

# ORGANISATIONAL INFLUENCE ON ZAKAT PAYMENT IN INDONESIA: THE STYLE OF *MUHAMMADIYAH* AND *NAHDLATUL ULAMA*

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## ABSTRACT

Zakat payment behaviour aspects on the living contextual elements like cultural aspiration are rarely examined into the academic landscape. As Muslim populated country with various organizations, Indonesia has offered the fascinated social cohesion to be studied. Particularly, the two-contrasting style of biggest Islamic organisations consist of *Muhammadiyah* and *Nahdlatul Ulama*. However, the study to discover about inductive reality is still rare and very limited in its availability. Furthermore, the study aims to understand the zakat payment style within such two socially grounded entities. The study employs the ethnographic case study in East Java Indonesia. The regional locus of study is selected due to the centre of both organisational movements and

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contributes to the largest membership in the institution. The study has found that the cultural aspirations like characteristics of *gotong royong* (mutual assistance) and *sungkan* culture. Both factors mark the similarity between two organisations. In detail organizational terminology, the typical *muzakki* from *Muhammadiyah* are more persuaded to pay zakat via hierarchical command from top management of organization, meanwhile *muzakki* of *Nahdlatul Ulama* depends on the personal approaches from influential figures like respected Islamic scholars, public officials, and businessman.

**Keywords:** cultural aspiration, ethnographic case study, hierarchical command, and influential figure

## 1. INTRODUCTION

Zakat payment and its behaviour aspects are studied under western theoretical paradigm and quantifiable approaches. The relation between zakat payers (*muzakki*) and zakat managements are examined by a mechanistic business treatments focusing on the governance aspects and literacy awareness. Thus, the emergence of western theory like theory of planned behaviour and technological adoption dominated the landscape of study like article by Muhammad Akbar Fadzkurrahman Annahl et al. (2021) muzaki can support zakat institutions in eradicating poverty through a broader and deeper distribution of zakat funds. However, the realisation of zakat collection remains low compared to its potential, which means that the number of muzaki who pay zakat through institutions also remains limited. The research applied the extended theory of planned behavior (TPB and Saeed Awadh Bin-Nashwan et al. (2023) empirical-based research addressing the adoption of digital Islamic services is still scarce. Particularly, as a new term in the Islamic finance industry, ZakaTech has recently emerged as a modern term describing novel technologies adopted by zakat (compulsory levy on all believing and practicing high-net-worth Muslims. In addition, the literacy index on *muzakki* understanding is measured using the degree of measurable scores. In fact, zakat payment as obligatory deeds relies upon individual awareness and voluntary contribution toward official zakat management according to law No 23/ 2011 (Government of Republic of Indonesia, 2011). Zakat literacy index being proposed by regulatory body BAZNAS to gauge

the awareness and perception from *muzakki* into zakat subject matters has discovered the unsatisfactory result in several regions of potential expected economy and Islamic social hubs (Abdul Aziz Yahya Saoqi et al., 2023). The primary focus and strategy from such authoritative agency raise awareness and initiative through top-down hierarchical policy inculcating the literacy. Those phenomena occurred in the populated region with intense Islamic aspiration like East Java Indonesia.

The living contextual elements like cultural aspiration are rarely examined into the academic landscape. *Muzakki* paying obligatory zakat is associated with the community and place they belonged and resided like place of worship (mosque) and community attachment such as family, neighbourhood, and ideological mass organization (Abdul Aziz Yahya Saoqi et al., 2022; Rahmatina Awaliah Kasri & Untung Handayani Ramli, 2019) the world's largest Muslim country and recently acknowledged as the world's most generous country (CAF, 2017). Thus, studying more micro lens of *muzakki* perception into the individual relation with community is to be worth-interesting endeavour in reconciling the numerous existing collections of research in place. The experimentation should engage the very specific and concrete organizational atmosphere which qualify two biggest organisations with fascinating historical tradition namely *Nahdlatul Ulama* and *Muhammadiyah*.

