

Principles of Zakat Management and Fiqhiyah Objectives: A Literatur Review of Verses, Hadiths, and Zakat Laws

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ABSTRACT

This article is a literature review that describes the principles of zakat management, its objectives and wisdom according to *fiqh*, the basis of verses and hadiths, and its legal basis in Indonesian positive law. The study is juridical-normative in nature, examining the Qur'an, hadith, fiqh books, Law No. 23 of 2011, and previous empirical studies. The findings reveal five main principles of zakat management, namely: professionalism, transparency and accountability, fairness and integration, community participation, and the benefits and efficiency of distribution. The objectives and wisdom include spiritual and socio-economic redistribution dimensions, while the conditions of zakat emphasize nisab, haul, and types of property. Qur'anic arguments and authentic hadiths emphasize the obligation and management of zakat, while Law No. 23 of 2011 provides institutional legitimacy through the role of BAZNAS and LAZ. The contribution of this article lies in its integrative synthesis linking sharia sources, fiqh principles, and national regulations, as well as its presentation of brief empirical case studies illustrating the practical implications of applying the principles of transparency and community participation. Methodologically, this article constructs a conceptual map that can be used by researchers and policymakers to assess zakat management practices. These synthetic findings provide an empirical-theoretical basis for the design of more effective operational standards and monitoring mechanisms in the context of fiscal decentralization and social protection programs.

1. Introduction

Zakat is one of the pillars of Islam that occupies a strategic position in efforts to achieve social justice and the welfare of the Muslim community. As a mechanism of redistribution, zakat instructs the flow of wealth from those who are well-off to those in need, thereby potentially reducing economic inequality (Maisyarah & Hamzah, 2024). Zakat management in Indonesia is carried out by various institutions, both national and local, operating within the framework of state regulations. However, implementation in the field often encounters significant obstacles, including the fact that the level of compliance among *muzakki* (those who pay zakat) has not reached its optimal potential (Fharadilla, 2023), the collection mechanism is not yet fully efficient, and distribution is sometimes not on target or does not have a long-term impact (Ahmad et al., 2024; Marenza & Karimuddin, 2024). This situation raises questions about the effectiveness of zakat management in fulfilling its social function, thus requiring an evaluation of operational principles, accountability systems, and strategies to increase community participation so that zakat can truly become an instrument of socio-economic transformation.

The public's understanding of the purpose and wisdom of zakat still varies widely and influences how it is implemented at the community level. Many people view zakat as merely a ritual obligation that must be fulfilled as a form of religious obedience (Syahid et al., 2023). However, on the other hand, there is an educational and empowering dimension to zakat, namely its function as a spiritual means of purifying the soul and wealth, as well as an economic instrument that can alleviate poverty if managed systematically (Mawardi et al., 2023). The lack of literacy in fiqh zakat exacerbates this problem, namely errors in determining the minimum amount of wealth (*nisab*) and the period of ownership (*haul*), inaccuracies in distribution to the eight *asnaf* (people who are entitled to receive zakat), and management practices that are not fully in accordance with sharia principles. This shows the need to improve public education and the capacity of zakat institutions so that zakat practices are in line with sharia objectives and have an impact on welfare development (Masrini et al., 2023; Purwatiningsih & Yahya, 2020).

Positive law in Indonesia does not only regulate matters related to violence, crime, or violations, but also encompasses various aspects of social life (Fahmi et al., 2025), including the regulation of zakat. From a regulatory perspective, the existence of Law Number 23 of 2011 concerning Zakat Management (Zakat Law) and its implementing regulations provides a clear legal framework for zakat institutions in Indonesia, but at the same time raises debates about the form of institutional autonomy, transparency of management, and accountability mechanisms (Hakim, 2023; Yahya, 2020).

These governance challenges are exacerbated by coordination issues between the National Zakat Agency (*Badan Amil Zakat Nasional/BAZNAS*) and regional zakat institutions, including the need to strengthen synergies between zakat programs and other government initiatives in the field of socio-economic empowerment. These issues place governance, public oversight mechanisms, and inter-institutional harmonization policies as crucial aspects so that zakat does not merely become an instrument for providing temporary assistance, but rather a pillar of sustainable empowerment that is capable of supporting inclusive and accountable economic development for the community (Latief & Sandimula, 2022; Putri Handayani et al., 2024; Triatmo et al., 2020).

