

Views of Muslim Scholars in Medan City on Zakat Institutions

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Abstract

This research aims to analyze the practice of paying zakat, infaq, and alms conducted by university academics in Medan, referred to as Muslim scholars, and their perspectives on zakat management organizations. The study will delve into the relationship between the perspectives of university academic communities in North Sumatra on zakat management organizations and their practice of paying zakat, infaq, and alms. Additionally, this research will highlight the contribution of universities to the management of zakat, infaq, and alms in North Sumatra. The research employs a qualitative methodology. Data collection was carried out by distributing questionnaires to university communities in North Sumatra. The findings obtained from the field will be thoroughly explained, interpreted, and systematically organized to ensure clarity. The results reveal that the interaction between Muslim scholars and zakat institutions remains minimal. This is evident in the limited two-way engagement, where many Muslim scholars do not channel their zakat, infaq, and alms through zakat institutions, and conversely, zakat institutions often fail to involve Muslim scholars in managing zakat, infaq, and alms funds

Keywords:

Institutions; Zakat; Scholars; Muslims

Introduction

Academics hold a pivotal role in advancing civilization. They serve as role models and sources of guidance for society, making it their responsibility to share their knowledge with the broader community (Rizdiana et al., 2023). Moreover, academics carry a moral obligation to contribute to national education efforts (Wakhyuni et al., 2018).

This responsibility also extends to their involvement in managing zakat, infaq, and sadaqah (ZIS) in Indonesia, which is critical for ensuring efficient and effective management. The potential for ZIS in Indonesia is immense, given the predominantly Muslim population and consistent economic growth exceeding 5% annually. If managed appropriately, ZIS can help address economic disparities and foster the growth of micro-economies. However, realizing this potential is not straightforward, as significant challenges remain, such as low public awareness of ZIS and the inefficient distribution patterns still prevalent within communities. Indonesian Muslims also face the burden of double taxation, where they must pay both taxes and zakat (Hidayat, 2013). This creates challenges, dividing the community into three main



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groups: those who prioritize zakat over taxes, those who pay more taxes than zakat, and a smaller group that fulfills both obligations equally (Rachmadani, 2024). Similar issues exist in other Muslim-majority countries, such as Malaysia and Saudi Arabia, though each has implemented unique solutions. For example, Saudi Arabia mandates only one obligation, exempting Muslims who pay zakat from taxes. Malaysia allows charitable contributions to serve as tax deductions if made through official organizations. Meanwhile, Indonesia implements a tax deduction system, where zakat payments reduce taxable income (Ridwan, 2016).

To address the ongoing debate surrounding zakat, the Indonesian government introduced a balanced approach through Law No. 23 of 2011. The law formalized state involvement in managing ZIS funds by establishing the National Amil Zakat Agency (BAZNAS). Additionally, the government encouraged private sector participation by allowing the establishment of Zakat Management Organizations (LAZ), subject to prior approval from BAZNAS. LAZs are categorized as either national (LAZNAS) or regional (LAZDA), with LAZNAS having broader responsibilities. While LAZNAS branches do not require BAZNAS approval to operate in specific areas, they must coordinate with BAZNAS for collaborative efforts in managing ZIS. Currently, ZIS management in Indonesia is predominantly handled by the private sector. This reflects the significant initiative taken by private entities, with numerous community organizations and private companies establishing their own zakat institutions. This trend demonstrates a dynamic process of Islamization within Indonesia's private sector (Latief, 2013).

Despite these efforts, a significant gap remains between the potential of zakat collection and the actual revenue generated. Between 2011 and 2015, zakat revenue realization was less than 1% of its potential (Sophisticated et al., 2017). Although the collection amount is relatively low compared to the potential, it has seen substantial growth, with collections rising from IDR 930 billion in 2008 to IDR 2.2 trillion in 2012—an increase of over 100% (Mubarok & Fanani, 2014). Addressing these issues requires synchronization and collaboration among various stakeholders, including the government, zakat practitioners, and the academic community. Each stakeholder has a crucial role in this integrated effort. The government can leverage its authority to establish comprehensive regulations for managing ZIS. Academics can conduct research and develop effective management frameworks to guide practitioners. However, the contributions of higher education institutions in North Sumatra appear to be underwhelming. This is evident in the limited scholarly focus on zakat, which has hindered progress in zakat management within the region. Addressing this requires fostering a shared understanding among academics about zakat management, enabling them to act as catalysts in promoting effective zakat practices among practitioners and the community.

