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Perspective of *Siyasah Maliyah* on the Comparative Regulation of Zakat Management by Baznas and Baitul Mal Aceh

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Abstract: *This study examines a comparison of zakat management under Law No. 23 of 2011 and Qanun Aceh No. 3 of 2021 from the perspective of siyasah maliyah. The focus of this study is to examine the background behind the enactment of both regulations, the zakat management systems, and their alignment with the principles of public financial management in Islam. The study implements a qualitative methodology that incorporates library research and a statute approach. The findings suggest that Law No. 23 of 2011 designates BAZNAS as the official national zakat management agency, while Aceh Qanun No. 3 of 2021 grants Baitul Mal Aceh the authority to operate as a specialized zakat management agency in accordance with the Aceh Government Law. The management system is governed by Law No. 23 of 2011, which grants authority to BAZNAS, LAZ, and UPZ. In contrast, Aceh Qanun No. 3 of 2021 delegates authority to Baitul Mal, district/city Baitul Mal, and UPZ. From the viewpoint of Siyasah Maliyah, both regulations are indicative of the public interest, transparency, justice, and trust in the administration of zakat as a social welfare instrument for the community.*

Keywords: Siyasah Maliyah, Regulation, Zakat Management

Abstrak: *Penelitian ini membahas perbandingan pengelolaan zakat berdasarkan Undang-Undang Nomor 23 Tahun 2011 dan Qanun Aceh Nomor 3 Tahun 2021 dari perspektif Siyasah Maliyah. Fokus penelitian ini adalah mengkaji latar belakang munculnya kedua peraturan tersebut, sistem pengelolaan zakat, serta kesesuaiannya dengan prinsip-prinsip pengelolaan keuangan publik dalam Islam. Penelitian ini menggunakan metode kualitatif dengan pendekatan yuridis dan desain penelitian pustaka. Hasil penelitian menunjukkan bahwa Undang-Undang Nomor 23 Tahun 2011 menetapkan BAZNAS sebagai lembaga pengelolaan zakat nasional resmi, sedangkan Qanun Aceh Nomor 3 Tahun 2021 memberikan kewenangan kepada Baitul Mal Aceh sebagai lembaga pengelolaan zakat khusus berdasarkan mandat Undang-Undang Pemerintah Aceh. Adapun sistem pengelolaannya, berdasarkan Undang-Undang Nomor 23 Tahun 2011, kewenangan dijalankan melalui BAZNAS, LAZ, dan UPZ, sedangkan berdasarkan Qanun Aceh Nomor 3 Tahun 2021, kewenangan tersebut dijalankan melalui Baitul Mal Aceh, Baitul Mal kabupaten/kota, dan UPZ. Dari perspektif Siyasah Maliyah, kedua peraturan tersebut mencerminkan prinsip-prinsip amanah, keadilan, transparansi, dan kepentingan umum dalam pengelolaan zakat sebagai instrumen kesejahteraan sosial masyarakat.*

Keywords: Siyasah Maliyah, Regulation, Zakat Management

Introduction

Zakat is one of the religious pillars that makes a significant contribution both socially and economically, not only for the Muslim community but also for society at large. As a religious commandment, zakat functions to provide support to those in need, maintain economic stability, and reduce the gap between the well-off and financially disadvantaged groups[1]. It can be concluded that zakat is also an obligation for every Muslim who has the financial means, serving as a tool to balance one's wealth so as to avoid stinginess, greed, and selfishness. Zakat is, therefore, a means of obtaining reward and blessings for the blessings that Allah SWT has bestowed upon each believer, as well as purifying the soul and fostering kindness. Zakat management has been in existence in Indonesia since the implementation of Law Number 23 in 2011. Zakat administration encompasses the procedures that are employed to coordinate and execute the collection, distribution, and utilization of zakat. Nevertheless, the implementation of zakat legislation has not yet fully ensured the establishment of accountability, transparency, and good governance throughout Indonesia.[2] This study examines the efficacy of zakat management in Indonesia by highlighting different institutional barriers, poor public awareness of zakat, and the significance of zakat institutions' openness and accountability. This study focuses on national zakat management and has not yet looked at the disparities in legal arrangements between BAZNAS and Baitul Mal Aceh.

