

## ZAKAT MANAGEMENT IN TURKI AND INDONESIA

Muhammad Ramadhan<sup>1</sup>, Melani Azzahra Nur<sup>2</sup>, Maryam Batubara<sup>3</sup>

<sup>1,2,3</sup> Universitas Islam Negeri Sumatera Utara

\*Corresponding Author: [maryambatubara@uinsu.ac.id](mailto:maryambatubara@uinsu.ac.id)

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### Abstract

Zakat management is a crucial aspect in the Islamic economic system, which plays an important role in overcoming poverty and improving the welfare of Muslims. This journal examines zakat management in Turkey, a country with a majority Muslim population and a rich Islamic history. By focusing on the role of zakat institutions and cooperation between the government and zakat organizations, this research presents an overview of zakat management practices in Turkey. There are many Islamic countries that are successful in managing zakat, one of which is the United Arab Emirates. This research aims to find out how zakat is managed in Turkey and how it differs from zakat management in Indonesia. This research uses a qualitative approach with library research methods. The results of his research are that zakat funds in Turkey are managed by Zakat managed by several communities or charitable foundations such as the Turkish Red Crescent Kizilay, the Turkiye Diyanet Foundation and IHH Insani Yardım Vakfı.

**Keywords:** *Zakat, Indonesia, Türkiye*

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### INTRODUCTION

Zakat is one of the pillars of Islam, which means that every Muslim is obliged to fulfill the obligation of zakat when it is due, this is stated in one of the hadiths narrated by Bukhari: "Islam is built on five things: testifying that there is no god (god) who has the right to be worshiped except Allah and Muhammad is His messenger; upholding prayer; pay zakat; perform the Hajj; and fasting in the month of Ramdhan." (HR Bukhari, no. 8 and Muslim, no. 16). Zakat in Islamic economics is able to encourage equal distribution of income and wealth by eliminating the accumulation of assets among some people. It is hoped that the distribution of wealth through zakat can reduce the level of economic inequality in society and can then reduce the level of criminalization and improve the socio-culture of society (Muslimah & Akbar, 2020). In terms of fiqh, zakat means an amount of wealth that Allah SWT requires to be distributed to those who are entitled to it. The obligatory law on zakat has also been established as explained in the Koran and Sunnah. In al-Ghazali's view, zakat is a type of worship that is both ritual and material, unlike the creed, prayer or fasting (Al-Ghazali in Muhammad Hadi 2010). To get there, adequate understanding is needed to make people aware that the obligation of zakat is not just a mahdhah ritual practice, but also has the meaning of a social obligation. Zakat is self-piety through social endeavors. In order to achieve such awareness, awareness is needed which is accompanied by social charitable actions, including issuing zakat, infaq and sadaqah. Because in this zakat teaching the social views and commitments are very clear, even from the point of interest that most touches the needs of many people, namely fulfilling economic needs.

Indonesia as a developing country has a population with a Muslim majority. Based on a report published by The Royal Islamic Strategic Studies Center (RISSC) entitled The Muslim 500; The World's 500 Most Influential Muslims 2024, Indonesia is the country with the largest Muslim population in the world. The total Muslim population in Indonesia will reach 240.62 million people in 2023, equivalent to 86.7% of the national population, which totals 277.53 million people (Annur, 2023). As the largest Muslim country, there is no doubt that Indonesia has enormous zakat potential. On its website, the Ministry of Religion states that the potential for zakat in Indonesia in 2023 is IDR 327 trillion. This potential figure is almost the same as the government budget for social protection in 2022 of IDR 431.5 trillion (Ditzawa, 2023). The Director of Zakat and Waqf Empowerment, Waryono Abdul Ghafur, said that the potential for zakat in Indonesia is still very likely to be increased considering that currently there are 514 Amil Zakat Agencies, 34 National Amil Zakat Institutions, 28 Provincial Amil Zakat Institutions, and 51 City Regency Amil Zakat Institutions.

