

UMAR BIN ABDUL AZIZ POLICY IN ZAKAT AND POVERTY ALLEVIATION AS A CONTEXTUALIZATION OF ZAKAT IN INDONESIA

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Abstract:

The purpose of this study was carried out to determine the concept of zakat from Umar bin Abdul Aziz's policies, zakat collection, and distribution of zakat, and the relationship between zakat policies in Indonesia. Qualitative methods with content analysis techniques and using sociological, juridical and philosophical approaches are used in this research. Result interviews and observations are used as primary data and books and journals are used as secondary data in the source of this research. There are three main points shown in this research including: (1) It can be classified into two parts regarding Umar bin Abdul Aziz's policies in terms of management zakat. First, lost assets that were found again, employee salaries, and several types of fishery and agricultural products. Second, zakat management, in the form of centralized management, both around regulatory reform, anti-corruption and firm regulation. (2) In fact, Umar bin Abdul Aziz's policy regarding zakat has been partially stated in the Law in Indonesia which contains zakat management which is integrated as an instrument in poverty alleviation as stated in Law no. 23 of 2011 concerning Zakat Management. (3) Practice zakat in Indonesia has a close relationship with Umar bin Abdul Aziz's zakat policy. such as occupational or professional zakat, property zakat, company zakat, zakat allocation for educational Ulama hips and assistance for victims of natural disasters and zakat on assets and other developing businesses. Recommendations in this study include that for violators of the provisions, zakat management can acted with binding rules and sanctions if the management of zakat funds is carried out optimally.

Keywords: Umar bin Abdul Aziz, Policy, Zakat, Poverty Alleviation, Contextualization

INTRODUCTION

In some developing countries such as Indonesia, it seems that the problem of poverty continues to be of

concern to the world. Inadequate economic systems can still be found in these developing countries. This is because there are a few groups that tend to control this strategic economic

structure. This imbalance can be seen when many people are still mired in poverty and some groups have abundant wealth. A big and bitter problem for the Indonesian people the majority of the population is Muslim that needs to be looked at, because there are many unemployment and poverty in the country. As of March 2020 according to Central Agency Data Statistics (BPS), On average, it is IDR 2,118,678 / poor household per month so that 4.66 household members experience poverty on average (RI Statistics Center, 2019).

Community life is inseparable from the economy. Islam encourages equity prosperity and economic income in society, Islam does not allow people to be selfish and enrich themselves for personal gain, exploit the poor and enslave them (Saud, 1996). The economy of the Ummah through zakat, infaq, and alms are some of the Islamic solutions in an effort equal distribution of income and the economic prosperity of the community (Saud, 1996).

Zakat has been proven to play a major role in improving the welfare of people in the history of the triumph of Islam. Zakat is one form Proper and effective social justice for those who are entitled, sharing mechanism, distribution of wealth so that zakat is not just an obligation. The practice of zakat during the time of the Prophet Muhammad went well according to the demands of the Shari'a and the

obligation to pay zakat from aghniyâ '(rich people) was controlled directly by the Prophet. The benefits of zakat can be direct felt at that time because of its zakat collected from muzaki directly distributed to mustahik.

The companions and tabi'in (generations after the companions of the Prophet) carried noble messages and became successors After the Prophet Muhammad died. Besides being able to analyze the conditions of the times with tools that have been taught by the Prophet, they also have the capacity to give birth to brilliant answers to the problems faced by the Muslims at that time.

People who do not want to pay zakat after the death of the Prophet Muhammad will be fought during the caliph Abu Bakr al-Siddiq. People many apostates and hypocrites who do not want to pay zakat were fought by Abu Bakr. The successor of Abu Bakr's Caliph, Umar bin Khattab gave birth to many brilliant solutions and gave fatwas related to zakat. He did not hesitate to carry a sack of wheat alone to give to his poor people. Zakat began to be managed better during his time. Even the caliph Umar intervened directly to find the mustahik houses alone. (Last paragraph). It was the eighth Caliph of Bani Umayyah (99-102 AH) and was a tabi'in circle, namely Umar bin Abdul Aziz, who had succeeded in implementing zakat as a means of welfare of society (Muhammad, 1998). He made it welfare of the community in a short period of time, namely approximately two years and five months. Umar bin Abdul Aziz focused on improving and building the foundation the country in the first year then apart from developing the economy perfectly, in the second year he enforced it political and social balance (Muhammad, 1998)

Talking about the issue of zakat during the time of Umar bin Abdul Aziz, will not be spared from the story of the golden age and brilliance. The awareness of the Muslim community to pay zakat is so high. Umar bin Abdul Aziz has a concept in overcoming the problems faced by its people, especially in terms of alleviation poverty, ignorance and backwardness. Umar applied the concept of zakat appropriately and meticulously. As a result, in just two and a half years or thirty months of his leadership, Baitul Malls (state treasury) have difficulty getting people who are entitled to receive zakat, because they are poor those who have been entitled to receive zakat have turned into muzaki (Al-Qasim, 1988). In the contemporary context, it cannot be denied that the integration of zakat into national economic policies is indispensable. Moreover, theoretically, the application of zakat in economic life will provide a number of important implications, especially in the aspects of poverty alleviation and economic inequality (Pratama, 2015). In this context, Umar bin Abdul Aziz's policies in managing state assets, especially the issue of zakat, should be able emulated and applied in Indonesia as a country with the largest Muslim population in the world. Objects and What zakat policies might be implemented in Indonesia should be found. This is an effort to increase the collection and explore the potential of zakat in

Indonesia reached IDR 217 trillion (Firdaus *et al.*, 2012). Therefore, zakat must be managed according to the appropriate regulations with Islamic law. Zakat regulation must contain a new paradigm that refers to unification zakat into the main source of state revenue such as during the time of the Prophet, the companions, tabi'in, and the early days of the Islamic caliphate.

Based on the description above, the authors are interested in examining more deeply the concept of zakat policy applied by Umar bin Abdul Azis and its relevance to the development of zakat in Indonesia. Therefore, The problems that can be raised in this research are as follows:

1. What is the form of Umar bin Abdul Aziz's zakat policy in the object of zakat, zakat collection, and distribution of zakat?
2. How is the relevance of Umar bin Abdul Aziz's zakat policy to zakat in Indonesia?

To answer this research problem, this research was conducted with the following objectives:

1. To find out the concept of Umar bin Abdul Aziz's zakat policy in the object of zakat, zakat collection, and distribution of zakat.
2. To find out the relevance of Umar bin Abdul Aziz's zakat policy on zakat in Indonesia.

This research is expected to contribute scientific thinking related to zakat which can then be obtained applied in Indonesia as an effort to provide justice and welfare to Indonesian society in general. This research is also expected to provide practical contributions as input in improving the zakat management system and policies in Indonesia by adopting outline of the problem. This research is also expected to be a reference for the government in implementing the zakat policy from an Islamic economic perspective.

LITERATURE REVIEW

In economic terms, zakat is an act of transfer of income (transfer of wealth) from a group of people rich (the have) to the group who do not have (the have not). Transfer of wealth means transfer economic resources. The act of diversion changes the nature of zakat from dogmatic to economic, especially when zakat funds are mobilized in such a way as for the benefit of a productive economy (Muhammad, 2009).

