



## Several Types of *Zakat* and *Waqf* in Philanthropic Management Perspective

 Meli<sup>1\*</sup>  Listiya N.N.<sup>1</sup>  Leni Safitri<sup>1</sup>  Surip<sup>1</sup>  Mohammad Ridwan<sup>1</sup>

<sup>1</sup> Faculty of Economics and Business, Bunga Bangsa Islamic University, Cirebon, Indonesia

\*Corresponding E-mail: [melitwentynine@gmail.com](mailto:melitwentynine@gmail.com)

### Abstract:

Management is the process of planning, organizing, coordinating, and supervising resources to achieve objectives effectively and efficiently. As a philosophical concept, Philanthropy aims to understand the relationships between individuals and the sense of compassion towards others, manifested through the tradition of giving or charity. This study employs a literature review method. Based on data from Law No. 38 of 1999 on *zakat* management, the development of *zakat* management organizations has shown significant progress in addressing poverty. Furthermore, the concept of *zakat*, one of the pillars of Islam focusing on social justice, was analyzed from economic and social perspectives. The study concludes that *zakat* and *waqf* serve as religious obligations and function as effective management instruments for enhancing the social and economic welfare of the community. Through a structured approach and sound management, *zakat* and *waqf* could become powerful instruments in building a more equitable and prosperous society.

### Keywords:

*Zakat*;  
*Waqf*;  
*Management*;  
*Islamic Philanthropy*;  
*Organization*.

## INTRODUCTION

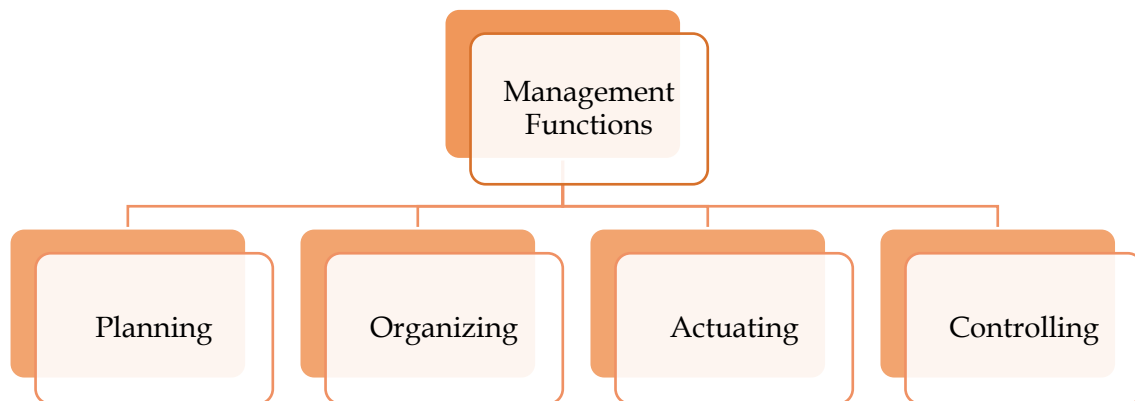
Management is the process of coordination carried out by a group of individuals or organizations to achieve specific objectives through collaboration and the utilization of available resources. Etymologically, it was derived from the classic French term “*management*”, meaning the art of organizing and executing. Management can be understood as the efforts of planning, coordinating, organizing, and controlling resources to achieve goals efficiently and effectively (Safri, 2017). Effectiveness refers to achieving objectives according to the plan, while efficiency means performing tasks correctly and in an organized manner (Aditama, 2020).

Management could be defined as a process consisting of planning, organizing, directing, and controlling resources to achieve specific objectives effectively and

How to cite Meli, M., Listiya, N.N., Safitri, L., Surip S., & Ridwan, M. (2024). Several Types of *Zakat* and *Waqf* in Philanthropic Management Perspective. *Discourse: Journal of Multidisciplinary Studies*, 1(2), 52-60. <https://doi.org/10.69493/discourse.v1i2.53>

Published by PT. Diwan Media Pustaka | Diwan Research Center

efficiently. This definition is elaborated by various experts, such as George R. Terry, who emphasizes the process from planning to supervision, and Mary Parker Follett, who views management as the art of accomplishing tasks through others. This suggests that management is not only related to technical tasks but also involves interaction among individuals within an organization. Henry Fayol adds that coordination and efficiency are integral parts of the management process, while Lawrence A. Appley highlights the role of leadership in mobilizing others to achieve organizational goals (Aditama, 2020).