Literature Review

Perception

Perception is defined by Asrori as "the process by which individuals interpret, organize, and assign meaning to stimuli from their environment, shaped by their learning processes and experiences." This comprehension emphasizes two crucial components: structure and interpretation. While organization entails arranging that



information to produce meaning, interpretation refers to the endeavor to make sense of the information that has been received. (Asrori, 2009).

Perception starts in childhood when people interact with others and is formed by interactions with the environment. This perspective is supported by Rahmat Jallaludin, who defines perception as "experiences about objects, events, or relationships derived from inferring information and interpreting messages." The need of gathering and analyzing data as a component of meaning-making is emphasized in both definitions. (Rahmat, 2010). According to Slameto, perception is the process by which the human brain receives signals or information. Through perception, people use their senses—sight, hearing, touch, taste, and smell—to continuously interact with their surroundings. To elaborate, Sarlito Wirawan Sarwono defines perception as the capacity to arrange observations. This involves differentiating, categorizing, and concentrating on information. As a result, people may have various perspectives on the same thing because of differences in their own values and characteristics. (Slameto, 2010).

Zakat and Zakat Institutions

Zakat originates from the Arabic word *zakāh*, which, in Islamic terms, refers to a portion of wealth that Muslims are obligated to give to those eligible to receive it, such as the poor and other specified groups. Linguistically, zakat means "cleanliness," "purity," "growth," "blessing," and "prosperity." It is prescribed by Islamic law and holds a significant place as the fourth pillar of Islam. Zakat carries immense virtues and is a fundamental practice in Islamic teachings.

The distribution of zakat has specific conditions and is limited to particular groups. The assets subject to zakat must meet the criteria of *haul* (a specific time period) and *nisab* (a minimum threshold). The requirements for *haul* and *nisab* depend on the type of wealth owned. The recipients of zakat, as outlined in the Quran (Surah At-Tauba, verse 60), include the *fakir* (the destitute), *miskin* (the poor), *amil* (zakat administrators), *mu'allaf* (new converts to Islam), *riqab* (those in bondage), *gharim* (those in debt), *fisabilillah* (those striving in the path of Allah), and *musafir* (travelers in need).

The management of zakat, infaq, and sadaqah (ZIS) involves two primary approaches: structural and cultural. Structural approaches focus on formal institutions to ensure effective administration, while cultural approaches emphasize the role of individuals. These individuals may be contributors to or beneficiaries of efforts to alleviate poverty and empower the underprivileged. Both structural and cultural measures require active government involvement, which is deemed essential (Pohan et al., 2022, 2023; Rodin, 2016)



The establishment of zakat management organizations has transformed how ZIS funds are collected and distributed in Indonesia. These organizations offer various methods for collecting zakat, including zakat pick-up services, bank transfers, and in-person submissions at their offices (Kusmanto, 2014). These diverse options aim to simplify the process for Muslims, thereby boosting public motivation to contribute ZIS. In terms of distribution, zakat management organizations actively compete to implement productive zakat programs (Rianto et al., 2022).

Productive zakat is designed to provide income-generating opportunities for *mustahik* (zakat recipients). The ultimate goal is to transform *mustahik* into *muzaki* (zakat givers), enabling recipients to become contributors in the future. Productive zakat has a tangible impact on poverty alleviation (Pratama, 2015). This approach involves supporting *mustahik* in establishing or expanding business ventures through the provision of grant funds for business capital (Fitri, 2017). Additionally, productive zakat fosters the creation of new entrepreneurs among *mustahik* (Haidir, 2019).