Sociologically, zakat is a reflection of a sense of humanity, justice, faith and piety depth that must appear in the attitude of the rich (Sari, 2007). Zakat can be termed a guarantee social, namely social security for people in need, people who are unable to work, people elderly people, and others (Hafidhuddin, 2007).

Starting from the subject of paying zakat, the object of zakat assets and their respective rates (miqdar al-zakah), the minimum property limit is not subject to zakat (nisab), the period of ownership of assets (haul), to the allocation of distribution of recipients of zakat funds (mustahik), all of which constitute a socio-economic institution. So it is not an exaggeration if zakat is the first fiscal system in the world that has extraordinary rules (Al-Qardhawi, 2006). If applied systemically in the economy, especially the economy based on rules and enthusiasm Comprehensive Islam, zakat will also

have various important economic characteristics and implications and significant which makes him socially desirable (Wibisono, 2016).

Zakat from the Micro-Economic Aspect

From the micro-economic aspect, zakat has important implications, including for aggregate consumption, national savings, and investment. In an Islamic economy, society will be divided into two groups in income, namely zakat payers and zakat recipients. Community groups are obliged to do zakat (muzaki) will transfer a proportion of their income to the group of people who receive zakat (mustahik). This will clearly create disposable income from the mustahik to increase. 3 An increase in disposable income will both increase consumption and simultaneously permit mustahik to start forming savings. In the long run, zakat transfers will create expectations mustahik income increases which in turn makes their consumption higher.

Zakat also has important implications for savings. Economic theory postulates that saving is the residual of income after consumption ($S = Y - C$). In determining how much income is allocated to current consumption and how much is saved for future consumption, theory conventional explanation in the perspective of positive time preference theory. Current consumption rate and the saving rate will be determined by equating the rate of time preference and the rate of interest. In From an Islamic perspective, saving is not a residual activity, but rather a rational act of belonging specific positive purposes, not to be hoarded or used for speculation. Savings for future preparation is permissible and even advisable.

At the same time, Islam forbids attitude superfluous.

At the macro level, the application of zakat will have a positive impact on the national saving rate. Therefore, Zakat is also imposed on accumulated wealth, not only on income. The payment of zakat will encourage muzaki to increase the savings ratio to prevent the rate his wealth decreased. For example, if the rate of return on financial capital is 10%, then muzaki must saving more than 25% of his income to keep his wealth level constant (Kahf, 1980). Apart from expecting a return, another motivation for saving is to be careful (precautionary) face uncertainty in the future. In other words, saving is used as a buffer stock (buffer stock). Transfer of zakat to the poor, will increase the ability of this group to save. On the other hand, the rich will maintain their savings rate from a decrease in the consequences zakat penalty. Thus, the application of zakat will reduce excessive spending from the rich with a positive impact on the savings of the poor.

With a positive impact on saving, zakat is also seen as conducive to investment. Zakat institutions has a positive impact on investment by providing penalties for accumulation of funds, idle resources, and the use of resources on unproductive assets. The owner of the fortune those above the nisab must pay zakat annually. If wealth is not invested productively

(idle), then the value of wealth will decrease from year to year until it reaches a value below the nisab. Application zakat will make the investment demand for each expected rate of return will always be higher in Islamic economy compared to conventional economies.

Zakat from Macro-Economic Aspects

From a macro-economic aspect, zakat has various important economic implications, among others allocation efficiency, macro-economic stabilization, social security, income distribution, and economic growth. Zakat transfers a portion of the income of the rich, which is generally a small share in society to the poor who are generally the largest part of society. This is in a manner will directly increase the demand for goods and services from the poor who generally are basic needs such as food, clothing and shelter. Higher demand for basic needs zakat-related society will affect the composition of the production of goods and services produced in economy. This will lead the economy to allocate resources to different sectors more socially desirable. This means that there is an increase in allocative efficiency economy.

In an economy that does not have a mandatory and large revenue transfer mechanism the population is poor, so the real needs of the community are often not reflected in market demand. Goods and services that are needed by many people, such as food, shelter, clean water, health, and education, often not produced. With the zakat mechanism where there is a transfer of income from the rich to the poor, the demand for goods and services of the poor will increase. In this context we can see the allocative function of zakat which reallocates resources from the rich to the poor as an

effective way of fighting poverty (El-Din, 1995).

On the other hand, for a long time zakat has been advocated as a fiscal policy instrument for stabilization the economy with the discretion owned by the government or fiscal authority. Here, fund spending Zakat may not be the same as collected zakat funds, depending on the economic situation. When the economy is experiencing expansion, the collection of zakat funds increases due to an increase in the zakat base. However Thus, at the same time, the number of zakat recipients will decrease due to the current economic conditions good. Thus, it is possible to obtain a surplus of zakat funds (zakat surplus). When the economy is experiencing a recession, the number of muzaki is decreasing and conversely the number of mustahik is increasing. This will lead us to a deficit of zakat funds (zakat deficit), where the deficit is closed with a surplus of the year previous. Thus, zakat fund spending will work as discretionary fiscal stabilizers with the government acts as manager (Faridy, 1983).

Apart from being discretionary fiscal stabilizers, zakat also functions as automatic fiscal stabilizers (Faridy, 1983). Zakat at a fixed rate acts as a proportional tax which will reduce the multiplier impact (multiplier effect) so that it will reduce the fluctuation of output automatically. At the same time, zakat funds what has been collected

will be spent on the poor so as to make the consumption of this group can continue to run without being affected by economic conditions. This results in more multipliers and output stable. Thus, the combination of zakat functions as a proportional tax and group allowance poor, will reduce the impact of business cycle fluctuations on the economy.

As public expenditure specifically allocated to the poor, zakat effectively plays a role social security system. In an Islamic economy, the social security system is a built-in element in the system, departing from the obligations and rights of groups in society that are rooted from faith in God, a sense of brotherhood, economic commitment, and social harmony.

Zakat has a redistribution function, both through factorial distribution of income and through distribution personal income. Zakat is applied to assets that have the potential to grow, including capital financial (money) and physical capital such as buildings and factories. The application of zakat will make the owner a factor production, especially capital which is a scarce and expensive factor, to enter the real production sector share the risk with the owner of the labor factor.

Overall, zakat will contribute positively to economic growth through both channels aggregate demand (aggregate demand) and the aggregate supply channel (aggregate supply). Positive impact of zakat on consumption and investment will clearly increase aggregate demand in the economy. Combination the impact of zakat on consumption and investment will increase the economy's aggregate demand. Through the multiplier effect impact on the economy, this will lead to an increase national

income (Wibisono, 2006). As for the contribution of zakat to growth through channels The aggregate supply can be seen from the positive impact of zakat on job creation and production. Islam facilitate the owners of financial capital who are forced into this real sector by providing a framework partnerships such as mudharabah (profit sharing) and musyarakah (syarikat).

RESEARCH METHOD

The method used in this research is a qualitative method, which is a compiled study from various sources of literature related to the object of research. This research was conducted with collect data, facts, and events that are analyzed in depth. This method is chosen in order produce a complete and thorough picture of the object being discussed.

