

Concept of Taqiyuddîn Al-Nabhâni and Abd Al-Qadîm Zallûm on Zakat Management for National Prosperity

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Abstract

This study explores the zakat management concepts of Taqiyuddîn Al-Nabhâni and Abd Al-Qadîm Zallûm in the context of national prosperity. It addresses two primary questions: (1) How does Al-Nabhâni conceptualize zakat for state welfare? and (2) How does Zallûm view zakat within a state framework? Utilizing a qualitative approach through library research and content analysis of their primary works, the study finds that both scholars emphasize the state's role in the collection and distribution of zakat through a centralized bait al-mal institution. While national priorities are acknowledged, the majority of zakat is intended for localized distribution to the eight eligible categories (asnaf) as outlined in Islamic law. The findings suggest that integrating classical Islamic frameworks into modern zakat administration can enhance public trust and governance. This model presents a potential alternative for improving zakat management in Indonesia, combining sharia compliance with institutional accountability and social impact.

Keywords: Al-Nabhâni; *Bait al-Mal*; National Prosperity; Zakat Management; Zallûm

Abstrak

Penelitian ini mengkaji pemikiran Taqiyuddîn Al-Nabhâni dan Abd Al-Qadîm Zallûm mengenai pengelolaan zakat dalam rangka mencapai kesejahteraan nasional. Fokus kajian diarahkan pada dua pertanyaan: (1) bagaimana konsep pengelolaan zakat menurut Al-Nabhâni? dan (2) bagaimana pandangan Zallûm dalam kerangka zakat dan negara? Penelitian ini menggunakan metode kualitatif dengan pendekatan studi pustaka dan analisis isi terhadap karya utama kedua tokoh. Temuan menunjukkan bahwa keduanya menekankan pentingnya peran negara melalui institusi baitul mal dalam mengelola zakat secara terpusat namun didistribusikan secara lokal. Zakat ditujukan kepada delapan golongan (asnaf) sesuai tuntunan syariah, dan dalam kondisi tertentu dapat dialokasikan untuk kepentingan strategis nasional. Penelitian ini menyimpulkan bahwa konsep zakat dalam pandangan Al-Nabhâni dan Zallûm dapat menjadi model alternatif yang relevan bagi Indonesia untuk memperkuat tata kelola zakat berbasis syariah dan kepercayaan publik. Implikasinya memberikan kontribusi teoritis dan praktis dalam perumusan kebijakan zakat nasional yang lebih akuntabel dan berdampak sosial.

Kata kunci: Al-Nabhâni; *Baitul Mal*; Manajemen Zakat; Kemakmuran Nasional; Zallûm

INTRODUCTION

Islam provides comprehensive guidance encompassing all dimensions of human life, offering a clear framework for ethical conduct and social welfare. Among its fundamental pillars, zakat—mandatory almsgiving—stands as a powerful instrument for promoting social justice and fostering economic prosperity. By redistributing wealth from the affluent to the underprivileged, zakat serves not only as a tool for poverty alleviation but also as a catalyst for economic development, directly benefiting the eight designated recipient groups (*asnaf*) outlined in the Qur'an (Abdullah & Haqqi, 2017; Pericoli, 2023).

Historical evidence underscores the effectiveness of zakat in enhancing socioeconomic well-being. During the Prophet Muhammad's (ﷺ) era, zakat played a pivotal role in facilitating monetary circulation and economic inclusion. Subsequently, the Prophet's Companions (*al-ṣaḥābah*) institutionalized Bayt al-Māl (the public treasury) to manage zakat alongside other state revenues, including *kharaj* (land tax), *khums* (a fifth of certain spoils of war), and *jizyah* (a poll tax on non-Muslims) (Gustiani et al., 2010; Judijanto et al., 2024; Syahbandir et al., 2022). Under their leadership, rigorous attention was given to the accurate calculation and equitable distribution of zakat.

A distinguishing feature of zakat lies in its exclusive allocation to the eight recipient categories mandated by the Qur'an, unlike general taxation, which is primarily directed towards broader state expenditures. This distinction is exemplified by the policies of Umar Ibn Abd al-Aziz, who reinforced the role of *kharaj* as a separate, sustainable source of state revenue (Irkhami, 2019; Lbs, 2016; Muchsin & Manan, 2019; Zatadini & Syamsuri, 2018). A nation that effectively manages and distributes zakat is poised for prosperity. Paradoxically, despite Indonesia's status as the world's largest Muslim-majority nation, significant socioeconomic disparities persist. According to estimates by Forum Zakat Indonesia, the country's *zakat* potential exceeds Rp. 300 trillion annually. Yet, actual collection remains remarkably low, hovering at approximately Rp. 1.8 trillion per year (Fitri, 2017; Judijanto et al., 2024). This gap underscores critical inefficiencies in the current system and highlights the untapped potential of *zakat* as a transformative socioeconomic tool.

The significance of *zakat* extends beyond its immediate economic impact. It serves as a foundation for social justice, ensuring equitable wealth distribution, reducing inequality, and fostering social cohesion. Moreover, *zakat* can complement national development initiatives by providing an additional, ethically grounded revenue stream. In an era marked by persistent global challenges, the strategic revitalization of *zakat* mechanisms is more relevant than ever (Syahputra, 2019).

Unlocking the untapped potential of zakat offers Indonesia a transformative opportunity to advance toward a more just, equitable, and prosperous society. Achieving this vision requires a concerted effort from policymakers, religious authorities, and civil society organizations to strengthen zakat collection, administration, and distribution systems. Embracing zakat as a fundamental pillar of

social and economic development not only supports poverty alleviation but also fosters a more harmonious and resilient nation. Zakat, the obligatory almsgiving in Islam, serves as a cornerstone of social justice and economic empowerment. In Indonesia, the country with the world's largest Muslim population, zakat management is regulated under Law No. 23 of 2011. This legislation designates two authorized institutions to manage zakat: the state-run Badan Amil Zakat (BAZ) and the community-based Lembaga Amil Zakat (LAZ) (Fitri, 2017; Qutaiba et al., 2024).

The effectiveness of zakat in alleviating poverty has been empirically validated. For instance, a study by Beik (2010) conducted in Jakarta found that zakat disbursement increased the average income of recipient households by 9.82% and reduced poverty incidence by 16.80% (Rini, Nova Yarsi Mardoni, Yosi Putra, 2018). These significant findings highlight zakat's potential not only to combat poverty but also to contribute meaningfully to national economic growth. In recent years, zakat collection in Indonesia has experienced substantial growth. Between 2022 and 2024, zakat receipts by Zakat Management Organizations (*Organisasi Pengelola Zakat*, OPZ) have risen dramatically, reaching a total of IDR 40.5 billion by 2025. A breakdown of zakat collection by OPZ level is presented in the table below (Pusat Kajian Strategis, Badan Amil Zakat Nasional, 2025).

