policy prioritizes area of zakāh collected, except if there are excess zakāh funds, in which case they can be distributed to other areas.

Sixth, by providing convenience (*taysīr*) in collecting zakāh with *badal* (a substitute). Zakāh objects can be replaced with goods according to the needs of the mustahik so that the zakāh funds that are distributed are appropriate and useful according to the needs of mustahik, such as professional or gold zakāh, which can be replaced with money, groceries, or in the form of home repairs as needed.

⁵⁶ Al-Husain al-Baghawī, *Syarh al-Sunnah*, Cet. VI, 35.

However, the replacement item for the *zakāh* object must be in accordance with the *zakāh* ratio issued. **Seventh**, the purpose of distributing *zakāh* is not only to focus on an equal distribution system of money circulation, but ‘Umar also has four distribution objectives, namely: missionary goals, educational goals, social goals, and economic goals.⁵⁷

Some of ‘Umar ibn al-Khaṭṭāb's policies have relevance to *zakāh* policies in Indonesia. Several studies conducted by previous researchers support it. Like Khaerul Aqbar and Azwar Iskandar's article; "Contextualization of the *Zakāh* Economy in Alleviating Poverty: a Study of ‘Umar ibn al-Khaṭṭāb's *Zakāh* Policy and *Zakāh* in Indonesia." *Zakāh* has impacts from both microeconomic and macroeconomic aspects. The policies of ‘Umar ibn al-Khaṭṭāb and Umar bin Abdul Aziz regarding *zakāh* have relevance to several *zakāh* practices in Indonesia, such as professional *zakāh*, company *zakāh*, and property *zakāh*, as well as developing assets and businesses.

In another study conducted by Ghosyi Harfiah Ningrum entitled; "‘Umar ibn al-Khaṭṭāb Fundraising Management Analysis and Its Relevance to *Zakāh* Management in Indonesia", the results of the research shows that ‘Umar ibn al-Khaṭṭāb's policy in collecting *zakāh* can be an example for *zakāh* in Indonesia. Thus, the *zakāh* policy, especially in the distribution process set by ‘Umar ibn al-Khaṭṭāb, has relevance to the pattern of *zakāh* distribution at The Baznas of Pamekasan Pamekasan. The policies include:

1. ‘Umar ibn al-Khaṭṭāb's policy in collecting and distributing *zakāh* may be carried out through *‘āmil al-zakāh* determined by the government or authorities and can also be through *muzakki* directly to *mustahik* because the *zakāh* policy under ‘Umar ibn al-Khaṭṭāb established the establishment of a finance department, which was tasked and trusted by Umar as managers as well as to distribute state revenues to Muslims. However, However, the full and highest authority remains in the hands of ‘Umar ibn al-Khaṭṭāb in determining the distribution policy.

Its policy is relevant to the *zakāh* distribution pattern policy at the Baznas of Pameksan, which originates from and refers to the central regulations contained in Law Number 23 of 2011, regarding the management of *zakāh*, including the processes of planning, organizing, *zakāh* collecting, distributing, and utilizing. In article 5, paragraph 1, *zakāh* in Indonesia is managed by *‘āmil al-zakāh* formed by the government.

Its explanation is supported by the statements of several informants from The Baznas of Pamekasan. that the distribution and management process of *zakāh* follows the centre's regulations. It's just that the program being carried out is adjusted to the cultural conditions of the people in the Baznas area so that the distribution of *zakāh* is appropriate and effective. So, the regulations remain centralized and have one command based on Law Number 23 of 2011, regarding the management of *zakāh*.

⁵⁷ Abu Bakar bin Abi Syaibah, *Musannaf Ibnu Abi Syaibah*, 181.

2. 'Umar ibn al-Khattāb determined the object of *zakāh* according to the economic conditions at that time. If abundant economic resources, such as horses and bees, produce honey, their *zakāh* is obligatory. But, *zakāh* from gold and silver, animal husbandry, agriculture, and trade is *farḍ*. It is relevant to the current determination of *zakāh* objects that have developed, such as gold and silver, mining, marine, trade, agricultural, profession job, and stock *zakāh*. However, the Baznas of Pamekasan only distributes *zakāh* from professional *zakāh* sources, namely Pamekasan government employees.
3. 'Umar ibn al-Khattāb's *zakāh* policy, which is relevant to the *zakāh* policy at the Baznas of Pamekasan, provides convenience (*taysīr*) to *muzakki* by allowing paying a *zakāh* with money, such as wheat *zakāh* objects that can be replaced with clothes and gold and silver objects that also can be paid with money. Its policy is also implemented by the Baznas of Pamekasan by replacing professional *zakāh* and business *zakāh* with goods in the form of groceries, house renovation assistance, educational scholarships, and business capital assistance in the form of money or livestock, with the aim of making distribution easier, more useful, and efficient.
4. The process of *zakāh* distributing carried out by 'Umar ibn al-Khattāb is based on the principles of justice and equal distribution of income, so that wealth is not centered on certain groups. Equity and justice are realized by the rule that *zakāh* is distributed to areas where it is collected, unless there is an excess of *zakāh* funds that can be distributed to other areas. Furthermore, 'Umar ibn al-Khattāb prohibited converts from receiving *zakāh* because Islam had advanced at the time. Converts were encouraged to work like Muslims. So, Umar prioritized *mustahik* among the poor and needy; this was in accordance with the will that 'Umar wrote for the next caliph.
It means that 'Umar's policy in distributing *zakāh* is relevant to the *zakāh* distribution policy implemented by the Baznas of Pamekasan because the distribution system is based on Law Number 23 of 2011 carried out by BAZNAS and LAZ in Article 25, namely that the distribution of *zakāh* must be in accordance with the *Shari'a* aimed at eight group of *mustahik*. Article 26 explains that the distribution of *zakāh* must be carried out by considering the scale of priorities and using the principles of justice, equity, and territoriality.⁵⁸
5. 'Umar ibn al-Khattāb's policy regarding the purpose of distributing *zakāh* did not only focus on an equal distribution system of money circulation, but 'Umar also had four distribution objectives, namely; missionary goals, educational goals, social goals, and economic goals. It is relevant to the distribution program implemented by the Baznas of Pamekasan. Because it has the goal of distributing *zakāh* in the fields of *da'wah*, education, economics, and social. Just like the slogan for the distribution program at the Baznas of Pamekasan, namely, Pamekasan is smart;