This study uses content analysis techniques, namely the techniques used to determine the conclusion of a text. In other words, content analysis is a technique that seeks to reveal ideas manifested and latent writers (Iskandar and Aqbar, 2019). This study also presents data compiled from the results of expert interviews (field research) (Iskandar, 2009) and looking for additional data sources which supports research, as well as to find out to what extent the problems are related to research has progressed, to what extent there are conclusions and degeneralizations that have been made

so the necessary situation can be obtained (Nazir, 2003).

The approach used in this research is multidisciplinary, namely as follows:

1. Juridical approach, namely an approach using the arguments of the Al-Qur'an and the hadiths of the Prophet. as well as the legal aspects contained therein. The use of these postulates is interpreted by methods textual and contextual thus forming a general construction about the concept of zakat.
2. Philosophical approach, namely an approach that explains the concept of zakat from an economic perspective Islam so that the benefit side of Islamic law for mankind can be more prominent in alleviate poverty.
3. Sociological approach, which connects the condition of society and government during the reign Umar bin Abdul Aziz with the current state of society and government in Indonesia. This matter carried out so that the understanding of zakat from the perspective of Islamic economics can be more balanced.

The qualitative approach is the type of data used in this study. Matters studied as variables This research is related to the actions of Umar bin Abdul Azis in creating policies for segments adultery. In addition, there are data from interviews with experts in the field of zakat and elements that have the authority to make zakat management policies in Indonesia. Data source which will be the main reference in this research is divided into two, as follows:

1. First, primary sources include the results of interviews with experts in the field of zakat and the elements that have the authority to make zakat management policies in Indonesia.
2. Second, secondary sources include books,

documents, and others that discuss how Umar bin Abdul Aziz zakat policy.

To ensure the accuracy between the existing data on the research object and the reported data All the research data collected was tested for the validity of the data(Sugiyono, 2016) through the test credibility with triangulation techniques and peer discussion. The triangulation technique used includes resources, techniques, and time. Source triangulation is done by checking the existing data obtained through several sources. Checking data to the same source with different techniques is a triangulation technique, for example, data obtained by documentation, interviews and checking with observation. Time triangulation is done by checking interviews, observation, or another technique at a different time or situation. This study is conducted analytically and critically by elaborating all data and facts findings from various sources, both from bibliographical data and findings in the field, in order to obtain maximum results (Sugiyono, 2016).

The analyzed data is then searched for the arguments for its determination, both from the Qur'an, Sunnah, ijma ', qiyas, maslahah mursalah, as well as other foundations of legal stipulation. In addition, the opinion will be analyzed whether it is applicable or relevant to the development and perspective of the

reality and regulation of zakat in Indonesia. From data collection like this, it is hoped that answers to the problems will be found be the object of study (purpose of the study) of this research. This research tries to link between the possibility of establishing a new policy in the world of modern zakat according to that policy built by Umar bin Abdul Aziz.

RESULTS

Umar bin Abdul Aziz was both a caliph and a fakih. In the matter of zakat policy, Umar bin Abdul Aziz has ijihad, thoughts, views and opinions that are enforced in his government. Umar bin Abdul Aziz is very concerned about and maintains the law of zakat because it is a right obliged by Allah Almighty. In managing zakat, Umar bin Abdul Aziz always follows the Al-Qur'an, the sunna of the Prophet peace be upon him, and atsar (footsteps) of the companions of the Prophet. Umar bin Abdul Aziz was a caliph who was also an expert in fiqh matters. He formulated a fiqh policies or ijihad that are relevant to the development of the situation and conditions of his time. Between Fiqh issues that get serious attention are the issue of zakat. As has been described in the previous section, it is known that there are new policies or views around Zakat issue by Umar bin Abdul Aziz which includes policies on assets which are the object of zakat, mechanisms withdrawal, and collection of zakat carried out by the amillines, as well as the problem of distributing zakat to the mustahik.

Umar bin Abdul Aziz's Policy in Determining Zakat

Objects Umar bin Abdul Aziz did not only order the amil to collect zakat from camels,

cows, goats, gold, silver, dates, grains, wheat, but also doing *ijtihad* and expanding the obligatory object of property *dizakati*, including employee salaries, recovered lost property, several types of agricultural products and fisheries (Al-Shallaby, 2009). Trade and industry are two things that are difficult to separate. Industry always produces products to trade. Umar bin Abdul Aziz argued that profits are not obliged to be *zakat* on when the *zakat* has been spent on capital. From this it can be understood that the profit generated from the capital before the capital is issued *zakat* is then a profit this becomes part of the capital that must be paid for *zakat*. Abdurrazaq narrated from Ma'mar from Ayub said, "Umar bin Abdul Aziz wrote that from the profit the *zakat* is not taken if the original property has been issued *zakat* (Abdurrazaq, 1982).

Umar bin Abdul Aziz also arranged *zakat* on *mustafâd* assets, namely the property of someone who comes from income (salary, wages from profession or service) or grants and the like. In another sense, treasure *mustafâd* is someone's income without growing wealth or exchanging it, however caused by salaries, rent, inheritance, grants, *Ulamahips*, and so on, both from the types of assets and assets others (Al-Qardhawi, 2006). Umar bin Abdul Aziz argued that there was *mustafâd* *zakat* property when it came haul.

Umar bin Abdul Aziz's Policy in the Management and Collection of *Zakat*

During his time as caliph, many *zakat* policies had been carried out by Umar bin Abdul Aziz. Thanks to preaching, justice, piety, and honesty, the Islamic community becomes obedient, obedient, and believes in pay *zakat* to the state directly. Many rich people pay *zakat*. This thing which causes *zakat* assets in *Baitul Mal* to multiply and excess. Another cause is the number of *mustahik* who are motivated to work and produce so that the *muzaki* is more and more *mustahik* is decreasing (Al-Shallaby, 2009).

In managing and collecting *zakat* distribution, Umar chooses *amil* that is *tsiqah* (reliable) and can be trusted. Umar ordered them to be gentle in taking *zakat* without anyone feel wronged. The *amil* record those who have given *zakat*. Umar also always ensures legitimacy every people with their *zakat*. When the *amil* came to Umar, he ordered to returned and distributed at the place where the *zakat* was taken (Al-Shallaby, 2009).

The policies for managing and collecting *zakat* carried out by Umar bin Abdul Aziz are as follows: Integration of *Zakat* Management by the State

Zakat has been one of the main instruments of state revenue and fiscal since the time of the Prophet. to during the reign of the Islamic Caliphate thereafter. *Zakat* is also an important part in financial policy of the government of Umar bin Abdul Aziz. In doing so, Umar was direct ordered the governors to withdraw and distribute *zakat* from *muzaki* to *mustahik*. This is as did Umar bin Abdul Aziz when he ordered the people governor to seek

and give rights to the poor and people in need. If not found, Umar ordered to buy and free the slave from zakat money (Al-Shallaby, 2009). Umar bin Abdul Aziz sent Ibn Jahdam to collect zakat from Bani Taghlab and distribute to the poor among them (Al-Jauzi, 1984).

