

Modernizing Zakat in Indonesia, from Masdar Farid Mas'udi, Safwan Idris, to Didin Hafidhuddin

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ABSTRACT

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Zakat as a scientific and teaching discourse has undergone modernization. However, the pattern of modernization itself is not uniform. This article will describe three patterns of efforts to modernize zakat in Indonesia through the thoughts of three figures, namely Masdar Farid Mas'udi, Safwan Idris, and Didin Hafidhuddin. This research is qualitative and literary in nature in the scope of studying figures' thoughts using a historical-sociological approach. Data was taken from the three main books of the figures and then analyzed using descriptive, synthetic, and comparative analysis techniques that focused on categorical analysis. The results of this research show that the three figures offer modernization of zakat related to understanding the concept of zakat, sources of zakat, distribution of zakat, the relationship between tax and zakat, and modernization of zakat institutions. Masdar modernized zakat by reconstructing the concept of zakat, by reconstructing the concepts of *qath'i-zhanni* and *sunnah-hadith*. The criticism is mainly related to taxes, which do not have the spirit of zakat. Safwan Idris is trying to reform the management of zakat and understand zakat as *sunnatullah*, not as *sunnatul-insan*. Didin Hafidhuddin responded to the modernization of zakat by expanding zakat sources based on a modern economy. Their thoughts are quite relevant in the current development of zakat management in Indonesia, although not all of their thoughts have been accommodated.

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1. Introduction

The zakat discourse has experienced interesting developments, with the teachings of zakat having been studied in various dimensions, ranging from legal, social, and economic to political dimensions. From year to year, economic researchers discuss the issue of zakat quite intensively. Fuadah Johari, et al [1] and Rini [2] found an increase in the volume of articles discussing zakat from 2003 to 2019. International publications based on the Scopus database from 1964-2019 discussed the

theme of zakat recorded numbering four hundred and nine publications. A rapid increase occurred in 2011 with 16 publications, then reached a record high in 2019 with 81 publications. It is also clear that in the zakat literature there is collaboration between writers and zakat researchers in several scientific disciplines [3]. However, the research results of Firmansyah, et al. show that the topic of zakat is less popular in Islamic economics journals in Indonesia which are accredited by Sinta 2 Kemenristekdikti [4].

The development of zakat studies in Indonesia is in line with the development of Islamic economic studies. The new paradigm of Islamic economic thought was born at the earliest since the end of the 1990s when Islamic economics began to use conventional economic instruments [5]. In the 1990s, initiatives to mobilize zakat as a national movement became increasingly widespread, as was taking place in several other Muslim countries, such as Malaysia and Pakistan [6][7]. The literature on zakat studies has also experienced a shift towards efforts to modernize zakat teachings in line with modern economic developments. Islamic studies in Indonesia have developed well since the 20th century AD, when there was a transition from classical thinking to modernist thinking [8].

Masdar Farid Mas'udi tried to modernize zakat by radically reconstructing the teachings of zakat through his zakat-tax theory [9]. Taxes as a product of the modern economy do not need to be in conflict with the teachings of zakat. In his mind, zakat is a spirit for tax institutions. Masdar's business has received opposition from various groups. Safwan Idris, for example, considers this view to be a partial form of zakat thinking from the modern constitutional law paradigm [10]. Safwan agrees to modernize the teachings of zakat, as does Didin Hafidhuddin with his thoughts on zakat in the modern economy, but each has its own school of thought in modernizing it [11].