*Figure 1. The functions of management*

From a broader perspective, management is not only seen as a series of functions but also as a blend of science and art. Oey Liang Lee states that management is the art of utilizing resources, while Silalahi emphasizes that management involves both social and exact aspects in planning and organizing. Thus, management not only focuses on achieving goals but also on organizing resources such as man, money, methods, materials, machines, and market (6M) in an integrated and systematic way (Seran et al., 2022). This process enables organizations to work more efficiently and cooperatively in achieving desired outcomes.

In the organizational context, management plays a crucial role in maintaining balance between the goals and interests of various stakeholders. T. Hani Handoko emphasizes that management is necessary to achieve personal and organizational goals, as well as to ensure efficiency and effectiveness in organizational work (Aditama, 2020). Management functions such as planning, organizing, directing, and controlling must be carried out sequentially and in a structured manner so that resources can be managed effectively (Zerbino et al., 2021). Through management, organizations can achieve optimal goals by efficiently utilizing the 6Ms and ensuring a coordinated management process.

The growing companies require management in various aspects such as strategic management, human resource management, production management, marketing management, operational management, and risk management (Aziz, 2017). Management, in relation to philanthropy, is a relatively unfamiliar term in Indonesia, despite philanthropic practices having long been a part of the country's cultural and traditional fabric. Philanthropy is a philosophical concept aimed at understanding the relationships between individuals and fostering a sense of compassion toward others, often manifested through acts of charity or giving. Over time, the concept of philanthropy has evolved beyond mere acts of donation. It now encompasses how

effective acts of giving, both materially and non-materially, can drive collective change within society (Wahyuni, 2017).

Indonesia, as the country with the largest Muslim population in the world (88.1% of the total population according to The Pew Forum of Religion and Public Life in 2010), has a rich tradition of Islamic philanthropy, such as *zakat*. *Zakat*, one of the five pillars of Islam, is obligatory for all Muslims. The practice of giving *zakat*, especially during the month of Ramadan, is a notable example of Islamic philanthropy. Since the enactment of Law No. 38 of 1999 on *zakat* management, *zakat* management organizations in Indonesia have seen significant growth. Most of these organizations focus on poverty alleviation (Rahmawati & Fauzi, 2019).

From a linguistic perspective, the term derives from the root word “*zakat*”, which means purity, blessings, growth, and praiseworthiness. In Islamic jurisprudence (*fiqh*), *zakat* refers to a specific portion of wealth that Allah has mandated to be given to those who are entitled to receive it, and it also refers to the act of giving this portion of wealth (Aprianto, 2018). Terminologically, *zakat* is a certain portion of wealth that Allah has commanded to be taken from the wealth of specific individuals (*aghniya'*) and given to those who are eligible, under certain conditions. *Zakat*, as a pillar of Islam, is fundamentally centered on social justice within society. Its essence lies in managing funds taken from the wealthy and distributing them to the rightful recipients, aiming to improve the social welfare of the Muslim community. This obligation is reflected in various verses of the Quran and is reinforced by the Prophet Muhammad's instruction to *Mu'adz bin Jabal* to collect *zakat* from the rich and distribute it to the poor (Maftuhin, 2022).

In an economic context, *zakat* represents the transfer of wealth from the affluent to the impoverished, which also implies the transfer of economic resources. Through an economic lens, *zakat* can develop into a broader social concept (*muamalah*), which addresses how humans engage in societal life, including its economic aspects (Linge, 2015).

## METHOD

This study employed a qualitative approach through a literature review (Sugiyono, 2021), where various sources of literature were utilized to collect research data. A qualitative method was chosen as the resulting data were in the form of words and descriptions. Literature or library research refers to an inquiry that bases its analysis on sources such as books, journals, and other documented materials. In this study, the review was conducted by examining studies that were either similar to or related to the subject of investigation. After collecting the relevant literature on the topic, the material was analyzed using diverse sources, including books, scientific journals, digital data, and documents. These resources were utilized to explore and analyze the various forms of *zakat* and *waqf* within the context of philanthropic management.

