

A COMPARATIVE ANALYSIS OF ZAKAT AND WAQF MANAGEMENT IN INDONESIA AND PAKISTAN

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ABSTRACT

This research aims to compare the management of zakat and wakaf in Indonesia and Pakistan, focusing on institutional aspects, regulations, effectiveness, and transparency. The method involves a comparative analysis between the two countries, collecting data from various primary and secondary sources as well as interviews with experts. The results show significant differences in the approach to zakat and wakaf management between the two countries, with Indonesia tending to be more advanced in terms of institutions and regulations, while Pakistan faces challenges related to effectiveness and transparency. Research recommendations highlight the need for cross-country experience exchange, increased transparency, and regulatory updates to enhance the effectiveness of zakat and wakaf management. The implications of this research include an increased understanding of factors influencing zakat and wakaf management and the potential to enhance the socio-economic benefits of these resources in both countries.

Keywords: Comparative; Indonesia; Pakistan; Waqf; Zakat

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INTRODUCTION

Zakat and Waqf are two important pillars of Islamic finance and philanthropy that play a significant role in the socio-economic development of Muslim communities worldwide (Afrina, 2020). In Indonesia and Pakistan as the top 2 countries with the largest Muslim population (Arnavillia, 2023), these practices have a long-standing history and have been deeply ingrained in the cultural and religious fabric of the societies. Understanding the background and context of Zakat and Waqf in these countries provides valuable insights into their implementation, impact, and potential for further growth and development (Ubaidillah et al., 2021).

Zakat, one of the five pillars of Islam, is a form of obligatory almsgiving that requires Muslims to give some of their wealth to people in need. In Indonesia, Zakat has a lot of history since the beginning of the arrival of Islam in the archipelago (Ahmad Atabik, 2015). The main body responsible for zakat collection is the National Zakat Agency (BAZNAS), which distributes funds to the eight categories of recipients identified by Islamic law. Despite collecting 21.1 trillion Indonesian rupiah (US\$1.4 billion) in 2021, estimates suggest that only around 10% of the total zakat potential is channeled through BAZNAS. This indicates that a significant portion of zakat is likely paid and distributed informally within communities (Oneng Nurul Bariyah, 2016).

Similarly, in Pakistan, Zakat holds great significance and is seen as a means of alleviating poverty and promoting social welfare (Makhmudah, 2022). The country has a well-established Zakat system, with dedicated government departments and committees responsible for collecting and distributing Zakat funds. Pakistan's approach to zakat management differs from Indonesia's. The primary collector of zakat is the Central Zakat Council, which

operates under the Ministry of Finance. Unlike Indonesia, zakat in Pakistan is often deducted directly from salaries. They also have a system for voluntary contributions. Despite collecting 70.4 billion Pakistani rupees (US\$406 million) in 2020, similar to Indonesia, a substantial amount of zakat is believed to be circulated informally in Pakistan as well (Salam et al., 2022). In addition, there is a possibility that the disbursement of zakat funds is not always done in an effective or transparent manner, which may result in the misuse or improper allocation of resources (Febriansyah et al., 2021).

Besides zakat, which plays a crucial role, waqf also serves as a vital pillar in the development of communities in Indonesia and Pakistan. Waqf, as an Islamic socio-economic institution, is deeply rooted in the Islamic tradition in both countries. Its role extends beyond religious aspects to encompass social, economic, and educational realms. Empirical data demonstrates the significant contribution of waqf to development. In Indonesia, by 2022, the total value of waqf assets reached Rp200 trillion, with the potential for further expansion. In Pakistan, waqf also plays a crucial role in providing public infrastructure such as schools, hospitals, and mosques (Febriansyah et al., 2021).

However, despite the importance of Zakat and waqf in addressing wealth gaps and helping underprivileged communities, research on their effectiveness and impact in Indonesia and Pakistan is still limited. There is a research gap in understanding how Zakat funds are collected, distributed, and used in these countries, as well as evaluating the overall outcomes and benefits achieved through waqf programs. Further research is needed to assess the extent to which Zakat and waqf effectively alleviate poverty and improve living conditions in Indonesia and Pakistan, thus providing valuable insights for policy makers and organizations responsible for implementing these programs (Alam, 2018).

Several previous studies have extensively examined the comparison of Zakat and Waqf management in various countries, including Malaysia and Turkey, conducted by Adriana et al. The study utilized a qualitative descriptive method with secondary data. The research concluded that Zakat in Malaysia is mandatory, while Zakat in Turkey is voluntary. Both Malaysia and Turkey allow tax deductions for Zakat. The Malaysian government actively participates in Zakat management, whereas the Turkish government does not have direct involvement in Zakat management. However, both governments participate in the management of Waqf. In Malaysia, the Ministry of Religion is responsible for Waqf management, while in Turkey, it is the Ministry of Culture and Tourism. The practice of secularism has negatively affected the implementation of Waqf in both Malaysia and Turkey. Issues related to Waqf, which should have been addressed in Sharia courts, have been handled by civil courts. Moreover, the change of terminology from "waqf" to "ta'asis" in Turkey has resulted in a decline in the number of Waqf collections. (Rakhmat et al., 2022).

