



Contents list available at: <https://journal.unesa.ac.id>  
**al-Uqud: Journal of Islamic Economics**  
Journal homepage: <https://journal.unesa.ac.id/index.php/jie>



## Revisiting zakat distribution in the modern era: Toward a reconstructed model

Abdul Aziz<sup>1\*</sup>, Faruk<sup>2</sup>

<sup>1,2</sup>Islamic Family Law, Faculty of Sharia and Islamic Economics, Institut Al Fithrah Surabaya, Indonesia

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### Article Info

#### Paper type:

Research Paper

#### Keywords:

Distribution, Zakat,  
Contemporary

#### Article history:

Received: 01 November 2024

Revised: 30 November 2024

Accepted: 01 December 2024

Available online: 01 January 2025

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### Abstract

*The distribution of charity to mustahik (zakat recipients) initially followed a personal and traditional consumer-based model, typically through the direct provision of daily necessities in the form of wealth donations. Most scholars emphasize the requirement of tamlik (transfer of ownership) when distributing zakat. In the contemporary era, BAZ (Badan Amil Zakat) and LAZ (Lembaga Amil Zakat) evolved their distribution methods through programs that include not only the transfer of wealth but also non-material forms, such as education, healthcare, empowerment, and social or da'wah initiatives. This study employs a qualitative case study approach, aiming to examine the reconstruction of charity distribution comprehensively and deeply from the perspective of contemporary Islamic law and social change. The research findings indicate a shift in distribution patterns from traditional consumer models to more creative and productive models. These are implemented through various programs, including scholarship schemes, health services, and economic empowerment initiatives. Additionally, the scope of Sabilillah beneficiaries has expanded to include incentives for TPQ (Qur'anic education) teachers, Qur'an memorizers, and training for future preachers. These transformations reflect an effort to adapt zakat distribution to current societal needs through a process of accommodation.*

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\*Corresponding author: [azizulwiyah@gmail.com](mailto:azizulwiyah@gmail.com)

Aziz, A., & Faruk, F. (2025). Revisiting zakat distribution in the modern era: Toward a reconstructed model. *Al-Uqud: Journal of Islamic Economics*, 9(1), 47–59. <https://doi.org/10.26740/al-uqud.v9n1.p47-59>

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### Introduction

According to the Zakat Law ([Undang-Undang No. 23 Tahun 2011](#)), the management of zakat since 2011 has been carried out by BAZ (Badan Amil Zakat), a government-owned zakat collection agency, and LAZ (Lembaga Amil Zakat), a zakat institution established by the

public. Zakat management includes the processes of collection, distribution, utilization, and reporting. Article 25 of the law regulates that zakat distribution must comply with Islamic Sharia. Article 26 explains that the distribution must prioritize fairness among the asnaf (eligible zakat recipients) and adhere to the principle of justice while considering territorial aspects. Meanwhile, Article 27 links zakat utilization with efforts to alleviate poverty and improve quality of life through productive economic activities, on the condition that the primary zakat recipients (asnaf) have already been fulfilled.

This issue is significant because zakat distribution must align with Sharia principles. In Islamic treasury law (fiqh al-amwal), zakat is to be distributed to eight categories of recipients known as mustahik. Initially, zakat distribution during the early period of Islam was a personal act, directed to individuals deserving of assistance. Over time, however, the understanding of asnaf fi sabilillah (those striving in the cause of Allah) evolved. Originally referring to soldiers in battle, it later expanded to include war equipment and military costs. Despite this, classical scholars did not permit zakat funds to be used for general welfare projects such as building bridges or mosques (Hakim, 2020).

A paradigm shift in zakat distribution has also occurred in the contemporary era. This can be observed in the reports of the National Alms Agency (BAZNAS) and the National Zakat Foundation, which are publicly accessible online. On the BAZNAS website, five distribution programs are listed: humanitarian aid, healthcare, education and da'wah, disaster relief, and economic empowerment. In the education and da'wah program, there are initiatives such as delivering educational materials to underdeveloped areas and broadcasting da'wah through national television and electronic media. Additionally, zakat funds are allocated to support operational costs for the Indonesian Ulema Council (MUI) (BAZNAS, 2024).

Similarly, LAZ Nurul Hayat distributes zakat through structured programs in education, health, da'wah, social welfare, and economic empowerment. Zakat distribution under these programs sometimes involves direct asset transfers (e.g., scholarships, healthcare services), and sometimes non-asset forms such as incentives for TPQ teachers and Qur'an memorizers, economic mentoring, and support for muallaf (converts) (Hidayat, 2023).