Table 1. Zakat Collection by OPZ Levels in Indonesia

No	Types of Zakat Management Organizations (OPZ)	Zakat Collection (Rp. Billion)		
		2022	2023	2024
1	BAZNAS (National)	633,87	880,27	1.129,66
2	BAZNAS Provincial	721,16	853,99	926,55
3	BAZNAS District/City	1.776,8	2.021,72	2.209,95
4	LAZ National	3.282,6	5.477,30	6.728,38
5	LAZ Provincial	280,98	406,97	401,34
6	LAZ District/City	147,34	199,62	226,23
7	ZIS-DSKL Off Balance Sheet	15.642,6	21.984,5	28.887,73
Total		22.485,33	31.824,4	40.509,86

Source: BAZNAS – National Zakat Statistics 2022, 2023, 2024

Zakat, the obligatory almsgiving in Islam, stands as a cornerstone of social justice and economic prosperity. In Indonesia—the country with the world's largest Muslim population—the potential for zakat collection is immense, estimated to reach IDR 300 trillion annually. However, actual zakat collection remains far below this potential, hovering around IDR 1.8 trillion per year (Fakhruddin et al., 2024; Fitri, 2017).

This significant underutilization highlights the need for a comprehensive approach that addresses both structural and behavioral barriers. Although the establishment of *Badan Amil Zakat Nasional* (BAZNAS) under Law No. 23 of 2011 has institutionalized zakat management, several limitations persist. First, the centralized structure and regulatory framework of BAZNAS may be perceived as limiting the autonomy and innovation of community-based zakat organizations (*Lembaga Amil Zakat*, or LAZ). This perception can undermine public trust and discourage voluntary

zakat contributions. Second, a lingering distrust toward government bureaucracy, particularly among certain segments of society, raises concerns about the potential misuse of zakat funds for political ends (Din et al., 2024; Fitri, 2017; Razak, 2020). These concerns are rooted in historical experiences and a lack of transparency in zakat administration.

Despite these challenges, the zakat landscape in Indonesia demonstrates encouraging signs of growth and dynamism. A study conducted by the *Pusat Kajian Strategis, Badan Amil Zakat Nasional* (2025) reports impressive turnover ratios for both zakat and *infaq/sadaqah* (voluntary alms), indicating the increasing activity of zakat management organizations (*Organisasi Pengelola Zakat*, or OPZs) in fundraising and distribution. Unlocking zakat's full potential will require a multifaceted strategy encompassing policy reform, institutional strengthening, and public engagement. From a policy perspective, streamlining administrative procedures and enhancing transparency in zakat management could rebuild public trust and encourage broader participation.

Furthermore, incorporating Islamic jurisprudential insights into zakat management frameworks may provide both legitimacy and coherence, addressing skepticism among those hesitant to engage with state-led initiatives. The works of prominent Islamic scholars such as Taqiyyuddîn Al-Nabhâni and 'Abd Al-Qadîm Zallûm—who have written extensively on zakat and Islamic finance—offer valuable perspectives in this regard. Their scholarly contributions can serve as theoretical foundations to ensure both the spiritual integrity and socio-economic impact of zakat.

In his book *Nizhâm Al-Iqtishâdiy fî Al-Islâm*, Taqiyyuddîn Al-Nabhâni emphasizes the obligatory nature of zakat, independent of the state's or society's financial needs. He asserts:

ولا تعتبر جبايتها مسيطرة لاحتياجات الدولة، وحسب مصلحة الجماعة، بل هي نوع خاص من المال يجب أن يُدفع لبيت المال، سواء أكانت هناك حاجة أم لم تكن، ولا تسقط عن المسلم متى وجبت في ماله.

"The collection of zakat is not dependent upon the existence or absence of the state's or the people's needs... Rather, zakat is a specific type of wealth that must be handed over to the *baitul mal*, whether there is a need for it or not. Zakat is not waived for a Muslim as long as it is obligatory upon his wealth." (An-Nabhani, 2004).

Al-Nabhâni's position emphasizes that zakat is not merely a charitable option but a divinely mandated duty. It is a right of the poor and an essential pillar in the establishment of a just society. Similarly, Zallûm, in his book *Al-Amwâl*, provides a comprehensive account of zakat's scope and the categories of wealth subject to it:

وتجب الزكاة على الرجل، وعلى المرأة، والمجنون، لعموم الأحاديث الصحيحة في إيجاب الزكاة مطلقاً. وتجب الزكاة في الأموال التالية: (١) الماشية من الإبل، والبقر، والغنم؛ (٢) الزروع والثمار؛ (٣) النقود؛ (٤) عروض التجارة. وتجب الزكاة في هذه الأموال إذا بلغت نصاباً، فاضلاً عن الدين، ومضى عليه الحول، إلا الزروع والثمار فإن زكاتها تجب حال حصادها.

“Zakat is obligatory upon men, women, children, and the mentally ill, as established by the generality of authentic hadiths. Zakat is also due on: (1) livestock—namely camels, cows, and goats; (2) crops and fruits; (3) currency (including gold and silver); and (4) other forms of wealth. Zakat is due on these categories once they reach the *nishâb* (minimum threshold), debts have been settled, and the assets have been held for one lunar year—except for crops and fruits, for which zakat is due upon harvest” (‘Abd Al-Qadîm Zallûm, 2004).

Zallûm’s detailed exposition serves as a practical guide for zakat administrators and payers alike. His stress on the universality of the obligation and the categorization of zakatable assets ensures that the practice of zakat remains comprehensive and impactful. Against this backdrop, the present study seeks to explore the concept of zakat management within the Islamic state, as articulated by Al-Nabhâni and Zallûm.

LITERATURE REVIEW

Zakat, the obligatory almsgiving in Islam, stands as a cornerstone of social justice and economic prosperity. Its significance has been extensively explored by Islamic scholars throughout history, offering valuable insights for contemporary zakat management practices. This literature review examines two notable works that illuminate the conceptual frameworks and practical implications of zakat management: *Keuangan Publik Syari’ah: Rekonstruksi Zakat dalam Pemikiran Ekonomi Abd al-Qadîm Zallûm* by Irwansyah Putra Harahap (2011), and *Pemikiran Ekonomi Taqiyuddîn al-Nabhâni* by Zulaekah (2014).

Harahap's Reconstruction of Zakat as a Source of Islamic Public Finance

In his thesis, Harahap (2011) reconstructs zakat's role as a fundamental source of Islamic public finance, drawing upon the works of Abdu al-Qodim Zallûm. He emphasizes the urgency of reintegrating zakat into modern state systems, highlighting its potential to support government expenditures, transfers, and economic policies aimed at enhancing public welfare.

Harahap's analysis unveils several key aspects of Zallûm's zakat management framework:

1. Zakat as a Pillar of Islamic Statehood. Zallûm envisions zakat as an integral component of an Islamic state, serving as a tool for socio-economic justice and political consolidation.
2. Shariah-Compliant Zakat Collection and Distribution. Zallûm stresses the importance of adhering to Islamic principles in zakat collection and distribution, ensuring its legitimacy and effectiveness.
3. Targeted Empowerment and Social Justice. Zallûm advocates for zakat's targeted distribution to the eight categories of recipients specified in the Quran, promoting social equity and poverty alleviation.