The variations in institutional capability that exist between areas, as well as within the National Amil Zakat Agency (BAZNAS) and other Zakat administration entities, are a clear indication of this fact. As a consequence of this, the category of zakat and its application are not coordinated in a consistent manner. The National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ) are the two organizations that have been created as zakat management organizations (OPZ) in accordance with Law No. 23 of 2011 concerning zakat management practices. BAZNAS is given the ability to conduct zakat administration on a nationwide basis, as stated in Article 6 of the constitution. According to Article 17, LAZ is given the ability to provide assistance to BAZNAS in the management of zakat, including the collection, implementation, and distribution of zakat. In contrast to LAZ, which is the outcome of a community effort that eventually gains authorization from the government, BAZNAS is an organization that was founded specifically by the government. The goals of both organizations are to improve the efficiency and coordination of zakat management services, as well as to maximize the application of zakat in order to advance the welfare of the community and lessen the impact of poverty.[3] Furthermore, the presence of BAZNAS and LAZ can also fortify a zakat governance system that is transparent and accountable, thereby fostering public confidence in the distribution of zakat thru official institutions.

The handling of zakat in Aceh is impacted by its unique autonomy status, as specified in Law Number 11 of 2006 concerning the Government of Aceh. This is in contrast to the situation in other areas of Indonesia. Thru the Baitul Mal institution, which is permitted by Article 21 of Qanun Aceh Number 3 of 2021 about Baitul Mal, Aceh is able to freely govern its zakat management system. This authority permits Aceh to do so.

[1] Reggina Chaerunnisa, Nur Azizah Muchlis, and Wahyu Nur Eliza, “Zakat Dalam Islam : Pengertian , Hukum , Jenis , Syarat , Dan Ketentuan Lengkap,” *Tadhkirah: Jurnal Terapan Hukum Islam Dan Kajian Filsafat Syariah* Vol 2, no. 1 (2025): 233, https://doi.org/https://doi.org/10.59841/tadhkirah.v2i2.188.

[2] Khaerul Aqbar and Azwar, “Optimalisasi Pengelolaan Zakat Di Indonesia : Analisis Pola Tantangan , Hambatan Kritis , Dan Strategi Berkelanjutan Optimizing Zakat Management in Indonesia : An Analysis of Challenges , Critical Barriers , and Sustainable Strategies,” *TIJARAH: Jurnal Ekonomi, Manajemen, Dan Bisnis Syariah* Vol, 2, no. 1 (2025): 40–43.

[3] Khairul Faiz and Yenni Samri Juliati, “Efisiensi Pengumpulan Dan Pendistribusian Dana Zakat (Studi Kasus Pada BAZNAZ Kota Medan Tahun 2018-2022),” *Jurnal Ekonomi, Akuntansi Dan Perpajakan* vol, 1, no. 4 (2024): 466, https://doi.org/https://doi.org/10.61132/jeap.v1i4.735.

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The administration of assets that are kept administratively as well as those that have not yet been physically managed falls under the purview of this entity.[4] This matter may be examined trough the lens of Siyasah Maliyah, which is the administration of state finances in Islam based on the principles of Islamic law. This viewpoint is derived from the standpoint of Islamic law. In order to develop a thorough conceptual foundation, it is absolutely necessary to have a solid understanding of the theoretical framework that serves as the theoretical basis for financial management. Siyasah maliyah is primarily concerned with the administration of public finances and the formulation of policies within the context of Islamic governance.[5]

The purpose of this inquiry is to answer a number of important questions in light of the fact that there are two legal documents that control the management of zakat. These legal instruments are Law Number 23 of 2011 on zakat management and Qanun Aceh Number 3 of 2021 on Baitul Mal. At the outset, the reasoning behind the execution of Law Number 23 of 2011 and Qanun Aceh Number 3 of 2021 was presented. To continue, the administration of zakat in accordance with Law Number 23 of 2011 and Qanun Aceh Number 3 of 2021 were discussed. In the third place, what is Siyasah Maliyah's viewpoint on the administration of zakat in accordance with Law Number 23 of 2011 and Qanun Aceh Number 3 of 2021.

From a philosophical, legal, and sociological point of view, the purpose of this research is to explore and identify the sources of Law Number 23 of 2011 and Qanun Aceh Number 3 of 2021 on Baitul Mal. This will be accomplished by exploring the origins of these two laws. It further aims to comparatively examine zakat management under both legal instruments, particularly with respect to institutional aspects, authority, and management mechanisms, as well as to analyze zakat management from the perspective of *Siyasah Maliyah* by assessing the extent to which it aligns with the principles of public financial management in Islam, such as justice, transparency, accountability, and the public interest.