49,132 Zakat Collection Units (UPZ), 145 Zakat Institutions and 10,124 amil (BAZNAS, 2023). With large resources, the Ministry of Religion is optimistic that zakat collection in Indonesia will continue to increase. If this can be done well, then zakat can become a strategic part in Indonesia. In 2022, BAZNAS and LAZ will succeed in collecting zakat, infaq and alms (ZIS) and other religious social funds (DSKL) amounting to IDR 14.2 trillion. The

largest percentage of this value, 34.8%, is ZIS and fitrah funds (BAZNAS, 2023). Meanwhile, according to the dataindonesia.com website, ZIS and DSKL fund collection has reached IDR 22.43 trillion. This figure increased by 58.9% from the previous year (Pratiwi, 2023). The achievement of ZIS and DSKL fund collection is still very far from its potential, namely less than 10%. However, ZIS and DSKL fund collections from 2013 to 2022 continue to increase. This means that zakat collecting organizations carry out good evaluations and strategies every year in their efforts to produce optimal ZIS and DSKL fund collection.

Zakat management is the responsibility of the government in Islamic countries. Meanwhile, for non-Islamic countries, organizations must be formed that can manage the collection and distribution of zakat (Muhammad, 2019). Each Islamic country has a different approach to managing zakat. To maximize the collection of ZIS funds with enormous potential, Indonesia can compare zakat collection models with Islamic countries. Islamic countries that have high incomes should be an example for other countries because they have unlimited resources to build a dynamic zakat system. Apart from that, there was the participation of well-known scholars to provide opinions and fatwas regarding zakat law. They also use modern technology to encourage transparency and compliance in zakat management (Muhammad, 2019). There are many Islamic countries that are successful in managing zakat, one of which is Turkey.

## METHOD

This research uses a qualitative approach with library research methods. The library research method is research that contains theories that are relevant to the problem in the research (Najiyah et al., 2022). Study of concepts and theories based on literature originating from articles published in scientific journals. In this research, research activities were carried out by collecting library data, reading and taking notes and processing based on secondary data obtained through books, library materials, processed data from other parties such as BAZNAS, Ministry of Religion, and so on. Then the data is analyzed and conclusions are drawn.

## ANALYSIS AND DISCUSSION

### 1. Zakat Management in Türkiye

Geographically, Turkey has a fairly strategic location, because part of its territory is on the Asian continent and the other part is in Europe. In Asia, this country borders Syria, Iraq and Armenia. Meanwhile, Europe borders Russia, Belgium and Greece. The majority of the population is Muslim, the minority consists of Jews, Christians and other beliefs. Asian Turkey and European Turkey are separated by the Bosphorus strait, the Sea of Marmara and the Dardanelles strait. This narrow water route is one of the most strategic sea routes in the world. Asian Turkey, called Anatolia (Anadolu in Turkish), is often referred to as Asia Minor. Two main mountain ranges cross it from east to west. To the north, the North Anatolian Mountains (Pontic mountain system) follow the Black Sea coast. To the south, the Taurus Mountains follow the coast of the Mediterranean Sea. These two mountain ranges meet on the eastern Anatolian plateau. The condition of Turkish society tends to be influenced by Europe, both from the reform period of the Ottoman dynasty in the 19th century and the republican period in the 20th century until Turkey became a member of the European Union at the beginning of the 21st century. There Muslims are the majority with a percentage of 97% of the total population. (Yusi Septa Prasetia: 2017)

With the situation where the majority of Muslims talk about zakat, it turns out that zakat is deeply rooted in the culture and culture of Turkish society. Zakat and waqf institutions are some of the instruments instituted by Islam to combat poverty and improve welfare in society. Zakat, as one of the five tenets of Islam, has been instituted for the purpose of purifying one's wealth and soul and as a means of achieving al-'adl' (social justice) in relation to certain members of society. Historically, zakat was not collected by the state in the form of regular taxes, although both zakat and taxes played an important role in supporting societal welfare. However, taxes are spent for the benefit of society in accordance with state policy while zakat is intended for certain groups of beneficiaries as stated in the Qur'an. The Turkish Aeronautical Association (founded in 1925) was designated as a non-profit organization that citizens could use to pay zakat. Other civil organizations also emerged for the collection and distribution of zakat. In Turkey zakat has become a very important source of finance for non-governmental charitable organizations and civil society. In recent years, Turkey's Diyanet Foundation has taken on the responsibility of distributing zakat paid by Muslims to the needy.