### Data Sources

The literature review for this study was conducted using a comprehensive search of several academic databases, including Google Scholar, Scopus, and JSTOR, to gather relevant sources on *zakat* and *waqf* management. A systematic approach was employed

to ensure that only the most recent and relevant studies were included, with a focus on peer-reviewed journal articles, books, and official government documents. The selection criteria were based on the relevance to Islamic philanthropy, particularly focusing on *zakat* and *waqf* as instruments of economic and social welfare. Articles published within the last ten years were prioritized to ensure the inclusion of current trends and practices in the field. Keywords such as “*zakat* management,” “*waqf* distribution,” “Islamic philanthropy,” and “poverty alleviation” were used to retrieve relevant studies. This approach allowed for a well-rounded collection of literature, providing a solid foundation for the analysis of *zakat* and *waqf* management in the context of Islamic philanthropy.

### *Analytical Approach*

The analysis of the collected literature was conducted using a thematic analysis method. First, the literature was reviewed to identify recurring themes and key concepts related to *zakat* and *waqf* management. Each source was carefully examined to extract relevant data, which was then categorized into broader themes such as economic impact, social welfare, and the role of *zakat* institutions. This thematic categorization allowed for the identification of patterns and trends in the literature, facilitating a comparative analysis of different studies. Cross-referencing between sources was employed to ensure consistency and validate findings across multiple perspectives. In cases where discrepancies arose between studies, additional sources were consulted to reconcile conflicting data. The analytical process also involved a critical evaluation of the methodologies used in the reviewed studies, ensuring that conclusions drawn were based on reliable and valid research.

## RESULTS AND DISCUSSION

### *The Role of Zakat in Improving Social Welfare*

*Zakat* is one of the five pillars of Islam, making it an absolute obligation for every Muslim. This obligation emphasizes the social responsibility of Muslims in building solidarity towards fellow human beings, especially those less fortunate. In Islam, *zakat* is viewed as a foundation of faith that not only involves a vertical relationship (with Allah) but also a horizontal one (with humanity). By paying *zakat*, the wealthy (*muzakki*) redistribute a portion of their wealth to those in need (*mustahiq*), thereby fostering a harmonious relationship between the two groups (Najib, 2016). This harmony supports the continuation of social and economic life, where the strong assist the weak in remaining engaged in economic activities.

Furthermore, *zakat* plays a crucial role in reducing poverty. When *zakat* is managed effectively by *zakat* institutions, *mustahiq* have the opportunity to escape poverty and potentially become *muzakki* in the future. This transformation not only enhances individual welfare but also strengthens the social fabric as a whole. Historically, during the Caliphate of Umar Ibn Khattab, *zakat* was not only a source of livelihood for individuals but also a source of state revenue. This demonstrates *zakat*'s central role in supporting the Islamic economy, which extends its influence in a macroeconomic context (Munawar, 2018).

Linguistically, *zakat* originates from the word “*zakat*,” which means blessing, growth, purification, and goodness. This meaning reflects the philosophy behind *zakat*, which aims to purify wealth, bring blessings, and foster prosperity within society. Terminologically, *zakat* refers to a specific portion of wealth that is mandated by Allah to be given to those entitled to receive it, based on certain conditions (Ridho, 2018). This underscores *zakat*'s importance as a socio-economic instrument in Islam, governed by strict religious law.

In the Qur'an, *zakat* has several meanings, including *zakat* itself, charity (*shadaqah*), rights (*haq*), sustenance (*nafaqah*), and forgiveness (*ʿafuw*). *Zakat* as itself is mentioned in QS. Al-Baqarah [2]: 43, where Muslims are commanded to establish prayer and pay *zakat* as a form of worship. As charity, *zakat* serves as a means of expiation for sins and as a vehicle for good deeds, as noted in QS. At-Taubah [9]: 104. As rights, *zakat* fulfills a social obligation towards the poor (QS. Al-An'am [6]: 141), while as sustenance, it protects against economic and social calamities (QS. At-Taubah [9]: 35). These diverse meanings underscore the significance of *zakat* in various aspects of a Muslim's life.

From a religious perspective (*diniyyah*), *zakat* brings happiness and salvation in both this life and the hereafter. Paying *zakat* increases faith and brings a Muslim closer to Allah while also earning multiplied rewards. Morally (*khuluqiyah*), *zakat* fosters generosity, tolerance, and an open heart. Those who pay *zakat* are seen as more compassionate and they earn respect from society. *Zakat* also functions to purify one's character, as emphasized in Islamic teachings (Sulfinadia, 2015).