Selective in Choosing Amil

After becoming caliph, the first thing that Umar bin Abdul Aziz did was dismiss and reduce amil zakat, officials, and employees who are incompetent, unprofessional, treasonous, wrongdoers, and behave badly to the people. Umar had sent Usama bin Zaid al-Tanukhy from amil zakat in Egypt, Muhammad bin Yusuf brother of al-Hajjaj governor of Yemen, Yazid bin Abi Muslim of the governor North Africa, and Harits bin Abdurrahman from the governor of Andalus. On the other hand, then Umar bin Abdul Aziz appoint and appoint amil like Ibn Jahdam and other state officials and employees fairly and professional. Umar chose them based on their educational qualifications, knowledge and abilities regardless of descent and tribe.

Expansion the Objects of Zakat

The expansion of the object of zakat taken from the wealth of rich people, as mentioned in the explanation previously, showed that Umar bin Abdul Aziz had expanded the

object of zakat. Not only objects- objects that existed at the time of the Prophet Muhammad. only, but develops according to developments in his day. According to Umar bin Abdul Aziz, zakat is taken from rich people in a country and distributed to the poor. If the wealth of the rich person has met the requirements and reaching the nisab, it is obligatory for him to pay zakat (Al-Jauzi, 1984).

Umar bin Abdul Aziz's Policy in the Distribution of Zakat

Broadly speaking, zakat funds are only intended for the asnaf (group of recipients) mentioned in Al-Qur'an. However, the Ulama differed in announcing and specifying asnaf. Fri (the majority) of Ulama from the Hanafi, Maliki, and Hanbali schools are of the opinion that it is not obligatory to generalize all asnaf. Zakat can be given to one or more asnaf or one person as in the history of Umar and Ibn Abbas. As for the opinions of Shafi'i narrated from Ahmad and Ikrimah, they obliged generalizations to all asnaf and divide each asnaf one eighth part (Muhammad, 1998).

In managing the distribution of zakat funds, Umar bin Abdul Aziz implemented policies from the opinion of al- Shafi'i. Zakat is given to eight asnaf. One part for the poor, one part for the poor, for amil, for Muallaf, for riqab, for gharim, fi sabillillah, and other parts for ibn sabil. The zakat distribution policies that have been carried out by Umar bin Abdul Aziz are as follows following:

1. Distribution of Zakat for the Poor

To achieve the goal of an even distribution of the country's income and wealth, Umar bin Abdul Aziz distributing the country's wealth to

the needy, poor and needy. Even Umar always tried to make them well off. When in an area there is rich people who pay zakat then the area's zakat assets must be given to the poor who are there (Al-Jauzi, 1984). In doing so, Umar divided the quota for the poor. Half part of the zakat is given to poor people who fight in the way of Allah after deducting their zakat and the remaining half is for the poor with disabilities or special needs. As for the ration of the poor, half for every poor person in general who is unable to work and the other for people the poor who beg, those who look for food, and those in prison who do not has nobody (Muhammad, 2009).

2. Distribution of Zakat for Amil

Amil is one of the zakat asnaf. The portion of zakat for amil according to Umar bin Abdul Aziz is seen from amil's attitude that is trustworthy and trustworthy. Umar also saw based on the amount of zakat value that had been collected. According to Umar bin Abdul Aziz, the zakat portion for amil is divided by $\frac{3}{4}$ part and $\frac{1}{4}$ the remainder given to the troops of war (Hakam, t.th).

3. Zakat distribution for Muallaf

Muallaf are one of the zakat asnaf. Umar bin Abdul Aziz did not complicate a case during the case it is for the benefit of Islam. In several narrations it is shown that Umar gave zakat Muallaf to Muallaf, either with the aim of converting to Islam so that their people follow, or for prevent the Muslims so

that there will be no interference by non-Muslims in preaching.

As for the Muallaf, according to Umar bin Abdul Aziz, it is divided into two parts. That part first given to the troops of war on the condition that they do not get anything. The second part is given to the poor who always come to the mosque without having anything and they do not ask for ask (Muhammad, 1998). The Ulama differed about giving zakat to unbelievers (non-Muslims). Abu Hanifah, Malik, and Ahmad bin Hanbal agreed with Umar bin Abdul Aziz that it is permissible to give zakat to unbelievers to convert to Islam or to hope that they do not interfere with the preaching of Islam. As for Shafi'i limiting giving to people who have recently converted to Islam, not unbelievers.

4. Distribution of Zakat to Pay Off Ghârim's Debt

One of the concerns of Umar bin Abdul Aziz was Ghârimun. Umar bin Abdul Aziz really very concerned about the affairs of the people, both when they are still alive or have died. Ibn Syihab al-Zuhry wrote a letter to Umar regarding the ghârimin part, which is intended for those who lost their property as a result war, people who fall into poverty, and have a lot of debt are not in the context of immorality (Al-Shallaby, 2009). In his letter, Umar ordered his employees to pay off the debt of the ghârim, that is, someone who does not has a house, or servants, horses, and furniture in his house. Umar said, "It is obligatory for a man to Muslim men have houses to protect them, servants, horses used for jihad, and home furnishings. If there is not, then he is a gharim and must be repaid. " (Hakam, t.th).

Umar bin Abdul Aziz has worked for the welfare of Muslims and to alleviate their distress and help them in religious and world affairs. Ibn Sa'ad narrated that Isa bin Abi Atha ' witnessed

Umar bin Abdul Aziz paying off the debt of the person who owed him 75 dinars. Asim bin Umar and Basir bin Muhammad entered Umar's throne and mentioned the debt they both had. Subsequently, Umar bin Abdul Aziz paid off the debt of the two men, which amounted to 400 dinars and issued a check from zakat in Baitul Mal (Al-Zuhry, t.th).

5. Distribution of Zakat for Ibn Sabîl

Umar bin Abdul Aziz was very concerned about the travelers and ibn sabîl. Umar ordered to provide assistance for people who run out of supplies and costs to get to their country. As for the parts for them is in accordance with the distance traveled. Every ibn sabîl who does not have where they live and the families they live in, they must be fed until they find a place to live or fulfilled their needs (Muhammad, 1998). Umar bin Abdul Aziz once ordered Sulaiman, one of the dignitaries in Samarkand, to build shelter for travelers or passers-by. Umar wanted them to be served and cared for by their mounts, until given provisions to go to his place (Al-Shallaby, 2009).

DISCUSSION

The Relevance of Umar bin Abdul Aziz Zakat Policy on Zakat Regulation in Indonesia

The management of zakat in Indonesia is strongly influenced by fiqh which always has a black-and-white dimension. Very it is felt that currently

there is a domination of fiqh-centric in the management of zakat in Indonesia. The presence of discourse philanthropy slowly adds to the mindset that zakat can also be a catalyst in this creating social justice. This requires a touch of management, human resource management, reporting, and so on who are professional.

The debate about who has the right and ideal to manage zakat has not yet been completed. This matter very closely related to the understanding of the verse 'khudz min amwalihim' (take it from their property) as the basis for the command of zakat. Some people are of the view that zakat is something that must be forced in order for Muslims to pay. At the time of the Prophet Muhammad, the Muslims were very obey his obligation to pay zakat. However, when the Prophet died, gradually the Muslims started to deny the case of paying zakat. In this day and age where Muslims have never met with the Prophet, the possibility of denying obedience to paying zakat is very open. Deny Obedience to pay zakat also occurred during the time of Abu Bakr, who was finally fought by him. So, it is very clear that the management of zakat, especially the collection of zakat, must be carried out by the government, as explained in the al-Qur'an and Hadith.