Since becoming a secular country, zakat payments have been voluntary. There are also various options for paying zakat for Turkish people, including through communities and charitable foundations such as Red Crescent

Turkish Kizilay, Turkiye Diyanet Foundation, and IHH Insani Yardim Vakfi. However, they run alone and do not work with each other, so it is difficult to calculate the basis of zakat (Zagralli, 2017). Just like in Indonesia, Zakat in Türkiye can be a tax deduction. Apart from zakat, company donations made to Red Crescent Turkish Kizilay or charitable institutions that work for the public interest can also be tax deductible provided that the amount of the donation does not exceed 5% of income. In the law it is very difficult to find an explicit term regarding zakat. Like the law regarding tax exceptions or tax deduction, the term referred to is not zakat but is a donation and in this connection zakat is categorized as a donation. Until now there has been no privatization of zakat institutions in Türkiye. Even zakat management at the central government level does not yet exist. Until now, there has not been a special unit in the Turkish Ministry of Religion (Presidency Religious Affairs) that is tasked with directly managing zakat. Therefore (Zagralli, 2017) proposes that the Presidency of Religious Affairs act as a coordinator for charitable institutions that collect zakat funds. The Presidency Religious Affairs will offer transparency and accountability for this zakat system. Due to the absence of privatization of zakat institutions by the Turkish central government, it will be very difficult to find Turkish zakat data nationally. So it will be difficult to calculate zakat estimates based on historical zakat collection data. So in calculating the potential for zakat in Türkiye using 3 methods. The first is based on Gross Domestic Income (GDP) in the agricultural and industrial sectors at 5 or 10 percent. Then the service sector GDP is 2.5 percent. The second method is based on Global Wealth Report data regarding the richest 10 percent of Turkish society which is obtained from assets minus debt. The third method is based on FORBES data regarding the income of the 100 richest people in Turkey (ALTINTAS, 2019).



Figure 1. Türkiye's GDP

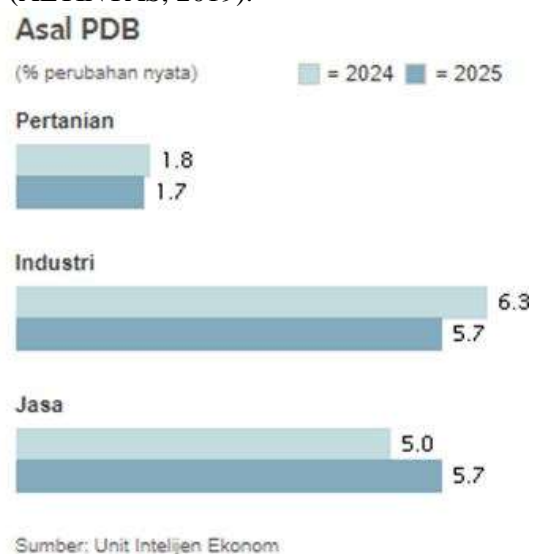


Figure 2. Indonesia's GDP

From the graph above, we can see that GDP in the Agricultural Sector in Turkey is growing at 3.0%-3.2%, while Indonesia's GDP in the Agricultural Sector is 1.7%-1.8%, in the Industrial Sector in Turkey it is 2.9%-3.2%, while in Indonesia it is 6.3%-5.7%. In the Turkish services sector it is 2.9%-3.2%, while in Indonesia it is 5.0%-5.7%. The estimated income of each NGO (Non-Governmental Organization) in 2014 is as follows: *Deniz Feneri Association*(DFA) (founded in 1998): 14.3 million USD *Humanitarian Relief Foundation* (IHH) (founded in 1995): 155 million USD *Kimse Yokmu Association* (KYA) (founded in 2002): 53 million USD. *Turkey Diyanet Foundation*(TDF) (founded in 1975): 220.6 million USD *Turkish Red Crescent* (TRC) (founded in 1868): 207 million USD. (Ashir Uzbek: 2015)

## 2. Zakat Management in Indonesia

Zakat management in Indonesia is regulated in Law number 23 of 2011 concerning Zakat Management. Article 6 states that BAZNAS is the sole manager of state zakat. In Zakat Law no. 23 of 2011 indicates that BAZNAS is the operator and coordinator in the zakat management process, as contained in articles 6 and 7. In order to carry out zakat management, BAZNAS formed Provincial BAZNAS and Regency/City BAZNAS. Furthermore, Provincial BAZNAS and Regency/City BAZNAS carry out zakat management duties in their respective provinces or districts/cities. Article 7 of the 2011 Zakat Law states that one of the functions that BAZNAS has is the coordinator function. This function still focuses on carrying out reporting on the

implementation of zakat so that if there are problems experienced by regions, they still do not have a solution or solution. (Aziz and Susetyo 2020). Apart from BAZNAS, the community can also form a zakat management institution or LAZ. Based on article 17 of the Zakat Law Number 23 of 2011, the community can form an Amil Zakat Institution (LAZ) as an assistant to BAZNAS in collecting zakat in the regions. (Hasanah 2020). Then, zakat collection in Indonesia is also expected to reduce poverty in society. The poverty rate in Indonesia has now reached 14% of the total population.