⁵⁸ Undang-Undang No. 23 Tahun 2011 Tentang Pengelolaan Zakat, 194.

Pamekasan is pious; Pamekasan is healthy; Pamekasan cares; and Pamekasan is empowered.

The pattern of *zakāh* distribution at the Baznas of Pamekasan in terms of regulations follows regulations from the center, which originate from Law Number 23 of 2011 concerning *zakāh* in Indonesia. The *zakāh* distribution is more focused on the needy, the poor, *‘āmil*, and *sabīl Allāh* and is a form of consumptive distribution. Meanwhile, the process of collecting *zakāh* funds is conducted through state civil service circles in the Pamekasan area. ‘Umar ibn al-Khaṭṭāb’s *zakāh* policy, especially in *zakāh* distribution, is relevant to the *zakāh* distribution pattern at the Baznas of Pamekasan. The policy of *zakāh* collecting and distributing may be carried out through *‘āmil al-zakāh* determined by the government or authorities and can also be carried out through *muzakki* directly to *mustahik*.

‘Umar ibn al-Khaṭṭāb’s *zakāh* policy established a finance department that was tasked and trusted as a manager while at the same time distributing state revenues to Muslims. However, the full and highest authority remains in “Umar’s hands; this is aimed at avoiding corrupt practices, misappropriating assets, and avoiding unfair and equitable distribution. His policy is relevant to the *zakāh* distribution pattern policy at the Baznas of Pameksan, which originates from and refers to the central regulation of Law Number 23 of 2011 regarding the management of *zakāh*, including the processes of planning, organizing, *zakāh* collecting, distributing, and utilizing.

‘Umar ibn al-Khaṭṭāb’s *zakāh* policy, which is relevant to the *zakāh* policy at the Baznas of Pamekasan in terms of providing convenience to *muzakki* in *zakāh* distributing owned by being allowed to replace (*badal*) the object of *zakāh*, also has relevance in terms of changing the object of *zakāh* (*badal*) distributed; it is also implemented by the Baznas of Pamekasan. In addition, ‘Umar ibn al-Khaṭṭāb determined the object of *zakāh* according to the economic conditions at that time. Suppose there are abundant economic resources such as horses and bees that produce honey. In that case, it is relevant to the determination of *zakāh* objects today and the determination of *zakāh* objects at the Baznas of Pamekasan.

Conclusion

The *zakāh* distribution during the time of ‘Umar ibn al-Khaṭṭāb was based on the principles of justice and equal income distribution, so wealth was not centered on certain groups. Equity and justice are realized by the rule that *zakāh* is distributed to areas where it is collected unless there is an excess of *zakāh* funds that can be distributed to other areas. ‘Umar ibn al-Khaṭṭāb also prohibited converts from receiving *zakāh* because Islam had advanced at the time. So, ‘Umar ibn al-Khaṭṭāb prioritized *mustahik* among the needy and the poor. So, ‘Umar ibn al-Khaṭṭāb’s policy of *zakāh* distributing is relevant to the *zakāh* distribution policy

implemented by the Baznas of Pamekasan. The relevant reason is because the distribution system is based on Law Number 23 of 2011, carried out by Baznas and LAZ in Article 25, namely that the distribution of *zakāh* must follow the *Shari'a*, which is aimed at eight groups of *mustahik*. Article 26 explains that the distribution of *zakāh* must consider the scale of priorities, using the principles of justice, equity, and territoriality. Furthure, 'Umar's policy regarding the purpose of distributing *zakāh* did not only focus on an equal distribution system of money circulation, but 'Umar also had a goal, namely; missionary, educational, social, and economic goals are relevant to the distribution program implemented by the Baznas of Pamekasan.[]

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