Method

In this study, a statutory technique, also known as a statute approach, is utilized in order to undertake an analysis of Law Number 23 of 2011 on zakat administration and Qanun Aceh Number 3 of 2021 on Baitul Mal. For this research approach, a library research design is utilized, and the research method is qualitative. Both primary and secondary sources of information were employed in the course of this inquiry. Secondary data were obtained through a literature study of books and academic magazines that were relevant to the research issue. Primary data were obtained from the text of the Law and the Qanun Aceh, while secondary data were obtained from the text of the Law. For the purpose of putting data gathering strategies into action, a literature review and the examination of official documents were taken into consideration.

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[4] Choirunnisak, Tiara Syahfitri, and Meriyati, "Analisis Peran Baitul Maal Wattamwil Terhadap Pengembangan Usaha Mikro Kecil Menengah (Studi Kasus Di Baitul Maal Wattamwil Mitra Khazanah," *Jurnal Ekonomi Bisnis, Manajemen Dan Akuntansi (JEBMAK)* 1, no. 3 (2022): 270.

[5] Masti'ah Nurlaila, Abd. Hadi, and Moh. Sa'diyin, "TENTANG DANA DESA DALAM PEMBANGUNAN IRIGASI PERSPEKTIF SIYASAH MALIYAH," *The Republic: Journal of Constitutional Law* Vol, 4, no. 1 (2026): 57–58, https://doi.org/https://doi.org/10.55352/The Republic.

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Discussion

1. **Zakat Management and the Concept of Fiqh Siyasah Maliyah**

It is necessary, according to the philosophy of Siyasah Maliyah, for the function of zakat as a remedy to poverty to include the fulfillment of the whole living necessities of the Mustahik. Zakat distributors must address both consumptive and structural needs, such as clothing, housing, and education. The theory of state revenue in siyasah maliyah is primarily based on two primary instruments: the results of the ulama's ijtihad and textual normative regulation. The paradigm shift in zakat distribution is the result of the integration of these two elements; the distribution pattern is no longer restricted to traditional consumptive aid, but is now developed in a productive manner to ensure the economic independence of the mustahik.[6]

It was during the time of the Prophet Muhammad SAW that Amil served as its administrators. During this period, zakat administration was carried out by the collecting and distribution of zakat. For those who had achieved the nisab threshold, zakat collection was mandatory. As the head of the Islamic government, the Prophet Muhammad SAW delegated the authority of amil to companions who served as regional amil. Among them were Umar bin Khattab and Mu'adz bin Jabal. Their primary responsibilities included not only the collection of zakat funds from Muslims but also the provision of consistent guidance to maintain public awareness of zakat obligations.[7] Throughout the history of Islamic governance, this study delineates the evolution of zakat administration from the era of the Prophet Muhammad SAW to the Khulafaur Rasyidin and the alterations in the administrative system of zakat. It establishes a historical context for comprehending the concept of zakat management.

During the time of the Prophet Muhammad peace be upon him, there were five types of wealth that were due to zakat. These categories were dinars and silver, trade items, livestock, agricultural and fruit production, and rikaz, which is a term that means "buried treasure." In general, the notion of centralization has already been established in the zakat administration system that was in place during the time of the Prophet Muhammad SAW. During that period, the management mechanism was still simple, local in scope, and transient in nature. All funds collected were promptly distributed to the mustahik without delay, until no funds remained. Consequently, the community's zakat receipts were significantly influenced by the aggregate quantity collected at that particular moment.

The administration of zakat was maintained by his companions following the Prophet Muhammad SAW's death. Zakat administration was somewhat impeded during the time of Abu Bakar As-Siddiq due to the refusal of a number of Muslim tribes to fulfilll this obligation. They believed that the zakat obligation was solely a personal commitment between themselves and the Prophet Muhammad SAW, and that it would terminate upon his departure. Among the Bedouin Arabs, this misinterpretation was most prevalent; they perceived zakat as a financial penalty and burden rather than an act of worship. Abu Bakar's solution to this issue was to combat those who refused to pay zakat, as he regarded them as betraying Islamic principles. All zakat funds collected were allocated as state

[6] Abiyyu Mufid Jadid Pasya, Idzam Fautanu Dan, and Lutfi Fahrul Rizal, "A POLITICAL REVIEW OF ZAKAT MANAGEMENT REGULATIONS AT" Vol,6, no. 8 (2025): 19.