This article was written to address these challenges through a study that examines the principles of zakat management, the objectives and wisdom of zakat, and the conditions for its implementation from a fiqh perspective, along with the textual basis from verses of the Qur'an and hadith that establish the obligation of zakat. In addition, the study will also describe and analyze the position of zakat in Indonesian positive law. By formulating a problem statement that covers the principles of management, objectives, wisdom, and requirements according to fiqh, textual evidence of the obligation of zakat, and regulations within the national legal framework, this paper aims to provide an analytical and evaluative description. The results of the study are expected to offer policy recommendations and management practices that strengthen the role of zakat as an effective, transparent, and sharia-compliant instrument of socio-economic empowerment.

2. Literature Review

Etymologically, the word zakat comes from the Arabic word **زكاة** (*zakat*) which essentially means clean, grow, and develop. In its original Arabic usage, this word encompasses the ideas of cleansing or purification, namely something that is cleansed to become more sacred, as well as the ideas of growth and blessing, for example, plants that grow lushly and produce more fruit. From a linguistic perspective, it is said that zakat makes wealth or the soul "grow" because by giving a certain portion of one's wealth to others, the remaining wealth becomes purer and more blessed, while also carrying social meaning, namely reducing the impurity of greed and increasing goodness in human relations. The etymology of zakat links the moral-spiritual dimension and socio-economic productivity in one meaningful term (Barkah et al., 2020).

In fiqh terminology, zakat is defined as a financial obligation commanded by Allah SWT to Muslims who meet certain conditions, such as ownership status, minimum amount of wealth (*nisab*) and period of ownership (*haul*) for certain types of wealth, to give a portion of their wealth to those who are entitled to it. Zakat serves a dual purpose: to purify the wealth and soul of the giver from stinginess, and to distribute welfare to reduce social inequality. The rules for its implementation include the types of zakat (e.g., zakat mal, zakat fitrah, and other variations of zakat), the criteria for recipients called *asnaf* (the poor, the needy, *amil*, *muallaf*, slaves who want to be freed, people in debt, *fi sabilillah*, and travelers),

the amount, and the method of calculation for each category of wealth. Within this terminological framework, zakat is not merely voluntary charity but an institutional obligation that serves as the main instrument of socio-economic policy in Islamic tradition (Mutmainnah, 2020).

3. Methods

This research is normative in nature with a doctrinal approach, namely fiqh zakat from the Qur'an verses and hadiths about zakat and regulations on zakat in Indonesia (Marzuki, 2017). All materials used were collected through literature study, where primary sources included quotations from relevant verses of the Qur'an on zakat, hadiths on zakat, and Law Number 23 of 2011 concerning Zakat Management (Zakat Law). While secondary sources consisted of books and a number of research articles from relevant and current academic journals. Data collection was carried out using the techniques of identification, sorting, and classification of documents to ensure the relevance and authority of the sources. Data analysis used qualitative descriptive techniques by describing and comparing textual and conceptual findings, then conclusions were drawn deductively, based on reasoning from textual foundations and literature findings towards practical implications of zakat management (Tenny et al., 2025).

4. Results and Discussion

4.1. The Purpose, Wisdom, and Conditions of Zakat

Zakat not only brings spiritual benefits but also has socio-economic wisdom, strengthens relationships between individuals, and encourages economic growth, with certain conditions that must be met in order to be valid, both in terms of the type of property subject to zakat and the parties obliged to pay it. The purpose of zakat is to purify wealth and the soul, ease the burden on others, and achieve social justice and balance in society. Some of its benefits are summarized in Table 1 below (Abbas, 2017, pp. 36–40).

Table 1. The Purposes of Zakat

Purposes	Explanation
Purifying wealth and the soul	Zakat purifies wealth from the rights of others and purifies the soul from stinginess and love of the world.
Helping others and reducing poverty	Zakat distributes part of one's wealth to the poor, the needy, and those in need, thereby helping to meet their basic needs.
Realizing social justice	Through zakat, wealth is distributed evenly, preventing social and economic inequality in society.
Building solidarity and compassion among people	Zakat strengthens social relationships, fosters compassion and care, and strengthens Islamic brotherhood.
Fostering gratitude and improving welfare	By sharing their wealth, <i>muḥakki</i> foster gratitude, and <i>mustabiq</i> can improve their standard of living.

Zakat embodies a holistic approach to worship that integrates spiritual purification with socio-economic responsibility, ensuring that wealth circulates justly within the community. As summarized in Table 1, the purposes of zakat extend beyond individual piety to include the promotion of social welfare, poverty alleviation, and the cultivation of gratitude and solidarity among members of society.