From a social perspective (*ijtimaiyyah*), *zakat* helps fulfill the basic needs of the poor, strengthens the presence of the Muslim community, and reduces social envy. The fair distribution of *zakat* can stimulate economic growth by expanding the circulation of wealth in society (Kakar et al., 2022). The harmony created through *zakat* between the rich and the poor reinforces both national economic structures and the well-being of the Islamic community. Therefore, *zakat* functions not only as a religious obligation but also as a powerful tool for poverty alleviation and social welfare (Nasution et al., 2021).

In addition to its spiritual and social dimensions, *zakat* plays a significant role in driving economic stability and growth. By redistributing wealth from the affluent to the less fortunate, *zakat* enhances the purchasing power of the poor, which in turn stimulates economic activity. This redistribution process helps mitigate wealth inequality and fosters a more balanced economy. Moreover, *zakat*, when properly integrated into national economic policies, can contribute to reducing unemployment and encouraging entrepreneurship among the poor (Adinugraha et al., 2023). For instance, *zakat* funds can be allocated to provide microfinance or seed capital for small businesses, thereby enabling the *mustahiq* to become economically independent. This empowerment of the poor not only elevates individual livelihoods but also contributes to the broader economic development of the community.

### ***Zakat Management as an Instrument of Islamic Philanthropy***

The management of *zakat* requires the implementation of sound management functions to ensure its fair and efficient distribution. Madjakusumah & Saripudin (2020) explains that the basic management functions—planning, organizing, directing, and controlling—are essential elements in any managerial process. In the context of *zakat*, planning involves setting objectives for the management of *zakat* funds, such as poverty

alleviation and the empowerment of *mustahiq*. Without proper planning, *zakat* institutions would be unable to achieve optimal distribution outcomes.

Organizing in *zakat* management is necessary to divide tasks and responsibilities related to the collection, management, and distribution of *zakat*. Each of these tasks must be structured and assigned to competent individuals or teams to ensure efficient use of available resources. The organizing function also includes the allocation of human and material resources needed in the *zakat* management process (Madjakusumah & Saripudin, 2020). Without proper organization, philanthropic activities such as *zakat* would face inefficiencies in their distribution mechanisms.

The staffing function is broader in *zakat* management as it involves the management of human resources. In this context, *zakat* institutions must ensure they have well-trained personnel to handle both technical and administrative tasks related to *zakat* management (Kakar et al., 2022). Furthermore, inventory management and infrastructure are crucial for ensuring the institution operates optimally. With a well-trained team and adequate resources, *zakat* management can be conducted efficiently and with accountability (Madjakusumah & Saripudin, 2020).

Directing in the context of *zakat* involves the guidance and supervision provided by managers or leaders of *zakat* institutions to ensure that all organizational unit's function according to established procedures. Managers must address problems that may arise during the distribution of *zakat* and take corrective measures if deviations from the plan occur (Conateh, 2022). With effective direction, *zakat* institutions can meet distribution targets and improve organizational performance overall.

Controlling is a critical stage for evaluating the outcomes of implemented plans. This function is essential for ensuring that organizational performance aligns with planned objectives. In *zakat* management, controlling may involve internal audits to assess the effectiveness of *zakat* distribution, ensuring that *mustahiq* receive aid according to their needs. Any errors or deviations found should be promptly corrected to improve the *zakat* distribution process in future stages (Maisyarah & Hamzah, 2024).

In Islam, philanthropy extends beyond *zakat*. *Infaq* and *shadaqah* are significant components of Islamic philanthropy with high social value. *Infaq* is a form of donation made without a set limit, while *shadaqah* encompasses both material and non-material contributions for social welfare (Munir & Salahuddin, 2023). *Waqf*, as a unique form of Islamic philanthropy, involves the endowment of assets for long-term public or religious purposes, such as building mosques or educational institutions (Latief, 2013). The sustainability of *waqf* ensures its continued benefit for future generations, distinguishing it from other forms of charity.

In Indonesia, the management of Islamic philanthropy is divided into three main sectors: the government (through the National *Amil Zakat* Agency and the Indonesian *Waqf* Board), private organizations, and the community. While the growth of these philanthropic institutions has been rapid, the main challenge lies in ensuring that *zakat* and *waqf* are distributed fairly and equitably. Additionally, a better understanding of the concepts of *zakat*, *infaq*, *shadaqah*, and *waqf* among the Muslim population is needed to maximize the potential of Islamic philanthropy for the welfare of the ummah (Marwanto, 2020).