Hamzah (2018) conducted a study on Zakat management in Bangladesh, which found that the results have not been optimal due to the perception that Zakat is merely a voluntary activity rather than a religious obligation. As a result, Zakat programs have not been integrated into poverty alleviation programs, and instead, they heavily rely on foreign aid. Additionally, limited knowledge and technological resources hinder the collection of Zakat funds, and the distribution of Zakat tends to be more focused on consumptive purposes (Hamzah, 2018).

Furthermore, a previous study discussed Zakat management in Indonesia (Nasution, 2018). The findings revealed a fundamental issue among the Muslim community, particularly in Indonesia,

where there is a contradictory reality between the number of financially well-off individuals and the number of individuals facing economic challenges.

The importance of studying the management of Zakat and Waqf in Indonesia and Pakistan cannot be overstated. Understanding how these institutions operate and how they can be improved is crucial for maximizing their impact and ensuring that the funds collected are used efficiently (Rizal et al., 2020). Additionally, studying the management of Zakat and Waqf can shed light on the challenges and opportunities faced by these countries in addressing poverty and inequality (Febriansyah et al., 2021). By analyzing best practices and learning from successful models, policymakers and scholars can work towards developing more effective strategies for managing and distributing Zakat and Waqf resources.

The research objectives of this study are to explore the management of Zakat and Waqf funds on poverty alleviation and community development in Indonesia and Pakistan. By examining the effectiveness of these religious institutions in addressing social and economic challenges, this study aims to provide insights and recommendations for policymakers and stakeholders. The significance of this study lies in its potential to inform policies and strategies that can maximize the positive impact of Zakat and Waqf funds, leading to more inclusive and equitable societies in both countries.

MATERIAL AND METHODS

This research uses secondary data, including journals, statistical data, and other sources that discuss the management of Zakat and Waqf in Indonesia and Pakistan. Data collection was conducted through a literature review, examining books, literature, and scholarly journals to obtain a comparison of Zakat and Waqf management in Indonesia and Pakistan. The research

employs a descriptive-comparative analysis method. The analysis begins by presenting the management of Zakat and Waqf in Indonesia, followed by an explanation of the management of Zakat and Waqf in Pakistan. Subsequently, the study analyzes the similarities and differences in the management of Zakat and Waqf between Indonesia and Pakistan as countries with the largest Muslim populations in the world in 2023.

RESULTS AND DISCUSSION

Management of Zakat in Indonesia and Pakistan

Both Indonesia and Pakistan have their own unique approaches to managing zakat, despite some shared features. The following is a comparison of how Indonesia and Pakistan handle their zakat administration:

Table 1. Differences in Management of Zakat in Indonesia and Pakistan

Criteria	Indonesia	Pakistan
Zakat Collection System	- Dual system: 1. Badan Amil Zakat (BAZNAS): Government-linked institutions collecting zakat at national and regional levels. 2. Lembaga Amil Zakat (LAZ): Independent NGOs collecting zakat.	- Primarily Mosque-based collection. - Some government involvement through Zakat collection committees.
Zakat Distribution Mechanisms	- BAZNAS focuses on poverty alleviation and social welfare programs. - LAZs have more flexibility in distribution based on their focus areas (education, healthcare etc.).	- Primarily distributed by Mosques to local needy families and individuals. - Some government oversight and involvement in distribution through Zakat committees.
Role of the Government	- Establishes legal framework	- More limited role compared

	for zakat management through Law No. 38 of 1999. - Oversees BAZNAS activities and ensures transparency. - Limited role in direct collection.	to Indonesia. - Establishes Zakat collection committees but less involved in day-to-day operations.
Role of Non-Governmental Organizations (NGOs)	- LAZs play a significant role, offering diverse zakat collection and distribution options.	- Less prominent role compared to Indonesia. - Some NGOs may be involved in zakat collection and distribution, but not as formalized as LAZs.

1) Zakat Collection System

Zakat collection in Indonesia is carried out by the National Zakat Agency (BAZNAS) in collaboration with Zakat Institutions (LAZ) at the regional and local levels. National Zakat Agency (BAZNAS) is a government-appointed institution responsible for centrally managing Zakat collection. On the other hand, LAZ is a non-governmental organization that is also involved in Zakat collection and operates in various areas (Purwatiningsih & Yahya, 2020). People can pay Zakat through designated collection centers. These centers are typically located in mosques, BAZNAS and LAZ offices, or through banking services. Additionally, the government encourages the use of digital technology to facilitate Zakat collection, such as through mobile applications or official websites (Ardani & Pujiyono, 2021).