This raises an important question: does zakat distribution through empowerment, healthcare, and da'wah programs as done by institutions like the National Zakat Foundation and Nurul Hayat adhere to the jurisprudential framework of zakat, or does it deviate from the requirement that zakat be personally transferred to the mustahik? Classical scholars generally require tamlik the transfer of ownership in zakat distribution. However, in some program-based distributions, such as healthcare services or skill training, ownership is not necessarily transferred, which may conflict with this requirement. Program-based zakat distribution also presents challenges in relation to prioritization, as mandated in Article 3, Paragraph 2 of the law, which states that the objective of zakat is "to maximize the benefit of zakat in achieving public welfare and alleviating poverty."

Reviewing the zakat distribution data published by Nurul Hayat in 2021–2023 reveals that in 2021, IDR 5.6 billion was allocated to the poor, while IDR 6.2 billion was allocated to fi sabilillah. In 2022, allocations were IDR 8.6 billion to the poor and IDR 3.7 billion to fi sabilillah; in 2023, IDR 7.4 billion to the poor and IDR 3.9 billion to fi sabilillah (Public Report, 2024). These figures indicate that zakat allocation for da'wah purposes was substantial in 2021, even exceeding the allocation for the poor.

## Literature Review

A number of studies have explored the distribution of zakat. For instance, Irsalina Almashuri and Bambang Subandi examined the implementation of zakat distribution through the "One Family One Scholar" scholarship program at the East Java National Zakat Agency (Almashuri

& Subandi, 2021). Fauzan and colleagues, in their study titled "Zakat, Infak, and Alms (ZIS) Fund Distribution Model in Community Empowerment at the Lazda Rizki Jember Creative Center," analyzed the utilization of zakat in both consumptive and productive ways, assessing its effectiveness in achieving zakat objectives (Fauzan et al., 2023). Another study by Hamidah and Syahril Romly, "Distribution of Zakat Based on Economics at Dompét Dhuafa, Riau Province," focused on a productive distribution model aimed at poverty alleviation and empowering recipients to become self-reliant (Hamidah & Romly, 2019). However, based on this review, there is a gap in research that thoroughly examines the reconstruction of zakat distribution in the contemporary era particularly the shifting patterns of distribution viewed from the perspective of Islamic jurisprudence and social change. Specifically, there is a lack of studies analyzing the transformation in zakat distribution to *mustahik* through program-based activities in relation to current sociological conditions.

### Methodology

This study employs a qualitative approach to describe current realities without relying on quantitative data. This approach is chosen because the research aims to provide a comprehensive understanding of the zakat distribution system through program-based initiatives. Based on its classification, this research is a case study, which involves a series of scientific activities carried out comprehensively and in depth to examine a particular program, event, or activity whether at the individual, group, institutional, or organizational level with the goal of gaining a thorough understanding of the phenomenon. For the analysis, this study draws on the theory of change as reflected in Yusuf Qardhawi's fatwas and the concept of *maslahah* (public interest) as articulated by Najmuddin al-Thufi.

### Result and Discussion

#### *Zakat distribution during the time of the prophet*

The Prophet Muhammad (SAW) assigned specific companions to collect zakat from Muslims who were obligated to pay it and determined the *amil*'s share from the collected zakat (Lutfi, 2021). The Prophet provided operational guidance for zakat management, including the division of labor within the zakat *amil* structure. This structure involved several roles: recorders who estimated and calculated zakat, collectors and receivers, guards of the zakat assets, and distributors who delivered zakat to the *mustahik* (Ezril, 2019).

Generally, zakat management during the Prophet's time was centralized. However, the institutional structure was still simple, with zakat distribution being temporary and localized. The amount of zakat distributed was directly aligned with the amount collected in each area, and all zakat collected was distributed without any remainder (Candrakusuma & Wahrudin, 2024).

#### *Zakat distribution during the Khulafa'ur Rashidun period*

Caliph Abu Bakr continued the Prophet's economic policies to improve the welfare of Muslims. Accurate zakat calculations were prioritized, and the collected zakat was stored in the Baitul Mal before being distributed immediately to eligible recipients (Lutfi, 2021). Under Abu Bakr, zakat became a source of state revenue and was distributed in full, leaving no surplus. In modern economic terms, this resembles a balanced budget policy, where state expenditure equals revenue (Candrakusuma & Wahrudin, 2024).

During Caliph Umar's reign, the state experienced significant prosperity. Public welfare was his highest priority. The Baitul Mal functioned as the state's financial institution and the central repository for the wealth of the Muslim community. State revenues came from zakat, 'ushr (agricultural zakat), kharaj (land tax), and jizyah (tribute tax). These revenues were used for public interests and welfare, particularly for the poor, without discrimination (Masduki,

2011). Umar also issued legal reforms in response to evolving social conditions, such as abolishing zakat allocations for new converts, instituting kharaj, and introducing zakat on horses then considered a valuable commodity (Faisal, 2017).