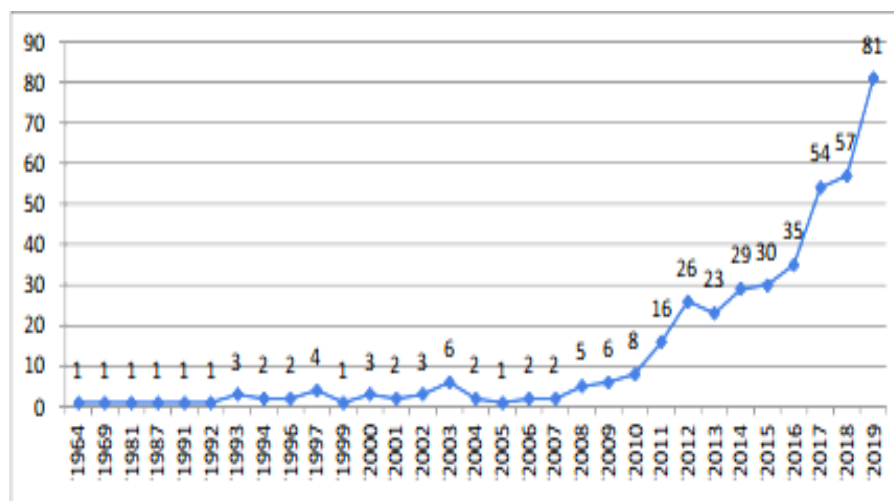


Fig. 1. Development of Scopus indexed zakat literature

This article will review the thoughts of these three figures, starting from the background of their thoughts, their own thoughts about the concept of zakat, sources of zakat, distribution of zakat, tax-zakat relations, and modernization of zakat institutions, as well as their relevance to zakat management in Indonesia today. The efforts of these three figures in modernizing the teachings of zakat, at least, can be said to have represented three schools of modernization of zakat. Their thoughts are interesting to review because apart from being thinkers, they are also zakat movers and practitioners. Apart from that, their own thoughts, excluding Safwan Idris, have received many responses from researchers, academics, and scholars of Islamic economics and law.

2. Method

This research is a literary qualitative research within the scope of the study of figures' thoughts. The approach taken is historical-sociological. Data was collected by tracking and analyzing the thoughts, biographies, and methodological framework of the figures in this research. This data was

obtained from the works of the figures; Masdar Farid Mas'udi from two of his works, namely "Agama Keadilan: Risalah Zakat (Pajak) dalam Islam [Religion of Justice: Treatise on Zakat (Tax) in Islam]" and "Pajak itu zakat: Uang Allah untuk Kemaslahatan Rakyat [Tax is zakat: Allah's Money for the Benefit of the People]", both of which are actually similar, only there is a revision of the title and some of the contents of the second book ; Safwan Idris from his book "Gerakan Zakat dalam Pemberdayaan Ekonomi Umat: Pendekatan Transformatif [The Zakat Movement in Community Economic Empowerment: A Transformative Approach]"; and Dididn Hafidhuddin from his book "Zakat dalam Perekonomian Modern [Zakat in the Modern Economy]." Apart from that, data was also taken from comments from other writers regarding biographies of their thoughts. This data was then analyzed using descriptive, synthetic, and comparative analysis techniques which focused on categorical analysis (an analysis to determine the category of someone's thoughts).

3. Results and Discussion

3.1. Biography of Figures and Background of Zakat Thought

3.1.1. Masdar Farid Mas'udi

Kiai Masdar was born in Purwokerto in 1954. He moved from Islamic boarding school to Islamic boarding school, and is an alumnus of the Sharia Faculty of IAIN Sunan Kalijaga in 1979 [7] and postgraduate philosophy studies at the University of Indonesia (1994-1997), to becoming deputy person in charge of the Al-Hamidiyah Islamic Boarding School, Depok, Jakarta [12]. Masdar Farid Mas'udi is an intellectual cum organizer in the Nahdlatul Ulama environment, he has served in various positions in this organization [13]. Apart from PBNU, he is also active in the MUI, was also deputy general chairman of the Indonesian Mosque Council (2012-2017), and is a member of BAZNAS.

Masdar's thoughts about zakat originate from Masdar's anxiety about standardizing the concept of zakat. In his book "Religion of Justice: Treatise on Zakat (Tax) in Islam," he expressed this anxiety from the first paragraph of his preamble. He wrote, "Starting around the 3rd century H (9th century AD). As the pillars of schools of thought in Islam were built and strengthened, the people slowly experienced stagnation in the world of thought. Both laypeople and elites alike tend to no longer validate every review of the religious teachings they believe in [9]. Zakat, as one of the main teachings of Islam, is undergoing this standardization process, so that a paradigm is built that does not need to be rethought about zakat.

According to Masdar [7], not all issues relating to zakat have been seen from the deepest roots of their concerns. In Masdar's hypothesis, the teaching of zakat has lost almost everything due to its own religious views. The social ideals and views of zakat teachings were pushed back by the influence of medieval religious views which tended to be metaphysical and *fiqhiyyah*. When faced with the scientific and technological revolution that marked the modern era, the religious teachings of zakat seem to have lost their strategic role in reducing social inequality. The discourse on zakat is no longer considered commensurate with the challenges of injustice which are increasingly out of control [7]. According to him, the decline in the strategic role of zakat for the people is marked by three interrelated weaknesses: weaknesses in terms of philosophy or epistemology, weaknesses in terms of structure and institutions, and weaknesses in terms of operational management [7].

