Knowledge E
Engaging minds

Conference Paper

E-Zakat: Redesign the Collection and Distribution of Zakat

Mulyadi[1], Arif Rahman Hakim[1], Ade Sofyan Mulazid[2], Supriyono[2], and Endah Meiria[2]

[1]UNS
[2]UIN Syarif Hidayatullah Jakarta

Corresponding Author:
Mulyadi
mulyadi_detigampd@gmail.com

OPEN ACCESS

Abstract

This research hunts out the opinions from several Ulama for developing the E-ZAKAT system. E-Zakat is an online system for Zakah application that can increase the efficiency of Zakah Maal collection and distribution. It is also designed to be able to attract more muzakki to pay zakat maal. This system can also be used for receiving other payment schemes, such as infaq, shadaqah, waqaf and Qurban (sacrifice) in the future. The main objective is to support the government program in poverty alleviation using Zakah. Qualitative method is more appropriate for this research because it includes interviews from the researchers to be able to understand the opinions for having an online system for collecting and distributing zakat maal in Danukusuman, Central Java. Data and information are obtained through in-depth interviews with several partners, they are: Komisi Fatwa MUI Surakarta, UMS, MES Surakarta and Mosque Leaders at Danukusuman, Central Java. Several focus group discussions were held to gain the comprehensive information. The information and data collected were used as the material to produce business requirements of the E-Zakat. Most of the religious leaders (Ulama) as key informant of this research are very encouraged for having an online system E-Zakat that can increase transparency, efficiency and accountability. The Leaders of Mosque (Takmir Masjid) still do not have the equally understanding related to the criteria of Mustahiq who can be included into the system. The result of this research can modify and complete the existing system of collecting and distributing Zakat online.

Keywords: E-Zakat system, empowerment, poverty alleviation

1. Introduction

It is becoming increasingly difficult to ignore the role of Zakat Maal in helping the poor. However, Zakat Maal has not been managed optimally by Mosque. Most of the Mosque in Indonesia are only used for praying (sholat jamaah) and religious speeches

(pengajian). Once in a year, the Mosques collect and distribute zakat fitrah that is 2.5 kg of rice. However, this alone cannot help the poor for their daily lives.

Various Lembaga Amil Zakat (LAZ) is already established in Indonesia, including the governmental body such as Badan Amil Zakat Nasional (BAZNAZ) and Badan Amil Zakat Daerah (BAZDA). However, at least there are two limitations encountered by these LAZ, they are: (1) The data of the receiver (Mustahiq) is not based online, so that the Zakah payer (Muzakki) could not choose whose mustahiq he/she wants to pay and (2) the data of the receiver (Mustahiq) is not based on Mosque where they live. In short, the potential of Zakat is still not managed properly.

Surakarta like other regions in Indonesia also have LAZ that are not integrated with each other. The effort to reduce poverty through charity (Zakah) has yet to show good results. This issue is related to the fact that the Mosques are not the centre of economic community development. They are only the centre of worship such as prayers and recitation.

The mosque is in the Village Danukusuman actually does the collection and distribution of Zakah once a year. The Zakat collected once a year is intended to cleanse the soul (Zakah Fitrah). This kind of charity is not powerful enough to reduce poverty. Then, Zakah Maal is required to held poverty alleviation. The step which is needed is to identify the number of poor people and the potential of zakat.

The number of Muslims in Surakarta is 77.9 percent of the entire population. Logically, the number of poor people are also Muslims in majority. However, Muslims should be proud as it have the Zakah system that can be used to reduce poverty. The following is the structure of the population of Surakarta:

TABLE 1: The Structure of Population in Surakarta.

Region	Religion							
	Islam	Christian	Catholic	Hindu	Buddha	Khong Hu Chu	Other	Total
Laweyan	83,005	9,121	5,584	119	149	1	11	97,990
Serengan	40,058	8,669	4,153	16	221	18	0	53,135
Pasar Kliwon	73,442	5,664	4,691	29	174	3	7	84,010
Jebres	99,389	27,476	14,544	104	549	69	5	142,136
Banjarsari	134,626	28,239	11,976	160	349	19	10	175,379
Total	**430,520**	**79,169**	**40,948**	**428**	**1,442**	**110**	**33**	**552,650**
Percentage	**77.90**	**14.32**	**7.40**	**0.077**	**0.261**	**0.019**	**0.005**	**100**

Source: Dispendukcapil, 2015

Surakarta, such as Indonesia, have enormous zakat potential. Unfortunately, this potential has not been fully managed optimally. So that, the empowering communities to exploit the potential of zakat was also not optimal. To overcome this, the effort required breakthrough that could encourage an increase in the collection and distribution of zakat itself.