Umar's reforms also included adapting administrative systems from Persia, dividing his empire into eight provinces: Mecca, Medina, Syria, Jazirah, Basrah, Kufa, Palestine, and Egypt. He established al-Dawāwīn, a state audit institution overseeing public finances, and introduced a cash reserve system. Instead of distributing all state income immediately, reserve funds were set aside for emergencies, such as crises, natural disasters, or war. In terms of zakat distribution, Umar promoted productive forms of assistance for example, providing livestock to the poor for breeding and self-sufficiency (Candrakusuma & Wahrudin, 2024).

During Caliph Uthman's rule, zakat was categorized into two types: zakat al-amwal az-zahirah (visible property), such as crops and livestock, which was collected by the state; and zakat al-amwal al-batiniyah (hidden property), such as money and business assets, which was self-managed by the muzakki (Ezril, 2019). Uthman maintained the principle of equitable distribution established by Umar and also introduced initiatives such as providing food in mosques for the poor and travelers (Lutfi, 2021). Under Caliph Ali, economic justice remained a key principle. Ali emphasized that "the wealthy must give an amount of wealth sufficient for the needs of the poor." He warned of divine punishment for those who failed to fulfill this obligation. Ali continued Abu Bakr's egalitarian approach, distributing state resources without favoritism based on social status, personal ties to the Prophet, or past contributions to Islam (Lutfi, 2021).

#### *Zakat during the Tabi'in era*

In the Umayyad period (41–127 AH), zakat distribution saw significant reform, particularly under the leadership of Caliph Umar Ibn 'Abd al-'Aziz. He professionalized zakat administration and expanded its scope to include all types of assets, such as business income, salaries, honorariums, and earnings from various professions mal mustafad all of which became zakatable (Faisal, 2017). Under Umar Ibn 'Abd al-'Aziz, the number of muzakki (zakat payers) increased significantly, while the number of mustahik (recipients) declined. Zakat officials across the caliphate reportedly struggled to find eligible recipients. As a result, there was a surplus of zakat funds in the Baitul Mal. This surplus was then used for broader social programs, such as settling the debts of citizens and covering wedding expenses for young people who lacked the financial means to start a family (Candrakusuma & Wahrudin, 2024).

#### *Forms of zakat distribution*

Initially, zakat was distributed using a consumptive model meaning it was given in the form of goods or money to fulfill the immediate needs of mustahik (zakat recipients). In the contemporary era, zakat has developed into a more productive model, where the distribution is not limited to goods but aims to empower recipients economically. There are four recognized systems for zakat utilization:

1. Traditional Consumptive System: Zakat is distributed in the form of goods or money to meet basic needs, such as cash or rice, particularly during the distribution of zakat fitrah.
2. Creative Consumptive System: Zakat is distributed in non-cash forms not directly consumable but still aimed at fulfilling essential needs for example, school supplies, scholarships, or skills training to encourage self-reliance.
3. Traditional Productive System: Zakat is distributed in the form of goods that can be used productively, such as livestock (e.g., cows or goats) to be raised, or tools for agriculture or small-scale trading (e.g., carts or farming equipment).

4. Creative Productive System: Zakat is distributed as capital for small businesses, with the goal of increasing income and fostering entrepreneurship. This system aims to help the poor and underprivileged gain access to employment opportunities and become economically independent.

### *Law and Social Change*

#### *Fatwa development in Islam*

Ijtihad (independent legal reasoning) in Islamic law takes various forms. One of its earliest manifestations was judicial ijtihad, practiced by judges particularly before the codification of Islamic law. Another form is legislation, where legal rulings are issued in the form of statutory laws corresponding to contemporary issues. Ijtihad also includes jurisprudential deliberation carried out by scholars (fuqaha) in gatherings with their peers and students. In these sessions, they explore legal branches, pose questions, and formulate answers based on foundational texts, principles of jurisprudence, and the overarching objectives of Sharia (maqasid al-sharia).

Another important form of ijtihad is the fatwa a legal opinion issued by a scholar or mufti in response to specific questions. A mufti is expected to provide clear and authoritative answers, particularly when no other scholars are available to do so, or when they have been officially appointed by the state to issue such rulings (Qaradhawi, 2011). According to Ibn Qayyim Al-Jauziyah, the law may change because existence the fatwa that changed, and become because of changing aspects Which encompassing law. This is explained in I'lam al-Muwaqqi'in:

"Change fatwa And existence difference law about it due to factor era, factor place, factor situation, factor intention, And factor custom."