[7] Mushlih Candrakusuma and Bambang Wahrudin, "Menelusuri Hikmah Pengelolaan Zakat Dalam Sejarah Islam," *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* Vol, 9, no. 4 (2024): 2486–87, https://doi.org/https://doi.org/10.30651/jms.v9i4.23348.

revenue during Abu Bakar's tenure. The Caliph subsequently guarantyd that the entire budget was distributed in its entirety, without any remainder, to the groups of individuals who met the criteria and were entitled to receive it.[8]

After the death of Abu Bakar As-Siddiq, zakat management was continued by Caliph Umar bin Khattab, during whose time the territory of the Islamic government expanded further, encompassing two kingdoms, namely the Roman and Persian empires. During Umar bin Khattab's reign, the expansion of territory led to a surge in state wealth. This phenomenon subsequently gave rise to a restructuring of the governance system for zakat collection and distribution. The zakat management system during Caliph Umar's era was heavily influenced by the social dynamics of the time. Through the adaptation of the Persian bureaucratic system, the Islamic government was decentralized into eight provinces, a step that was further refined by the establishment of *al-Dawawin* as a financial oversight body that audited every item of state revenue and expenditure. During Umar's administration, the direct state-run zakat management system was successfully converted into a more systematic and professional mechanism.[9]

The above description clearly indicates that zakat administration transitioned from a simplistic framework to a more organized system during the era of Prophet Muhammad SAW and the rule of Caliph Umar ibn Khattab, in alignment with the demands of Islamic governance. The government was tasked with overseeing and allocating zakat to the mustahik, with the foundational principles of governance rooted on trust, equity, and the common good, notwithstanding the advancement of the methods employed. The evaluation of zakat management according to Law Number 23 of 2011 and Qanun Aceh Number 3 of 2021 is grounded in these principles from the standpoint of Siyasah Maliyah.

2. The Significance of the Enactment of Law Number 23 of 2011 on Zakat Management

The development of zakat management regulations in Indonesia has evolved in a dynamic manner in accordance with the national socio-political dynamics, which can be historically categorized into three primary periods: the colonial era, the post-independence era, and the reform era. The zakat system was deemed to be suboptimal and had not yet demonstrated a distinct contribution from the colonial period thru the Old Order and New Order administrations. As a result, the utilization of zakat funds during these periods was not yet able to provide a proportional welfare impact for the Muslim community.[10]

During the colonial period, when the Indonesian nation was struggling against European colonization, zakat funds played a strategic role as one of the pillars financing the independence movement. Recognizing this potential, the Dutch East Indies government sought to cut off the people's logistical channels of struggle by prohibiting native aristocrats (priyayi) and civil servants from paying zakat mal. This intervention was for a time a major obstacle to the implementation of zakat law in the country. Nevertheless, this policy direction changed at the beginning of the twentieth century with

[8] Candrakusuma and Wahrudin.

[9] Candrakusuma and Wahrudin.

[10] Robiatin Adawiyah, M Fadhil Azzam Arfa, and Etika Pujianti, "ANALISIS POLITIK HUKUM UU NO 23 TAHUN 2011 DI INDONESIA," *Jurnal Mubtadiin* Vol. 11, no. 23 (2025): 6, https://journal.an-nur.ac.id/index.php/mubtadiin.

the issuance of Ordinance Number 6200 in February 1905, in which the colonial government declared that it would not intervene in zakat governance and would hand full authority over to the Muslim community.[11]

After Indonesia's independence, economists, fiqh scholars, and government officials began to incorporate zakat governance into the formulation of national economic policy. The 1945 Constitution, particularly Article 29, which guarantees freedom of religion, and Article 34, which mandates the state to provide assistance to impoverished and abandoned children, are indicative of its philosophical underpinnings. In 1951, the Ministry of Religious Affairs implemented a circular regarding the implementation of zakat fitrah to guaranty that its distribution was consistent with Islamic law. This was a tangible bureaucratic measure. As a result, in 1964, the Ministry of Religious Affairs initiated the formulation of a zakat bill (RUU) and a proposed government rule in lieu of law governing the collecting and allocation of zakat as well as the creation of Baitul Mal. This institutional impetus was also reinforced in 1968 by the enactment of Ministry of Religious Affairs Regulation Number 4 of 1968, mandating the creation of Amil Zakat Agencies and Baitul Mal at the regional tier rather than at the central tier.[12]