Zakat is not merely a religious obligation, but also contains broad wisdom and has a significant impact on individuals and society by helping to create a more just, prosperous, and blessed life. Some of this wisdom is summarized in Table 2 below (Abbas, 2017, pp. 55–56).

Table 2. The Wisdoms of Zakat

Wisdoms	Explanation
Purification and blessings of wealth and soul	Zakat purifies wealth from elements of greed and sin, and cleanses the soul from excessive attachment to worldly desires and materialism.
Economic empowerment and poverty alleviation	Productively managed zakat funds promote the self-reliance of <i>mustabiq</i> through microenterprise capital, skills training, or community

Wealth redistribution and circulation	programs, thereby contributing to poverty reduction. By mandating the transfer of wealth from the affluent to those in need, zakat prevents wealth accumulation, facilitates economic circulation, and reduces social inequality.
Strengthening brotherhood and social solidarity	Zakat fosters fraternal bonds between <i>muzakki</i> and <i>mustahiq</i> , cultivating empathy, mutual cooperation, and a sense of justice within society.
Eternal reward and preparation for the hereafter	Fulfilling zakat earns Allah’s pleasure and great spiritual reward as one of the pillars of Islam. As a form of <i>sadaqah jariyah</i> (continuous charity), its benefits endure even after the giver’s passing, serving as spiritual provision for the afterlife.

For zakat to be valid and accepted, Islam establishes several conditions that must be fulfilled, both concerning the person paying zakat and the type of wealth subject to it. The main conditions for the validity of zakat are summarized in Table 3 below (Abbas, 2017, pp. 22–25).

Table 3. Conditions of Zakat

Category	Condition	Explanation
Obligatory Conditions for the Payer (<i>Muzakki</i>)	Islam	Zakat is only obligatory for Muslims.
	Freedom	Zakat is required of those who are free.
	Maturity and sound mind	Zakat is obligatory for individuals who are mature (<i>baligh</i>) and of sound mind. However, some scholars argue that zakat remains obligatory on the wealth of minors and the mentally incapacitated, to be paid by their guardians.
	Ownership reaching the <i>nisab</i>	The minimum amount of wealth that makes a person liable to pay zakat.
	Full ownership of wealth	The wealth must be completely owned and controlled by the payer without interference from others.
	Productive or growing wealth	The wealth should have the potential to increase or generate profit.
Conditions for Wealth Subject to Zakat	Free from debts reducing the <i>nisab</i>	If a person’s debts reduce their wealth below the <i>nisab</i> threshold, they are not obligated to pay zakat.
	Lawful wealth	Only wealth acquired through lawful means (<i>halal</i>) is subject to zakat, while illicit wealth must be purified without the intention of zakat.
	Reaching the <i>nisab</i>	Each type of wealth, such as gold, crops, livestock, or trade goods has its own specific <i>nisab</i> limit that must be observed.
	Passing of one lunar year (<i>haul</i>)	For gold, silver, and trade commodities, zakat becomes obligatory after one full lunar year of ownership. For agricultural produce and fruits, zakat is due at the time of harvest.

The wisdoms and conditions of zakat, as outlined in the preceding tables, reflect the comprehensive nature of Islamic economic ethics. Zakat is not merely a charitable obligation but a divine mechanism that purifies wealth, strengthens social solidarity, and promotes equitable economic distribution. Its conditions ensure that zakat is implemented with justice, responsibility, and sincerity, safeguarding both the spiritual and material dimensions of human life. Through adherence to these principles, zakat functions as a transformative instrument that nurtures personal piety while fostering communal welfare and sustainable socio-economic balance in accordance with Islamic teachings.

4.2. The Basis of Zakat in the Qur'an Verses and Hadith

There are numerous verses in the Qur'an and sayings of the Prophet Muhammad (peace be upon him) that directly or indirectly discuss zakat, underscoring its vital role in the life of Muslims. Zakat is not only regarded as a ritual obligation but also as a social instrument that strengthens justice, solidarity, and community welfare. One of the fundamental Qur'anic foundations for zakat is found in Qur'an Surah (QS) al-Baqarah verse 43, where Allah Almighty firmly commands Muslims to give zakat after establishing prayer, as stated in His words:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

Meaning: "And establish prayer, give zakat, and bow with those who bow." (QS. al-Baqarah [2]: 43).

This command emphasizes that zakat is an inseparable part of prayer, representing total obedience to Allah and serving as a means of purification for both the self and one's wealth. Furthermore, in verse 110 of the QS al-Baqarah, it is reaffirmed that every act of goodness, including zakat, will ultimately return to the doer as a reward from Allah Almighty:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تَقَدَّمُوا لَأَنفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ

Meaning: "And establish prayer and give zakat, and whatever good you put forward for yourselves, you will find it with Allah. Indeed, Allah is All-Seeing of what you do." (QS. al-Baqarah [2]: 110).