3.1.2. Safwan Idris

Teungku Safwan Idris was one of the important Acehese scholars of his time. He was born on September 5 1949 in Siem Village, Darussalam District, Aceh Besar, and comes from a family of ulama from Aceh Besar, and is also the grandson of a great ulama from South Aceh, Teungku Mudawali Al-Khalidi [14]. He is known as a Western alumnus with an Eastern heart or the Ka'bah, because he traveled abroad to complete his master's and doctoral studies at the University of Wisconsin-Madison, one of the best state research universities in the United States, in 1977 [14]. However, the scholarly line was still visible in Safwan Idris, he was trusted as chairman II of the Dayah Inshafuddin Aceh Association for two periods (1986-1991 and 1991-1996) and served on the expert council at the central MUI (1999-2005). He also held the position of rector of IAIN Ar-Raniry

(now UIN Ar-Raniry) from 1996 until his martyrdom on September 16 2000 [15]. During his time leading IAIN Ar-Raniry, he was also awarded the title of Professor.

He admits that he is not an expert in jurisprudence or a scholar in the field of Islamic sciences in the conventional sense, because he is a graduate of English Language Education, a graduate of Library Science and a graduate of Educational Policy [10]. However, because of his concern for Aceh's economic empowerment, he was appointed as general chairman of BAZIS Aceh Province since 1993. From this experience in managing and developing zakat organizations in Aceh, thoughts were formed in efforts to develop zakat in the future. These thoughts are outlined in the work entitled "The Zakat Movement in Community Economic Empowerment: A Transformative Approach." [8].

In his position as a policy analyst he uses it to emphasize the zakat movement as a social movement. He observed that all dimensions of the teachings of zakat in the course of the history of Islamic society seemed to have been separated from the attention of Muslims and carried out in an effort to carry out one's obligations towards Allah alone. The discussion of zakat focuses on the legal dimension; whether the collection and delivery of zakat is valid or not, whether or not it is obligatory for a portion of zakat to be collected from wealth. This legal dimension of zakat teachings has developed into a separate paradigm in viewing and practicing zakat, to the point that in universities themselves zakat is part of the sharia faculty curriculum [8].

According to Safwan, with the massive changes in the world since the Renaissance in Europe which was accompanied by a revolution in science, technology and industry as well as changes in political and economic structures, this legal paradigm is no longer sufficient to implement the teachings of zakat in society. So the main thought in the Safwan zakat movement is aimed at finding a concept on how to understand and redevelop the obligation of zakat so that little by little it can penetrate into the recesses of modern socio-economic life [8].

The zakat movement in Safwan Idris' thinking must be returned to the paradigm of the Koran and Hadith. The history of zakat in Islam, as written by Yusuf Al-Qaradawi, begins with the attention given by the Koran to the problem of poverty in the Makkah period. Thus, the initial basis for the teaching of zakat should be based on the insight of social justice. The teachings of zakat are a very important source in re-developing the basic concepts of Islamic economics so that the zakat movement will ultimately become the starting point of the movement and birth of Islamic economics. It is hoped that the teachings of zakat can provide an alternative to the ideological bottleneck of a capitalistic economy and a communist economy [8].

3.1.3. Didin Hafidhuddin

Didin Hafidhuddin's name is well-known as a politician, academic and public figure. Didin was born in Bogor on 21 October 1951. In the world of politics, he was the first president of the Justice Party (now PKS). As an academic, he studied at an Islamic boarding school and is an alumnus of the Sharia Faculty of UIN Syarif Hidayatullah. He is also recorded as having studied at the Islamic University of Medina. Currently, he is a Professor of Islamic religious knowledge.

His work in the world of education has also led him to serve as Chancellor of Ibnu Khaldun University (1987-1991) and as a postgraduate lecturer at several campuses, such as the Bogor Agricultural Institute, Ibnu Khaldun University, and UIN Syarif Hidayatullah. As a community figure, he has also held various positions in mass organizations. He is a member of the National Sharia Council (DSN) and the Indonesian Ulema Council (MUI). In the world of Zakat, he is very well known because he carried out his mandate as general chairman of BAZNAS for the 2005-2015 period (two terms).