According to Yusuf Qaradhawi, there are ten reasons that can lead to changes in fatwas. However, in this study, the researcher focuses on explaining four of these reasons:

- a. Changes in Fatwa Due to Differences in Time  
What is meant by differences in time refers to the changing conditions of human life across different eras. The lives and contexts of people today differ greatly from those of the past, and this change is not uniform or singular. These temporal differences are closely related to changes in human behavior, cultural shifts, and the emergence of technology that influences how people work and live.
- b. Changes in Fatwa Due to Changing Conditions (al-hāl)  
The term "condition" here refers to the situation in which the law within a fatwa is to be applied. Considering current realities is a crucial aspect of the wisdom (hikmah) a jurist must exercise in applying legal rulings. This is not only related to the truth of the legal content itself, but also to its appropriateness when implemented. For example, differences in fatwas may arise based on whether a person is in hardship (al-ḍayyiq) or ease; healthy or sick; traveling (al-safar) or residing (al-iqāmah); in a state of war (al-ḥarb) or peace (al-silm); in fear (al-khawf) or security (al-amn); strong (al-quwwah) or weak (al-ḍa'if); elderly (al-shuyūkh) or young (al-shabāb); illiterate (ummiyyah) or currently studying. These conditions significantly influence the content and application of a fatwa.
- c. Changes in Fatwa Due to Changes in Thought and Opinion (al-ra'y wa al-fikr)  
Opinions and ways of thinking can change as a result of deep reflection (ta'ammul), scholarly discussions, repeated learning, or other intellectual influences. Fatwas that change due to such shifts in thought should not be viewed as inconsistent or untrustworthy. On the contrary, they reflect the dynamic nature of Islamic legal reasoning. Imam al-Shafi'i is a prime example of a scholar who revised his fatwas based on his evolving understanding. He is known for articulating his earlier opinions (qaul qadīm)

and later revising them in what is known as *qaul jadīd*—new opinions that he delivered after further contemplation and learning.

d. Changes in Fatwa Due to Changes in Custom or Tradition (al-‘urf)

Customs that exist within a particular community are not always suitable to be the permanent basis for a fatwa. Legal rulings are often closely linked to the cultural contexts in which they are applied. A well-known hadith is frequently cited as the foundational reference for the Prophet’s legal decisions that were sensitive to customary practices:

"A camel belonging to al-Barrā’ ibn ‘Āzib once entered someone’s garden and damaged it. The Prophet then ruled that the owner of the garden was responsible for guarding his property" (Qaradhawi, 2011). This hadith illustrates how the Prophet made decisions grounded in the prevailing customs and circumstances of his society, demonstrating the importance of ‘urf in shaping fatwas.

### *The Concept of Benefit (Maslahah) in Determining Islamic Law*

The ultimate goal of Islamic law (*sharī‘ah*) is to realize the public interest (*maslahah*) in human life. Public interest is inherently dynamic and flexible, adapting to the evolution of society and serving as a solution to emerging challenges. One of the most prominent scholars to formulate the concept of *maslahah* was Najm al-Dīn al-Ṭūfī. His theory is considered unique and progressive compared to his contemporaries, as it was grounded in the well-known prophetic tradition: "*Lā ḍarar wa lā ḍirār fī al-Islām*"—meaning, "It is not permissible to cause harm or reciprocate harm in Islam" (Rajab & Efrinaldi, 2009).

According to al-Ṭūfī, the concept of *maslahah* applies only to matters of *mu‘āmalāt* (social and civil transactions) and similar fields, and not to matters of *‘ibādah* (ritual worship). Worship is the domain of divine legislation, where human reasoning cannot comprehend its essence whether in quantity, quality, timing, or place except through textual guidance from the Qur’an and Sunnah. Al-Ṭūfī asserted that *maslahah* could, in certain circumstances, take precedence over even the Qur’an, Sunnah, and *ijmā‘* (consensus), especially when the application of these sources could result in undue hardship for individuals. Al-Ṭūfī’s theory of *maslahah* is built upon four foundational principles (Hamid, 2015):

1. The autonomy of reason in determining benefit and harm: Especially in the domains of customs and *mu‘āmalāt*, reason alone is deemed sufficient to judge what is beneficial or harmful, without requiring textual evidence. This rational independence is a key aspect of al-Ṭūfī’s jurisprudential approach.
2. *Maslahah* as an independent source of Islamic law: It is considered a standalone legal proof, supported by rational consideration, even in the absence of explicit scriptural backing. Thus, a custom or social experiment that proves beneficial does not require validation from textual sources.
3. Application limited to *mu‘āmalāt* and customary practices: Al-Ṭūfī confined the use of *maslahah* strictly to these spheres, not to acts of worship.
4. *Maslahah* as the strongest legal argument in *mu‘āmalāt*: If a conflict arises between *maslahah* and a textual ruling or consensus, *maslahah* is prioritized through *takhsīs* (specification) or *bayān* (clarification) of the existing legal text.