4. Baitul Mal as the Central Zakat Management Institution. Zallûm assigns a crucial role to Baitul Mal as the state institution responsible for zakat collection, administration, and distribution.
5. Zakat as an Act of Worship and Social Responsibility. Zallûm underscores the dual nature of zakat, combining spiritual fulfillment with tangible social impact.

Zulaekah's Exploration of Taqiyuddîn An Nabhâni's Zakat Thought

Zulaekah (2014) article examines the zakat management philosophy of Taqiyuddîn An Nabhâni, a prominent Islamic scholar. She highlights Nabhâni's emphasis on zakat's distinct ownership structure and distribution principles.

Zulaekah's analysis reveals several key tenets of Nabhâni's zakat management framework:

1. Zakat as a Right of the Asnaf. Nabhâni asserts that zakat belongs to the eight categories of recipients (*asnaf*) designated by the Quran, not the state.
2. Baitul Mâl as a Zakat Repository and Distribution Center. Nabhâni envisions Baitul Mal as a repository for zakat funds, ensuring their proper distribution to the *asnaf*.
3. Muzakki's Obligation and Mustahiq's Right. Nabhâni emphasizes the religious obligation of the zakat payer (*muzakki*) to fulfill their zakat dues, which are then distributed as a right to the zakat recipients (*mustahiq*).
4. Targeted Distribution to Alleviate Poverty. Nabhâni stresses the importance of directing zakat towards poverty alleviation, prioritizing the needs of the poorest segments of society.

The literature review identifies several areas that warrant further investigation, particularly concerning zakat management frameworks that can optimize zakat collection from potential sources. This is crucial for maximizing zakat's contribution to national prosperity, especially in contexts where Islam is not implemented comprehensively (*kâffah*). Optimizing zakat collection necessitates exploring strategies to tap into diverse sources, while ensuring efficient and transparent distribution remains paramount. The core principles of zakat distribution, as outlined by the eight categories of recipients (*asnaf*), must be upheld.

RESEARCH METHOD

This research employs a qualitative (library-based) approach, utilizing direct textual analysis of key secondary sources—primarily books. These sources provide indirect field data through scholarly interpretation. The research design is static and non-comparative, focusing specifically on two texts that share similar perspectives on zakat: Taqiyuddîn Al-Nabhâni's *Nizhâm Al-Iqtishâdiy fî Al-Islâm* and 'Abd Al-Qadîm Zallûm's *Al-Amwâl*.

A content analysis approach was used to systematically and objectively interpret the textual data, extracting concepts related to zakat obligations, eligible

assets, and management principles. The scope of the analysis was deliberately restricted to align with the study's objectives.

Qualitative researchers often adopt a phenomenological orientation, embracing an idealistic perspective while maintaining a degree of pragmatism. This approach emphasizes subjectivity without contradicting existing realities (Fahrurrozie et al., 2023; Fahrurrozie & Misno, 2024b; Moleong, 1995). Following the content analysis, an interpretive (exegetical) layer was added to contextualize zakat management within Indonesia's broader socio-political and religious environment.

RESULTS AND DISCUSSION

Taqiyyuddîn Al-Nabhâni and 'Abd Al-Qadîm Zallûm, both influential Palestinian scholars, shared a common intellectual trajectory rooted in their affiliation with Hizb al-Tahrîr, an Islamic political movement founded in Palestine in 1953. Al-Nabhâni, the movement's founder and first leader, passed away in 1977 and was succeeded by Zallûm (Dodiman, 2017). Both scholars received their formal education at Al-Azhar University, with a specialization in Islamic jurisprudence. Zallûm passed away in 2003 at the age of 80 (Fahrurrozie, 2021; Harahap, 2011).

Al-Nabhâni's magnum opus, *Nizhâm Al-Iqtishâdiy fî Al-Islâm* (The Economic System in Islam), presents a comprehensive framework of Islamic economic theory encompassing both microeconomic and macroeconomic dimensions, including ownership rights, resource allocation, and wealth distribution—with particular attention to zakat (Fahrurrozie et al., 2023; Zulaekah, 2014). Zallûm's seminal work, *Al-Amwâl fî Daulât Al-Khilâfah* (The Financial System in the Caliphate State), offers a meticulous exposition of the *Bayt al-Mâl* (public treasury) and the regulation of currency, ultimately integrating this with the broader framework of state budgeting (APBN) (Fahrurrozie & Misno, 2024a; Nurlaela, 2015). Both scholars recognized zakat as a vital pillar within Islamic finance and devoted substantial attention to its legal foundations, distribution mechanisms, and socio-economic implications. Their works offer nuanced insights into the multidimensional nature of zakat, its obligatory character, distributive justice, and its potential for alleviating poverty and promoting social equity.

As a foundational component of Islamic economic practice, zakat plays a critical role in addressing poverty and inequality. Recognizing its immense potential, Islamic scholars have dedicated significant attention to optimizing zakat collection, distribution, and utilization. Ibn Rushd, a renowned Islamic scholar, asserted that any asset that generates employment and income for its owner falls under the purview of zakat (Asyiqien et al., 2019). Taqiyyuddîn Al-Nabhâni, a prominent Islamic thinker, envisioned zakat as a crucial component of state revenue, managed through *Bait al-Mâl*, a designated institution for handling all financial inflows and outflows pertaining to Muslim wealth (An-Nabhani, 2015). He strongly emphasized that zakat funds must be exclusively allocated to the eight designated categories of beneficiaries (*asnaf*) as stipulated in Islamic law, and should not be merged with other state revenue streams

Zakat Types, *Nishâb*, and *Muzakki*

This section deals with the research findings. The findings obtained from the research have to be supported by sufficient data. The research results and the discovery must be the answers of the research questions and/or the research hypothesis stated previously in the introduction part/literature review. The findings section consists of a description of the results of the data analysis to answer the research question(s). The findings should summarize (scientific) findings rather than providing data in great detail.

Zakat, an obligatory almsgiving in Islam, extends to all Muslims, regardless of gender, age, or mental capacity (A. A.-Q. Zallum, 2004). Zallûm bases this assertion on the generality of authentic hadiths that unequivocally mandate zakat. One such hadith, narrated by 'Amr bin Shu'aib, quotes the Prophet Muhammad (peace be upon him) as saying:

Pay attention! Whoever raises an orphan and the orphan possesses wealth, let the wealth be managed, and do not let it be depleted for zakat purposes (An-Nabhani, 2015).

This hadith is attributed to Al-Tirmidhi's collection (An-Nabhani, 2015). Another hadith, narrated from Abu Ubaid, Thabrani, and Malik from Qasim bin Muhammad, states:

Aishah took charge of our wealth, and we were orphans, and she paid zakat (from our wealth).