Methods

This study employs a qualitative research approach using a field study method (Field Research), where data is collected directly from on-site observations and interactions (Rusiadi & Hidayat, 2016). The research adopts a descriptive-analytical method, aiming to thoroughly and clearly explain the phenomena under investigation without formulating hypotheses or conducting statistical analysis. Specifically, this research seeks to explore and describe the perceptions of university academic communities regarding zakat management organizations (OPZ) and their correlation with the practice of paying zakat, infaq, and sadaqah (ZIS). The study focuses on three key parameters: 1) The academic community's knowledge about zakat management organizations (OPZ). 2) The academic community's trust in OPZ. 3) The benefits experienced by *mustahik* (zakat beneficiaries) from the ZIS distribution programs managed by OPZ. Data collection involves two primary methods: interviews and questionnaires. Questionnaires will be distributed to all Muslim scholars in Medan City, while a random selection of participants will be chosen for in-depth interviews to provide more detailed insights.

Results And Discussion

The history of Islamic civilization illustrates a strong emotional connection between the Muslim community and zakat management organizations. The Prophet Muhammad established the *baitul mal* as an institution for managing zakat, a practice that was later continued and enhanced by his companions and subsequent Islamic rulers during the Sultanate period. However, this emotional bond seems to have weakened in modern times, leading to a significant gap between Muslims and zakat management institutions, including among Muslim scholars. This research highlights that a small percentage of Muslim scholars (lecturers) are unaware of zakat management organizations, a concerning phenomenon given their crucial role in upholding Islamic principles (Pramanda & Pallo, 2023)



The historical implementation of zakat in the classical era demonstrates that Islamic nations that effectively enforced zakat, coupled with the awareness of *muzakki* (zakat payers) about its significance, were able to elevate their societies toward welfare and prosperity. Likewise, contemporary Islamic countries that mandate zakat payments have successfully reduced poverty rates within their populations. The central focus and ultimate objective of zakat remain the same: achieving societal welfare and prosperity.

In the context of zakat management, public welfare is regarded as a "pragmatic" value that must be pursued and serves as the primary vision for zakat administration. Law No. 38/1999 on Zakat Management acts as a legal framework and represents the culmination of the efforts of Indonesian Muslims to practice their religious teachings. This law led to the establishment of numerous zakat management institutions and the proliferation of zakat houses across the country. However, the contemporary Muslim community in Indonesia has yet to replicate the historical success of zakat. Issues such as poverty, unemployment, and ignorance remain prevalent, indicating that the current management and implementation of zakat have not yielded the desired transformative impact.

The Golden Age of Muslims was once in history. At that time no one was poor. Mu'az ibn Jabal was the Prophet's staff who was sent to collect zakat in the land of Yemen. During the time of Caliphs Abu Bakr and 'Umar ibn al-Khattab, Mu'az continued to serve there. Abu 'Ubaid said that Mu'az once sent the proceeds of the zakat he collected in Yemen to Caliph 'Umar in Medina, because Mu'az did not find anyone entitled to receive zakat in Yemen. However, Caliph 'Umar returned it. "I did not send you as a tribute collector. I am sending you to collect zakat from the rich people there and distribute it to the poor among them as well." Mu'az replied, "if I find poor people there, about I will not send anything to you." 50 Ibn 'Abd al-Hakam narrated, Yahya ibn Said,

a zakat officer during the time of Caliph 'Umar ibn 'Abd al-'Aziz, said, "I was once sent by 'Umar ibn 'Abd al-'Aziz to collect zakat in Africa. After collecting it, I intended to give it to the poor. But I did not find anyone. 'Umar ibn 'Abd al-'Aziz had made all the people at that time well off. Finally, I decided to buy a slave and set him free." 51 This is the golden age of the history of Islamic almsgiving, where no one falls into the pit of "poverty and destitution" thanks to the implementation of the teachings of zakat professionally and full of awareness from various elements of society. Meanwhile, the management and fund management system zakat in Indonesia has not been entirely professional and satisfactory, nor has it won the trust of the people. The beautiful golden age has never been realised and tasted by this nation and country. If in the days of the Prophet and the khulafaurrasyidin the state played an active role with the "pick up the ball" model in order to collect and distribute zakat from the muzakki to mustahiq, then in Indonesia there is polarisation. Firstly, the muzakki hand over their zakat directly to those who are entitled to receive zakat (mustahiq). (Khairizza Mohammad, 2023). Second, zakat is handed over to a committee or amil zakat agency/institution. 52 However, these institutions and zakat management bodies formed by the government and the community do not have "coercive power" against muzakki who are lazy to pay their zakat. Law No. 38/1999 on Zakat Management does not necessarily make this country follow the policy of the Nusantara Islamic kingdoms in the past, where citizens are obliged to pay zakat. A state law that does not have consequences and penalties for violators is nonsense. This kind of polarisation of zakat giving never happened during the time of the Prophet, the khulafaurrasyidin, and in the modern Islamic world, so it is not surprising that there is a historical deficit.