This statement cultivates an awareness that zakat is not a burden but rather an investment in the hereafter that brings blessings and divine favor. QS al-Baqarah, verse 277, connects faith, righteous deeds, prayer, and zakat as an integrated expression of a Muslim's spiritual completeness:

إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ

Meaning: "Indeed, those who believe and do righteous deeds and establish prayer and give zakat will have their reward with their Lord." (QS. al-Baqarah [2]: 277).

Here, zakat serves as a pillar of inner peace, as it fulfills the rights of society while protecting the giver's heart from anxiety and greed. In QS al-Tawbah, verse 103, Allah Almighty commands that zakat be collected and managed by appointed administrators (*amil*):

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Meaning: "Take from their wealth a charity by which you purify them and cause them to grow, and invoke blessings upon them. Indeed, your supplication is reassurance for them. And Allah is All-Hearing, All-Knowing." (QS. al-Tawbah, [9]: 103).

This verse emphasizes the dual function of zakat as both a means of purification and a source of spiritual comfort and prayerful blessing for its recipients. Indeed, there are many other Qur'anic verses that discuss zakat. However, the aforementioned verses sufficiently illustrate that the Qur'an positions zakat as a fundamental obligation integrating spiritual, social, and economic dimensions within the life of a Muslim (Alim, 2023).

Zakat is also firmly grounded in numerous hadiths. Among them are those narrated by Imam al-Bukhari (No. 8 and 4514) and Imam Muslim (No. 16), from Abdullah ibn Umar, may Allah be pleased with him (*radiallahu 'anhu/RA*), in which the Prophet Muhammad (peace be upon him/PBUH) said:

بُنِيَ الْإِسْلَامُ عَلَى خَمْسٍ: شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ، وَإِقَامِ الصَّلَاةِ، وَإِيتَاءِ الزَّكَاةِ، وَحَجِّ الْبَيْتِ، وَصَوْمِ رَمَضَانَ

Meaning: "Islam is built upon five pillars: testifying that there is no god but Allah and that Muhammad is the Messenger of Allah, establishing prayer, giving zakat, performing pilgrimage to the House (Ka'bah), and fasting in the month of Ramadan." (Hadith narrated by Bukhari, no. 8 and 4514, and Muslim, no. 16).

By placing *i'ta' az-zakat* (the payment of zakat) as one of the five pillars of Islam, this hadith affirms that zakat is a central pillar in the structure of a Muslim's faith, not merely a recommendation, but a binding obligation that strengthens the spiritual, social, and economic foundations of the Muslim community. Another hadith narrated by Imam Ahmad ibn Hanbal (No. 7720) from Abu Hurairah RA reports that the Messenger of Allah, Prophet Muhammad PBUH said:

مَا مِنْ رَجُلٍ لَا يُؤَدِّي زَكَاةَ مَالِهِ إِلَّا جُعِلَ يَوْمَ الْقِيَامَةِ صَفَاحُ مِنْ نَارٍ، يُكْوَى بِهَا جَنْبُهُ وَجَبْهَتُهُ وَظَهْرُهُ، فِي يَوْمٍ كَانَ مِقْدَارُهُ خَمْسِينَ أَلْفَ سَنَةٍ

Meaning: “There is no man who fails to pay the zakat of his wealth but that on the Day of Resurrection, plates of fire will be beaten for him, with which his flanks, forehead, and back will be branded on a Day the length of which is fifty thousand years.” (Hadith narrated by Ahmad ibn Hanbal, no. 7720).

This hadith serves as a stern warning that neglecting to pay zakat is not merely a social transgression in this world, but also leads to divine punishment affecting one’s wealth and severe torment in the Hereafter (Abidin, 2020).

4.3. Zakat in Positive Law in Indonesia

Indonesia is a constitutional state in which every aspect of its citizens’ lives is governed by a legal system that encompasses positive law, Islamic law, and customary law (living law) that continues to operate within society (Zulfahmi et al., 2025). Zakat in Indonesia is also regulated under national law through Law No. 23 of 2011 on Zakat Management (Zakat Law), which serves as the primary legal framework for zakat administration in the country. Article 1, paragraph (1) of this law defines zakat as a religious duty or specific act of worship prescribed by Allah Almighty for Muslims, taken from certain types of wealth that meet the *nisab* and *haul* requirements, to be distributed to eligible recipients (*mustabiq*). This definition is legally binding at the national level, ensuring that all zakat collection and distribution activities comply with statutory provisions. Furthermore, Article 11 of the Zakat Law stipulates the obligation of *muzakki* (zakat payers) to pay zakat once their wealth reaches the *nisab* and *haul* criteria (Hakim, 2023; Yahya, 2020).