Malik bin Anas held the opinion that zakat must be paid on the wealth of mentally challenged individuals. Al-Zuhriy concurred, as did Ibn Shihab, who inquired about the zakat obligation on the wealth of mentally challenged individuals. Al-Zuhriy affirmed the obligation (A. A.-Q. Zallum, 2004). According to Zallûm (2004), four categories of wealth are subject to zakat:

1. Cattle: camels, cows, and goats;
2. Crops and fruits: produce from agriculture and horticulture;
3. Currency: including gold and silver;
4. Trade goods: merchandise held for commercial purposes.

Zakat becomes obligatory on these types of wealth when they reach the *nishâb* (minimum threshold), debts have been settled, and they have been held for one year. An exception is crops and fruits, for which zakat is due upon harvest.

Zallûm provides a detailed breakdown of zakat types and their respective *nishâb* (minimum thresholds) in the following **Table 2**:

Table 2. Types of Zakat and Nishab according to Zallum and Al-Nabhâni

Types of Zakat Property	Nishâb		
	Total Assets	Zakat	Specification
Cattle			
Camel	5 tails	1 goat	
	10 heads	2 goats	

Types of Zakat Property	Nishâb		
	Total Assets	Zakat	Specification
Cow	15 heads	3 goats	
	20 heads	4 goats	
	25 heads	1 female camel	1 year old
	36 heads	1 female camel	2 years old
	46 heads	1 female camel	3 years old
	61 heads	1 female camel	4 years old
	76 heads	2 female camels	the mother is already breastfeeding
	91 heads	2 female camels	can mate with males
	30 heads	1 cow	age 1 year
	40 heads	1 cow	2 years old
	60 heads	2 cows	age 1 year/ 2 years
	70 heads	2 cows	1 year old and 2 years old
	80 heads	2 cows	2 years old
	90 heads	3 cows	age 1 year
	100 heads	3 cows	1 year old (2 cubs) and 2 years old (1 cub)
	110 heads	3 cows	1 year old (1 cub) and 2 years old (2 cubs)
	30 heads	1 cow	age 1 year
	40 heads	1 cow	2 years old
	60 heads	2 cows	age 1 year/ 2 years
	70 heads	2 cows	1 year old and 2 years old
	80 heads	2 cows	2 years old
	90 heads	3 cows	age 1 year
	100 heads	3 cows	1 year old (2 cubs) and 2 years old (1 cub)
	110 heads	3 cows	1 year old (1 cub) and 2 years old (2 cubs)
	120 heads	7 cows	1 year old (4 cubs) and 2 years old (3 cubs)
Goat/Sheep	40 heads	1 goat	
	121 heads	2 goats	
	201 heads	3 goats	
	400 heads	4 goats	
Agriculture			
Foxtail millet (Jewawut)	5 wasaq = 652,8 Kg	*Rainfall: 1/10	From the best plants/fruits. Only for
Wheat			

Types of Zakat Property	Nishâb		
	Total Assets	Zakat	Specification
Dates (Tamr) Raisins (Kismis)		*Irrigation/sprinkler services/sprinklers: 1/20	these 4 types, zakat is not taken apart from that.
Currency			
Silver	200 Dirhams	5 Dirhams	1 Dirham = 2,975 gr
Gold	20 Dinars	½ Dinar	1 Dinar = 4.25 gr
Paper Money	Equivalent to 200 Dirhams or 20 Dinars (85 grams of gold or 595 grams of silver).	His zakat is 1/40	Either State-issued banknotes.
Trade	Trade with assets reaching the gold/silver nishâb, 1 year of growth with the difference in debt calculated. The more wealth (whether money or merchandise) reaches the gold/silver nishâb	Released 1/40	

Mustahiq (Zakat Recipients)

In the Holy Quran, Allah ﷻ has clearly defined the distribution of zakat, specifying eight categories of recipients (*mustahiq*) and restricting its allocation to these designated groups.

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ فُلُؤُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ
فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ٥

Zakat is only for the poor (*al-fuqara'*), the needy (*al-masakin*), those employed to administer it (*amil*), those whose hearts are to be reconciled (*mu'allaf*), for freeing slaves, for those in debt, for the cause of Allah, and for the stranded traveler—a duty imposed by Allah. And Allah is All-Knowing, All-Wise (Surah Al-Taubah, verse 60).

According to Zallûm and Al-Nabhâni, the explanation of the 8 (eight) groups can be described in the following **Table 3**.

Table 3. Explanation of Ashnâf Zakat according to Zallûm and Al-Nabhâni

Group (<i>Ashnâf</i>)	Understanding	Information
Faqir	People who do not earn money that can meet their needs, such as food, clothing and shelter. Their needs are more than the assets they have.	Standard Rich: Called rich when, has 50 dirhams (148.75 grams of silver) which is the advantage of food, clothing, shelter, livelihood. (HR. Al-Khamsah)
Miskin	People who have nothing, no home, and they don't ask for anything from people. Have no source of income.	
'Amil (Zakat Manager)	People appointed to collect zakat and distribute zakat.	Appointed by the ruler (caliph), when Umar appointed Ibnu Al-Sa'di Al-Maliki as amil zakat (HR. Mutafaq'alah)
<i>Muallaf</i>	People (Muslims) who are looked upon by the state if given zakat will strengthen the peacock of Islam. Zallûm said, they consist of Warlords, leaders, influential community figures, knights who are not yet strong in faith.	Given zakat for existing smell (reason) that causes zakat to be given, if there is no ' <i>illat</i> then it is not given.
<i>Riqâb</i>	A weak slave, who was given to free him. Or by buying it then releasing it.	There are no more slaves now.
<i>Gharimin</i>	Those who have debt. Namely carrying the burden of debt to resolve disputes, or paythat's it (penal fines), or meeting special needs (covering debts only).	For the rich / poor. If the rich are able to bear the burden of debt, then no zakat is given.
<i>Fî Sabilillah</i>	Namely in jihâd and everything that is needed and must be present in jihâd such as the formation of troops, the establishment of a weapons industry. Or for people who fight jihad even though they are rich.	Zallûm and Al-Nabhâni mean as jihad the word fî sabilillah not for others.
<i>Ibn Sabil</i>	People who run out of supplies on their way to their country. Even though in his country he is a rich man.	

Zakat Management for National Prosperity

In the views of Al-Nabhâni and Zallûm, zakat, a mandatory alms-giving in Islam, is exclusively for Muslims, while voluntary charity (*sadaqah*) may be extended to non-Muslims. Therefore, effective zakat management is crucial to ensure its proper distribution as prescribed by Allah ﷻ in the Holy Quran.