His thoughts about zakat are expressed in various scientific writings, both in the form of journal articles and in book form. His dissertation, which was later published as a book entitled "Zakat in the Modern Economy", is one form of his attention to zakat. In Didin's view, zakat is an instrument of equal distribution, but until now it has not been collected optimally in zakat-collecting institutions. One of the reasons, in his view, is the limited understanding of society regarding assets for which

zakat must be paid from conventional sources. In fact, as the economy modernizes, there are sectors that have more potential than conventional zakat sources [11].

3.2. Thoughts of Masdar Farid Mas'udi, Safwan Idris and Didin Hafidhuiddin

3.2.1. Understanding of the concept of zakat

The concept of zakat, how it is seen, understood, and practiced, as well as how the teachings of zakat are perceived and the extent to which this perception influences the attitudes and behavior of Muslim communities, will be very significant to the success of zakat as part of the Islamic revival in the future. Therefore, Safwan Idris tries at length at the beginning of his book to shape our perception of zakat. At least according to the author, Safwan wants to say that we should not understand zakat only as a cultural phenomenon, but zakat must be understood as a Quranic phenomenon and a natural phenomenon. The tendency of Muslim society so far is to understand zakat as a cultural phenomenon, which is a form of *sunnatul Insan* that departs from the understanding of zakat in legal dimensions which are formal, cultural, and positive [10].

In the view of Safwan Idris, the definition of zakat as formulated in fiqh is formal values or simply copied values of God's law. However, it must be admitted that this fiqh version of the concept of zakat has become entrenched in Muslim society and has even been passed down from generation to generation so that it ultimately becomes conservative because society tends to maintain what already exists in its cultural treasures [8].

Safwan understands that to realize a complete zakat movement, we must move from understanding zakat as a cultural phenomenon, towards understanding zakat as a Quranic phenomenon and zakat as a natural phenomenon. Zakat as a Quranic phenomenon, at least, can be seen in Surah At-Taubah. In this surah, the obligation of zakat is stated explicitly. In this surah too, zakat is compared with the concept of prayer, the concept of alms and *infaq* is understood as zakat, the obligation of jizyah to the Ahlul-Kitab, jihad with property and life, as well as criticism of the disobedience and hypocrisy of Arabs who consider giving *infaq* in the way of Allah as a loss. Zakat in the Koran is not only understood as a noun, but we must also pay attention to the word zakat in verb form. The Koran defines zakat and its basic words very differently, such as clean, holy, growing, increasing, blessing, and praiseworthy. These meanings form a socio-economic concept in Islam so that one word can be used to express one pillar of Islam [8].

Departing from this understanding of zakat as a Quranic phenomenon, zakat is expected to become a natural phenomenon that is understood as an ecosystem. An ecosystem is a natural system that operates per the Sunnatullah, and the obligations in this system are not obligations due to formally formulated provisions, but obligations that are a necessity that are part of the order that exists in the ecosystem [8]. According to the author, the real criticism that Safwan Idris wants to convey is aimed at the Muslim community's perception of the teachings of zakat, that it is not as clear-cut as the concept of fiqh, and that this concept of fiqh, although it has become entrenched, should not be standardized. Maintaining this culture is necessary, but if the values being maintained are not basic values, then these values will make it difficult to face the challenges of change [8].

Didin Hafidhuiddin is not too concerned about how society should perceive zakat. Zakat according to Hafidhuiddin, as also in the view of fiqh scholars, is a *maliyyah ijtima'iyyah* worship. The position of zakat as a form of worship and pillar of Islam, and the many lessons learned in the word of Allah and the hadith of the Prophet, are enough to move the Muslim community to pay zakat. With this typical understanding of fiqh, Didin does not try to challenge the concept of zakat teachings in fiqh, in contrast to the thoughts of Safwan Idris who tries to reconstruct the teachings of zakat in public perception. This is different from the thoughts of Masdar Farid Mas'udi who tried to radically reconstruct the teachings of zakat itself.

According to Masdar, the fiqh concept regarding the teachings of zakat is dogmatically a-social, where zakat tends to be perceived not as a religious concept that originates from spiritual commitment, but rather as a technical administrative concept, parallel to similar concepts such as tribute [7]. In

Masdar's view, zakat from the start has actually been a transcendental moral or ethical teaching for taxes and spending. Zakat is soul and spirit, parallel to tribute and jizyah, while the institution is tax. It depends on us how to include the spirit in this tax, whether the spirit is zakat, tribute, or jizyah.