## CONCLUSION

This study identifies that *zakat* and *waqf* hold great potential in alleviating poverty, improving social welfare, and strengthening the infrastructure of social services within communities. By understanding the diversification of various types of *zakat* and *waqf*, philanthropy management practitioners can design more effective strategies for managing and allocating philanthropic funds in a targeted manner. Furthermore, the findings of this study highlight the importance of an integrated approach between theoretical and practical aspects in managing *zakat* and *waqf*. Such integration allows for the adoption of best practices in *zakat* and *waqf* management, not only optimizing economic benefits but also reinforcing social values and justice within society. This study makes a significant contribution to the literature on *zakat* and *waqf*, particularly by expanding the understanding of the diversity of *zakat* and *waqf* practices and their impact in the context of philanthropy management. The practical implications of this study provide valuable guidance for philanthropic organizations, governments, and civil society in enhancing the effectiveness and sustainability of *zakat* and *waqf* programs.

## AUTHOR CONTRIBUTION STATEMENT

The present study involved five authors with diverse contributions. The first author, Meli, was responsible for designing the research concept and conducting an in-depth literature review on *zakat* and *waqf* theory within the context of philanthropy management. Meli also collected relevant primary and secondary data and wrote the majority of this manuscript, including the introduction, methodology, results, and discussion sections.

The second author, Listiya N.N., provided critical input in designing the theoretical framework and analyzing data related to the various types of *zakat* and *waqf*. Listiya contributed to writing several parts of the manuscript, particularly the discussion and conclusion sections, and offered deep interpretations of the study's findings. The third author, Leni Safitri, played a role in gathering key references and resources to support the theoretical aspects of this study. Leni was also actively involved in intellectual discussions and data analysis, offering valuable contributions in reviewing and providing feedback on the manuscript drafts.

The fourth author, Surip, assisted in data collection and contributed to the statistical analysis used in this study. Surip also participated in the development of the research methodology framework. The fifth author, Mohammad Ridwan, a lecturer with extensive experience in *zakat* and *waqf*, provided deep intellectual guidance and important practical perspectives, enriching the final manuscript. The collaborative contributions of these five authors ensured that this study not only yielded significant theoretical contributions but also maintained strong practical relevance in the context of philanthropy management.

## REFERENCES

- Adinugraha, H. H., Shulhoni, M., & Achmad, D. (2023). Islamic social finance in Indonesia: Opportunities, challenges, and its role in empowering society. *Review of Islamic Social Finance and Entrepreneurship*, 2(1), 45–62. <https://doi.org/10.20885/RISFE.vol2.iss1.art4>