According to Zallûm, Muslims are obligated to establish *Bait al-Mâl*, a central institution for the collection, recording, and distribution of zakat funds. This institution should comprise specialized sections, including a dedicated zakat (obligatory charity) section, further divided into three units (*dâirah*):

1. Unit for Zakat on Money and Trade. This unit handles the collection, recording, and distribution of zakat on monetary assets and trade goods.
2. Unit for Zakat on Agriculture and Fruits. This unit manages the collection, recording, and distribution of zakat on agricultural produce and fruits.
3. Unit for Zakat on Livestock/Cattle. This unit oversees the collection, recording, and distribution of zakat on livestock, including camels, cows, and goats/sheep.

Zakat is collected from the zakat payers by the state, represented by the caliph or his appointed officials (governors/wali, *'amil* (city/district leaders), or *al-su'ah* (zakat administrators designated by the caliph). *Al-Su'ah* may also estimate the zakat-eligible agricultural produce. Alternatively, zakat payers may directly distribute their zakat with the caliph's (state's) permission, as exemplified in a narration by Abu Ubaid, where the Byzantine emperor sought permission from Umar, the caliph at the time. This exception applies only to non-agricultural and non-livestock zakat.

Zallûm recommends that zakat collectors invoke a supplication upon receiving zakat from a payer:

أَجْرَكَ اللَّهُ فِيمَا أُعْطَيْتَ ، وَبَارَكَ لَكَ فِيمَا أَنْفَقْتَ ، وَجَعَلَهُ لَكَ طَهْرًا

May Allah reward you for what you give, and may Allah give you blessings for what you spend, and make it clean.

This supplication serves as a reminder of the spiritual significance of zakat and its role in fostering a compassionate and just society.

Al-Nabhâni and Zallûm both emphasize the importance of enforcing zakat obligations to ensure its effectiveness and societal benefit. However, their views on enforcement differ depending on the underlying reasons for non-compliance. If a Muslim fails to pay zakat due to ignorance of its obligatory nature, they should be educated about its religious significance and legal mandate. In contrast, if a Muslim knowingly and deliberately refuses to fulfill their zakat obligation, they are to be given a three-day period to repent and comply. Should repentance not occur, the zakat is to be forcibly collected, though the individual is not to be physically harmed.

In cases where a Muslim persistently denies the obligation of zakat altogether, such rejection may be construed as an act of apostasy (*ridda*), which could entail more severe consequences. Some interpretations extend this to include the use of force, drawing on the precedent set during the caliphate of Abu Bakr, when the

Companions (ṣaḥābah) reached consensus (ijmā') on waging war against those who refused to pay zakat.

Both Al-Nabhâni and Zallûm acknowledge that the collective refusal to pay zakat by a group of Muslims may constitute rebellion (bughât), potentially justifying military intervention to restore public order. This view aligns with the historical ijmā' (consensus) of the Companions during the caliphate of Abu Bakr, who confronted similar defiance in the aftermath of the Prophet Muhammad's death. Such a position underscores the pivotal role of zakat in preserving social cohesion, legal integrity, and national stability.

Within the framework of Al-Nabhâni and Zallûm's perspectives, the state can undertake several initiatives to ensure equitable zakat distribution and optimize zakat collection for national prosperity:

1. Zakat Collection

In the Islamic framework envisioned by Al-Nabhâni and Zallûm, the responsibility for zakat collection primarily lies with the state, represented by the caliph (head of state) or his designated officials ('amil zakat). This centralized approach ensures uniformity in zakat assessment, collection, and distribution. However, individual zakat payers are permitted to distribute their zakat directly to the designated recipients, with prior authorization from the state. This exception applies only to zakat on non-agricultural and non-livestock assets.

The zakat collection apparatus is structured hierarchically, encompassing various levels of governance:

- a. Village Level: *Al-Su'ah*, a state-appointed zakat official, operates at the village level, maintaining a register of zakat payers (*muzakki*) within their jurisdiction.
- b. District Level: Zakat data from villages is aggregated at the district level, where it is consolidated and forwarded to the district zakat authority.
- c. City/Regency Level: Zakat data from districts is further consolidated at the city/regency level, where it is integrated into the overall zakat management system.
- d. Provincial Level: Zakat data from cities/regencies is aggregated at the provincial level, providing a comprehensive overview of zakat contributions within the province.
- e. Central Level: Zakat data from all provinces converges at the central level, where it is managed by the central zakat authority, typically housed within the *Bait al-Mâl* (treasury).

Al-Su'ah collects zakat on agricultural produce (foxtail millet (*jewawut*) wheat, dates/tamr, and raisins/kismis) at the time of harvest or upon reaching the *haul* (zakat assessment period). In tropical regions like Indonesia, zakat on dates/tamr, foxtail millet (*jewawut*), and wheat may be challenging to collect. However, zakat on raisins/kismis may be assessed if cultivated by Muslim farmers. Other agricultural produce, such as *padi* (rice), *bawang merah* (red

onions), *mangga* (mangoes), *durian* (durians), and others, are not subject to zakat.

Zakat on trade is collected from Muslim-owned businesses, including small and medium enterprises (SMEs) and large corporations. Zakat is assessed on the value of their merchandise and trading profits, provided they meet the *nishâb* (minimum threshold) for silver or gold and have been operating for at least one year. Al-Su'ah collects zakat on livestock (cow and goats/sheep) based on the established *nishâb*. In tropical regions like Indonesia, where camel farming is uncommon, zakat is primarily collected on cattle and goats/sheep.

Zakat on gold, silver, and currency is assessed based on data obtained from financial institutions or surveys conducted by village leaders among their constituents. This includes zakat on jewelry held (not worn) by individuals, with zakat due upon reaching the *nishâb* or haul. Zakat on modern financial instruments, such as professional income, shares, and mutual funds, falls outside the purview of the zakat collection as defined by Al-Nabhâni and Zallûm. These contemporary assets require further scholarly deliberation to determine their zakat status and potential collection mechanisms.

2. Zakat Repository

Zakat funds collected by *al-Su'ah* from *muzakki* (zakat payers) are meticulously recorded and stored in designated zakat Bait al-Mâl (treasuries) at the village/*kelurahan* (subdistrict) level. This decentralized storage system ensures the accessibility of zakat funds for local distribution while maintaining accountability. To facilitate targeted distribution, zakat funds can be deposited into bank accounts under the names of the designated *mustahiq* (zakat recipients) (Riyadi, 2014). This approach requires careful assessment of zakat recipients' needs and thorough planning to ensure that zakat reaches the intended beneficiaries. Detailed records of zakat receipts are maintained and regularly reported to the *'amil*, *wali*, and ultimately to the central *Bait al-Mâl* (treasury) at the caliph's office.

In exceptional circumstances, zakat funds may be utilized for *jihâd* (military) purposes or preparations related to *jihâd*, such as procurement of weapons and support for the military industry. However, this diversion must be authorized by the state and strictly adhere to Islamic principles. Additionally, zakat funds can be allocated for other essential state needs, provided they fall within the eight categories of *ashnâf* (zakat recipients).

Zallûm advocates for the establishment of a dedicated zakat storage section (*dîwân mashârif al-shadaqât*) within the Bait al-Mâl. This section should comprise three units (*dâirah*):

- a. Unit for Zakat on Money and Trade. This unit manages the storage and distribution of zakat collected from financial assets and commercial activities.