This article effectively integrates classical jurisprudential conditions of zakat, such as *nisab*, *haul*, and the eight categories of *mustabiq*, into a legally enforceable administrative framework. The government, through BAZNAS and officially recognized zakat institutions, holds the authority to collect, distribute, and supervise zakat in accordance with the standards outlined in Articles 15 and 16 of the law (Latief & Sandimula, 2022; Putri Handayani et al., 2024; Triatmo et al., 2020).

In terms of zakat management, Article 24 of the Zakat Law requires BAZNAS and regional zakat institutions to prepare strategic plans, annual reports, and undergo independent audits. This provision ensures transparency and accountability in the use of zakat funds. Furthermore, Article 36 stipulates administrative sanctions for zakat institutions that misuse funds, ranging from official warnings and suspension of operating licenses to revocation of institutional status. Thus, the principle of good governance is explicitly mandated to protect the rights of *mustabiq*. The enormous potential for zakat collection in Indonesia is accommodated through this law, which also provides fiscal incentives, zakat distributed through BAZNAS or officially registered zakat institutions is tax-deductible from taxable income (Hakim, 2023; Yahya, 2020).

This policy encourages both corporations and individuals to channel their zakat through formal mechanisms, while simultaneously strengthening the integration between the national taxation system and the zakat management framework. For further clarification, several relevant articles and their provisions from the Zakat Law are summarized in Table 5 below.

Table 4. Articles in the Zakat Law

Article	Provision
Article 1(1)	The management of zakat refers to the activities of planning, implementation, and coordination in the collection, distribution, and utilization of zakat.
Article 1(2)	Zakat is a portion of wealth that must be paid by a Muslim individual or business entity and given to those entitled to receive it in accordance with Islamic law.
Article 11	The requirements for appointment as a member of BAZNAS, as referred to in Article 10, shall include at least the following: (a) Indonesian citizen; (b) Muslim; (c) God-fearing; (d) of noble character; (e) at least 40 years old; (f) physically and mentally healthy; (g) not a member of any political party; (h) competent in zakat management; and (i) never convicted of a criminal offense punishable by imprisonment of at least five years.
Article 15(1)	To implement zakat management at the provincial and district/city levels, BAZNAS

Article 16(1)	provincial and BAZNAS district/city offices shall be established. In carrying out their duties and functions, BAZNAS at the national, provincial, and district/city levels may establish Zakat Collection Units (UPZ) in government institutions, state-owned enterprises, regional-owned enterprises, private companies, and Indonesian diplomatic missions abroad, as well as at subdistricts, villages, or other relevant locations.
Article 24	The scope of zakat collection authority of BAZNAS at all administrative levels shall be regulated by Government Regulation.
Article 33(1)	The financing of BAZNAS and the use of the <i>Amil</i> (administrative) rights, as referred to in Articles 30, 31(1), and 32, shall be further regulated by Government Regulation.
Article 37	Any person is prohibited from possessing, pledging, donating, selling, and/or transferring zakat, infaq, sadaqah, and/or other religious social funds under their management.
Article 38	Any person is prohibited from acting as a zakat collector (<i>amil zakat</i>) to collect, distribute, or utilize zakat without authorization from the competent authority.
Article 39	Any person who unlawfully fails to distribute zakat in accordance with Article 25 shall be subject to imprisonment for up to five (5) years and/or a fine of up to IDR 500,000,000.
Article 40	Any person who unlawfully violates the provisions of Article 37 shall be subject to imprisonment for up to five (5) years and/or a fine of up to IDR 500,000,000.
Article 41	Any person who unlawfully violates the provisions of Article 38 shall be subject to imprisonment for up to one (1) year and/or a fine of up to IDR 50,000,000.

The provisions outlined in the Zakat Law demonstrate the Indonesian government's strong commitment to institutionalizing zakat as both a religious obligation and an instrument of social welfare within the national legal framework. By incorporating classical *fiqh* principles, such as *nisab*, *haul*, and the categories of *mustahiq* into a system governed by transparency, accountability, and legal sanctions, the law ensures that zakat management operates under the principles of good governance. The integration of zakat with the fiscal system through tax deductibility further reflects Indonesia's effort to harmonize religious and state mechanisms, transforming zakat into a structured and sustainable tool for economic justice and poverty alleviation (Latief & Sandimula, 2022; Putri Handayani et al., 2024; Triatmo et al., 2020).