### *Social change*

According to John Lewis Gillin and John Philip Gillin, social change refers to alterations in the accepted patterns of life. These changes may be driven by new discoveries, diffusion of cultural elements, material culture, demographic shifts, ideological movements, or geographical factors (Soekanto, 2014). Alvin L. Bertrand further categorizes the processes of social change into diffusion, acculturation, assimilation, and accommodation:

1. Diffusion is the process through which cultural elements spread from one individual or society to another.
2. Acculturation occurs when one group encounters elements of a different culture, leading to gradual integration of these elements without erasing the original cultural identity.
3. Assimilation involves prolonged contact between individuals from different cultural backgrounds, eventually leading to the formation of a new, unified culture.
4. Accommodation often synonymous with adaptation can be defined as both a process and a condition. It refers to achieving social equilibrium between individuals and groups, aligned with societal norms and values. It is also an intentional effort to restore or maintain this social balance (Ali, 2022).

In today's world, social change is considered natural and occurs rapidly, largely driven by advancements in technology and global communication. People across the world can instantly access information about technological innovations, educational reforms, revolutions, and other societal transformations. As a result, societies may undergo changes in values, behaviors, institutions, social structures, power dynamics, and interaction patterns (Halim, 2015).

Social change often leads to diverse consequences, resulting in new social structures, patterns, and relationships. These shifts alter how individuals and groups relate to one another and to the broader social system. Furthermore, social change can give rise to challenges when emerging behaviors or norms conflict with existing social standards. Since different elements of society evolve at varying speeds, these discrepancies can create friction. Yet, due to their interdependence, when one element changes, the others are compelled to adapt in response (Halim, 2015).

#### *Distribution of zakat at Nurul Hayat Islamic center*

Nurul Hayat is a nationally recognized Lembaga Amil Zakat (LAZ), responsible for collecting and distributing ZISWAF (Zakat, Infaq, Shadaqah, and Waqf) funds. This institution manages five main programs, as featured on its official website: education, health, da'wah, social and humanitarian aid, and economic empowerment. According to Anjik Setiawan, Program Manager at LAZ Nurul Hayat, program planning begins with donor surveys to identify priority initiatives, such as the Khoirunnas Scholarship Program, targeted at orphaned and impoverished students (mustahik). These programs are funded through zakat mal, designated infaq (with specific beneficiaries named by donors), and general donations, which comprise approximately 25% of total collected funds (A. Setiawan, personal communication, September 23, 2024).

##### *1. Education Program*

This program provides full scholarships for orphaned and underprivileged children from primary school through university. According to Anjik Setiawan, funding for education primarily comes from tied donations and partially from zakat mal, while building infrastructure is financed through alms and waqf contributions. In 2022, zakat funds allocated for education reached IDR 859,748,054.00, and in 2023, this rose significantly to IDR 2,499,234,491.32. These funds are drawn from zakat allocations for the poor and needy (fakir and miskin). According to Dr. Nur Fauzi, Sharia Supervisory Board member at Nurul Hayat and Secretary of the East Java MUI, zakat distribution for scholarships is based on strategic mapping and field assessments. The legitimacy of scholarship distribution is supported by MUI Fatwa No. 120/MUI/II/1996, which permits the allocation of zakat for educational purposes.

## 2. *Health Program*

This includes free healthcare services for the underprivileged, implemented through the Practical (Praktik Sosial Medis) program across eight clinics, with 12,508 patients treated, and the Sahabat Sehat initiative operating in 16 cities serving 481 patients. In 2022, zakat funds allocated for healthcare reached IDR 1,346,387,302.00, and increased to IDR 1,789,016,216.63 in 2023. These allocations are sourced from the zakat category for the poor. The allocation of zakat for health programs aligns with MUI guidelines issued during the COVID-19 pandemic, allowing zakat to be distributed in the form of cash, food, medical supplies, business capital, and other essential items for mustahik needs.

## 3. *Da'wah Program*

This program includes spiritual development activities, such as the Majelis Taklim Abang Becak (pedicab drivers' study group), which is held monthly in five cities, reaching 4,356 beneficiaries. Each participant receives IDR 20,000 per attendance and basic food packages before Ramadan and Eid. The program's expenses are covered by zakat allocations for the poor. Additional da'wah activities include:

- Ramadan programs in 16 cities (155 beneficiaries)
- Religious guidance and support for converts to Islam in three cities (92 beneficiaries)

Assistance for converts includes Qur'an literacy classes, housing aid, and debt relief (paid directly to creditors), funded from the zakat allocation for mu'allaf (converts to Islam).