Both *Nahdlatul Ulama* and *Muhammadiyah* played a pivotal role in sustaining the Islamic living in society, whereby their stronghold basis locations are rooted in East Java, in terms of numbers of followers and intellectual quality. Such modernity and traditionality complement each other coexisting in harmonious living. These two reputable Islamic organizations manage and found uncountable networks of Islamic centres comprising of hospital, universities, *pesantren*, orphanage shelters, offices, including its official zakat managements. Therefore, this study aims to examine the closed vivid observation on both institution with focal point of member's zakat payment behaviour. Exploring and unearthing the critical notion about the bottom-up and grassroot way of Islamic development by Muhammad Syukri Salleh (1997a, 1997b, 2004), the study uphold research question why and how members of *Muhammadiyah* and *Nahdlatul Ulama* pay and distribute zakat. Furthermore, the geographical region of social anthropological setting in East Java is to create the real and imaginable context of study being investigated.

## 2. CONCEPTUAL FRAMEWORK

The altruistic behaviour in the real spoken context being translated as *ta'awun* or *gotong royong* has been the guiding and enlightening principles of Islamic civil society mass organization in Indonesia. The governances and bylaws of two biggest organization namely *Nahdlatul Ulama* and *Muhammadiyah* have been imbued and strengthened by the *ta'awun* values which consolidate the people bounded with communal living. *Muhammadiyah* stated the *ta'awun* for the nation as irreplaceable stronghold of Islamic community being presentable across Indonesian archipelago (Mu'ti, 2019). Furthermore, unlike other Islamic countries within unique context of Indonesia internal situation, the Islamic development in Indonesia ought to adopt and refer to bottom-up and grassroot approaches which was formerly envisaged by Muhammad Syukri Salleh (1994, 1997a, 1997b, 2004).

### 2.1 The Contribution of Islamic Civil Society Movement and Philanthropy

The historical lessons from *Nahdlatul Ulama* and *Muhammadiyah* have witnessed the establishment of modern Indonesia nation since its beginning and freedom struggling notion. Both organisational platforms under Islamic national banner has shaped and contributed in many aspects of social-political-economical journey within the archipelagic country (Njoto-Feillard, 2014). In fact, the religious affiliation also statistically and significantly affected the generosity action which helped to flourish organisational continuity as social catalysator for the nation (Mondesir, 2023). In reality, *Muhammadiyah* pioneered in modern management (Baidhaw, 2015a), while *Nahdlatul Ulama* focuses on traditional intellectuality and cultural approaches (Yanwar Pribadi, 2014). Thus, both organisational holistic existence shall not be separated each other and disassociated with Indonesia contextual case in understanding the Islamic related behaviour (Brown, 2019). In addition, two complementary organisation along with government frequently resolve the mounting problems of the nation through constructive recommendation like issuing advice for the Covid19-specific programs (Mashuri et al., 2021).

## 2.2 Zakat Payment Behaviour

The immanent presence of western ethnocentric has dominated the landscape of zakat giving behaviour theory and continued to be unchallenged inclination on the research interest. The development has tremendously triggered the aspiration from social science community to utilize and exploit such theoretical basis, for instances see Shadiya Mohamed S Baqutayan et al., (2018) and Safwan Kamal et al. (2024). These studies have researched the aspects of attitude, perceived behaviour, and religiosity level, which are not applicable and sensible in the social cultural cantered countries like Indonesia. In reality, numerous studies, however, has examined the Indonesian context on zakat paying behaviours which tend to be localized. The *muzakki* was motivated to pay zakat via mosque organization (Kasri & Ramli, 2019). Not limited with location, factors of understandable knowledge also affected the decision to pay zakat (Kasri, 2013). Another interesting finding also revealed that influential figure and community bounding induced the *muzakki* conclusion to pay zakat (Marlina Ekawaty, 2017; Widiyanto bin Mislan Cokrohadisumarto et al., 2020).