- Aditama, R. A. (2020). *Pengantar Manajemen*. AE Publishing.
- Aprianto, N. E. K. (2018). Kemiskinan Dalam Perspektif Ekonomi Politik Islam. *ISLAMICONOMIC: Jurnal Ekonomi Islam*, 8(2), 169–188. <https://doi.org/10.32678/ije.v8i2.60>
- Aziz, M. (2017). Peran Badan Wakaf Indonesia (BWI) Dalam Mengembangkan Prospek Wakaf Uang Di Indonesia. *JES (Jurnal Ekonomi Syariah)*, 2(1), 35–54. <https://doi.org/10.30736/jesa.v2i1.14>
- Conateh, A. (2022). *Collection of Zakat in The Gambia: Issues and Challenges* [Thesis, Universiti Islam Sultan Sharif Ali]. [https://e-  
ilami.unissa.edu.bn:8443/handle/20.500.14275/5050](https://e-ilami.unissa.edu.bn:8443/handle/20.500.14275/5050)
- Kakar, S. H., Zaenal, M. H., & Jalil, F. Y. (2022). Islamic Social Welfare and the Role of Zakat and Islamic Charity in the Family- Resilience: The Theoretical Review. *Escalating Economic Recovery for Future Resilience and Sustainable Socio-Economic Growth Through Zakat Inclusion*, 6, 82–98. <https://doi.org/10.37706/iconz.2022.449>
- Latief, H. (2013). Filantropi Dan Pendidikan Islam Di Indonesia. *Jurnal Pendidikan Islam*, 28(1), 123–139. <https://doi.org/10.15575/jpi.v28i1.540>
- Linge, A. (2015). Filantropi Islam Sebagai Instrumen Keadilan Ekonomi. *Jurnal Perspektif Ekonomi Darussalam*, 1(2), 154–171. <https://doi.org/10.24815/jped.v1i2.6551>
- Madjakusumah, D. G., & Saripudin, U. (2020). Pengelolaan Dana Lembaga Filantropi Islam Dalam Pengembangan Ekonomi Umat. *SERAMBI: Jurnal Ekonomi Manajemen Dan Bisnis Islam*, 2(1), 41–50. <https://doi.org/10.36407/serambi.v2i1.151>
- Maftuhin, A. (2022). *Filantropi Islam: Pengantar Teori dan Praktik*. Magnum Pustaka.
- Maisyarah, A., & Hamzah, M. Z. (2024). Zakat Distribution Management: A Systematic Literature Review. *Suhuf*, 36(1), 95–108. <https://doi.org/10.23917/suhuf.v36i1.4357>
- Marwanto, M. (2020). Bermuhammadiyah Melalui Spiritual Amal Saleh Filantropi Cilik Lazismu: Literatur Fungsi Bahasa. *Profetika: Jurnal Studi Islam*, 21(1), 21–30. <https://doi.org/10.23917/profetika.v21i1.11054>
- Munawar, Z. (2018). Filantropi Islam Rumah Sabilillah Dan Penanaman Karakter Peduli Sosial Pada Siswa Di SDIT An Najah Jatinom Klaten. *Elementary: Jurnal Ilmiah Pendidikan Dasar*, 4(1), 1–20.
- Munir, Z. A. H., & Salahuddin, M. (2023). Zakāt, Regional Autonomy, and Sustainable Development (Review of Maqāṣid al-sharī'ah System Approach). *Jurnal Ilmiah Ekonomi Islam*, 9(1), 815–824. <https://doi.org/10.29040/jiei.v9i1.7155>
- Najib, A. (2016). Pekerjaan Sosial Dan Filantropi Islam Tinjauan Historis Dan Implikasinya Terhadap Perkembangan Ilmu Pekerjaan Sosial. *Tasamuh*, 14(1), 41–64.
- Nasution, J., Soemitra, A., Ismal, R., Jawi, A. A., Nasution, M. I. M., & Afrizal, A. (2021). Islamic Monetary Instruments Contribution to Economic Growth: Literature Study. *E-Mabis: Jurnal Ekonomi Manajemen Dan Bisnis*, 22(2), 42–51. <https://doi.org/10.29103/e-mabis.v22i2.690>

- Rahmawati, T., & Fauzi, M. M. (2019). *Fikih Filantropi: Studi Komparatif Atas Tafsir Fi Sabilillah Muhammadiyah dan Nahdlatul Ulama* (M. Afandi, Ed.). Duta Media Publishing. <http://repository.iainmadura.ac.id/730/>
- Ridho, M. H. (2018). *Manajemen Filantropi Islam di Lembaga Darurat Tauhid*. Gava Media.
- Safri, H. (2017). Manajemen dan Organisasi dalam Pandangan Islam. *Kelola: Journal of Islamic Education Management*, 2(2), 153-166. <https://doi.org/10.24256/kelola.v2i2.437>
- Seran, M. S. L., Liliweri, A., & Nursalam, N. (2022). Coordination Between Regional Devices in The Management of Interested Indonesian Migrant Workers in Malaka District. *Academic Journal of Educational Sciences*, 6(1), 23-43. <https://doi.org/10.35508/ajes.v6i1.7580>
- Sugiyono. (2021). *Metode penelitian kuantitatif, kualitatif, dan R&D* (3rd ed.). Alfabeta.
- Sulfinadia, H. (2015). Solusi Ekonomi Islam Terhadap Distribusi Harta. *Al-Masharif: Jurnal Ilmu Ekonomi Dan Keislaman*, 3(1), 51-70. <https://doi.org/10.24952/masharif.v3i1.1053>
- Wahyuni, T. (2017). *Analisis Komparatif Manajemen Pengelolaan Dana Filantropi Berbasis Rumah Ibadah Dan Lembaga Sosial Ditinjau Dari Perspektif Ekonomi Islam (Studi Pada Masjid Ad-Du'a Way Halim Bandar Lampung dan LAZNAS Dompok Peduli Ummat Daarut Tauhiid Cabang Metro)* [Thesis, UIN Raden Intan Lampung]. <http://repository.radenintan.ac.id/1940/>
- Zerbino, P., Stefanini, A., & Aloini, D. (2021). Process Science in Action: A Literature Review on Process Mining in Business Management. *Technological Forecasting and Social Change*, 172, 121021. <https://doi.org/10.1016/j.techfore.2021.121021>