## 4. *Social and humanitarian program*

This includes emergency response aid and social welfare support. Programs include:

- Free ambulance service (469 services)
- Monthly stipends for Quran teachers (9,379 beneficiaries)
- Tanda Cinta Penghafal Qur'an (Qur'an memorizer support, 327 recipients)
- General social aid (1,030 recipients)
- Assistance for poor widows (1,017 recipients)
- Warung Berkah (blessing stalls, 920 recipients)

According to the Director of Zakat Distribution, zakat is used to support monthly stipends for TPQ teachers, Qur'an memorizers, and preacher scholarships, sourced from the *fi sabilillah* category.

Based on MUI fatwa, *fi sabilillah* encompasses all public interests related to religion and state. Meanwhile, social aid for widows and the Warung Berkah program are categorized under assistance for the poor.

## 5. *Economic empowerment program*

This program provides capital assistance and entrepreneurship training to help the poor become financially self-sufficient, transforming *mustahik* into *muzakki*. Initiatives include:

- *Desa Ternak Sejahtera* (Prosperous Livestock Village)
- Interest-free savings and loan cooperatives (*Koperasi Berani Jujur*) for 98 recipients
- *Ibu Mart* (for orphaned mothers), reaching 2,068 recipients

These programs follow two productive zakat distribution models:

- Creative Productive System, e.g., *Ibu Mart*, where zakat is used as business capital
- Traditional Productive System, e.g., *Desa Ternak Sejahtera*, where zakat is provided as livestock with mentorship and market access support

In the livestock program, goats are distributed as business assets, and 2.5% of the proceeds are returned to support two surrounding communities. This program is

based on the MUI fatwa concerning productive zakat distribution (Nur Fauzi, personal communication, November 2024).

According to the 2023 public report uploaded on the Nurul Hayat website, the total collected funds amounted to **IDR 55,615,138,169.93**. The following section contains a table detailing zakat receipts and distributions by LAZ Nurul Hayat from 2020 to 2023.

Table 1. Acquisition and distribution Zakat year 2020-2021

Funds Zakat	2021	2020
<b>Reception</b>		
Muzakki Entity	256,948,163.00	208,329,344.00
Muzakki Individual	13,653,116,262.00	13,749,323,321.00
For Results Placement	20,451,646.55	16,494,255.00
Amount Reception Funds Zakat	13,930,516,071.55	13,974,146,920.00
<b>Distribution</b>		
Amil	1,738,758,053.13	1,744,706,583.13
Poor	5,629,412,712.99	6,950,353,307.02
<i>Riqab</i>	-	-
<i>Gharim</i>	115,433,674.00	424,999,495.00
Convert to Islam	94,102,000.00	118,127,500.00
God willing	6,265,928,046.84	4,562,126,559.20
<i>Ibn Sabil</i>	19,453,950.00	110,940,027.00
Ujroh Placement	7,525,331.20	3,298,852.02
Amount Distribution Funds Zakat	13,870,613,768.16	13,914,552,323.37
Surplus (Deficit) Funds Zakat	59,590,303.39	59,594,596.64
Balance Beginning	19,668.63	99,705,072.00
Balance End Funds Zakat	19,201,972.03	159,299,668.64

Based on the table above, in 2020 the distribution allocation, from the largest to the smallest, was directed to the poor, sabilillah, amil, muallaf, ibnu sabil, and lastly, gharim. In 2021, the order changed, with the largest allocation going to sabilillah, followed by the poor, amil, gharim, muallaf, and the smallest to ibnu sabil. Notably, the 2021 report shows an interesting shift, where the distribution to the sabilillah asnaf exceeded that of the poor.

In 2022, zakat distribution was allocated from the largest to the smallest as follows: the poor, sabilillah, amil, muallaf, gharim, and lastly, ibnu sabil. In 2023, the distribution order remained largely the same, with the largest allocation going to the poor, followed by sabilillah, amil, gharim, muallaf, and ibnu sabil. The table below provides more detailed data on the distribution carried out by Nurul Hayat through various programs.

Table 2. Acquisition and distribution Zakat year 2022-2023

Funds Zakat	2023	2022
<b>Reception</b>		
Muzakki Entity	792,807,843.00	341,649,941.00
Muzakki Individual	13,539,879,399.00	14,026,057,130.00
For Results Placement	2,145,572.24	4,434,460.00
Amount Reception Funds Zakat	<b>14,334,832,814.24</b>	<b>14,372,191,531.00</b>
<b>Distribution</b>		
Amil	1. 791,585,905.25	1,795,963,384.00
Poor Poor	7,439,171,159.94	8,696,840,785.00
Riqab		
Gharim	23,743,800.00	70. 724,300.00

Convert to Islam	27,704,500.00	95,431,662,00
God willing	3,907,555,441.80	3. 763,949,877.00
Ibn Sabil	990,000.00	1,850,000.00
Ujroh Placement	4,160,242.23	4,205,111.00
<b>Amount The Opponent Funds Zakat</b>	<b>13. 194 .911.049,23</b>	<b>14,428,965,119.00</b>
Surplus (Deflslt) yes Zakat	1,139,921,765.02	(56,773,588.00)
Beginning balance	162,428,383.96	219,201,972.00
Balance End Funds Zakat	1,302,350,148.98	162,428,384.00