## 3. RESEARCH METHODOLOGY

The study employs the methods of ethnographic case study with Islamic worldview and inductive research strategy. According to Muhammad Syukri Salleh (2021), worldview overarched the development principles, including zakat commitment and its charitable behaviour. Thus, the study discloses the Islamic research agenda from underpinning worldview to uncover the reality of zakat giving behaviour within the context of Islamic embedded practices. Such methodological innovation has been developed from the tradition of ethnography and case study with holistic and systematic bounded approaches resulted from philosophical and methodological perspective (Harwati, 2019). Ethnography was a typical creative research discovering the relation between human society and culture with considerable sufficient time allocation (Campbell & Lassiter Pillars, 2015; Merriam & Tisdell, 2016). Meanwhile, case study was characteristically the integrative bounded system of study relies multiple sources of information enabled the triangulation within the data (Yin, 2014, 2018). Moreover, the worldview

as the most essential researcher's standpoint and core value is to immerse the truthful standard and rightness according to Islamic belief system (Muhammad Syukri Salleh, 2021). Furthermore, the inductive research strategy is to describe richly and critically the meaning and understanding on social phenomena being investigated (Merriam, 2009).

The technical consecutive procedures of such afore-mentioned research properties consisted of data collection, data analysis, and research validation (Merriam & Tisdell, 2016). Data collection methods harness nonprobability technique through snowball sampling in East Java Province within *Muhammadiyah* and *Nahdlatul Ulama* membership. This selection is due to a hard-to-reach informants, self-declaring and qualified database as a zakat payer (*muzakki*). Subsequently, the informants are intensively interviewed and accurately observed to create verbatim transcription adhering the research questions. In addition, the process includes in-depth interview and mini focus group discussion as in separable-integral elements of case study. The fieldwork comprising both interview and observation was primary corpus of the social science (Foster, 2006). Eventually, the study has completed 15 data generation of informant being affiliated as *Nahdlatul Ulama* and *Muhammadiyah*, 8 informants for series of in-depth interview and mini focus group discussion for the duration of 7 months of fieldwork. The informant names are coded accordingly to protect their privacy with credibility and trustworthy principles.

Subsequently, to create scientific standard, the data analysis involves *thematic content analysis* with the assistance of NVivo software working based on transcription of interview, observation note and journal. The technique being employed has been in the framework of qualitative content analysis which sorts, classifies, and categorizes written informative data toward research question and keywords (Kuckart & Radiker, 2023) numbers. Such effort was to align with qualitative coding analysis (Auerbach & Silverstein, 2003). Eventually, the most critical part was to uphold the credibility and trustworthiness of data via validation (Merriam & Tisdell, 2016). In this study, the validation or reliability is enhanced via multiple site triangulation (location of study) and cross informant sources (numerous similar interviewees), which is supported by additional groups of informants. Data presentation and its visualization utilize the intuitive organized stages like the approaches being illustrated by



Tracy (2013); Merriam & Tisdell (2016); Kuckart & Radiker (2023) numbers. The report is written in thematic chronology by using the analytical wording technique being supported by quotation and observational facts and stories.

## 4. FINDING AND DISCUSSION

### 4.1 Summary of Fieldworks

The study has intensively conducted a considerable time of fieldwork with the primary focus of *muzakki* informants and related supplementary informants comprising of zakat officials, intellectuals, and practitioners. The summary of finding is delineated in the following table and graphs. Based on the data form transcription classification, both *muzakki* from *Muhammadiyah* and *Nahdlatul Ulama* intend to pay zakat via an official *amil* and direct recipients. The finding also concludes that there have been the loyal *muzakki* who pay zakat toward official *amil* only. However, the majority of *muzakki* within both organisations pay zakat to both official *amil* and direct recipients. The argumentations for such phenomenon are summarized by the NVivo thematic coding that classifies the information from interview transcription and note into clustered verified reasons. The output shows the similarities and differences between two organisations.