Rasulullah Saw as the leader of the government at that time acted as amil. However, deep development, when the Prophet could not manage alone because of his busy life, the Prophet then sent his friend, Mu'adz bin Jabal, to take zakat and send other friends. From here, Rasulullah who acts as the government delegates and sends someone or the community in managing zakat.

When the government does not take a position as operator, the government gives

authority to it society through the establishment of an institution, such as the Zakat Agency (BAZ) and the establishment of an institution Amil Zakat (LAZ). This is a contextualized form of the verse 'khudz min amwalihim'. This is felt to be more ideal for zakat management in Indonesia, where zakat is not fully managed by the government, not really entirely by society.

Umar bin Abdul Aziz's policy formulation regarding zakat is not only a fiqh fatwa. Formulas the policy is also a binding state policy. This policy then became the legal umbrella for every zakat management activity at that time, including determining the object of zakat, zakat collection carried out by officers appointed by the government in each region Islamic power, and matters related to the distribution of zakat to the mustahiknya. According to Didin Hafidhuddin, this is very important, there must be a law that regulates the management of zakat. Because zakat is a form of worship related to community development which is also a potential of the people. There needs to be a legal umbrella so that it is orderly and orderly (Musyaddad, 2014).

"When referring to Law no. 23 of 2011, then there are no criminal sanctions, all voluntary. But for me, the implementation of sharia must be gradual, there are those it is called "at-tadarruj", so as a first step I think this is

appropriate, what remains conduct massive socialization to the public to find out their obligation to spend part of their assets if they really meet the requirements, both nisab and haul. Because of our experience at the National Zakat Agency (BAZNAS) Enrekang, there are indeed many people who want to give zakat but one of the obstacles is they do not know, how to calculate it, and where it will be distributed. So to step early on, this zakat law is satisfactory." (Kadir, 2019)

In the context of zakat regulation in Indonesia, efforts to legalize religious institutions have already gained space and opportunities in the governance of the laws of the Unitary State of the Republic. Indonesia. In other words, things that are related to the welfare of many people, though coming from a certain religion, can be stipulated into a law if it meets the requirements and did not face any obstacles in the legalization effort.

The government in Indonesia has established BAZNAS in order to optimize zakat management and have strengthened by the existence of Law no. 23 of 2011. However, the law is not listed punishment or sanctions for muzaki who are reluctant to pay zakat. This is considered a loophole needs to be revised again. According to the author, it is necessary to make a breakthrough and strengthen so that the potential This large Indonesian zakat can be maximized, for example imitating some countries that implement it the mandatory zakat payment rules which are handled directly by the state and will get sanctions if does not fulfill this obligation. The writer believes that this will have a positive effect and influence which is

significant for the development of zakat in Indonesia in maximizing the existing potential. This matter in line with what has been done by Umar bin Abdul Aziz during their reign, which was then applied by several Islamic countries today (Law Number 23, 2011).

The Relevance of Umar bin Abdul Aziz Zakat Object Policy Against Zakat in Indonesia

The rapid economic growth in Indonesia can be one of the factors making the spectrum of zakat objects much wider than what existed in the past, namely when Rasulullah saw. lived until the time of the caliph afterwards. In the time of Umar bin Khattab, the spectrum of zakat objects can expand and develop along with changes in the status of assets, such as the development of the object of zakat in livestock, where the horse was at the time of the Prophet. and Abu Bakr just became an animal the mounts used by the warriors of Islam to go to war into the field of jihad changed to animals that are subject to the obligation of zakat. Likewise in the time of Umar bin Abdul Aziz where the horse was at the time it becomes a treasure that is developed into an expensive commodity. If in the era of Umar the status of assets can develop, then have an impact on the determination of the obligation of zakat in the times In today's modern era, of course, there is a much wider development of the

object of zakat along with developments technology, transportation, communication, and all devices of human life. This is what makes the world economy and business is increasingly unreachable.

For example, what is relevant today with Umar bin Abdul Aziz's policy is in expanding the scope of objects This zakat is the determination of professional income zakat, corporate zakat or share zakat, and property zakat. This type of zakat object was not popular at the time of the Prophet. This is due to the system and mechanism economics at that time was not entirely the same as the systems and mechanisms prevailing in modern times.

Zakat means developing. Of course, the meaning of developing can be seen in various ways aspect. First, people who like tithe will have more wealth. Although zakat it is for each item, a potential treasure to be developed. For example a horse, it used to be at the time of the Prophet Muhammad. why is it not the object of zakat, because at that time the horse was not developed, not bred, let alone traded. It is just a piece of jewelry, a tool for used in war. But, goats, cows, camels are raised, reproduced. Because that, Umar's policy is actually not something new, so it would be wrong for example says that Umar reformed Islamic law. No, he is, what is it, giving actual examples (actualization) (Hafidhuiddin, 2018).

States that among the things that are very important to be paid attention to by the people Muslims today are income or income that is cultivated through their expertise, both

expertise which is done individually or collectively. Do-it-yourself skills, such as a profession doctors, architects, lawyers, tailors, painters, as well as da'i or muballigh, and so on. As for expertise that is carried out together, for example employees (government and private) using wage or salary system (Al-Qardhawi, 2006). Meanwhile, the ulama's fatwa was produced at the Congress The first international on Zakat in Kuwait on April 30, 1984, stated that one activities that generate power for humans are now professional activities that produce charity which is useful, whether done alone, such as the activities of doctors, architects, and others, as well as those that are done together, such as employees or employees. All of that generates income and salary (Hafidhuddin, 2008).

Professional income is an object of zakat whose validity is too clear denied. In Q.S. at-Taubah: 103 affirms that every kind of wealth (productive and surplus) is a zakat asset, including those obtained from professional income (Hidayat, 2012). Q.S. al-Baqarah: 268 online more explicitly affirming that halal income is an object of infak, whether it is compulsory (zakat) or which is recommended . Hidayat (2012) also strengthens the argument regarding the validity of income zakat profession by positioning it with the object of zakat al-mal al-mustafad (income) and zakat al-

'athaya (salary), as popular among classical Ulama or even enforced by friends, such as Umar bin Abdul Aziz. In relation to the obligation of professional zakat, in Law no. 23 of 2011 concerning Management of Zakat, Chapter I article 4 paragraph (2) part h states that zakat mal as referred to in paragraph 1 regarding the types of zakat includes zakat on income and services (Hidayat, 2012).

Umar bin Abdul Aziz's policy in expanding the object of zakat is also relevant to legal policy contemporary about the determination of zakat on assets owned by the company or zakat shares in business which is lawful. As for the efforts that are not justified by the Shari'a, they do not become the obligatory object of zakat zakat is issued. This is forbidden and has been objected, "As long as the company does not produce prohibited goods or commodities, then shares become one of the objects or sources of zakat " (Hafidhuddin, 2008).