The development of zakat regulation in the reform era began with the implementation of Law No. 38 of 1999 during the administration of B.J. Habibie, driven by the strengthening of Muslims' religious and political awareness following the fall of the New Order. This first law provided ample room for civil society involvement in Islamic philanthropic activities, in line with democratic principles guaranteeing freedom of association and religion. Nevertheless, this initial regulation still had a fundamental weakness in terms of oversight, as it placed the government, BAZ, and LAZ on an equal footing as operators without an independent regulatory body. This condition triggered a surge in the number of zakat-collecting institutions, which grew rapidly but without being covered by strong legal governance to protect the rights of zakat payers.[13]

As a solution to this legal gap, the House of Representatives (DPR), together with the government, enacted Law No. 23 of 2011 on 27 October 2011, amid a much more stable and consolidated democratic climate. While still maintaining a voluntary zakat payment system, this law brought about radical change through a spirit of institutional centralization reflected in most of its articles; this legal reform integrated all zakat management nationally under the single authority of BAZNAS, assisted by officially incorporated LAZ.[14]

3. The Significance of the Enactment of Qanun Aceh Number 3 of 2021 on Baitul Mal

Aceh, Papua, the Special Region of Yogyakarta (DIY), DKI Jakarta, and West Papua are provinces in Indonesia that possess special autonomous status. The unique autonomous framework of Aceh is delineated in Law Number 11 of 2006, which relates to the governance of Aceh. As stipulated in Article 1, point 2, Aceh is a provincial area recognized as a distinct legal community unit endowed with special authority to govern and manage its own administrative matters and local community interests, in alignment with the legal frameworks of the unitary state of the Republic of Indonesia, as established by the 1945 Constitution. Aceh is governed by a governor.

[11] Adawiyah, Arfa, and Pujianti.
[12] Adawiyah, Arfa, and Pujianti.
[13] Adawiyah, Arfa, and Pujianti.
[14] Adawiyah, Arfa, and Pujianti.

The administration of zakat in Aceh is specified in Article 191, section 8 of the Aceh Government Law Number 11 of 2006. This regulation stipulates that Baitul Mal Aceh and the respective district/city Baitul Mal are tasked with overseeing zakat, waqf properties, and religious assets. Moreover, paragraph 9 designates qanun as the authority for overseeing any supplementary provisions related to the execution of paragraph 1. Consequently, Qanun Aceh Number 3 of 2021 was enacted regarding Baitul Mal. This is an amendment to Qanun Aceh Number 10 of 2018, which was established in 2018. By virtue of this structure, Baitul Mal is allowed extensive jurisdiction to collect, administer, and distribute zakat, waqf, and other religious assets. Furthermore, it is entrusted with the responsibility of acting as a guardian for orphans and those who are legally incapable of making decisions for themselves.

4. Zakat Management under Law Number 23 of 2011 on Zakat Management

The National Amil Zakat Agency (BAZNAS) oversees the planning, allocation, application, and reporting phases of zakat administration in Indonesia, as specified in Law Number 23 of 2011 about Zakat Management. The Amil Zakat Institution (LAZ) could offer support. In Article 1, section 1, it is articulated that "Zakat management encompasses the processes of strategizing, executing, coordinating, and employing zakat. This is confirmed. The aim of this management is to augment the advantages of zakat to foster communal welfare and mitigate poverty, as specified in Article 3, in alignment with the tenets of Islamic law, trust, benefit, justice, legal certainty, integration, and accountability.

The types of zakat governed by Law Number 23 of 2011 include zakat fitrah and zakat mal, as specified in Article 4, section (1), which asserts that "zakat consists of zakat mal and zakat fitrah. Furthermore, Article 4, section (2), delineates that zakat mal includes: (a) gold, silver, and various precious metals; (b) currency and other financial instruments; (c) commerce; (d) agriculture, plantations, and forestry; (e) livestock and aquaculture; (f) mining; (g) manufacturing; (h) income and services; and (i) rikaz. This zakat mal is regarded as an asset possessed by an individual or corporate muzakki as stipulated in Article 4, paragraph (3). Moreover, Article 4, section (4) affirms that the stipulations and methodologies for computing zakat mal and zakat fitrah adhere to Islamic jurisprudence, supplemented by regulations established by a Ministerial Regulation as indicated in Article 4, section (5).