### 4.2 The Similar Characteristic of Zakat Payment Style

The zakat payment is strictly and scholarly guided in the Islamic jurisprudence which explains the *muzakki* obligation criteria and its qualified recipients but enhancing a potential local cultural sphere for discussion. The guideline of zakat contribution has been clearly instructed in the Islamic jurisprudence whereby regulatory agency of BAZNAS promoting the centralistic governance and organisational execution (BAZNAS Center of Strategic Studies / Pusat Kajian Strategis, 2020). However, the implementable cultural giving varies according to social situation and textual references due to numerous social transmissions (Muhammad Syukri Salleh, 2006; 1997b; Syaikh Izzudin bin Abdussalam, 2021). Indeed, for the Islamic scholarship tradition by Syaikh Izzudin bin Abdussalam (2021), charitable giving like zakat can be addressed to the qualified families and relatives fulfilling the zakat recipients criteria.

Thus, zakat payment style within Islamic mass organization might not surprisingly experience diversity of aspirations either giving to official *amil* or direct recipients.

*Gotong royong* as social values has been the significant motive and reason for giving zakat in *Muhammadiyah* dan *Nahdlatul Ulama*. The value of *gotong royong* was derived from the concept of *ta'awun* and instituted to be foundational pillar of organisation (Rumadi Ahmad, 2016; Abdul Mu'ti, 2019). The *gotong royong* for zakat paying behaviour has prevailed over the generations that buttressed the continuity and operationality of both organizations (Zakiyuddin Baidhaw, 2015b, 2015a) Muhammadiyah perceives disaster in a positive way. As a consequence, it promotes awareness and on the importance of environment protection and management of risk and vulnerability. Second, Muhammadiyah establishes Muhammadiyah Disaster Management Center (MDMC). Indeed, the values triggered the unwavering generosity during critical periods of Covid 19 (Mursal et al., 2021). The informants strongly admit the recognition of *gotong royong* with distinct degree of practices consisting of organized aspiration and flexible mode. The organized *gotong royong* is typically defined as the action being led by official *amil* institution whereby the *muzakki* completely trust the official *amil* institution. For this description, *muzakki* does not disburse zakat to direct recipients. Such groups can be understood by zakat literacy index measurement. On the other hand, the flexible mode happens when *muzakki* entrusts official *amil* and improvises with social personal initiatives to give zakat on direct recipients. The phases create cultural cohesiveness within zakat payment action in East Java Indonesia.

Fascinating story from the fieldwork has mentioned about “*sungkan*” culture which is never regarded as important variable among zakat paying behaviours and its knowledge literacy. The factors are driven by individual traits to respect and dignify other qualified zakat recipients. Both *Muhammadiyah* and *Nahdlatul Ulama* followers having an intense trust on official *amil* institution and aspiring a personal social touch with zakat recipients demonstrate the “*sungkan*” culture. Such social facts are clearly stated by the informants who are closely associated with rural community and relatives and inclined with flexible mode of *gotong royong*. “During the hard time, the neighbouring community is



*the most caring group who look after our family including invocation congregation (yasinan and tahlilan), thus I give zakat to qualified group is part to maintain personal feeling and respect” (Muzakki 13). The similar expression is testified via a sentence: “zakat commitment is also related to the individual respect to neighbours, relatives, friends, and community as a representation of social piety” (Expert 7).*

#### 4.3 The Cultural Nahdlatul Ulama Way

Zakat payment being committed by Nahdlatul Ulama community has distinctively shown unique characteristics such as cultural informality approaches, influential figure centres, and textual orientation. These three represent the reality in which only influential figures are discovered in previous studies like Widiyanto bin Mislan Cokrohadisumarto et al. (2020). For the textual orientation referring to classical *turath* scholarship based, the tradition has grown and thrived the organizational characters as producers of influential “*kia*” with skilful intellectual tradition (Yanwar Pribadi, 2014). As a result, the dialectical zakat payment in Nahdlatul Ulama is usually monitored by a crowd of shariah intellectuals, as statement released “*each zakat fundraising campaign is subject to constructive comment from Nahdlatul Ulama kia (scholars)*” (Expert 2). Besides, the *Nahdlatul Ulama* culture on zakat payment model preserve the practice of informality which communicate in non-writing instruction and local language (Javanese) spoken lingua franca. The focus of *Nahdlatul Ulama* zakat payment in to create cultural awareness from within community through informal forum like weekly tradition of “*sholawatan*” and “*kenduren*”. The cultural fact emanates from the informant statement telling “*with limitation of human resource and administrative system, we Nahdlatul Ulama community attempt to collect zakat in rural community by using common language to disseminate the awareness about such obligation*” (Muzakki 9).