Table 3. Zakat Distribution Details

Asnaf	Type Of Distribution	Nominal		Program
		2023	2022	
Poor and needy	Cost of Living Assistance	3,064,597,628.00	6,264,665,260.93	Food aid for the poor
	Educational Assistance	2,499,234,491.32	859,748,054.00	School fee scholarship for the poor
	Health assistance	1,789,016,216.63	1,346,387,302.00	Dhuafa clinic and medical assistance for the dhuafa
	Economic Empowerment	86,322,824.00	226,940,167.96	Business capital assistance for the poor
Gharim	Debt settlement	23,743,800.00	70,724,300.00	Gharim's Assistance
Convert to Islam	Preaching and the necessities of life	27,704,500.00	95,431,662.00	Da'wah and the living needs of converts
God willing	Cost of Living Assistance	3,385,291,441.80	3,443,885,977.14	Monthly incentives for Quran teachers
	Educational Assistance	522,264,000.00	320,063,900.00	Scholarships for prospective preacher schools
Ibn Sabil	Social assistance	990,000.00	1,850,000.00	Social assistance for travellers who run out of money
Amil	Amil Operations	1,791,585,905.25	1,795,963,383.88	HR and Office Operations
<b>TOTAL</b>		<b>13,190,750,807.00</b>	<b>14,425,660,007.91</b>	

*Reconstruction of zakat distribution*

Zakat is a fundamental obligation in Islamic law, with its command being *qat'i* (definitive), meaning it is not open to dispute or alteration. Every capable Muslim is required to fulfill this obligation. However, based on historical precedents during the era of the Prophet's Companions, the practice of zakat distribution can be contextualized according to prevailing conditions. Consequently, its implementation, interpretation, and the underlying meaning of zakat have been subject to reinterpretation over time. The field of regional fiqh (*ijtihadiah*) allows for flexibility in matters considered non-fixed, such as the types and amounts of wealth subject to zakat, eligible recipients, and distribution mechanisms. This also includes determining the priority scale for the zakat beneficiaries (*asnaf*) (Hakim, 2015).

During the era of the Companions, significant reconstructions of zakat practice occurred. Abu Bakr enforced strict measures against those who refused to pay zakat, treating such refusal

as apostasy. Umar ibn Khattab abolished zakat allocations for new converts (*muallaf*) and imposed zakat on horse breeders reflecting changing economic conditions, as horse breeding had become profitable during his time, unlike in the Prophet's era. Uthman bin Affan introduced a classification of zakat into two categories: zakat on visible assets (e.g., crops, livestock), which the state collected, and zakat on invisible assets (e.g., money, business goods), which individuals paid independently. Caliph Ali even distributed zakat from the *Baitul Mal* to non-Muslim poor, addressing real community needs.

The National Zakat Agency outlined a strategic zakat management plan in the *Zakat Outlook Indonesia 2024*. This plan emphasizes synergy among institutions, amil zakat bodies, government, and society in developing a comprehensive approach for zakat collection, distribution, and utilization. The purpose of zakat collection is to promote social justice and assist the most vulnerable groups. Distribution, in turn, is designed to empower recipients by ensuring aid is timely and appropriately targeted to create lasting impact. This strategy aligns with Article 26 of the Zakat Management Law, which mandates that zakat distribution must be based on a scale of priority, while upholding principles of equality, justice, and territorial relevance (Nurul Hidayat, 2023).

To implement this strategy, several components are essential. First, good zakat governance must be upheld, guided by modern management principles such as accountability, transparency, and responsibility. These principles enable the formulation of effective social fund management plans and help strengthen public trust. Second, zakat institutions must develop engaging and strategic programs. Designing such programs requires the involvement of all stakeholders to raise awareness and cooperation, ultimately optimizing zakat's impact. Well-designed and attractively packaged programs enhance institutional credibility and increase public participation.

At LAZ Nurul Hayat, zakat distribution for the poor is channeled through four main programs: (1) basic living assistance in the form of staple goods, (2) educational aid such as scholarships for underprivileged students, (3) healthcare support through clinics and medication assistance, and (4) economic empowerment via business capital and mentoring.

The provision of basic necessities represents a traditional consumptive model, which has been practiced since early Islamic history. In contrast, educational scholarships represent a creative consumptive model. Nurul Hayat's scholarship distribution is guided by MUI Fatwa No. 120/1996, which permits zakat to be allocated for educational purposes under the *fi sabilillah* category. According to this fatwa, academically outstanding but economically disadvantaged students are eligible, as they pursue knowledge beneficial to the nation. Nurul Hayat's current practice allocates this support from the *poor* category, specifically targeting underprivileged students.