4.4. Principles of Zakat Management

Zakat serves as a key instrument for redistributing welfare in Islam, integrating spiritual values with socio-economic functions to alleviate poverty and strengthen social cohesion (Ahmad et al., 2024; Maisyarah & Hamzah, 2024; Marenza & Karimuddin, 2024). Therefore, the management of zakat must be based on several fundamental principles, which generally include: (1) professionalism; (2) transparency and accountability; (3) fairness and integration; (4) public participation; and (5) effectiveness and efficiency. These principles are implemented to ensure that every zakat fund collected from the muzakki truly provides maximum benefit for the mustahiq and promotes sustainable welfare. The following is an explanation of each of the main principles of zakat management:

4.4.1. Professionalism

In principle, a zakat manager is required to apply modern management standards, which include planning, organizing, directing, and controlling in an integrated and professional manner (Yudha, 2019). One well-known model is POSDCORB, proposed by Luther Gulick, in Chalekian (2016), which stands for Planning, Organizing, Staffing, Directing, Coordinating, Reporting, and Budgeting. Another similar model, which is more widely accepted in management functions, is POSDC, introduced by Koontz and O'Donnell. POSDC stands for Planning, Organizing, Staffing, Directing, and Controlling. This framework provides a systematic approach for zakat institutions to manage resources efficiently, ensure accountability, and achieve optimal social and economic outcomes in accordance with Islamic principles (Koontz, 1959).

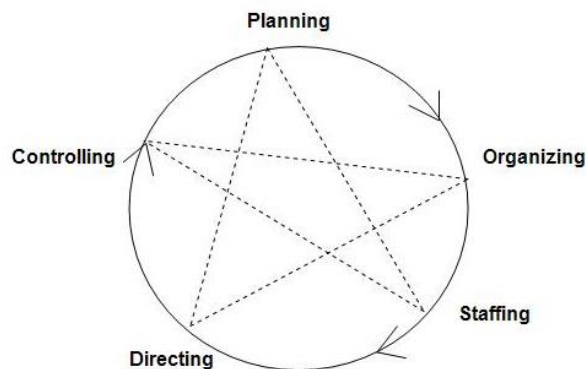


Figure 1. POSDCR by Koontz and O'Donnell

Another widely recognized model is POSCAC, which closely resembles the previous frameworks. POSCAC stands for Planning, Organizing, Staffing, Coordinating, Actuating, and Controlling. An empirical study conducted by Fahlefi et al. (2019) revealed that this model has been implemented in several zakat institutions across West Sumatra to ensure that all activities, from socialization to utilization, operate in a unified and synergistic system rather than in isolation. Their findings showed that by applying this management approach, BAZNAS offices at the regency and city levels in West Sumatra successfully collected zakat above the national average and distributed it more effectively. The steps within the POSCAC management model can thus serve as a professional reference for other BAZNAS offices, particularly those in regions still facing challenges in zakat collection and distribution.

The models described above can be applied by zakat managers as frameworks for managing zakat professionally, ensuring that it is properly distributed to *mustahiq* and administered in accordance with **sharia** principles, particularly in regions with a Muslim-majority population. To enhance professionalism, these three management models can serve as valuable references for zakat management institutions, helping them adopt systematic, transparent, and accountable practices in every stage of zakat administration.

4.4.2. Transparency and Accountability

Transparency serves as a principle of openness to the public, encompassing the publication of financial reports, *mustahiq* criteria, and program achievements, as well as the implementation of accountability mechanisms such as internal and external audits. Zakat management institutions can build and strengthen the trust of *muzakki* by providing clear access to zakat management data, ensuring that donors are confident their contributions are allocated properly and efficiently. Transparency also facilitates stakeholders, including donors, local governments, and partner institutions, in objectively evaluating performance and providing constructive feedback for continuous improvement (Ikhwandha & Hudayati, 2019). Accountability is equally essential in zakat management, as it is deeply rooted in Islamic teachings and inseparable from the principles of faith. As cited from Saad et al. (2014), Figure 2 below illustrates the Islamic accountability framework in zakat fund management.