#### 4.4 The Innovative Muhammadiyah Management

As the prominent Islamic organization, the payment behaviours of *Muhammadiyah* member are induced by the focal criteria of egalitarian culture, formal organizational approaches, innovation, and breakthrough. The *Muhammadiyah* is more popular with the slogan

of “*berkemajuan*” (progressive), that resembles the practices of zakat payment behaviour inside organization. These three characters being discovered has paved the milestone of relation between muzakki and its Muhammadiyah organisation. This finding supports the successful story of Muhammadiyah in disseminating Islamic teaching in East Java and Indonesia with the principles of good organisational governance (Zuly Qodir et al., 2023). In Muhammadiyah culture, the interested muzakki can initiate and participate into introduction of zakat fundraising programs as stated by influential informants herein “*despite my limitation and inability, I may contribute to the good Muhammadiyah fundraising program for zakat and invite, talk and convince influential figures (businessman and public official) being affiliated with Muhammadiyah*” (Muzakki 14). The Muhammadiyah is also renown with good administrative management and innovative action in handling the circumnavigation of Islamic da’wah, including zakat payment relation with its members. The testimony is said like “*I trust Muhammadiyah official amil because its administrative professionalism and innovative action on its zakat programs being impactful to community*” (Muzakki 5).

## 5. CONCLUSION AND POLICY RECOMMENDATION

The study resumes that muzakki being associated to Muhammadiyah and Nahdlatul Ulama are classified into the group with a sole loyalty and irreplaceable trust on official amil institution and the other group with such devotion with social initiative improvement. Both paying behaviours are affected by circumstances of social cultural reasons which are never and rarely discussed by researchers, namely *gotong royong* social culture and *sungkan* individual culture. Such motives inspire the muzakki to be engaged in the direct recipient life and human relation. Thus, based on the finding and discussion, zakat literacy index enhancement policy is not accurate and corrective to determine and persuade muzakki in both organizations to entrust zakat payment toward official amil institution. Consequently, such endeavour should be adjusted and developed with local contextual reality.

3 Please refer to <https://muhammadiyah.or.id/2023/04/download-buku-a-treatise-on-progressive-islam-risalah-islam-berkemajuan-dalam-bahasa-inggris/>

The *muzakki* from *Muhammadiyah* and *Nahdlatul Ulama* behaves according to cultural communal tradition prevailing and living in the perception of members. *Muhammadiyah* community is more interested in paying zakat via official *amil* and its respected members and relative which operates on the egalitarian culture, formal organisational approaches, and innovative programs. The *Muhammadiyah* community is well known to such characters and traditions. By contract, the *Nahdlatul Ulama* people is convinced to distribute zakat via its official *amil* subsidiary and related entities due to cultural informality and influential figures. Moreover, the *Nahdlatul Ulama* strength and exposure on well-established Islamic scholarship has invigorated the zakat payment assurance in accordance with shariah principles. As the influential Islamic organization, the cultural practices and modernity of zakat payment style between *Muhammadiyah* and *Nahdlatul Ulama* can be accommodated and implemented for creating proper and effective strategy on fundraising optimization. Thus, by improving cultural relation and human interaction, the function and zakat collection can be increased for generating broader impactful program in the Muslim community. The further studies need to reconsider and examine the wider context of cross Islamic mass organisation with the angle quantifiable approaches to gauge the acceptance and willingness to shift the cultural zakat payment styles.

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