E-Zakat system is an important breakthrough in technology to improve the efficiency of the collection and the distribution of Zakat Maal. The initial design of the system is to make it easier for the Zakah payer to fulfil his/her obligations without facing difficulties to find the institution of Zakah ('Amil). Muzakki only needs to register before fulfilling the payment of zakat. The payment mechanism is easier and is expected to encourage rich people for more enthusiastically paying zakat. In turn, the number of collected Zakah can be increased. The increased number of Zakah will be very beneficial for poverty alleviation efforts.

In addition, to best of our knowledge, there is no institution or people who notice this limitation and redesign the Zakat system. Considering the objective to create a universal online system for Zakah application, our team therefore will collaborate with Komisi Fatwa Majelis Ulama Indonesia Surakarta/IAIN Surakarta, Universitas Muhammadiyah Surakarta, Masyarakat Ekonomi Syariah Surakarta (MESS) and the Leaders of Mosque at Danukusuman Surakarta (as a pilot project) to develop the E-ZAKAT. E-Zakat is an online-based Zakah that increase the efficiency of Zakah Maal collection and distribution in order to attract more Zakah Payer (Muzzaki) to pay Zakah. This system could also be used for receiving other payment schemes, such as Infaq and Alms. This could also be a design for receiving benefaction (Waqaf) and sacrifice (Qurban) in the future. It is certainly not an easy matter to be realized, but instead, it is the primary value for the system's E-Zakat.

The main actor of this system is the leader of Mosque in Danukusuman, Central Java, since the data of the mustahiq is based on Masjid. They need to clarify the data of its pilgrims that can be categorized as Zakah receiver (Mustahiq). The Leaders of Mosque have to check the validity of the data. The process of updating the data and system maintenance is also done by the Leader of the Mosque in Danukusuman, Central Java. It is important to do because the activities associated with the technology are very dynamic.

By opening our website, the payer (Muzakki) can choose the Mustahiq he wants to pay to. Then, the Leader of the Mosque will distribute the Zakah fairly through the

system also. The Zakah payment can be made via bank transfer. Thereafter, Takmir masjid distributing the Zakah should make a report and update the system.

This system will greatly help the Zakat payer in terms of practicality in paying Zakat. They need not bother to come to the Zakah counter and management which they are geographically separated with. It has been found recently that it is quite troublesome for Zakah payers spending time on the payments. The existence of this system will be very helpful when the people begin to be very busy. On the other hand, this application will certainly be very productive to the poverty alleviation.

2. Literature Review

Zakat is one of the pillars of the Islamic religion that must be accomplished by any Muslim who has reached the limit (Nishab). Al Quran in At-Tawba verse ten (10) makes it clear that a zakat means cleanse, purify. Zakah according to Islamic law (Sharia) is a name given to the effort to spend out partially of the whole property and give to the recipient in particular/specific based on Sharia rule.

Another understanding of the charity is giving a portion of their assets to the indigent. The process of giving and everything is determined by Sharia and must not be embellished. Case 'adding or reducing' the payment of Zakah can be classified as heretical. It is not others; as doing charity (Zakah) is like a worship or a prayer.

The position of Zakah is always paired with a prayer command (Shola). Many verses in Al Quran explain this matter, such as: Chapter 2, verse 43, 83, 110, 177, 277; Chapter 4, verse 77, 162; Chapter 5, verse 12, 55; Chapter 9, verse 5, 11, 18, 71; Chapter 22, verse 41, 78, and many other. Overall, there are 32 verses explaining the Zakah and 29 of which pair a charity (Zakah) with prayer (Shola). This means that the payment of zakat is equally important to establish the prayer [2, 8]. Such things can be interpreted as the human being must maintain contact with humans just as keeping his relationship with God.

Zakah must be paid to bring the faithful together as human beings. Zakah which is paid by rich people will be very useful for the poor. Therefore, the order to pay Zakah is meant to be carried out by Muslims who are already qualified. Zakah for Muslim not only is an obligation—that has to be fulfilled—but also it is to be understood as a step to purify the owned assets [6]. As other worship, charity (Zakah) must also be harmonious and mandatory with the requirements.

2.1. Mandatory requirement to the Zakah Payer

Several mandatory requirements for paying Zakah are:

2.1.1. Moslem

Al Quran, chapter 9, verse 54 explains that:

> *And there is nothing blocking them from being accepted off their living except they disbelieved in Allah and the messenger, and they are not to pray, except with lazy and do not spend their asset, except unwillingly.*

The verse states that one thing that causes rejection of charity in the form of living, praying (Shola) and charity (Zakah) is when the person is not a Muslim or pagan [10]. Conversely, if people convert to Islam, it is obligatory for them to pay Zakat. This is supported by the history when the Prophet Mohammed sent Muadh ibn Jabal (r.a.) to Yemen to preach people there in order to get them converted to Islam. If the people in Yemen have embraced Islam, then they are obliged to pay Zakah. Thus, it is clear enough that Islam is a mandatory requirement of Zakah.