Therefore, various methods are taken to reduce this percentage, including by utilizing CSR funds owned by companies in these community areas to improve their welfare. (Wahyuningsih and Makhrus 2019). The management of zakat in Indonesia cannot be said to be maximal in reducing poverty. Because there are several obstacles faced in optimizing the use of zakat, including:

1. Government Regulations

Government regulations, both in the form of laws and policies, have an important role in regulating and managing the collection of zakat funds. However, in the regulations outlined in legislation or government regulations are still not comprehensive, especially regarding the obligation to pay zakat for Muslims, such as the implementation of regulations regarding taxpayers for companies or individuals, so this is one of the obstacles for BAZNAS or LAZ in managing and collecting zakat funds.

2. Data on Zakat Recipient Communities.

The database of people who are entitled to receive zakat is also one of the most important guidelines in distributing zakat. Incompatibility of data in the database of zakat recipient communities in the government or related institutions is one of the obstacles that needs to be considered by both the relevant government and the zakat institutions themselves in order to distribute zakat funds that are right on target, accurate and accountable so that the economic improvement of the poor can be touched. and evenly.

3. Public Awareness of Minimal Zakat

The community, especially Muslims who are classified as muzakki, is the main target of zakat institutions in collecting zakat funds, but this still requires maximum outreach and effort so that Muslims who are classified as muzakki are willing to spend some of their wealth for zakat. The lack of public awareness of how to pay zakat is one of the obstacles that poses a challenge for zakat institutions in providing motivation, counseling and outreach on zakat to collect zakat funds that should be spent by Muslims.

4. Perception of Mustahiq Zakat

Zakat mustahiq are people who have the right to receive zakat in accordance with the class/ashnaf provisions stated by Allah SWT in the Al-Qur'an surah taubah verse 60. However, the public's perception of zakat mustahiq is in the categories of needy, poor, gharim (people who are in debt), Ibn Sabil and Fi Sabilillah need to be straightened out and socialized to the lower middle class because many people claim that they are mustahiq zakat even though from an economic perspective they are classified as people with an established and rich economic status. (Ridwan 2019)

## RESULTS AND DISCUSSION

### Zakat Management in Indonesia and Türkiye

Zakat management in Indonesia and Türkiye both have similarities and differences.

The comparison of zakat management in Indonesia and Türkiye is as follows:

1. Zakat in Indonesia and Turkey has similarities, namely that it is voluntary, where the state does not force citizens to pay zakat because zakat payments are voluntary.
2. Both zakat in Türkiye and Indonesia are tax deductions. However, because Turkey was once controlled by secularism, the term zakat as a tax deduction is not found explicitly. In the regulations regarding tax exceptions or tax deductions, only the term donation or donation is found as a tax deduction. And in relation to this, zakat falls into the category of donations or contributions.
3. The government participates in the management of zakat in Indonesia through the Zakat Collection Center, namely the National Zakat Amil Agency (BAZNAS). Meanwhile in Turkey the central government has not participated in the management of zakat, even at the Presidency Religious Affair or at the level of the ministry of religion there is no special unit for managing zakat.



**CLOSING****Conclusion**

From the explanation above, it can be concluded that zakat has the potential to be a way to reduce poverty in a region and society. However, there are several obstacles that make this difficult to realize. As in Turkey, the existing zakat potential does not receive enough support in terms of government regulations, where there are no regulations and laws that require the collection of Zakat funds. Then, there is a lack of support from the Turkish people themselves to participate in collecting zakat by creating national-scale zakat collection institutions/bodies that can maximize the distribution of zakat to people who are entitled to receive it. Meanwhile, in Indonesia, there is already a law that regulates the establishment of zakat collection institutions, both on a national and regional scale. However, this is not yet considered maximum and comprehensive. Because we can see from Turkey which calculates the potential for zakat from agricultural, industrial and services GDP. Indonesia should be able to raise more funds from the industrial and services sectors because it has a higher GDP growth value compared to Turkey.

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