To understand the position of zakat as a spirit, Masdar explained that throughout history this tax institution has been understood in three different concepts. First, taxes with the concept of tribute or offerings to the king. A country with this tribute tax is a country that is completely subordinate to the interests of the king or ruling elite. Applicable in the feudal era of kings. Second, taxes with the concept of counter-performance (or jizyah in the language of the Koran) between the tax-paying people, especially the powerful, and the authorities. Applicable in today's modern capitalistic era. Third, taxes with the ethical concept or spirit of zakat, namely taxes as charity because of Allah which is mandated to the state for the benefit of all the people. This concept (taxation with the spirit of zakat) was once practiced by the Prophet and several of his caliphs in Medina. Unfortunately, according to him, it wasn't long before the spirit of zakat was separated from its body, replaced again by the old spirit, tribute or jizyah, until now [6].

3.2.2. Sources of Zakat

Safwan Idris agrees with the addition of zakat sources made by Yusuf Al-Qaradawi in his zakat jurisprudence and conversely disagrees with scholars who limit zakat material, such as Al-Jaziri [16]. Masdar [7] and Hafidhuddin also agree on the expansion of zakat materials along with the development of the modern economy. However, Masdar, Safwan, and Hafidhuddin are different in analyzing their respective arguments.

In Safwan's understanding, restrictions on zakat sources are the result of understanding zakat as a purely cultural phenomenon. According to Safwan, zakat must be understood within the framework of the Quranic phenomenon, where the original concept itself means growth and development. According to Safwan, in analyzing zakat law it is important to pay attention to the development of science, technology, and industrialization, because with this humans have been better able to control nature and develop the wealth that exists in it, so that it can shift the concept of rich "aghniya" and who is called poor in the sunnatul insan [10].

In Masdar's view, limiting zakat to certain provisions, not only limiting zakat sources, is a form of inability to understand the hadith and sunnah of the Prophet. It is true that in the hadith of the Prophet, the sources of zakat and a certain set of provisions have been determined, but this is still a hadith, not the sunnah of the Prophet. According to Masdar [7], hadith is different from sunnah, and the problem is not just a matter of semantics. In his view, the hadith is a formal and verbal history of what the Prophet said, did, and predicted, while the sunnah is also the spirit and substance behind the hadith. For example, if, based on the history of Bukhari or anyone else, we insist that those who are subject to zakat from the category of livestock are only camels, cows, and goats, or that those who are subject to zakat from garden produce are only grapes and dates, then what is being followed is only the hadith of the Prophet, not yet the sunnah of the Prophet. Sunnah is something contextual and historical.

The argument built by Didin Hafidhuddin in developing zakat sources in the modern economy is different, which, if you may say so, is the essence of Hafidhuddin's writings. Hafidhuddin provides fiqh arguments regarding the sources of modern zakat. For example, in building the legal basis for professional zakat obligations, Hafidhuddin based it on four arguments, namely the generality of texts related to zakat obligations, *aqwal* or fatwas of previous ulama, individual fatwas and congregational fatwas, legal justice, and the suitability of Islamic law with current developments.

3.2.3. Distribution of Zakat

The distribution of zakat is related to the discussion of zakat distribution patterns and who the parties are entitled to receive zakat [17]. The procedures for distributing zakat are currently experiencing significant developments following the development and progress of science and technology as well as social dynamics, such as distributing zakat in the form of managed assets, or using zakat funds for *istitsmar* (investment). Didin Hafidhuddin, Safwan Idris and Masdar Farid Mas'udi both agree that this form of zakat distribution must be modernized. However, in terms of

whether *zakat* can be distributed to *mustahiq* personally, Hafidhuddin and Safwan still seem to make this allowance. This is different from Masdar which explicitly writes that *zakat* cannot be called *zakat* if it is distributed not through *amil zakat* [6].

Regarding *mustahiq zakat*, these three scholars also made changes to the definition of the eight *ashnaf zakat*. In Safwan's view, current wealth is liquid, a person's wealth may not be held directly or even used long before the wealth is obtained. Based on this reality, Safwan tries to shift the classic view that being free from debt is a condition for the obligation to pay *zakat* because debt can result in not reaching the *nisab* of assets for *zakat* expenditure. According to him, in this modern era, very rich people also have a lot of debt or credit. Even a rich person today may have more debt than his wealth, but because of confidence in his ability to grow his wealth, financial institutions provide him with debt so that his business can do well. The presence of banks as a modern economic institution will ultimately, inevitably, influence the ways we think about the concept of *mustahiq*.