2.1.2. Unhampered

This second requirement is that only Muslims who are not under the control of another person can give charity (Zakah). Slaves are not obliged to pay Zakah. The legal basis of this statement is the hadeeth narrated from Umar bin Khattab, which is as follows:

> *I have heard the Prophet Sallallaahu 'alaihi wa sallam said, those who buy a palm tree after breeding so that the fruit belongs to the seller, unless the buyer requires it. Anyone who purchased a slave who has property, the property will belonging to the seller, unless the buyer requires it.*

The hadith can be understood as when a person becomes a slave, his property is automatically controlled by the master. Thus, the property of the slave is not obliged to pay zakat until he is liberated from the status of a slave.

2.1.3. Reach the minimum limit to pay (Nishab)

Nishab is a measure for minimum standard that is determined by the Sharia. Treasures that have not reached the minimum size for Zakat shall not be obliged to pay Zakah. Nishab is to be the same with non-taxable income. One hadith explains:

There is no zakat (to property) which do not reach five wasaq; Also on the property which not reach five male camel; and which did not reach five Auqiyah [Agreed upon].

2.1.4. The asset has been owned for one year

There are quite a lot of history in the hadith that explains the terms of payment of Zakah. Hadith narrated by Ibn Majah Rahimahullah No. 1792 and classed as saheeh al-Albani rahimahullah in Saheeh Sunan Ibn Majah 2/98 is explained as follows:

I have heard the Prophet saying, "There is no zakat on wealth until it passed a year old treasure."

Hadith of Ibn Umar (r.a.) also explains the same thing:

The Prophet said, "Whoever utilize the treasure so there is no zakat on it until the treasure was passed a year."

This provision only applies to three types of assets: livestock grazing, gold and silver (atsmân) and Zakah of trade goods. If the property has been owned for one year or more, then the owner is obliged to pay Zakah on it. There is no history on whether this requirement can be applied also to Zakah on income earned from work.

2.2. The beneficiary of Zakah Maal

A discussion of the recipients is essential for this research in terms of determining the parties that need to be addressed as the recipient charity. The recipient of Zakah maal is based on the Quran chapter 9 in the verse 60 consisting of eight groups:

Surely charity is, just for poor people, zakat administrators, and the Muslim convert who persuaded her to (freeing) of slaves, those who owe, to the way of Allah, and those who were on the way, as something that required God's ordinance; and Allah is Knower, Wise.

2.2.1. Indigent

It is anyone who can not sustain the basic needs for himself alongwith wife and son in the form of food, drink, clothing, bedding and other primary requirements. The definition of an indigent (faqir) has been described in the hadith of Muadh:

> *(Zakah) is taken from the rich and given to the faqir.*

This hadith explains that Zakah is taken from the rich who owns a property and is given to the indigent who does not have such wealth as the rich.

2.2.2. Poor

Poor people are the worthy recipients as described in the hadith narrated by Abu Hurairah, which is as follows:

> *The Prophet Muhammad said: The poor man is not a person who walking around begging to man and he were given a mouthful, two bribes, and one or two dates. The Companions asked: Then who is the poor man, O Messenger of Allah? Prophet Muhammad said: People who do not find the treasure that is inadequate but other people do not realize (because of his patience, he hid the situation and do not beg others), and given alms without asking anything to humans. (Shahih Muslim No.1722)*

2.2.3. Administrator of Zakah

It is they who are appointed by the leader for collecting alms from the rich and to manage it. They are the takers of Zakah and also the guardians. The definition of 'Amil has been described in the following hadith:

> *Abu Said Alkhudri radihiallahuanhu narrated that: The Prophet Sallallaahu 'alaihi wa sallam said: It is not lawful if alms given to the rich unless they are becoming the administrator, or bought from poor people, or fought in Allah or given a gift by a poor who got the part alms.*

2.2.4. Convert people (Mualaf)

Converts are divided into two categories, namely, converts from amongst the Muslims and converts from amongst the heathen. Converts from amongst the Muslims

are further of four kinds: figures of Muslim, a leader who is weak in faith among Muslim, Muslim who lives on the border area with the Muslims' enemy, and those who seconded the government to take zakat by force from those who refuse to pay it.

2.2.5. Slave

Includes also mukatib (which has a peace treaty with his master after paying him), mukatib helps liberate himself with charity money.

2.2.6. Too much debt (Gharimun)

This group is defined as those who bear the debt and are unable to pay.

2.2.7. Religion enforcement (Sabilillah)

Scholars stated that the definition of Sabilillah means the people who are in the path of Allah. In one history:

Zakat is not lawful for the rich but the rich who joined in the path of God.