Economists state that currently commodities are managed by the company is not limited to certain conventional commodities done in a narrow scale, region and level. Business managed by the company has penetrated various fields of life, in a very wide scale and area, even between countries in form export Import. Companies in general cover three big things. First, companies that produce certain products. If it is related to the obligation of zakat, then the product it produces must be halal and owned by people who are Muslim. However, if the owner is various type of religion then based on share ownership of Muslims. For example, company which produces clothing and food, cosmetics and medicines, various kinds of vehicles and various kinds of spare parts, household appliances, building materials, and so

on. Second, companies engaged in services, such as companies in accounting, and so on. Third, companies engaged in finance, such as financial institutions, both banks and non-banks (insurance, mutual funds, money changers, and others) (Hafidhuddin, 2008).

Contemporary Ulama who agree with the policy of determining the source of zakat in this company argued with the generality of the word of God Almighty. contained in QS al-Baqarah: 267 and QS at-Taubah: 103.

Translation: *"O you who believe, spend (in the way of Allah) a portion of the results of your efforts the good and a portion of what We put out of the earth for you. And do not choose the bad and you spend it, even though you do not want to take it yourself but by drawing your eye to it. And know, that Allah is Rich, Most Praiseworthy. "*7 (Surah al-Baqarah: 267) (Ministry of Religion RI, 2005).

Translation: *"Take zakat from some of their assets, with that zakat you clean and sanctify them and pray for them. Truly your prayer (becomes) peace of mind for them. And Allah is All-Hearing, All-Knowing. "*8 (QS at-Taubah: 103)(Ministry of Religion RI, 2005).

In relation to the zakat obligation of companies or business entities, in

Law no. 23 of 2011, Chapter I Article 4 paragraph (3) states that zakat mal is the object of zakat that must be issued zakat is assets owned by individuals or business entities (Law Number 23, 2011).

Umar's policy in expanding the object of zakat also has relevance in modern times development of business models engaged in property (immovable assets) or movable assets, such as renting houses, buildings, land, land, sea and air transportation, and so on. Model businesses with assets that are used to produce a product for sale, such as factories producing various types of commodities to be sold in markets, can also be the object of zakat.

Capital is not only owned by a person concentrated on tillage and trade only in modern times (Zuhaili, 2008). Capital in the form of money is already a lot directed to the construction of buildings, such as houses, buildings and factories. In addition, the provision of facilities land, sea and air transportation, all of which are intended to be leased in order to obtain profit is also included in the category of modern capital. All of them have a unity of nature, where each of these assets is not subject to zakat on the goods (goods), but profit obtained from renting or producing a commodity when it has reached the nisab becomes the object of zakat.

Zakat on property or assets that are intended to be leased in order to obtain get profit with the term zakat al-mustaghallat (Al-Qardhawi, 2006). He mentioned two opinions of Ulama in addressing zakat determination from economic activities with a model like this. Ulama who do not oblige zakat on property assets, such as Ibn Hazm and others in general argued in the absence of a text, either in the Al-Qur'an and

Sunnah which mentions the zakat obligation on this asset. They corroborate this opinion with the argument that the jurisprudence Ulama across time and in various areas of Islam did not mention it oblige zakat on this asset. Even in many fiqh books, there is an explanation that there is no zakat on occupied buildings, vehicles used, and business facilities (Al-Qardhawi, 2006).

As for the Ulama who argue that zakat is obligatory on property assets and facilities used for get profit by leasing and others, such as the Ulama of the Hambali, Malikiya school of thought, Abdul Wahhab Khallaf, Abu Zahrah and Abdurrahman. The obligation to give zakat, such as QS al-Taubah: 103 and al-Baqarah: 267. Another argument that supports this opinion is the status of developing assets which is the main requirement of the source or object of zakat. In this case, it can be clearly observed that the above mentioned assets is a growing asset. In addition, this asset, in fact, is profitable, even the benefits of this property business today are enormous. Hence, it is a law move with illat (cause) attached to it. If there is illat then that law also exists, and on the other hand, if the illat is lost then the law is also lost (Hafidhuddin, 2008). On the other hand, the zakat obligation is on this asset as well in line with the wisdom of zakat, which is to cleanse and purify property and soul people who have the wealth of everything that

defiles it. This is also in order to fulfill one's desire people who are unable and contribute in defending the religion of Allah and spreading it da'wah Islam (Al-Qardhawi, 2006). In connection with the obligation to zakat property and assets used as this service facility, in Law no. 23 of 2011 Chapter I article 4 paragraph (2) part h states that zakat mal as referred to in paragraph 1 regarding the types of zakat including zakat on income and services.

Another problem is the views of some contemporary Ulama on whether it is possible to provide benefits needed by a needy or poor person as a substitute for zakat on assets that have reached the nisab. For example, there is someone whose property has reached the nisab and has a debt from a poor person. He assume that the indigent's debt is paid off by implying that the receivable becomes zakat which he has pay to the needy who has the debt. Another case is a muzaki who wants to give zakat, then he provides services to a needy person worth the zakat that he has to pay.

In the reality of modern life today, there are many service facilities whose value cannot be reachable by people who cannot afford it. For example, rented houses, transportation services, doctor services specialists or special actions, such as surgery, and so on. In the context of zakat, if a doctor The surgeon or obstetrician has a property that has reached the nisab and passed one haul or zakat of profession which is sufficient provision to be fulfilled. This Ijtihad allows obstetricians This provides maternity services to the poor for free by means of service this is the zakat that he must pay. However, several other Ulama view that this benefit is not suitable if it is referred to as zakat. The Ulama argued that zakat must be tangible material.

The Relevance of Umar bin Abdul Aziz's Policy in Collecting Zakat in Indonesia

In the context of modern zakat policies, contemporary Ulama define companies as objects of zakat, including in Indonesia. The discussion on the expansion of the zakat object has been explained in the discussion previous. In relation to this policy of Umar, one can draw a relevance in the mechanism zakat of companies, where shares consisting of Muslim and non-Muslim ownership must be separated first. The obligation of zakat then the products it produces must be halal and owned by people who are Muslim, or if owners of various religions, so based on share ownership of Muslims (Hafidhuddin, 2008). This separation of shares has one consequence, namely when the value of shares owned by the entrepreneur Muslims do not reach the nisab then the company is not liable to zakat.

The aforementioned matters are interesting to be studied in depth, especially with regard to policy zakat collection in Indonesia. According to the author, in the context of modern and contemporary zakat Muzaki should distribute their zakat to zakat management organizations (BAZNAS or LAZ). Thing this can be done in order to optimize the role of zakat as an alleviating instrument poverty. Management of zakat by zakat management institutions, especially those with formal legal strengths, will have several advantages and benefits,

both for the muzaki itself, even more so for the mustahik.

The collection of zakat through amil zakat which is officially appointed by the government will provide guarantee of certainty and discipline in paying zakat. This needs to be done to maintain feelings the inferiority of the mustahik zakat when dealing directly to receive zakat from the muzaki. Besides that is, the collection of zakat through amilyang officially appointed by the government is also required to achieve efficiency and effectiveness, as well as the right target in the use of zakat assets according to the priority scale is there somewhere. On the other hand, this is also done to show the syiar of Islam in spirit Islamic governance. On the other hand, if the zakat is given directly from the muzaki to mustahik, wisdom and function of zakat, especially those related to the welfare of the people, will be difficult to be realized. In addition, even though it is legal in sharia law, the benefits of collecting zakat through amil appointed by the government are as stated in the beginning of the paragraph. this will be neglected.