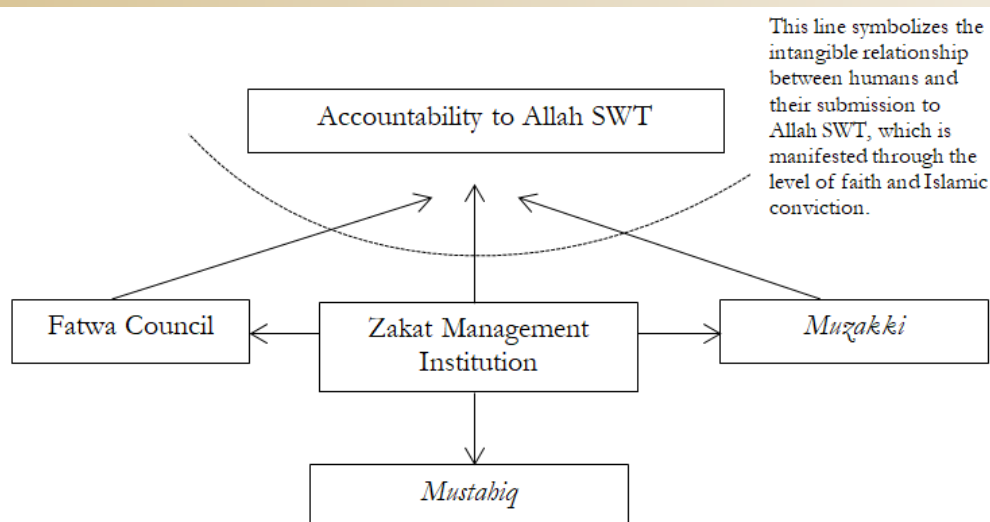


Figure 2. Islamic Accountability Framework in Zakat Fund Management

An empirical study by Fharadilla (2023) in her undergraduate thesis revealed that the transparency index of zakat institutions such as BAZNAS and BAZDA (Badan Amil Zakat Daerah/Regional Zakat Management Bodies) in Banten Province, achieved through detailed disclosure of fund utilization both online and in print, significantly increased *muzakki* participation during the 2020–2022 period. This improvement was not only reflected in the rise of donation amounts but also in the expansion of more targeted social programs, including scholarships, vocational training, and microenterprise capital assistance.

These findings serve as an important reflection for other regions in Indonesia that enhancing transparency and accountability in zakat reporting and management can strengthen public trust toward local zakat institutions, while simultaneously reinforcing their credibility and encouraging greater public participation in poverty alleviation initiatives.

4.4.3. Fairness and Integration

The distribution of zakat must be carried out with fairness, in accordance with the priorities of the eight *ashnaf*, and coordinated among zakat management institutions such as BAZNAS and other Amil Zakat Institutions (*Lembaga Amil Zakat/LAZ*) to prevent overlapping efforts (Maisyarah & Hamzah, 2024). To achieve justice and integration in zakat management, the *Zakat Core Principles (ZCP)* can be applied, a framework that outlines 18 key principles across six main dimensions: legal foundation, supervision, governance, intermediation function, risk management, and sharia compliance. Interestingly, the ZCP was initiated by Indonesia through a collaboration between Bank Indonesia, BAZNAS, and Islamic Research and Training Institute–Islamic Development Bank (IRTI–IDB). This initiative later expanded to include representatives from various countries such as Saudi Arabia, Malaysia, India, Pakistan, and South Africa, leading to the establishment of the International Working Group on Zakat Care Principles (IWG–ZCP) (Rusydia & Firmansyah, 2017).

Table 4. Zakat Core Principles (ZCP)

Dimensions	Zakat Care Principles (ZCP)
<i>Legal Foundation</i>	1. Objectivity, independence, and strength 2. Permissible activities 3. Licensing criteria
<i>Zakat Supervision</i>	4. Supervisory approach 5. Supervisory techniques and tools 6. Supervisory reporting
<i>Zakat Governance</i>	7. Corrective powers and sanctions of zakat supervisors 8. Good <i>amil</i> governance
<i>Intermediary Function</i>	9. Collection management 10. Fund disbursement management
<i>Risk Management</i>	11. Country and transfer risk

<i>Sharia's Function</i>	12. Reputational risk and loss of <i>muzakki</i> 13. Fund disbursement risk 14. Operational risk 15. Sharia control and internal audit 16. Financial reporting and external audit 17. Disclosure and transparency 18. Misuse of zakat services
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Table 4 above explains the six core dimensions of the Zakat Core Principles (ZCP) within 18 management principles, highlighting that weak zakat governance is one of the main causes of the large gap between zakat potential and actual collection. Therefore, the ZCP framework was introduced to address systemic weaknesses in existing zakat management structures (Rusydziana & Firmansyah, 2017).