2.2.8. Wanderer (Ibn Sabil)

The scholars have agreed that a wanderer is a person on a journey to God and is appropriate to receive Zakah in order to help him realize his goal. The Leader of Islam requires to make sure that the journey of the wanderer is for obedience and not to sin.

Allah has set special alms for eight groups only, which should not be given to other than them. There is no necessity to divide Zakah to all groups in equal amount.

2.3. Zakah and poverty alleviation

Zakat is a manifestation of solidarity among Muslims. The willingness to pay Zakah is a must for Muslims who are directed to pay attention to the poor and others who are entitled to Zakah (Al Quran, Chapter 9:60). Muslims consider that paying Zakah on property will clean, multiply and cleanse the soul (Al Quran, Chapter 9: 103 and Chapter 30: 39).

Al-Quran and the Hadith give stern warnings to Muslims who do not pay zakat on the property held. Hadith Imam Bukhari and Muslims mention that a Muslim who does not pay Zakat is entitled to be fought. Another impact for Muslim who does not pay Zakah is the property will be destroyed as described in Hadith of Imam Bazzar and Bayhaqi. Imam Thabrani says that much greater torment comes from God in the form of economic crisis, such as prolonged drought, the financial crisis for those who are reluctant to pay Zakat. The threats (dangers) of not paying Zakah not only lies within the world, but it also exist thereafter.

Zakah when explored and optimized will bring a very good impact for poverty reduction. Formerly, during the Umayyad dynasty and the Abbasid dynasty eras, evidence of economic growth of the people as a result of optimum management of Zakah have been found. During the Umar bin Abdul Aziz's leadership for 30 months, no records of poor people could be found. All of the Zakah payers were consciously paying zakat. The distribution of Zakah at that time was not only for the consumable activities, but also for the productive ones.

The practice of charity can be described as a practice that has two important sides. The first important aspect, Zakah would in fact be a very worthwhile investment in the hereafter. On the other side, Zakah would be very useful to help the poor to get out of the problem of economic poverty. The argument for this statement which is the amount (quantity) of Zakat itself will be growing along with increasing world population and the Muslims themselves.

The great potential of Zakah is very important to be excavated optimally and balanced with distribution patterns in order to have a significant impact on the reduction of poverty. The Effectiveness of Zakah management is related with some aspects, for example: the distribution mechanism, the quality and professionalism of the administrator and the transparency in the governance of charity management itself. All aspects are related to the successful utilization of Zakah in order to reduce poverty.

2.4. Former research

Several previous studies have showed different results related to the impact of Zakat to poverty alleviation efforts. Suhaib and Abdullah (2011) mentions the positive impact of Zakat. Zakat also has an important role in reducing poverty. Meanwhile, the results of Isiaka, Johari and Alias (2015) found that there is a low and insignificant correlation between Zakah and the poverty reduction efforts for Muslim women in Kwara region.

Shirazi (2014) evaluated the role of Zakat to reduce poverty in all member countries of the Islamic Development Bank (IDB). Studies have been conducted in order to reactivate the potency of Zakat and Waqf. Shirazi uses Kahf estimates to estimate the potential Zakat that can be used for estimating pro-poor expenditure. The result shows that if zakat is clearly regulated and applied vigorously supported by all the resources, it will be enough to reduce poverty in all member countries of IDB, including in Indonesia.

Localization of Zakah management (based on the mosque) will improve the efficiency of the aspects of the collection and distribution of Zakah [14]. Quantitative methods by structural equation modelling (SEM) are used to detect the response of the position of Zakah Administrator and mosques to the distribution of Zakat. The results show that there is a positive relationship between the roles of the mosque with Zakah distribution efforts at the local level. Meanwhile, Zakah Administrator has a very good response to the efforts of zakat distribution. It can be understood that there are high efficient of Zakah distribution efforts using mosques and Zakah Administrator base is lifted from the mosque.

Research on the use of E-Zakat has also been done by researchers. One was conducted by Roni and Tarmidi (2015) that explores the use of E-Zakat information among academics in Malaysia. Research conducted can be classified as a qualitative research. The instrument was a questionnaire to obtain information related to the level of concern on the use of E-Zakah. The results show that 29 percent of Zakah payers (Muzakki) through application of E-Zakat still do not care even though the system has been built since 2002. There are few of the respondents who use the app to pay Zakah. Most of the Zakah payers prefer to use the traditional manual way.

3. Methods

3.1. Philosophy and research approach

The qualitative method is the most appropriate method used in this research. This research can be grouped into research interpretivism using symbolic interactionism philosophy. Saunders, Lewis and Thornhill (2009: 116) explain the meaning of symbolic interactionism:

> ...We interpret the actions of others with Whom we berinteraksi and this interpretation leads to the adjustment of our own meanings and actions.

The statement can be understood as the symbolic interactionism research is done by interpreting the statements of others. The statement given by others (expert) is used to perform actions that are involved in the research.