Wahbah al-Zuhaili, citing Shafi'i and Hanbali perspectives, emphasized that zakat should fulfill the poor's basic need either in the form of goods, work tools, or capital even if the amount is significant. Malikiyyah scholars, however, recommend limiting zakat to meet one year's worth of needs. Yusuf al-Qaradawi further elaborates two opinions: one proposes meeting lifelong needs, and the other covers needs for a year. Referring to Article 26's prioritization mandate, the author suggests that basic needs including food, clothing, and shelter should be prioritized first. The remaining portion can then be directed to education, which, while not traditionally classified as a zakat expenditure, has become a primary need in the modern era. From the perspective of Al-Thufi's *maslahah* theory, zakat has a *muamalah* (social) dimension beyond its *ibadah* (devotional) aspects. Education, being vital for long-term well-being, thus qualifies as a zakat-eligible need. Indonesia's mandatory 12-year education policy further supports this argument, as it classifies education as a public necessity that can be supported through zakat.

Similarly, zakat distribution in the form of healthcare services reflects a creative consumptive model. Medical treatment is a pressing need that, if unmet, can threaten life. The shift from traditional to creative consumptive zakat aligns with Najm al-Din al-Thufi's *maslahah* concept, where anything that brings about significant benefit like preserving life is prioritized. Although medical services were not historically classified as zakat recipients, the evolving definition of "wealth" now includes non-material benefits. Modern zakat jurisprudence considers services with tangible value (e.g., medical consultations) as eligible for zakat disbursement under the broadened understanding of wealth (*mal*).

Economic empowerment programs fall under creative productive zakat distribution. This form supports skill-building, capital provision, and entrepreneurship for the poor, aiming to transform *mustahik* (zakat recipients) into *muzakki* (zakat payers). Such distribution aligns with the essence of zakat to eradicate poverty. Empowerment initiatives may include capital (as *tamlik*, or individual ownership) and non-ownership benefits like training and mentoring that help *mustahik* achieve economic independence. Nurul Hayat also distributes zakat to the *gharimin* (debtors) in the form of debt payments and to *ibn sabil* (stranded travelers) through travel support. These are traditional consumptive models. For *muallaf*, zakat distribution includes both basic living support and creative consumptive da'wah programs such as Qur'an studies.

For *fi sabilillah*, Nurul Hayat implements three programs: (1) living assistance in the form of incentives for Quran teachers and memorizers (traditional consumptive), and (2) scholarships for prospective da'i (creative consumptive). Yusuf al-Qaradawi noted a shift in the interpretation of *fi sabilillah* from strictly military efforts to broader acts of virtue, including religious education, mosque construction, and public welfare activities. Contemporary scholars agree that this category now includes a wide range of beneficial endeavors aligned with public interest and spiritual devotion.

The shift from traditional to creative zakat distribution reflects broader fatwa transformations, driven by changing social needs (*al-nas*) and realities. This aligns with Alvin Bertrand's accommodation theory, where legal changes accommodate evolving societal conditions to promote public welfare—the core purpose of Islamic law. Historically, zakat was distributed primarily for immediate consumption (food, drink), but today, many BAZ and LAZ, including Nurul Hayat, also prioritize education. With 12 years of compulsory education mandated by the Indonesian government, education is now recognized as a primary need. In this modern context, zakat helps ensure equal access to education for underprivileged citizens. Education enhances individual competence, thus playing a crucial role in poverty alleviation. Therefore, educational zakat today is not a luxury, but a necessity.

## Conclusion

Zakat distribution, as recorded in classical *fiqh*, traditionally focused on meeting the immediate consumption needs of *mustahik*—such as food for the poor and support for debtors or travelers. The category of *fi sabilillah* initially referred to those fighting in Allah's cause but has since broadened to include all acts of public benefit and religious devotion. At LAZ Nurul Hayat, zakat is distributed through a range of programs: For the poor: basic necessities, educational scholarships, health services, and business empowerment, For *gharimin*: debt relief, For *muallaf*: religious education and living assistance, For *fi sabilillah*: teacher stipends, Quran memorizer incentives, and preacher scholarships, For *ibn sabil*: travel aid.

These programs represent a combination of traditional consumptive, creative consumptive, and creative productive distribution models. In the modern era, zakat can be distributed to personal *asnaf* (e.g., the poor, *muallaf*, *gharimin*, *ibn sabil*) and institutional *asnaf* (e.g., *amil*, *fi sabilillah*). As long as the distribution benefits the recipient's welfare directly, the form may

vary whether consumptive, productive, conventional, or creative based on contemporary needs and the principle of *maslahah*.

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