The concept of the *riqab* received quite a lot of attention from Safwan, where in the past it was understood as a slave or servant, which has now been universally abolished, but it is impossible for the contents of the Koran to no longer be relevant in modern times. According to Safwan, it is only our interpretation that loses its relevance. *Riqab* can now be interpreted to include the category of people who are bound by loan sharks or other ties that make people lose their human rights. In Masdar's [7] view, the *riqab* can now be interpreted as people who suffer culturally and politically, in contrast to the poor who refers more to people who suffer socio-economically. Funds for this *riqab* can be used to release people who are oppressed and exploited by other people both personally and structurally [6].

In the course of the history of Islamic thought, converts to Islam were abolished by Umar bin Khattab, because in his view the reasons for giving *zakat* to this group of converts were no longer relevant [18]. However, according to Masdar, the current concept of converting to Islam can be shifted, not in the sense of conversion to Islam, but in the context of rehabilitating people who have fallen into a path outside of the Islamic path in their social behavior, such as those who are in correctional institutions, so that they return to the path of Islam [6]. Hafidhuddin himself did not agree to remove this part of the *riqab*, but rather agreed to shift the concept to Islamic missionary institutions in remote areas and isolated tribes. Even more broadly, Hafidhuddin said that this portion of converts to Islam could also be channeled to print brochures or information media for those who have just converted to Islam [11].

From this description, it appears that Masdar and Hafidhuddin are both trying to make *mustahiq* converts to Islam relevant, but their tendency to shift the concept is very different. Masdar shifted the concept of converts to Islam in the classical era by reconstructing the concept of Islam, that here he does not mean Islam as a religion, but rather Islamic values. Very different from Hafidhuddin, even though he made relevance to the concept of converting to Islam, he was reluctant to give up its meaning from Islam as a religion.

3.2.4. The Relationship between Zakat and Taxes

Masdar's view is very clear about the relationship between tax and *zakat*, where Masdar is of the view that from the start *zakat* itself was a spiritual concept for tax institutions. *Zakat* is soul and spirit, while the institution is tax. Tax is not a different institution from *zakat*, because *zakat* is an ethical concept for this tax institution. To understand the concept of this spirit institution, Masdar explained that in the course of the history of this tax institution, it has been given at least three different spirits, namely tribute, *jizyah*, and *zakat*, as explained above. In the tax-tribute concept, levies from the people are considered an offering to the king so that their use is at the will of the king or ruler. Meanwhile, in the tax-*jizyah* or counter-achievement concept, levies from the people must be replaced with achievements that are beneficial to taxpayers. This is different from the concept of *zakat-tax*, where the levies from the people do not belong to the authorities, nor are they a counter-performance for the payer, but the money passes into the possession of Allah, with the eight *ashnaf* appointed by him as its objective owners.

According to Masdar, the initial concept of zakat in Islam was not separate from tax institutions and the state. In the beginning, zakat was managed by the government, but as power expanded during the time of Caliph Usman bin Affan, he felt he was no longer able to manage the people's zakat (tax) funds as his predecessors had done. At that time Usman decided to let the people take care of the handling of zakat funds themselves which were no longer affordable by his government administration. Instead, to keep the state treasury filled, the government shifted attention to other sources of revenue that were economically adequate and politically cheaper, namely *kharaj* (levies on land controlled by the state) and *jizyah* (taxes imposed on non-Muslim citizens) [6].

Masdar's view indeed radically reconstructs the established concept of zakat. In his view, Safwan himself has not been able to accept Masdar's progressive thinking. He believes that considering zakat is the same as tax because we see zakat partially, namely looking at zakat with the paradigm of modern constitutional law. Paying zakat, according to Safwan, goes beyond a person's existence as a citizen who has legal obligations as a citizen of a country. This is because according to him, zakat has two important purposes, namely the purpose of zakat for individual life and the purpose of zakat for social life. The purpose of zakat for individual life includes purifying the soul from stinginess, developing an attitude of charity and giving, and so on. The second aim of zakat, zakat is a part of the social security system in Islam. These two goals and wisdom of zakat cannot be seen partially but must be integral. Maybe if we look at it partially, namely zakat as a source of public funds, then we will equate zakat with tax. Didin Hafidhuiddin (2002) also rejected Masdar's offer and said it was impossible to consider zakat and taxes as absolutely the same because there are similarities and differences between the two [11]. However, Hafidhuiddin believes that it is not a problem, or that it is legitimate to have two mandatory levies (double tax) for Muslims in Indonesia; pay taxes and pay zakat.