This research intends to obtain opinions and input from experts for E-Zakat. Opinions and feedback are obtained using instruments Focus Group Discussion (FGD). It has been given by the experts then interpreted as a basis for taking action relating to the application of E-Zakat which was being developed.

An approach for this research is consistent with the philosophy and is called as inductive method (Saunders, Lewis, & Thornhill, 2009: 124). This research does not intend to test a theory and is oriented on collecting data from facts, then summarized through an analysis. In the inductive approach theory will appear at the end of a research, so with this study, the validity or non-legalization of E-Zakat application will appear after having consideration of the experts who already understood the true substance and technical use of these applications.

Research inductive models do not require a lot of samples as the deductive [5]. This is due to the lack of testing on a specific hypothesis.

3.2. Steps of research and data collection

Technically, this research will be carried out in several stages. The first step is planning. The process is done by explaining the concept of E-Zakat to all the partners, namely: MUI Fatwa Commission Surakarta, UMS, MES Surakarta and the Leader of Mosque in Danukusuman. FGD is done with these parties to get opinions and suggestions to strengthen the system of this application.

The second step performed is the analysis. FGD is done again with a more specific discussion leading to the improvement of the business requirements of the E-Zakat. Feedback from this stage is then analysed into ingredients for the preparation of a business design from the application of E-Zakat. Business designs shall include: the form of zakat database, display systems and the arrangement of the structure of the system. Results from this stage in the form of E-Zakat system applications will be used and tested as prototype enacted in the region Danukusuman, Central Java.

The final step is the implementation of the system E-Zakat. This step contains the activities to monitor and evaluate the use of E-Zakat system. This phase is planned to be implemented the next year after implementation. Feedback from users of the application is needed for survival and improvement of the system in the future.

3.3. Analysis

Data and information that has already been collected are then analysed using content-analysis method. Important information presented in a transcript of the conversation are given as the sign (code). The coding is intended to be used for grouping information based on compliance with the answers of the respondents (theme).

Grouping is done based on the suitability of respondents (theme) so that it is useful for making interpretation by the researcher. Interpretation of researchers will be translated into the analysis on which will be based the determination of the conclusion of research. The figure to illustrate the whole methodology is shown as follows:
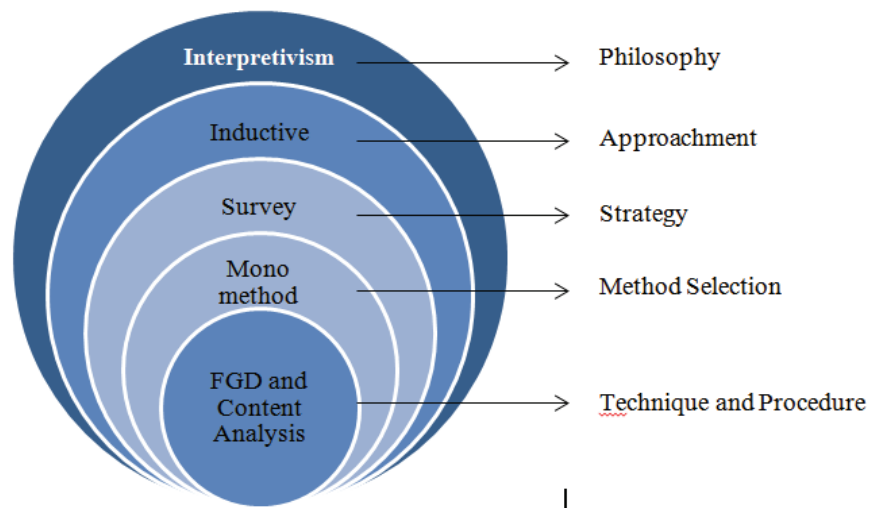

Figure 1: Unity in research methodology. Source: Saunders, Lewis and Thornhill, 2009: 108.

4. Discussion

4.1. E-Zakat in modern life

Systems and cutting-edge technology of course are needed in today's modern life. Many facilities were created as a result of the human thinking for facilitating human activity. Human activity is increasingly crowded and complex leading to the development and innovation of technology.

The increase in technology is also utilized in the lives of people in relation to religious activities. Some means of supporting religious activities were created, for example: sign of kosher food, timer for prayer time, qibla compass pointer, Zakah counter application, and so on. Specialized in Zakah, manually and traditionally, people will

come to the Zakah counter if they wanted to fulfil its obligations. Unfortunately, the management of Zakat by Zakat Administrator still leaves some issues.

Propagation Council Indonesia Branch Solo, Nahdlatul Ulama and Scholars of Pondok Pesantren Assalaam said that the management of Zakat in Indonesia in general still sporadic and are not integrated with each other. Each of these areas, even every mosque, formed a committee of its own for Zakat collection and distribution. There are no cooperation and synergies among the 'Amil to achieve the same goal. Each also has a database of Zakah receiver (Mustahiq) according to his understanding. Zakat distribution models are formulated by themselves and tend to differ between one Zakah committee to another.