In Law no. 23 of 2011 article 21 paragraphs 1 and 2 stated that in the context of zakat, muzaki performs his own calculations of his zakat obligation. In no case can count on your own zakat obligation, muzaki can ask for help from BAZNAS (Law Number 23, 2011).

Umar bin Abdul Aziz was known for his sincerity in choosing amil and was very selective. It is for this purpose program so that the empowerment of zakat can bring maslahat to all circles of society. Even in particular during the reign of Umar bin Abdul Aziz it was reported that he had dismissed several amil unprofessional and incompetent zakat. Umar bin

Abdul Aziz raised amil with integrity and professionals in their fields. In the context of zakat in Indonesia, the provisions of a amil has been represented by BAZNAS through Law no. 23 of 2011 article 8 paragraph 1. However, The Zakat Management Organization (OPZ) in Indonesia is still in crisis for qualified and certified amil human resources eligible for zakat organization. This can be seen from the data that there are still many people who have not put his trust in his zakat on OPZ managed by amil. On the other hand, there are still many amyl the zakat in a simple way; do transactions manually and have not used adequate technology. This results in low accountability, transparency and professionalism amil zakat institution (National Sharia Finance Committee) (KNKS, 2019).

"Just getting to that, but for now, I see real amil professionals are still very lacking, maybe still under 30%, the amil especially at regions, both provinces and regencies and cities, are very much dependent on desires and choices respective regional heads. Plus and minus, if the regional head understands the memories BAZNAS then he will choose the one who is truly competent and willing to work. If Rather, this is what makes several BAZNAS in Indonesia suspended animation." (Kadir, 2019)

Therefore, when referring to the policies of Umar bin Abdul Aziz who are very serious in pointing an amil, it is time for Indonesia to make policies that give birth to amil who are trustworthy, competent, and professional. Several ways this can be done is by establishing a certification body amil, conduct massive outreach through educational institutions, and specifically establish institutions which is engaged in education and training to become an amil.

Another thing that is also a problem that must be considered is mental and spiritual reconstruction people who are victims of the disaster. This can be done by providing guidance and post-disaster intensive coaching. This guidance can be done by presenting training-motivation training, disaster impact management in the form of psychotherapy, and so on. Of course, Empowerment and coaching programs as mentioned above cost a fortune not a little. This is where the real role of the social funds collected by the people, is no exception zakat funds. In the context of zakat in Indonesia, the zakat management organization, whether formed by the government, namely BAZNAS or those formed by the community, such as LAZ, can be the driving force in an effort to restore physical or mental conditions for areas affected by disasters, such as the tsunami in Aceh, the Yogyakarta earthquake or floods and landslides that occurred in other areas.

Contemporary Ulama emphasized that it is permissible to advance zakat spending if it has reached the nisab even if it's not even one year or the haul period has arrived. Abdullah al-Shaykh views that opinion which states that it is possible to advance zakat payments is stronger than other opinions. That matter based on the

basis of the arguments from the hadith of the Prophet Muhammad, as previously mentioned, and so it is when viewed from the point of view of his fiqh analysis. which states that it is permissible to advance the payment of zakat if there is an emergency that requires it.

Umar did this in his capacity as a caliph, the ruler may decide rule with power. For example, by obliging something that is not obligatory, if it is deemed to exist benefit in the policy. Likewise, zakat is hastened because it is needed for the interests of the poor. However, this matter must be decided by a leader, not at will amil.

One of the contemporary Ulama of this century, Ibn Baz stated that it is okay to promote zakat before even one year, if it is seen that there is a syar'i maslahat that can be achieved by it (Ibn Baz, t.th). Zakat can only be done for two years, unless there is an emergency condition that requires zakat immediately, such as a disaster, jihad and so on (Ibn Baz, t.th).

Umar bin Abdul Aziz has a view about the substitute for the object of zakat, namely the permissibility of zakat fitrah redeemed using money. This opinion of Umar was also confirmed by Abu Hanifah. In context zakat in Indonesia, this is also relevant, given the ease with which it is obtained for a mustahik who can use these funds for the necessities of life on the day of Eid.

The relevance of Umar bin Abdul Aziz's Zakat Policy in the Distribution of Zakat in Indonesia

The main lesson from the implementation of zakat, when viewed from the aspect of the relationship between muzaki and mustahik, is so that the wealth that is in the hands of the rich can be channeled to those who are need. Thus it is as Allah has explained in QS al-Hashr: 7.

Translation:

"... So that the treasure does not circulate among the rich only among you." (Surah al-Hashr: 7) (Ministry of Religion RI, 2005).

Umar bin Abdul Aziz gave great attention to this problem of distributing zakat. He even always advised his amil to always distribute the zakat that has been accumulated so that the needy and poor can be elevated to a well-off status. Therefore, The focus of zakat distribution during the reign of the two Umar was in the area where the zakat was collected.

In the context of zakat in Indonesia, the management of zakat which concerns the collection of zakat distribution, regulated by Law no. 23 of 2011 which states that zakat management is carried out by an agency established by the government, namely BAZNAS and assisted by an institution established by private sector by fulfilling predetermined requirements. Thus, when viewed with perspective the authority owned by BAZNAS and LAZ as regulated in the law mentioned in above in CHAPTER II Article 6, does not rule out the possibility that BAZNAS and official amil zakat institutions can be said to have a position as priests who have the right to determine zakat policy in Indonesia. In addition, it is possible to have BAZNAS or LAZ in almost every region to

distribute zakat funds collected by each OPZ in that area (Law Number 23, 2011).

Zakat should be distributed in the area where it is collected as the realization of the fulfillment of the rights of the closest person. This is a mechanism right in fighting poverty and training each region to be sensitive to the fulfillment of needs each. More than that, the poor in the region are of course also very dependent on it zakat assets collected in their territory (Al-Qardhawi, 2006). As such, they should be targeted distribution of the most priority. However, see does not the above opinion as something absolute and standard. If a leader or priest is fair with consideration Majlis Shura views that there are benefits for Islam and Muslims in distribution to the outside the area where zakat is collected is fine (Al-Qardhawi, 2006).

Among certain reasons that can be used as reasons for distributing zakat from one region to another another is because the region is experiencing a deteriorating condition due to calamities that befallen such as natural disasters. The occurrence of natural disasters that resulted in material loss and psychological stress such as natural disasters and disasters in the last three years, 2017-2019, deserve the attention of the manager zakat both at the regional and national levels. This is for several reasons. First, basically people who are in a state of disaster are people who are in dire

need help from others. They are not only experiencing a crisis materially, they are also being in a weak mental state who needs support and encouragement to get back up. If condition is this, it can be decided without a doubt that they are the group entitled to receive zakat. Second, the allocation of zakat funds to areas affected by calamities and disasters by the manager zakat at the national level like BAZNAS is not a problem from a regional perspective. This is if it is assumed that the zakat is collected at national amil which has a distribution spectrum at the borders of the Unitary State of the Republic of Indonesia. Third, from the practice of distributing zakat ever done during the time of Umar bin Khattab, for example, it was found that a policy of distributing zakat was found gathered in Egypt which was still under the authority of the Islamic government in Medina to the region that was affected by the famine that occurred in Medina and its surroundings. During the reign of Umar bin Abdul Aziz zakat is distributed from Africa to other regions because there is no mustahik zakat found in Africa the. Some Ulama say that people who get disaster can be categorized as *gharimin*.