- b. Unit for Zakat on Agricultural Produce and Fruits. This unit oversees the storage and distribution of zakat collected from agricultural outputs.
- c. Unit for Zakat on Livestock: This unit manages the storage and distribution of zakat collected from livestock (camels, cattle, and goats/sheep).

To ensure transparency and accountability, these three units should be subject to rigorous oversight by the *dîwân al-murâqabah* (auditing section). This section is tasked with scrutinizing records, verifying the legitimacy of zakat funds, assessing their utilization for authorized purposes, and examining the conduct of officials responsible for zakat management.

Zakat Security

The security of stored zakat funds is paramount. Al-Syafi'i, in his *Al-Umm*, narrates an incident where Umar bin Khattab requested the Anshar and Muhajirin in Madinah to safeguard the Bait al-Mâl's funds from Iraq. In contemporary contexts, this responsibility can be entrusted to the police (*al-syurtah*) and their associated security forces.

3. Zakat Distribution

In accordance with the Prophet Muhammad's ﷺ practice, as narrated by Handhalah bin Shaify (the Prophet's ﷺ scribe), *al-Su'ah* can directly distribute zakat funds to *mustahîq* (zakat recipients) within the village where zakat was collected. This decentralized, immediate distribution model ensures that zakat reaches the needy without unnecessary delay. In situations where surplus zakat remains in a particular region, it may be transferred to the Bayt al-Mâl (state treasury) of another village or area exhibiting greater need. Such redistribution, however, must be coordinated with higher authorities to maintain accurate records and ensure accountability.

Zakat funds should not be held for extended periods in the bait al-mâl or by the *'amil* zakat (zakat collector) or *al-Su'ah*. *Mustahîq*, particularly the *fuqara'* (poor) and *masakin* (destitute), urgently require these funds to meet their basic needs. *Ibn sabil* (travelers) can greatly benefit from zakat funds to safely return to their homes, while *gharimin* (debtors) can utilize zakat to settle their outstanding debts.

The state's role as the primary zakat management entity cannot be replaced by private entities. This optimal technical role instills public trust in the state's ability to effectively distribute zakat. Prompt, efficient, and targeted zakat distribution by the state, guided by a well-structured system, can contribute to national prosperity and optimal utilization of zakat's potential. Zakat distribution, like zakat storage, is subject to oversight by the *dîwân al-murâqabah* (auditing section). However, it is important to note that zakat funds cannot be used for constructing mosques, hospitals, public infrastructure such as roads, or for the general benefit of the state or the Muslim community.

The state has the discretion to distribute zakat to all *ashnâf* (zakat recipient categories) or to a select few. For instance, during one period, zakat may

be allocated solely to *fuqara'* and *masakin*, while in another period, it may be directed towards *fî sabilillâh* (those in the path of Allah) and *mu'allaf* (new converts), guided by state policies. In *Al-Amwâl*, Zallûm cites Ibn Abbas's statement regarding zakat: "If you give zakat to only one of the eight groups, Allah will reward you for it."

Zallûm highlights the importance of tailoring zakat distribution to address the specific needs of the *ashnâf* (zakat recipient categories). He cites the opinions of Atha', Hasan, and Malik, who emphasize the role of the *Wali* (governor) in exercising *ijtihad* (independent reasoning) to determine the most deserving *ashnâf* and the extent of their needs. This approach empowers the *Wali*, acting as *al-Su'ah* (zakat collector), to identify and address the most pressing needs of *fuqara'* (the poor) and *masakin* (the destitute).

The needs of *fuqara'* and *masakin* encompass a wide range of financial services, encompassing three primary categories:

- a. Life Cycle Needs. These needs address both recurring and non-recurring expenses. Recurring expenses include school fees, Eid al-Fitr celebrations, and seasonal expenses related to harvests. Non-recurring expenses may arise from life events such as childbirth, marriage, and death. Additionally, this category encompasses needs related to housing, widowhood, old age, and inheritance.
- b. Urgent Needs. These needs arise from unforeseen circumstances, such as personal crises (illness or injury), loss of a breadwinner, unemployment, or theft.
- c. Investment Opportunities. Zakat can also be utilized to support investment ventures that have the potential to lift *fuqara'* and *masakin* out of poverty and enable them to become self-sufficient (*aghny*). This includes investments in businesses, land, and household needs, such as roof repairs, furniture upgrades, and other essential items (Ascarya et al., 2018).

Al-Su'ah can strategically direct zakat funds to address these diverse needs. For instance, zakat can be allocated to support micro-businesses, enabling *fuqara'* and *masakin* to become financially independent. Alternatively, zakat can be used to fund education for *fuqara'* and *masakin* themselves or their children, enhancing their knowledge and skills, thereby breaking the cycle of poverty and contributing to the nation's well-being. Studies have demonstrated the effectiveness of zakat in supporting productive ventures among *mustahiq*, leading to economic independence, poverty alleviation, and overall improvement in the local economy (Masrurah & Farid, 2019).

Al-Nabhâni and Zallûm's conceptual framework for zakat management involves three tiers:

- a. The Head of State (Califah): The Califah holds ultimate authority over zakat management and delegates this responsibility to the *Wali* (governor).

- b. Regional Authorities (*Wali* and *Amil*): The *Wali*, often a governor, oversees zakat management at the regional level. They appoint *al-Su'ah* (zakat collectors) at the village level through a *wakâlah* (agency) agreement.
- c. *Bait al-Mâl* (Treasury): The *bait al-Mâl* serves as the central repository for zakat funds at each level, from the Califah's treasury to the village-level *Bait al-Mâl*.

The following flowchart illustrates the zakat management structure:

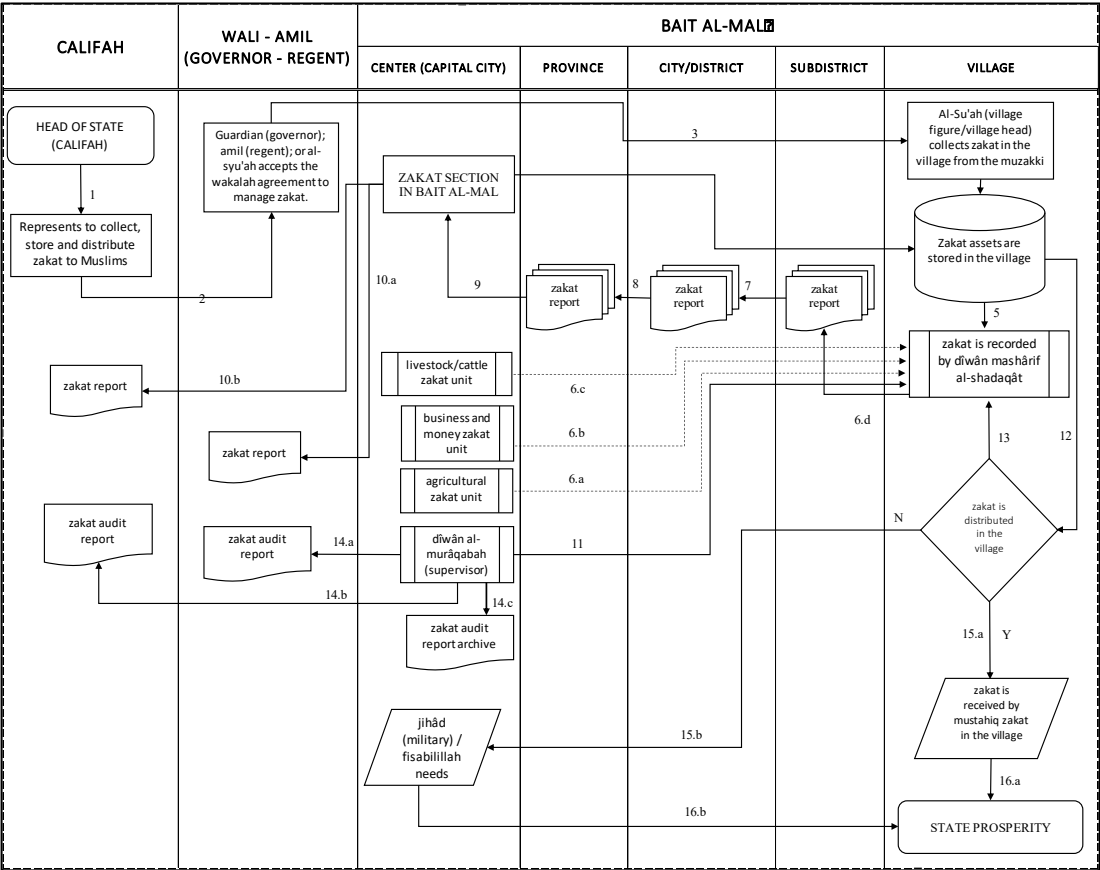


Figure 1. Zakat Management Flow Al-Nabhâni and Zallûm Concept

Source: The data is processed from al-Nabhâni and Zallûm's

Implementing Al-Nabhâni and Zallûm's Zakat Management Concept in Indonesia

The zakat management framework proposed by Al-Nabhâni and Zallûm can be effectively adapted to Indonesia’s contemporary socio-economic context by enhancing the operational role of *Badan Amil Zakat Nasional* (BAZNAS) as the primary zakat collection entity at the village or sub-district level. To support this, BAZNAS offices should be secure, professionally managed, and equipped with modern facilities, mirroring the standards of contemporary financial institutions. These offices should also include designated areas for the safe storage of zakat collected from agricultural produce, livestock, and other zakatable assets, ensuring the integrity and accountability of zakat management.

BAZNAS is responsible for collecting zakat from *muzakki* (zakat payers) who meet the *nishâb* (minimum threshold of zakat eligibility) as defined by Islamic law. This includes all Muslims, men, women, children, and individuals with mental

disabilities, who possess zakatable wealth (Bin-Nashwan et al., 2020; Johari et al., 2013; Rais, 2009). Zakat al-tijarah (zakat on business/trade) should also be rigorously enforced, using the *nishâb* of gold or silver as a benchmark for Muslim-owned commercial enterprises. This decentralized, village-based collection system ensures that zakat contributions are not limited to wealthy individuals but also encompass micro- and small-scale Muslim traders, in accordance with Shariah principles. The silver *nishâb* will broaden the scope of *muzakki*, even if the individual zakat amounts are smaller. This will foster a sense of collective zakat obligation within the village, as the zakat funds stored there reflect the contributions of numerous *muzakki* (zakat payers).

Currently, BAZNAS at the provincial and district levels has established Unit Pengumpul Zakat (UPZ, or Zakat Collection Units) within various government and private institutions, both domestically and abroad, as well as across administrative tiers such as sub-districts and villages (Mardiyah, 2018). Zakat distribution is carried out by OPZ (Zakat Management Organization) as the zakat disbursing entities to the *ashnâf* (zakat recipient categories). According to Syafi'i Antonio, zakat embodies the Islamic concept of a direct "trickle-down effect," whereby wealth is redistributed from the affluent to the underprivileged (Ghalia et al., 2022; Munandar, 2022; Rahmawati, 2016). In addition to its socio-economic function, zakat serves a spiritual purpose by purifying the wealth of the *muzakki* (zakat payer), in accordance with the divine injunction in Qur'an Surah al-Tawbah (9:60).

Despite the presence of UPZ/OPZ at the village level, zakat absorption remains inadequate. Four primary factors contribute to this challenge (Yuliani et al., 2018):

1. Direct Distribution to *Mustahîq*. Individuals often directly distribute zakat to *mustahîq* in their surroundings, either to family members or known community members.
2. Trust in BAZNAS. Some *muzakki* lack trust in BAZNAS's zakat distribution mechanisms.
3. Lack of Awareness. *Muzakki* may be unaware of the zakat procedures and the existence of BAZNAS.
4. Accessibility Issues. The distance between BAZNAS offices and *muzakki*'s residences can hinder zakat collection.

Zakat funds, as vital assets of the nation, demand robust security measures. The Indonesian police play a crucial role in safeguarding zakat through a three-pronged strategy:

1. Pre-emptive Measures. This involves conducting public awareness campaigns and engaging with communities surrounding zakat collection centers to deter potential threats.
2. Preventive Measures. Regular patrols around zakat collection centers are essential to discourage criminal activity and protect zakat funds.
3. Repressive Measures. In the event of heightened security risks, the police are equipped to utilize appropriate measures to safeguard zakat funds.

The police's involvement in zakat security extends to the collection, storage, and distribution stages, adhering to state regulations.

The Indonesian government should mandate the exclusive collection of zakat through BAZNAS (National Zakat Collection Agency) exclusively. This mandate can be enacted through legislation or dedicated zakat regulations, thereby ensuring a streamlined, efficient, and strategically targeted distribution process. Centralizing zakat collection under BAZNAS, while allowing for limited exceptions in which zakat may be redirected to the central treasury for national priorities, such as defense spending or redistribution to underserved regions, will help to optimize the national zakat potential. Zakat, like obligatory prayers, is a fundamental religious obligation that demands strict enforcement, not merely voluntary compliance.

Zakat funds must be disbursed promptly to *mustahîq* (zakat eligible recipients) to reduce distribution delays and maximize socio-economic impact. Effective planning—based on community-level data—should be undertaken in advance of zakat collection to ensure accurate targeting and timely delivery. While zakat can be allocated to the military sector under the category of *fî sabîlillâh* (in the cause of God) to support national defense, such allocations must be governed by transparent, time-bound policies.