The impact of Zakah management not supporting each other does not lead to favourable number in poverty reduction efforts. Economic alleviation is still an issue today. It is important to be taken into attention for scholars and Muslim economists. One thing that is needed is the formulation of Zakah management model along with a good system.

Breakthroughs in technology in the form of Zakat payment service is a good idea since there is an element of transparency, efficiency and accountability. Most of these research partners (95%) strongly support the E-Zakat system that enables a person to fulfil the obligation easily. Some were given the order not only to build a good system, but also in compliance with the Sharia rules.

The system of collecting and distributing Zakat should be able to maintain the trust given by Zakah payer. All scholars (100%) stated that the sustainability of a system of Zakat management are overly dependent on the trust of Zakah payer. Zakah administrator should be able to create some of the instruments in the application of E-Zakat to maintain the trust of Muzzaki. Some instrument such as news feed/newsletter, pictures and declaration/ testimony of Mustahiq and Muzzaki. Once time is also important to have activities that bring together Muztahiq and Muzzaki.

4.2. Professionalism of Zakah management (Amil)

Zakah in Books of Fiqh is derived from the Arabic word '*amila-ya'malu*', which means 'work'. 'Amil then interpreted as working people. In the context of Zakah, 'Amil is understood as those who work and are involved directly or indirectly in the management of Zakat.

In addition, Zakat is the person who gets the task from the state, organization, institution or foundation for charity care. The works of an 'Amil is entitled to a share of the zakat management. Said Abu Bakr al-Hushaini in Kifayat al-Akhyar (279):

> *Zakah is the person who commissioned the country's leaders to take zakat and then distributed to the beneficiary, as commanded by God.*

If Zakah management is done by an institution, then all parties concerned and expressed as 'Amil is entitled to a portion of zakat management. The parties include: directors, employees in management, finance, distribution, collection, security and others. They get a salary as a part from the Zakah which they manage.

The professionalism of the Zakat committee will determine the success or failure of Zakah management. All scholars (100%) as the respondents in this study suggest that the internal problems of Zakat committee could be the seed of a big problem in the organization of the management of Zakah maal. In accordance with the Sharia, the 'Amil can take 10 percent of the amount of Zakat as a management fee. 'Amil will be able to work professionally if they meet the conditions set by law. The terms on which someone can be appointed as 'Amil are as follows:

4.2.1. Moslem

As mentioned in Surah Atawbah in verse 60 that Zakat is only imposed on a Muslim. Then, it can be interpreted that Zakat is purely an affair of the Muslim. Therefore, the manager/'Amil entrusted with this great responsibility must also be a Muslim.

4.2.2. Mature (Akil and Baligh)

Baligh or puberty is defined as being able to distinguish things that are wrong or right. Sharia requires an 'Amil to be legally baligh. It is important for an 'Amil to be able to distinguish between the cases that pertained can and cannot do.

4.2.3. Honesty

Zakah is a mandate that is deposited by Muzzaki to be given to those entitled to receive. The submission of mandate can only be done by people who are honest. The wicked and untrustworthy will be inappropriate for the position of an 'Amil, because they can potentially act arbitrary against the rights of others.

4.2.4. Understands the law of Zakat

The scholars (100%) say that the 'Amil requires to understand the law of Zakat. If an 'Amil does not know the law, then he would not be able to carry out its work. It is important for him to know legal charity, for example, about the compulsory Zakat property and the opposite, Zakah ijtihad concerning issues that arise.

4.2.5. Men

Some scholars claim that Zakat affairs should be handed only by men. This does not mean that women are forbidden to be 'Amil Zakah. There is no argument that forbids women to be 'Amil, but there is a general rule that states that women should maintain the shame and stay away from the crowd. Therefore, it becomes more fitting if the matters of 'Amil are handed over to men.

4.3. Priority of the Zakat recipients (Mustahiq)

Based on in-depth interviews with scholars who became respondent for this research, there are two groups of Mustahiq, namely, General Mustahiq and Special Mustahiq. For example, Faqir/poor is a term for people who do not have a job and enough income for basic human needs of life. If it is to be explored deeper, then there will be poor people showing their poverty and some not manifesting it. Both are included in the same category but will have different priorities in terms of the right to receive Zakat.

The poor who showed their poverty are known as general Mustahiq. While poor who did not show their poverty are referred to as special Mustahiq. Special Mustahiq usually tends to conceal his condition from others to keep '*iffah*' or any other reason that is justified by the Sharia. Notable examples of Special Mustahiq is a religious teacher who sacrificed his opportunity to educate and preach in the countryside or mountains. They don't have enough time to think about personal and family economic conditions. It is absolutely because of the situation they faced. However, they might not necessarily beg to another man. The issue of self-esteem as a Muslim might be a consideration. Thus, they are more worthy of being a priority as the recipients of Zakah.