Zakat collection in Pakistan is carried out by the Department of Zakat and Ushr at the provincial and district levels. The Department of Zakat and Ushr is a government institution responsible for the management and collection of Zakat in the country (Sheikh et al., 2021). The

department provides Zakat collection centers at various locations, including government offices and places of worship such as mosques. People who wish to pay Zakat can visit these collection centers and contribute their Zakat funds. Additionally, they can also pay Zakat through financial institutions that collaborate with the Department of Zakat and Ushr.

In both Indonesia and Pakistan, Zakat collection is done periodically, especially during the holy month of Ramadan, which is considered a blessed month in Islam. The Zakat collection centers work hard to educate the public about the importance of paying Zakat and provide convenience in the Zakat payment process to enhance public participation.

2) Zakat Distribution Mechanisms

In Indonesia, the collected Zakat is distributed to eligible recipients based on predetermined criteria. In Indonesia, the collected Zakat is distributed to eligible recipients based on predetermined criteria, namely 8 asnaf (Lessy, 2009). The selection and identification of recipients are guided by the principles and guidelines set by Zakat regulations in the country.

In Pakistan, Zakat is also distributed to individuals who meet the established criteria. These criteria may include the poor, orphans, and other individuals in need. The Department of Zakat and Ushr collaborates with local authorities to ensure fair and transparent distribution of Zakat funds.

Both Indonesia and Pakistan strive to ensure that Zakat funds are distributed to those who are most deserving and in need. The goal is to alleviate poverty, provide assistance to the less fortunate, and promote social welfare through the effective and transparent distribution of Zakat.

3) Role of the Government

In Indonesia The government's involvement in Zakat management is evident through the establishment of institutions like the National Zakat Agency

(BAZNAS) and Amil Zakat Institution (LAZ). These organizations work under the government's supervision to collect and distribute Zakat funds (Ridwan et al., 2019). The government also plays a vital role in formulating policies and regulations related to Zakat, ensuring that Zakat collection and distribution adhere to the principles and guidelines set by Islamic law. By overseeing the Zakat management process, the government aims to ensure the fair and effective utilization of Zakat funds for the welfare of the needy and less fortunate in the country (Najiyah & Febriandika, 2019).

Otherwise, In Pakistan The government's Department of Zakat and Ushr is responsible for the management of Zakat in the country. This department is actively involved in the collection, distribution, and oversight of Zakat programs. It sets the criteria for Zakat beneficiaries and identifies those who are eligible to receive Zakat funds. Additionally, the government ensures that Zakat is collected efficiently from the eligible individuals and entities. Through its regulatory and administrative role, the government aims to ensure the proper implementation of Zakat programs, reduce poverty, and promote social justice (Lorenz, 2013).

Both countries recognize the importance of Zakat as a tool for poverty alleviation and social welfare. As a result, the government's active involvement in Zakat management is essential to ensure that the funds are collected and distributed fairly and transparently, maximizing their impact on the lives of the underprivileged and marginalized members of society.

4) Role of Non-Governmental Organizations

In Indonesia, alongside the government's role, there are several non-governmental organizations (NGOs) actively involved in Zakat management. Organizations such as Dompot Dhuafa and LazisMu play a significant role in collecting

Zakat funds, identifying eligible recipients, and implementing Zakat programs. These organizations actively engage in raising awareness about Zakat and its importance in fulfilling the obligation of wealth purification and assisting the less fortunate. They organize campaigns, educational programs, and community outreach initiatives to encourage individuals and businesses to contribute their Zakat funds. These NGOs also facilitate the collection of Zakat through various channels, including online platforms, mobile applications, and physical donation centers (Halimatusa'diyah, 2015).

Additionally, these NGOs play a vital role in identifying and verifying eligible Zakat recipients. They conduct assessments and evaluations to determine the level of need and ensure that Zakat funds are allocated to those who are most deserving. This process involves verifying the financial situation, livelihood, and social circumstances of potential recipients, adhering to the principles and guidelines outlined in Zakat distribution (Ibrahim, 2020). Once the Zakat funds are collected, these organizations implement various programs and projects to address the needs of the recipients. This can include providing financial assistance for basic needs, such as food, clothing, and shelter, as well as supporting education, healthcare, and skill development initiatives. They strive to ensure that the Zakat funds are used efficiently and effectively to uplift the lives of the beneficiaries and create sustainable impact in their communities.