The initial phase of zakat administration is the collecting of zakat, governed by Articles 21 thru 24. Article 21, section (1), specifies that “To determine their zakat duty, the muzakki computes their own zakat obligation.” Should the muzakki find themselves unable of determining their zakat duty, as stipulated in paragraph (2) of that Article, they are entitled to seek help from BAZNAS. Upon submission of zakat to BAZNAS or LAZ, Article 22 stipulates that the zakat can be subtracted from taxable income. To guaranty effective management, Article 23, section (1), mandates that BAZNAS or LAZ furnish evidence of zakat payment to each muzakki, whilst Article 23, section (2), indicates that this payment confirmation serves as the foundation for a tax deduction. Article 24 also asserts that the extent of BAZNAS's jurisdiction to gather zakat at the national, provincial, and municipal levels is further governed by governmental legislation.

The allocation of zakat, regulated by Articles 25 and 26, is the subsequent phase in the procedure. According to Article 25, it is stipulated that "Zakat should be allocated to mustahik in compliance with Islamic law. Furthermore, Article 26 mandates that the allocation of zakat should be executed with priority, taking into account the principles of territoriality, fairness, and equitable distribution. The provision in question illustrates that zakat is not just allocated to mustahik, but also considers the most urgent requirements and equitable distribution. This is executed to guaranty that the advantages of zakat are felt by a broader demographic.

The application phase of zakat management commences after the allocation step, as specified in Article 27. As stated in Article 27, section (1), "zakat can be employed for constructive ventures to reduce poverty and improve the community's quality of life. Nonetheless, Article 27, section (2), stipulates that the use of zakat for entrepreneurial ventures is allowable just when the essential needs of the mustahik have been adequately fulfilled. The legal definition specifies that these essential needs include sustenance, apparel, shelter, education, and healthcare, whereas productive ventures aim to improve earnings, quality of life, and societal well-being. The application of zakat is also governed by Ministerial Regulation, as articulated in Article 27, section (3).

Article 29 regulates the last stage of zakat administration. The province BAZNAS and local authorities must get reports from the district/city BAZNAS about the execution of zakat, infaq, sadaqah, and other religious social fund administration, as specified in Article 29, section (1). As stipulated in Article 29, section (2), the provincial BAZNAS must present reports to both BAZNAS and the local authorities. Article 29, section (3) stipulates that LAZ must provide reports to the local government and BAZNAS periodically. In addition, Article 29, paragraph (4) demands that BAZNAS produce monthly reports to the Minister regarding the execution of zakat management. Furthermore, Article 29, section (5) stipulates that BAZNAS must disseminate its yearly balance sheet report via print or digital platforms to uphold openness and accountability in zakat administration.

5. Zakat Management under Qanun Aceh Number 3 of 2021 on Baitul Mal

Baitul Mal is the authorized organization appointed by the Aceh Government to oversee zakat, infaq, waqf, and various religious assets. This mandate empowers Baitul Mal to execute zakat administration in compliance with Qanun Aceh Number 3 of 2021 about Baitul Mal. The existence of Baitul Mal exemplifies the implementation of Islamic law in Aceh and the fulfillment of Article 191 of Law Number 11 of 2006 on the Government of Aceh, which designates Baitul Mal as the authority for zakat administration.

Qanun Aceh Number 3 of 2021 defines "management" as including all actions associated with the planning, data acquisition, collecting, preservation, dissemination, administration, and supervision of zakat, infaq, waqf assets, additional religious assets, and guardianship monitoring. This definition is located in Article 1, section 52 of the text. In this context, both Baitul Mal Aceh and the district/city Baitul Mal are tasked with formulating policies and plans for collection and distribution. The initial phase of management is executed by the processes of strategizing and information collection. The capacity to execute this authority is specified in Article 18, sections a thru c, which state that "In fulfilling its responsibilities as described in the functions under Article 17, the BMA Board shall perform the following tasks and powers:

a. *Formulating and developing policies relating to planning, management, development, evaluation, monitoring, reporting, verification, control, socialization, and oversight of guardianship and certification;*
b. *Submitting the general policy plan for the administration of BMA to the DPS for approval;*
c. *Submitting the plan for the collection and distribution of zakat and/or infaq to the DPS for approval;".*