Such special Mustahiq are not commonly found in the area of Danukusuman, Central Java. The opinions of the scholars who became the majority of respondents in this study (75%) stated that the priority of charitable giving in the area of Danukusuman

should be the Muslim widows/widowers who have not earned and they who have large number of family (high-dependency ratio).

The majority of scholars (25%) said that enforcement of religion (Sabilillah) should be a priority for receiving Zakah since they live in conditions of deprivation because they were refused a reward for their preaching. Mustahiq from this group will then be incorporated into the next priority. In this first year, the priority will be directed to the Muslim widows/widowers and the indigent families.

4.4. Focus group discussion result

This E-Zakat system was developed online and has the domain at www.zakat-inter aktif.org. The features of the system are the Fiqh of Zakah, Zakah Compute Applications, Reports, Mustahiq, Search and Log. This session explains the existing features. The existing features have been adapted to the feedback given by the scholars as respondents.

The first feature of this system is the Fiqh of Zakat. The menu is put into the system to facilitate Zakah payer an understanding associated with the activity of worship Zakah. Zakah payer before enrolling to pay zakat through this system must first be able to read the menu—all the provisions of fiqh associated with all types of zakat.

Some input from the scholars who were respondents are explained in the following description:

4.4.1. Transparency

The issue of transparency is very important in the management of organizations since it is associated with the use of funds including the management of Zakah maal. Transparency in the management of Zakat describes that party whose submitting Zakah in the form of money can figure out openly, clearly and certainly that the collection and distribution of Zakat are entrusted to the committee (Zakah administrator). All scholars (100%) stated that this aspect should be completely maintained and realized by every Zakah administrator.

This system (E-Zakat) operates in the Internet network, and it must be designed in such a way that Zakah payer gets satisfaction and clarity regarding the distribution of Zakah. Feedback given by scholars for this goal is to have a system that allows Zakah

payer to choose their own Zakah receiver (Muztahiq). The system must provide a valid Mustahiq database and should always be up to date.

Scholars suggested inserting Zakah receiver (Mustahiq) profile in the system. However, the issue should be kept as a dignity of Mustahiq itself. It is because not all Mustahiq will feel sincere, and blessings are included in the list of recipients which is published in the system. Rejection can also come from one of the Mustahiq families. The solution is to provide an offer to Mustahiq at the time of verification. If Mustahiq does not mind it, a profile will be raised containing the name, the household and the estimated daily living cost. If they object, the system will only display the name of the disguised fitted address.

Besides the issue of 'self-esteem', scholars also advised to pay attention to the issue of the distribution of Zakah itself. In connection with the distribution of alms, scholars advised to limit the acceptance by one person. The system should be designed with the restricted maximum value that can be accepted by one Mustahiq. It is intended to create fairness in the distribution of zakat. Once a Mustahiq has reached the maximum limit of alms received, then the system cannot facilitate the next Zakah payer (Muzzaki) to choose the same name.

The second important thing suggested by scholars related to the aspects of transparency is the management fees for Amil which is also taken from the Zakah collected. All Ulama (100%) stated that there should be a menu to declare the express approval of the payer since they will be charged 10 percent discount from the Zakah. If Muzzaki does not mind, then it can proceed to the execution of online Zakat payment, but if they object then the system will provide the option to cancel the process.

4.4.2. Accountability

The issue of accountability is associated with the clarity. An organization is said to be accountable if it has the ability to explain the conditions experienced, including the decisions taken and the various activities undertaken. One thing to be realized by the management of the E-Zakat's organization is the activities related to reporting to all stakeholders.

Feedback from the scholars who were respondents in this study related to the accountability is that the system must be equipped with the media to be a means of reporting to stakeholder. The solution can be achieved by adding features such as NEWS or NEWSLETTER, Photo Documentation and Financial Statements. The financial

statements may contain statements of collection and distribution that have already been carried out by Zakah Administrator.

Zakah administrator can also perform activities that aim to bring together the Muzzaki and the Mustahiq. Good communication between all parties involved in the E-Zakat is very important. Zakah administrator can provide activity reports witnessed by Muzzaki and Mustahiq. The Leader of the Mosque as the main character of the E-Zakat does not only have to provide a valid database of Zakah receiver but also must be able to prepare financial statements that fulfil the aspect of accountability.

4.4.3. Efficiency

Efficiency in the context of Zakah management is the precision of distributing Zakat maal to Mustahiq. The accuracy can be explained by three criterias, they are: the accuracy of the recipient (Mustahiq), the accuracy of the amount disbursed and the timeliness of the distribution of Zakah.