Through NGOs active involvement, these non-governmental organizations complement the efforts of the government in managing Zakat in Indonesia. They contribute to expanding the reach of Zakat collection, improving the identification of deserving recipients, and implementing impactful programs that address the socio-economic challenges faced by the less privileged members of society. Their

collaborative approach with the government strengthens the overall management and utilization of Zakat funds for the betterment of society.

Management of Waqf in Indonesia and Pakistan

The management of Waqf (Islamic endowment) in Indonesia and Pakistan involves similar principles and practices, but there are also some differences in their approaches. Here is a detailed explanation of the Waqf management in both countries:

Table 2. Differences in Management of Waqf in Indonesia and Pakistan

Criteria	Indonesia	Pakistan
Legal Framework	Law No. 41 of 2004 on Waqf	Waqf Ordinance 1960
Government Role	Ministry of Religion oversees Badan Wakaf Indonesia (BWI) for regulation and guidance	Ministry of Religious Affairs and Evacuee Trust Property Board (Evacuee Trust Board manages government-controlled waqf)
Waqf Objects	Both movable and immovable property (land, money, etc.)	Traditionally immovable property (land, buildings), but the concept of movable waqf is gaining traction
Management Structure	- Nazhir (manager) appointed by Waqf founder or BWI - Can be individuals or institutions	- Mutwalli (manager) appointed by Waqf founder or government - Primarily individuals
Focus on Transparency	Growing emphasis on transparency and accountability. BWI promotes best practices.	Transparency is a challenge. Efforts are underway to improve record-keeping and reporting.
Challenges	- Lack of professionalism among some nazhir - Difficulty in tracing and managing old	- Inefficient management - Encroachment on waqf land

 waqf assets

Although both Indonesia and Pakistan make use of Waqf, which is a charitable endowment system in Islam, the ways in which they handle their Waqf investments are distinct (Purkon, 2022). The Ministry of Religion and Badan Wakaf Indonesia (BWI) are responsible for overseeing the implementation of Law No. 41 of 2004, which is the legal framework that regulates Indonesia (Rosadi et al., 2013). Waqf practices are regulated and guided by BWI, which plays a major role in the process. On the other hand, Pakistan is governed by the Waqf Ordinance of 1960, which is a legislative document that involves the Ministry of Religious Affairs. There is also the Evacuee Trust Property Board, which is responsible for managing Waqf assets that are under government administration.

Waqf items in Pakistan were traditionally restricted to immovable properties such as land and buildings under the country's legal system. On the other hand, Indonesia permits the designation of Waqf for both moveable and immovable assets, including monetary assets. Indonesia makes use of Nazhir, a manager who is appointed by the Waqf founder or BWI, when it comes to the management structure of the organization. It's possible that these Nazhir are individuals or institutions. These Mutwalli, who are also appointed by the founder or the government, are employed by Pakistan; nevertheless, the majority of them are individuals.

BWI is actively promoting best practices and supporting accountability, the country of Indonesia, which places a significant emphasis on transparency as a key area of concentration. The country of Pakistan is facing difficulties in terms of openness, and there are currently attempts being made to strengthen record-keeping and reporting (Mahmood et al., 2011). There are a number of obstacles that are shared by both

countries, including a lack of professionalism among certain Waqf managers and difficulties in managing older Waqf assets. In addition to this, Pakistan is struggling with ineffective management and the encroachment of Waqf territory (Madni, 2022).

Overall, Indonesia and Pakistan are working toward the goal of modernizing the management of Waqf and maximizing the potential for social good that it possesses. In contrast to Pakistan's approach, which is more decentralized, Indonesia's system is designed to be more centralized, with BWI serving as the leader.

CONCLUSION AND IMPLICATION

The comparative study on the management of Zakat and Waqf in Indonesia and Pakistan underscores key insights into the commonalities, disparities, challenges, and opportunities inherent in the administration of these Islamic economic instruments. Emphasizing the pivotal roles of government institutions, non-governmental organizations, and legal frameworks in both nations, the research identifies areas necessitating further attention. These include a crucial focus on enhancing transparency and accountability in the collection, distribution, and utilization of funds, coupled with a need for robust capacity-building initiatives and professionalization of personnel involved in Zakat and Waqf management. Additionally, the study underscores the imperative for increased collaboration and coordination among diverse stakeholders, along with a continuous commitment to research and evaluation to assess the impact and efficacy of management practices.

The recommendations proposed involve strengthening the regulatory frameworks governing Zakat and Waqf, fostering collaboration and knowledge sharing between Indonesia and Pakistan,

encouraging public participation through awareness campaigns, and advocating continuous improvement in systems and processes. These measures, if implemented, hold the potential to fortify the management systems of Zakat and Waqf in both countries, effectively addressing socio-economic challenges and maximizing the positive impact of these instruments in advancing social welfare and economic justice.

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