3.2.5. Modernization of Zakat Institutions

According to Safwan, Bazis, or Baznas today, or other zakat institutions, are the fruit of the development of the *amil* concept which is influenced by modern management concepts, as also supported by Hafidhuiddin. The zakat ritual, which was initially more oriented towards the concept of mercy, has moved towards a more professional system [19], which is expected to support the success of zakat as a basis of economic power [8]. In his view, to support the goals of this zakat institution, Bazis must have a mission to explore the scientific values of zakat teachings and enrich public perception. Thus, zakat institutions must have zakat study institutions. Zakat institutions must develop professional zakat organization and management, such as the management used in the modern economic sector; information, accounting, zakat regulations, and zakat mapping, especially by utilizing statistics. Bazis must conduct surveys to collect information in the community and develop concepts that can be used as operational benchmarks [8]. Didin Hafidhuiddin's opinion is not much different. Hafidhuiddin seems to simply strengthen this argument, both from a jurisprudential and regulatory perspective.

In contrast to Masdar, in line with his zakat-tax thinking, he is of the view that the presence of semi-governmental zakat institutions is an experimental choice that is generally based on the pressure of Muslims themselves who feel annoyed about why zakat is such a potential source of funds to build the glory of Islam and its people but it is not managed well. This semi-governmental institution has various weaknesses, not only in its ability to achieve the main social targets of the zakat command. Institutions like this suffer from an obsession with being confirmed by law as positive law, to be on par with tax institutions [6].

3.3. The Relevance of Thought on Zakat Management in Indonesia

Zakat is one of the pillars of Islam, which has undergone a process of standardization of teachings for centuries so that when faced with the modernization of various fields, it seems to have lost its spurs and strategic role, for humanity and even for Muslims themselves [7][10]. The standardization of zakat teachings as a cultural phenomenon is no longer sufficient to implement zakat teachings since the scientific, technological, and industrial revolutions. In other words, these two thinkers tried to rebuild the paradigm of zakat teachings so that they were commensurate with modern developments. In this

case, Didin Hafidhuddin also agrees that the teachings of zakat must be developed, especially the sources of zakat in the modern economy [11].

From here, we can see a common ground between these three figures, where each of them is trying to modernize the teachings of zakat, although with different patterns and models. In Indonesia itself, efforts to modernize zakat management have been going on for a long time. Saidurrahman noted that at least since 1968 the central government had intended to modernize zakat and centralize zakat management, but this effort failed for various reasons [20]. But it didn't stop there, several regional governments formed BAZIS in their respective regions. Only in 1991, these semi-government zakat institutions were confirmed nationally with a Joint Decree (SKB) of the Minister of Home Affairs and the Minister of Religion No. 29 and No. 47 of 1991 concerning BAZIS Development. Zakat management regulations experienced progress after the publication of Law Number 38 of 1999 concerning Zakat Management, which then after more than a decade changed with the birth of Law Number 23 of 2011 concerning Zakat Management.

Modernizing zakat management as it is today, by the zakat management law, is the dream of Safwan Idris who wants zakat management institutions to be supported by regulations. Regulations then support the facilities and infrastructure of zakat institutions in developing the organization and professionalism of zakat management. The management of zakat institutions currently has its own study center, carries out zakat research in various dimensions, and has also implemented modern economic accounting standards. Current amil governance has led to professionalization efforts [19], including implementing good amil governance based on zakat core principles [21]. However, all these developments cannot answer Masdar's [7] offer because until now zakat is still managed separately from tax management. The weaknesses of semi-governmental zakat management institutions, as stated by Masdar, are still visible, such as the non-optimal collection of zakat funds and the non-optimal achievement of zakat social targets. Apart from the flaws here and there, if you use Safwan Idris's perspective, the current teaching of zakat can be said to have moved away from a cultural phenomenon, because zakat is no longer considered merely a mahdhah worship, and studies of it have been carried out from various dimensions and scientific disciplines.