The first criteria, the accuracy of the recipient, can be held effectively by this system. All scholars (100%) suggested that the parties are to be Mustahiq completely through the process of identification. The Leader of the Mosque must be trained for the process of identifying potential Mustahiq before actually working for E-Zakat system.

The second criteria is related to the amount of Zakah that is received by Mustahiq. This system provides the innovation/breakthrough lay on the feature that Muzzaki can choose their own candidate for Mustahiq. Thus, the process of distribution of Zakah can ascertain the right to the Muztahiqs' need. Each Mustahiq will only receive Zakah according to the maximum requirement, as stated in the identification process. If Mustahiq has already received a number of charities and has reached the maximum limit, then the system will automatically block his name as a potential recipient of Zakat. Blocking system will be implemented on a monthly cycle.

The third accuracy is related to the timeliness delivery of Zakah. E-Zakat system has been developed to support this very timeliness of submission charity aspect. There is no lag time between the Muzzaki paying the Zakah, it can directly be received by Mustahiq. The existing system will only order banks to cut up to 10 percent of the Zakah paid and deliver the remaining to the account of Zakah Administrator. The remaining funds will be directly transferred to Mustahiq.

5. Conclusion

All of the religious leaders or scholars (100%) stated that the system of E-Zakat is a good breakthrough and they support the development of this system. However, the future development of this system is not only partial as Zakat system in the meantime. Feedbacks given to the scholars to enhance E-Zakat system include:

1. E-Zakat system must be filled by the accountability, transparency and efficiency and most importantly should not violate the rules of Sharia.

2. 'Amil should get proper training on understanding the criteria of a Mustahiq and the organizational skills as institutions for Zakat management.

3. The Leader of the Mosque should be able to play an active role and keep harmony in stints as 'Amil Zakat so that the potential can be really be helpful to reduce the amount of poverty, especially in Danukusuman, Central Java.

E-Zakat system has been designed to facilitate the pilgrimage Muzzaki for charity. The menus have been provided in the system that are very easy to use (user-friendly).

This system can be developed for a wider scale and not partial. Scholars are advised to provide this system for free to every mosque that is interested. Thus, the poverty alleviation efforts of the government would be supported by the existing mosques.

This system should be upgraded periodically, especially in terms of the validity Mustahiq database. It is because technology has dynamic changes so does the conditions of Mustahiq.

References

[1] Abdul, R., Roni, M., & Tarmidi. (2015). An Exploratory study of e-Zakat usage among Malaysian Academician.

[2] Abdullah, M., & Suhaib, A. Q. (2011). The Impact of Zakat on Social Life of Muslim Society. Pakistan Journal of Islamic Research, 8, 85–91.

[3] Al-Qur'an dan terjemahannya. 2006. Departemen Agama Republik Indonesia, Pustaka Agung Harapan

[4] BAZNAS. (2014). Zakat perusahaan dan potensinya, 48.

[5] Easterby-Smith, M., Thorpe, R. Jackson, P. and Lowe, A. (2008). Management Research (3rd edn). London: Sage.

[6] Gambling, T. E., & Karim, R. A. A. (1986). ISLAM AND 'SOCIAL ACCOUNTING'. Journal of Business Finance & Accounting, 13(1), 39–50. http://doi.org/10.1111/j.1468-5957. 1986.tb01171.x

[7] Isiaka, A. O., Johari, F., & Alias, M. (2015). Is zakah effective to alleviate poverty in a Muslim society?: A case of Kwara state, Nigeria. Gjat, 5(1), 33–41.

[8] Khailani, M. I. (1998). en_The_Book_of_Zakaat.pdf. (A.. Murtaza, Ed.) (5th ed.). Birmingham: Al Hidayah Publishing and Distribution.

[9] Profil Perkembangan Kependudukan Kota Surakarta. (2014). Surakarta.

[10] Qardawi, Y. Al. (1969). Fiqh al zakah. Volume I. In D. M. Kahf (Ed.), FIQH AL ZAKAH (p. 309). Jeddah.

[11] Sabiq, S., Kamaluddin A., M. H., & Syaf, M. (1986). Fiqih sunnah. Bandung: Alma'arif.

[12] Saunders, M., Lewis, P., & Thornhill, A. (2009). for business students fifth edition (5th ed.). Essex: Pearson Education Limited.

[13] Shirazi, N. S. (2014). Integrating Zakāt and Waqf into the Poverty Reduction Strategy of the IDB Member Countries. Islamic Economic Studies, 22(1), 79–108.

[14] Wahid, H. (2011). LOCALIZATION OF ZAKAT DISTRIBUTION AND THE ROLE OF MOSQUE : PERCEPTIONS OF AMIL AND ZAKAT RECIPIENTS IN. Kuala Lumpur.