In conjunction with Article 25 pertaining to the BMK. This strategy aims to guaranty that the gathering and allocation of zakat occur systematically and in alignment with the requirements of the mustahik within the community. The Zakat Collection Unit (UPZ), established inside governmental bodies and private organizations, is tasked with the collection of zakat by Baitul Mal. To facilitate the gathering of zakat and infaq from muzakki, the BMA or BMK established the UPZ as an organization. Article 1, section 23 encompasses the stipulations established for UPZ. Moreover, as stipulated in Article 18, section f, and Article 25, section f, the BMA and BMK authorities has the power to create and formalize UPZ. This authority is governed by the pertinent articles.

Once the zakat has been gathered, the funds are then recorded and managed to ensure that the oversight of zakat resources is both visible and accountable. Zakat is regarded as Special Local Original Revenue (PAA khusus) and Special District/City Original Revenue (PAD khusus) as stipulated by this Qanun. The management of these two categories of income continues to adhere to the tenets of Islamic jurisprudence. The BMA Secretariat and the BMK Secretariat are tasked with the allocation of zakat. The Baitul Mal Secretariat is the entity empowered to provide mustahik with zakat distribution services and guidance. Article 21, together with Article 28, subsections b and c, encompasses the stipulations that constitute this paragraph. To adhere to the principles of Islamic law, zakat allocation must be provided to persons or entities qualified to receive zakat. To ensure that the administration of zakat adheres to Islamic law and applicable regulations, the Qanun incorporates a monitoring mechanism. The DPS and the Supervisory Board share the duty of advising and overseeing Baitul Mal's handling of zakat. The DPS is responsible for supervision at the Aceh level, whilst the Supervisory Board oversees at the district or municipal level.

Table 1.1

Comparison Table of Zakat Management

No	Comparison Aspect	Law Number 23 of	Qanun Aceh Number 3 of 2021
1	Managing Institution	BAZNAS	Baitul Mal
2	Legal Basis	Law Number 23 of 2011	Qanun Aceh Number 3 of 2021
3	Management Objective	Improving the effectiveness of zakat management and poverty alleviation	Safeguarding and developing the community's assets and the welfare of the Acehnese people
4	Nature of the Institution	BAZNAS is a non-structural, independent institution	An independent institution reflecting Aceh's special status
5	Zakat Collection Method	Through the *muzakki*, to the UPZ or LAZ, then to district/city BAZNAS, followed by provincial	Through the *muzakki* to the UPZ, then to the BMK, and managed by the BMA

		BAZNAS, and managed by central BAZNAS	
6	Distribution Method	From central BAZNAS to provincial BAZNAS, then to district/city BAZNAS, to the UPZ or LAZ, and distributed to the *mustahik*	From the BMA to the BMK, and distributed to the *mustahik*
7	Types of Zakat	Zakat Mal and Zakat Fitrah	Zakat Mal, Zakat Fitrah, Infaq, Religious Assets, Guardianship
8	Siyasah Maliyah Perspective	Emphasizes the state's role in overseeing and fairly distributing zakat	Emphasizes the role of Baitul Mal in managing the community's assets
9	Position	BAZNAS operates at the national level as a non-structural government institution	Baitul Mal Aceh is an institution mandated by the Aceh Government Law (UUPA), reflecting the special autonomy of Aceh

6. The *Siyasah Maliyah* Perspective on Zakat Management under Law Number 23 of 2011 and Qanun Aceh Number 3 of 2021

Siyasah maliyah is a sector of jurisprudence that focuses on the governance of communal assets and financial resources in alignment with Islamic legal norms. Aiming to attain the collective benefit (maslahah 'ammah), its purview includes the gathering, management, allocation, and supervision of state income sources, such as zakat, infaq, almsgiving, kharaj, jizyah, fai, and other revenue streams. The oversight of state finances is regarded by the ulama as more than just an administrative task; it is a fiduciary responsibility (amanah) that must be executed in alignment with Islamic tenets to enhance public welfare and social equity.[15]