An empirical study by Hamdani et al. (2019) found that ZCP implementation across BAZNAS offices, particularly at regional levels, remains uneven. They emphasized the need for uniform operational and regulatory integration to maximize social impact and prevent leakage in distribution, ensuring justice and coordination in zakat management. Similarly, research by Apriliana and Siswanto (2021) yang menunjukkan bahwa LAZ ini telah menerapkan sembilan dari 18 prinsip ZCP yang revealed that LAZ had implemented nine out of the 18 ZCP principles, including objectivity, licensing criteria, reporting, sanctions, governance, collection, risk control, and internal auditing, but still lacked compliance in areas such as permissible activities, supervisory techniques, fund disbursement, operational and reputational risk management, external reporting, transparency, and misuse prevention. Hence, they recommend the appointment of external auditors, revision of sanction policies, development of collective programs, and strengthening of human resource capacity in financial reporting to achieve optimal compliance.

4.4.4. Public Participation

Involving local community groups through volunteers, religious leaders, and mosque networks can strengthen *mustahiq* identification and field monitoring (Jamal & Turasih, 2022). As demonstrated in a study by Husin et al. (2022) in Malaysia, the implementation of a campus-based collection scheme, where universities act as collection agents, successfully benefited around 8,000 poor and needy students, 100 *muallaf*, and 300 *fisabilillah* students, including those with disabilities, Qur'an memorizers, general scholars, and overseas students. This collaboration between zakat institutions and universities significantly increased collection rates and ensured that zakat distribution was well-targeted, enabling recipients to complete their studies without financial barriers.

This empirical evidence can serve as a model for other zakat institutions, particularly those in higher education institutions across regions, by leveraging campuses as strategic partners. Given the diverse economic backgrounds of students, including those eligible to receive zakat, universities can act as vital agents for zakat socialization, distribution, and monitoring. This approach not only broadens *mustahiq* outreach but also enhances accountability and transparency in every stage of zakat management.

4.4.5. Effectiveness and Efficiency

Ideally, zakat funds should be promptly distributed to programs that have the greatest impact on *mustahiq* welfare. Swift and well-targeted distribution, such as direct cash transfers to *mustahiq* accounts or the provision of training vouchers, allows recipients to immediately use the funds for micro-business capital, school fees, or skill development without bureaucratic delays. Simple monitoring through phone calls or light visits one month after disbursement, combined with concise quarterly reports to *muzakki*, ensures transparency and enables quick responses if challenges arise in the field (Maisyarah & Hamzah, 2024).

Research by Hafizd et al. (2023) examined the effectiveness of zakat distribution by BAZNAS in Cirebon City through the Zmart program for micro-enterprises in improving community welfare and alleviating poverty. Although limited by budget constraints, the study found positive progress, indicating that better zakat distribution correlates with improved micro-business performance and greater economic sustainability for *mustahiq*. This finding underscores the effectiveness of fast-track distribution mechanisms combined with light monitoring in maximizing zakat benefits.

For zakat management institutions in other regions, adopting a similar model means designing a streamlined *mustahiq* needs identification process, such as for micro-entrepreneurs, followed by quick data verification and immediate disbursement of business capital. Follow-up monitoring after one month and quarterly reporting not only ensure productive fund utilization but also strengthen local muzakki trust. Consequently, institutions can enhance disbursement ratios, boost community economic impact, and promote sustained zakat participation across regions.

5. Conclusion

Zakat serves the fundamental purpose of purifying both wealth and the soul, assisting others in need, realizing social justice, and strengthening communal solidarity. Its wisdom encompasses the purification of wealth, economic empowerment, equitable distribution of resources, the reinforcement of brotherhood, and the accumulation of good deeds for the hereafter. According to Islamic jurisprudence, the conditions of zakat include the attainment of *nisab*, the completion of *haul* or one-year ownership period for certain types, full ownership, lawful property, and the eligibility of the giver (free, mature, and sane). Institutionally, the obligation and governance of zakat are also legitimized within Indonesia's positive legal framework through Law Number 23 of 2011 concerning Zakat Management.

The principles of zakat management, namely professionalism in planning and supervision; transparency and accountability in reporting; fairness and integration in distribution; active community participation; and a focus on benefit and prompt disbursement, collectively ensure optimal zakat collection, targeted distribution, and tangible improvements in the welfare of *mustahiq*. The implementation of an integrated management framework within zakat institutions enhances operational efficiency, strengthens the trust of *muzakki*, and expands zakat's capacity to contribute sustainably to poverty alleviation.

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