Islamic financial institutions, including both privately managed and state-affiliated entities, such as Baitul Maal wat Tamwil (BMT), currently collect zakat, *infaq*, and *shadaqah* (voluntary alms) for distribution to individual in need. These institutions serve as intermediaries between the *aghniyâ'* (wealthy) and the *du'afâ'* (poor and vulnerable) (Ali & Ascarya, 2010; Rahmat, 2022). Islamic banks also engage in social intermediation, helping to address the misconception that Islamic banking is not aligned with pro-poor initiatives. This contribution is realized through the distribution of various non-commercial social funds, including zakat, *infaq*, *shadaqah*, *waqf* (endowments), and *hibah* (gifts), which collectively enhance financial inclusion and social welfare (Abu Seman et al., 2023; Antonio & Nugraha, 2013; Ipandang & Mudriani Djaoe, 2022).

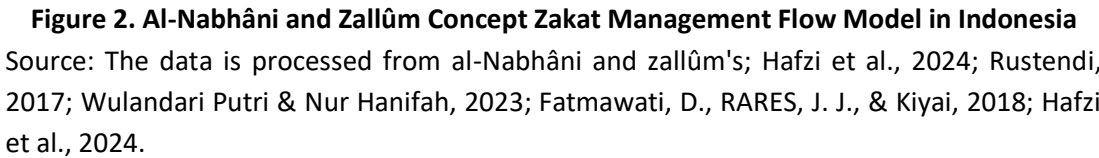
However, the role of Islamic financial institutions should be redefined to focus primarily on the collection and management of voluntary charitable contributions such as *shadaqah*, *waqf*, and *hibah*, in accordance with state regulations. While these institutions can continue to play a meaningful role in delivering social welfare programs, the collection and distribution of *zakat* (obligatory alms) should remain the exclusive responsibility of the state. This approach aligns with the historical precedent established during the time of the Prophet Muhammad ﷺ, the Rashidun Caliphate, and subsequent Islamic governance models, wherein zakat was systematically collected and distributed through official state mechanisms.

In line with the conceptual framework by Zallûm and Al-Nabhâni, zakat management in Indonesia should be subject to robust state oversight, ideally coordinated through the Ministry of Finance. This oversight encompasses the recording, storage, and distribution of zakat funds, aligning with the *baît al-mâl*

(treasury) concept proposed by Zallûm and Al-Nabhâni. The primary function of preventing corruption in the public sector (both at the community and national levels) falls under the purview of the Internal Government Audit Apparatus (APIP). APIP comprises the Supreme Audit Board, Inspectorate General, Provincial/District/City Inspectorates, and Internal Audit Units. (Hafzi et al., 2024; Rustendi, 2017; Wulandari Putri & Nur Hanifah, 2023).

Currently, BAZNAS (National Zakat Collection Agency) is categorized as a non-structural institution accountable to the President without being under the jurisdiction of any ministry (Hafzi et al., 2024; Ihsan & Hadi, 2019). While the Ministry of Religion conducts shariah audits, financial audits are carried out by public accountants. This arrangement should be reconsidered. Aligning with the perspectives of Al-Nabhâni and Zallûm, BAZNAS should be placed under the Ministry of Finance, recognizing zakat as a revenue stream for *bait al-mâl* (the state treasury).

To guarantee the proper and efficient distribution of zakat, the responsibility should rest with state-owned financial institutions rather than private entities. Reliance on periodic *shariah* audits, typically conducted semi-annually in accordance with conventional reporting standards (Fatmawati, D., RARES, J. J., & Kiyai, 2018; Hafzi et al., 2024), is inadequate for addressing the risks of mismanagement and misuse. A more robust, continuous monitoring framework is required, incorporating mechanisms for real-time oversight, correction, and accountability. Zakat reports should also be accessible to the head of state, governors, and regents, to promote transparency and foster public trust in zakat governance. Such reforms are critical to ensuring that zakat fulfills its potential as a catalyst for national development and social equity.



1. Conduct a comprehensive institutional assessment of BAZNAS operations by collecting data on the frequency, severity, velocity, and vulnerability of potential zakat-related risks (Pusat Kajian Strategis, Badan Amil Zakat Nasional et al., 2025).
2. Evaluate the identified risks by assessing their probability of occurrence and potential impact on zakat resources, public confidence, and the national reputation.
3. Design and implement targeted risk mitigation strategies tailored to each risk category. These strategies may include the development of internal control systems, capacity-building programs for personnel, and contingency planning protocols.
4. Establish a dynamic monitoring and evaluation mechanism to assess the effectiveness of implemented strategies, enabling continuous improvement and timely corrective action.

By integrating this structured risk management approach, BAZNAS can effectively safeguard zakat funds, reduce the likelihood of financial and reputational losses, and enhance public trust in the governance and integrity of the zakat management system.

CONCLUSION

The zakat management concepts proposed by Al-Nabhâni and Zallûm, as identified through content analysis of their works, offer structured models rooted in classical Islamic jurisprudence. Both scholars focus on four primary zakat sources: agricultural produce, livestock, currency, and trade, which emphasize clarity in obligation and distribution. While this categorization may not encompass all contemporary forms of wealth, it provides a coherent foundation for implementation in contexts that prioritize traditional jurisprudential frameworks. A key insight from the analysis is their emphasis on prompt and localized distribution of zakat to ensure direct community impact, with room for central allocation in exceptional circumstances. Additionally, the role of local leaders in exercising *ijtihâd* allows flexibility in meeting diverse community needs, such as poverty alleviation through micro-enterprises or education. The study does not claim universal applicability of the model rather it highlights its potential relevance in settings where a centralized yet locally responsive zakat system is institutionally viable. Oversight mechanisms like *dîwân al-murâqabah* are proposed to ensure transparency. These findings contribute to ongoing discourse on enhancing zakat governance, without overstating the model's scope or assuming its suitability across all socio-political environments.

RECOMMENDATION

Building upon the findings of this research, the following recommendations are proposed for the further development and application of Al-Nabhâni and Zallûm's zakat management concept:

1. Conduct quantitative research to assess the receptivity of *muzakki* (zakat payers) and the general public towards the implementation of this concept, evaluating its potential to contribute to national prosperity.
2. Enact comprehensive zakat legislation that clearly defines zakat as a mandatory obligation for all *muzakki* and establishes the four zakat-eligible asset categories. This legislation should incorporate Al-Nabhâni and Zallûm's zakat management principles, including zakat collection, storage, and distribution mechanisms, while aligning these principles with existing institutional structures and departments.
3. Consider a strategic shift in taxation policies, transitioning from permanent taxes to temporary taxes levied on high-net-worth individuals who have already fulfilled their primary and secondary needs. This shift can pave the way for the establishment of zakat as a mandatory and regular annual obligation for all Muslims, based on the established *nishâb* (minimum threshold) values for silver or gold.

4. Mandate BAZNAS (Badan Amil Zakat Nasional) as the sole authority for zakat collection and distribution. Encourage microfinance institutions and Islamic banks to focus on promoting voluntary alms (*shadaqah*), *infaq* (voluntary contributions), *waqf* (endowments), and *hibah* (gifts).

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