The government is accountable for the administration of zakat, which is executed trough Baitul Mal, as stated by Abu al-Hasan al-Mawardi. In his work Al-Ahkam As-Sulthaniyah, al-Mawardi asserts that zakat is a vital source of governmental income that should be managed with integrity (amanah) and allocated to deserving recipients in line with Islamic legal principles. Al-Mawardi asserts that public wealth administrators are not afforded total autonomy in the allocation of these resources, as Islamic law stipulates the specific intended use for each type of wealth. Imam al-Mawardi clearly states that the resources of Baitul Mal originate from several sources, and their intended applications cannot be altered without substantial justification and proof. This phrase exemplifies the tenets of trust, fairness, and accountability in the management of public money. Furthermore, al-Mawardi elucidates that the resources amassed in Baitul Mal should promote the collective welfare and protect the communal interest. State resources may solely be utilized for objectives approved by Islamic jurisprudence that provide advantages for the broader society.[16]

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[15] Imam Al-mawardi, *AHKAM SHULTHANIYAH (Sistem Pemerintahan Khilafah Islam)*, 2014.

[16] Muhamad Afif Sholahudin et al., "Konsep Pendapatan Negara Dalam Pemikiran Al- Mawardi Dan Relevansinya Bagi Keuangan Publik The Concept of State Revenue in Al-Mawardi ' s Thought and Its Relevance to Modern Public," *DIRASAH, Jurnal Kajian Islam* Vol, 3, no. 1 (2026): 156–57, https://litera-academica.com/ojs/dirasah/index.

In comparison to Law Number 23 of 2011 on Zakat Management, there exists a considerable congruence with the notion of Siyasah Maliyah. Legislation 23 of 2011 about Zakat Management designates zakat as a mechanism for improving communal well-being, alleviating poverty, and strengthening the economic framework of the ummah. Zakat is gathered, allocated, and employed for the mustahik in compliance with Islamic jurisprudence, embodying the ideals of communal welfare and equity. Simultaneously, the third edition of Qanun Aceh in 2021, which centers on Baitul Mal, demonstrates an enhanced alignment with al-Mawardi's viewpoint. This Qanun revitalizes the role of Baitul Mal as the authoritative body tasked with overseeing zakat, infaq, waqf, and other religious properties. According to al-Mawardi's theory, Baitul Mal serves as the entity that collectively oversees the assets of the community alongside the government. Thus, its authority aligns with this notion. As a result, the tenets of trust, public welfare, equity, and social accountability are more clearly articulated in Qanun Aceh compared to Law Number 23 of 2011.

Conclusion

This study illustrates that the enactment of Law Number 23 of 2011 on Zakat Management and Qanun Aceh Number 3 of 2021 concerning Baitul Mal was driven by the imperative to create a more accountable and efficient zakat governance framework aimed at improving community welfare. Law Number 23 of 2011 establishes BAZNAS as the designated national institution for zakat administration, whilst Qanun Aceh Number 3 of 2021 empowers Baitul Mal to oversee zakat as the specialized entity under the provisions of the Aceh Government Law, Article 191, paragraph (8). Baitul Mal Aceh and the district/city Baitul Mal oversee the administration of zakat, waqf properties, and religious assets. Regarding administration, both statutes oversee the processes of collecting, distribution, usage, and oversight of zakat in a comparable fashion; the difference lies in the institutional framework and the extent of their jurisdiction.

BAZNAS functions as a national entity, whilst Baitul Mal Aceh oversees the administration of zakat, infaq, waqf, other religious assets, and custodianship. The tenets of trust, fairness, transparency, social responsibility, and public welfare, as articulated by al-Mawardi in his framework of Baitul Mal governance, are evident in legislation concerning siyasah maliyah. Nonetheless, Qanun Aceh Number 3 of 2021 demonstrates a higher level of conformity with al-Mawardi's principles, since it designates Baitul Mal as the principal entity tasked with overseeing communal resources and implementing extensive initiatives to enhance public welfare. The findings of this research suggest that the zakat administration of both BAZNAS and Baitul Mal Aceh need ongoing improvement thru the reinforcement of Siyasah Maliyah principles. This can be accomplished by enhancing the clarity of information related to the collection, allocation, and application of zakat to the public, fortifying the supervision of zakat fund administration, and refining productive zakat initiatives that can foster the economic self-sufficiency of the mustahik.

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