The state that feels comfortable with the Zakat Management Law No. 38 of 1999, which has no power, has also reduced and narrowed the function and role of zakat practised in history. In addition to being a form of historical truth deficit, the reduction and narrowing done by the state is also a kind of 'betrayal' of history itself, where the Islamic kingdoms of the archipelago have imposed the obligation to pay zakat on their citizens. Even though Law no. 38 of 1999 is a trigger for the proliferation of zakat collection and distribution institutions, but it does not have access to touch the soul and arouse the spirit of paying zakat. In fact, the law was created not for pious and conscious people, but to anticipate people who have the potential to commit offences.

Zakat practitioners and the government have also contributed to the gap between the Muslim community and zakat management organisations. Zakat practitioners are currently considered less able to reach all Indonesian Muslims. This is proven in this study which shows that 33% of Muslim scholars have never received an invitation to channel their zakat infaq sedekah through zakat management organisations either through online media, online or direct invitation of zakat practitioners.

The academic community should still have a good perspective on zakat management organisations, it is just that the practice of distributing zakat infak sedekah is still very little involving zakat management organisations. This is caused by several factors, namely trust, convenience, and culture. The community believes that the zakat infak and sadaqah money submitted to the zakat management organisation will be distributed to those entitled to receive it, but the community still does not believe that the distribution of zakat infak sadaqah will be better if it is managed by a zakat management organisation. Most of the academic community who hand over their zis directly to mustahik have higher satisfaction than handing over through zakat management organisations.

The academic community that does not involve zakat management organisations feels that it will be much easier to hand over and give zakat infaq sadaqah directly to mustahik, because there are many mustahik around the house or at the crossroads compared to having to go to the zakat management organisation office which is still small in number and located quite far from the activity zone of the academic community. The third factor is the habit or tradition that has been carried out from several previous generations who handed over their zakat infaq sedekah directly to mustahik or through the mosque.

The factors that cause the lack of involvement of zakat management organisations in the distribution of zis can be resolved by increasing the accountability, service, and promotion of zakat management organisations. Zakat management organisations can increase public trust that zakat infak sedekah will be more effective and efficient if given to them than handed over directly to mustahik by showing reports on organisational activities. Service enhancement with the intention of providing more convenience so that the academic community feels unburdened in any aspect in channeling their zis to zakat management organisations. Increased promotion to lead public opinion so that it will erode the habits or traditions of the community inherited by previous generations.

Zakat management organisations also need to strengthen relationships with higher education institutions. This relationship is to enrich the innovation of zakat practitioners in managing zis funds. Universities with all the resources they have can contribute in terms of conducting studies on the effectiveness and efficiency of zakat management, then can become additional personnel for free to educate the public about the management of zakat infak sedekah will be better if done by zakat management organisations. Researchers believe that universities will



accept this good relationship considering that two of the tridarma of higher education can be directed to the zakat infak sedekah sector, namely research and community service.

Conclusion (12pt, bold)

Given that it is mostly disbursed to mustahik or through informal institutions like mosques, it may be inferred from the description above that the practice of paying zakat infak sedekah of Muslim scholars in Medan City still involves some involvement from zakat management organizations. Because of trust, convenience, and culture, the academic community in Medan City has little contact with zakat institutions. For example, zakat management organizations do not participate in the delivery of zakat infak and sadaqah to the academic community. Muslim scholars in Medan City have little interest in participating in zakat institution activities since the academic community's perception of zakat management organizations is not influenced by the promotion that these organizations carry out. However, Muslim academics and the academic community still have a generally positive opinion of zakat management organizations. It indicates that zakat institutions are not stigmatized, which makes it easier for Muslim academics and zakat management organizations to build positive relationships.

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