In Law no. 23 of 2011 in Chapter II The third part of article 15 paragraph 1 explained that in order the implementation and management of zakat at the provincial and district / city levels the provincial BAZNAS and BAZNAS district / city. This implies a purpose in distribution zakat which is focused on the area where zakat is collected. This is also explicitly described at Article 26 states that the distribution of zakat is carried out based on a priority scale with due observance principles of equity, justice and territoriality. That is, every provincial BAZNAS and BAZNAS regencies /

cities are responsible for distributing zakat collected on regional boundaries each of them. It's just that, in terms of reporting, both related to collection and district / city BAZNAS distribution provides regular reporting to provincial BAZNAS. The provincial BAZNAS must also provide regular reports to the central BAZNAS. LAZ managed by the private sector is also required to report the zakat management to BAZNAS. This corresponds to UU no. 23 of 2011 article 29 regarding zakat reporting. Thus, it is hoped that there will be synergy between zakat managers in Indonesia, both private and those formed by the government (Law Number 23, 2011).

Apart from the agreement of the Ulama on the obligation to distribute zakat in areas where zakat is collected when there is a mustahik who has the right to receive it, it is also agreed to distribute the assets zakat that is in a surplus condition and there are no more mustahik who have the right to receive it to the region other. However, if we observe poverty conditions in the Indonesian context, which can be said evenly distributed in every province and district / city of this country, so of course this is not so substantive to be discussed extensively. However, as a scientific discourse, of course this can also be put forward if more broadly discussed regarding the distribution of zakat in surplus Islamic countries, such as Brunei Darussalam, for then

channeled to Indonesia through the role of BAZNAS.

It is very interesting to study related to Umar bin Abdul Aziz's policies in matters zakat distribution is the determination of the people who are entitled to the zakat assets. Umar bin Khattab refuse to give a share of zakat to former Muallaf (people who her heart was dissolved to convert to Islam or be consistent in it) at the time of the Prophet. It was done by Umar because he saw that the rights of these people had been lost. Therefore, they are not again it can be said as mustahik zakat. Illat in question is the condition of Islam which requires a strategy of binding one's heart with assets to convert to Islam and the condition of the object of da'wah that needs to be tied. his heart with treasures. On the other hand, Umar bin Abdul Aziz in some narrations is shown to give zakat to Muallaf, either with the aim of converting to Islam so that the people follow, or to prevent the Muslims from causing interference by non-Muslims in preaching. In addition, Umar bin Abdul Aziz's policy also allows the giving of zakat to infidels to enter Islam or to hope they do not interfere with the da'wah of Islam.

Umar bin Abdul Aziz made a provision so that the zakat assets were distributed evenly to all mustahik zakat who is entitled to receive it without distinguishing one of them. Umar bin Abdul Aziz sticks to the argument of QS al-Taubah: 60 that all groups are entitled to get zakat should be distributed evenly.

Basically, the amount of property that must be given to the mustahik returns to the maslahat scale is seen as more priority by the priest. In this case, BAZNAS is mandated to manage zakat in Indonesia, with the help of private institutions that have met the

requirements to run functions as an amil institution in accordance with Law no. 23 of 2011 plays an important role in determine the amount that must be channeled from the collected zakat funds to the mustahik (Law Number 23, 2011). The giving or distribution of zakat to Mustahik does not only look at the quantity and nominal aspects of assets. However, to optimize the role of zakat as an alleviating instrument poverty, a zakat empowerment mechanism is needed with a control and monitoring system the development of the mustahik condition. This can be done by creating a mustahik grouping system based on the efforts and tendencies of each. Regarding the level of zakat that must be received by Mustahik, the author is not just inclined to the opinion of Umar bin Abdul Aziz, but this opinion sometimes it can be used and applied, depending on the conditions and benefits needed in this country.

In terms of the amil portion of zakat, it does not have to be set 1/8 or 12.5% of the collected zakat funds such as carried out by several private amil zakat institutions in several regions. Sharia zakat aims to distributing assets that are in the hands of the rich to those in need (needy and poor). If the 12.5% chance of this zakat property is assigned to amil, it tends to open doors that are not desirable for amil's own integrity and orientation. In the view of Umar bin Abdul Aziz, the amil part adjusted to their efforts and work in

collecting and distributing zakat. With words another, an amil or amil ranks in an OPZ (Zakat Management Organization) gets a share that may be less than 12.5% or maybe even more than that according to performance and their integrity.

CONCLUSION

Some of the conclusions that can be drawn from this research are as follows: First, Umar bin Abdul Aziz's policies in managing zakat can be classified into two parts. First, Umar's opinion regarding the expansion of zakat assets / objects includes zakat of mustafâd assets (income someone without growing assets or exchanging them, but due to the salary / professional wages, rent, inheritance, grants, Ulama's and so on, both from the types of assets and others), fisheries and livestock, commerce and industry, mining goods from natural resources, gift assets, dhimâr assets (lost property that was found), growing wealth, agriculture, and others. Second, Umar's policy about zakat, both around regulatory reform, such as the existence of a form of centralized management, firm regulations and anti-corruption, or about the collection, expansion of zakat assets, distribution expansion and empowerment of zakat to those who are entitled to receive it based on *maslahah mursalah*.

Second, the zakat policy of Umar bin Abdul Aziz is not just a fatwa (*ijtihad*) of a scholar, he will but also a government policy that has legal force. In the context of adultery in In Indonesia, some of Umar's policies have been embodied in government policies in the form of Law no. 23 of 2011. Integrated management of zakat in a policy that has strength law can optimize the role of zakat as an instrument in alleviating

poverty in Indonesia.

Third, Umar bin Abdul Aziz's zakat policy has relevance to several zakat practices in Indonesia, such as professional zakat, corporate zakat, property zakat, as well as developing assets and businesses other. In the matter of collecting zakat, the policy can be linked to the separation of non shares Muslims in corporate zakat, the emphasis is on the integration of zakat management by the state through the authorities appointed by the state or government, for example zakat through BAZNAS or LAZ. As for the inside distribution of zakat, Umar's policies are also relevant to contemporary distribution program policies broader and in accordance with the benefit of the Muslims, such as the allocation of zakat funds for educational Ulamahips, da'wah

programs, building mosques, and assistance for victims of natural disasters.

This research has the following implications:

1. Maximizing zakat income needs to be done by the state by making appropriate regulations ideal conditions for managing zakat. In terms of collecting zakat funds, there should be rules and sanctions which is binding for those who violate the provisions of zakat management, be it for muzaki, mustahik, or amil zakat.
2. Considering the zakat policy of Umar bin Abdul Aziz as a reference supported by strong regulatory and legal framework, particularly policies relating to the legal umbrella and amyl determination.
3. Opening information about zakat policy and management in a more transparent manner Muslim communities in Indonesia can fully participate directly in doing so oversight of its management

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