Regarding zakat sources, the Zakat Management Law has adopted the thoughts of scholars who have developed zakat sources in the modern economy, including gold, silver, and other precious metals, money, and other securities, commerce, agriculture, plantations, and forestry. , animal husbandry and fisheries, mining, industry, income and services, and rikaz. This concept of developing zakat sources is in line with Hafidhuddin's thinking, although it can be said that it has not fully accommodated the zakat sources of the modern economy in his thinking, such as sharia insurance, property investment, and the modern household sector. This concept of expanding zakat sources is also in line with Masdar Farid Mas'udi's sunnah theory because it is not trapped in the circle of the Prophet's hadith. However, regarding the size of zakat, zakat management in Indonesia is still fully subject to the provisions of fiqh which enshrine certain numbers as the size of zakat. In Masdar's terms, it is still confined to understanding the Prophet's hadith and has not moved towards understanding the Prophet's sunnah.

The zakat distribution model has experienced interesting developments in the zakat discourse in Indonesia. The Zakat Management Law itself has accommodated the productive distribution of zakat, by emphasizing the regulations of the Minister of Religion and BAZNAS regulations, and has also been put into practice by BAZNAS and LAZNAS [22] [23]. The MUI itself, for example, has issued a fatwa on the distribution of zakat assets in the form of managed assets and a fatwa on the use of zakat funds for *istitsmar* (investment), which is an effort to modernize zakat.

However, the development of this distribution model does not apply to the development of *mustahiq* zakat criteria in BAZNAS Regulation No. 3 of 2018 concerning the Distribution and Utilization of Zakat. The definitions of *mustahiq* zakat in this regulation still tend to be *fiqhiyyah* and can be said to not accommodate social developments. Ibn Sabil's concept, for example, is still understood in the interests of travelers. This is different from the thoughts of Safwan Idris and Didin Hafidhuddin who expand "breaking the journey" in the understanding of classical jurisprudence to also include "breaking the educational journey," so that it can be given as a form of scholarship.

Converting himself in the BAZNAS Regulations is still understood in the form of strengthening people who have just converted to Islam, which is different from Hafidhuddin's understanding and very different from Mas'udi's thinking, where he no longer understands it in the context of converting to Islam because the provisions have long been removed by Umar. , but in the context of Islam or human nature [6].

Finally, related to the relationship between tax and zakat, the Zakat Management Law has regulated that zakat can be used as a deduction from taxable income, which is strengthened in Law No. 36 of 2008 concerning Income Tax. According to Hafidhuddin, this form of relationship has been the maximum form, up to now, of the Muslims' efforts to ensure that zakat payments take priority over tax payments. Masdar's progressive thinking has not yet been realized in the tax-zakat institutions in Indonesia, where there is still secularization of tax and zakat management. Apart from that, tax management itself has not fulfilled the ideals of his thinking, a tax institution with the spirit of zakat. None of the zakat amil institutions themselves have dared to construct this idea [24]. However, it does not rule out the possibility of Muslims implementing it because the Indonesian state supports social justice for all Indonesian people. Moreover, the provisions for tax distribution are based on the APBN which is designed based on democratic principles. Safwan Idris himself, in his thoughts, supports the zakat movement and teachings that must be based on the theory of legal democracy, where zakat laws must be adjusted to the will of the community, not constrained by the concept of fiqh.

4. Conclusion

The development of science, technology, and industry inevitably demands the modernization of zakat teachings. Masdar Farid Mas'udi seeks to modernize zakat by reconstructing the teachings of zakat itself, by, among other things, reconstructing the concepts of *qath'i-zhanni* and sunnah-hadith, as a criticism of state financial management, especially taxes, which do not have the spirit of zakat. Safwan Idris is trying to reform zakat management based on modern economic management, and most importantly build public perception of the teachings of zakat so that it is understood as a natural need, not just a fiqh obligation, by proposing the idea of zakat as *sunnatullah*, not as sunnatul-insan. Meanwhile, Didin Hafidhuddin responded to the modernization of zakat by expanding zakat sources based on the modern economy as a criticism of the standard understanding of zakat so far. Their thoughts are quite relevant in the development of zakat management in Indonesia today, although not all of their thoughts have been accommodated in the current world of zakat. However, it does not rule out the possibility that their thoughts will find relevance in the future because the basis of their thoughts is designed for the future of Zakat.

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