

# Role of Accounting Zakat as a Support Function in Supply Chain Management: A Resurrection of the Islamic Economy

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*Abstract - Within the increasingly competitive markets and the rapid changes in business all over the world today, it has become imperative for organizations to reconsider supply chain management (SCM) strategies due to the fact that the same SCM strategy may not appropriate for all organizations. The success of a strategy in a given business does not necessarily mean that it will be successful in others. Therefore, it is always important to explore new and non-traditional strategies for SCM. In the face of this argument, the present study argues for the effective role of Zakat as a support function in SCM. The focus is to illustrate how Zakat can perform an important job in SCM practices from an Islamic economic perspective. Experiences from governmental and non-governmental Zakat organizations in Indonesia are investigated with the purpose of indicating how Zakat, as an Islamic economic principle, can be usefully used in SCM practices. This study finally concludes that Zakat can play an effective role as a successful strategy in SCM. The findings of the study reflect the need to reconsider the concept and functions of different Islamic concepts including Zakat in order to keep up with the changes and challenges of modern societies. The implications of the study can be useful in SCM practices for both Islamic and conventional economies. They can also be considered in countries where Muslims are a minority.*

*Key words:* supply chain management, Zakat, Islamic economics, SCM strategy, support function.

## 1. Introduction

In the recent years, firms and companies have been facing different challenges and difficulties due to the ever increasing changes in individual customers' needs which have their implications on supply chain management (SCM) processes and systems [1-3]. In other words, the world is changing in an unprecedented manner; therefore, organizations and businesses have to keep up with customers' needs, demands and life styles in order to survive. Furthermore, they need also to consider SCM for competitiveness purposes. It is almost agreed that successful management of supplies plays an influential role in the competitive advantage of firms and businesses [1, 4-8]. Consequently, firms and businesses are always under the pressure of adopting working and reliable SCM strategies in order to overcome these challenges and for better SCM. The implication is that in the global economy we witness today, there are no universal strategies that can be applied in all contexts. It is imperative for firms, businesses, and manufacturers then to develop and adopt the strategies that are fit and appropriate to them [1, 2, 9, 10].

In the face of this, the recent years have witnessed the emergence of different and non-traditional strategies for successful management of supply chains. The ultimate goal has always been to improve cost savings and better coordination of resources so that the flow of products and services is done in an efficient and

competitive manner. These included, for instance, Green Support Chain Management strategies [9-12], recycling [5, 9, 13, 14], and corporate social responsibility [15-19]. These were developed in response to the unique nature of the current economy. It has been thought that non-traditional strategies need to be developed for better management of supplies. Currently, the focus of the SCM studies has evolved from economic and environment issues to incorporate social issues. SCM studies are more concerned now with exploring the interaction between social issues and SCM practices [17].

In spite of the extensive studies on the development of SCM strategies, very little has been done in relation to the Islamic economics despite the fact that principles of Islamic economic system have been applied to different fields including banking systems [20-23,49], financial development and instruments [22-26], corporate social responsibility (CSR) [27-29], and accounting [30-32]. Islamic economics is broadly defined as the study of economies in the light of the Islamic law or what is referred to in the literature as Shari'ah. In Islamic economics, it is always argued that the economic system of Islam is based on the fair, just, and proper distribution of wealth in a way that leads to the social and economic welfare and progress of societies and countries [25, 33, 34]. In spite of the opportunities the Islamic economic system can provide in relation to the SCM if we take into consideration Islam's emphasis on the incorporate social issues, it has not been given its due attention. The assumption is that principles of Islamic economics and the social morality of Islam can be useful in developing new mechanisms and strategies for better management of supplies.

This study then is a continuation of the study of the incorporate social aspects of SCM as it tends to bridge the gap between SCM and the Islamic economics by investigating the effectiveness of Zakat, known also as almsgiving, in SCM. The assumption is that Zakat, which can have significant contributions to the social and economic development of countries and people by means of reducing poverty, can be taken as a reliable strategy for better SCM in different Islamic economies. The concept and functions of Zakat should not be confined to the help of the poor and needy. Zakat should, however, be extended to serve all the society members and the overall economy's goals and purposes. The rationale is that the unique nature of Islamic economies requires the development of non-traditional SCM strategies that are fit and appropriate for Islamic contexts. The study asks the following research questions:

1. How can the principles of Islamic economics be useful in relation to SCM in the Indonesian society?
2. Why should Zakat be taken as a reliable SCM strategy?
3. How is the management of Zakat closely associated with SCM concept and practices in Indonesia?

## 2. Literature Review

Numerous studies have been concerned with addressing the concept and functions of Zakat either from an Islamic point of view or from a conventional economic perspective. According to the Muslims' beliefs, the idea that Muslims are obliged to give a specific amount of their wealth under the rules and conditions of Zakat reflects Islam's concern with economic and social justice. In the Islamic jurisprudence, Muslims are required under certain conditions to pay (2.5 % of their accumulated wealth annually) to be spent on the poor and the needy in order to achieve balance between the different categories and classes of the community. Zakat is not limited to money wealth. It is also imposed on gold, silver, farm products, animals, and goods commodity.

Although Zakat may be similar to the modern taxation system in the sense that they both share different social and economic purposes, it is always argued that the concept of Zakat is different from the taxes imposed by governments on the citizens. From the Islamic economics point of view, the Zakat system is different from the taxation systems in both the Capitalistic and socialistic systems in the sense that Zakat serves moral purposes and keeps balance between the needs of both the individual and the society on equal status. The conceptual understanding of Zakat was traditionally confined to being a way of helping the poor and the needy. For many years, Zakat was only the job of volunteers or government bodies (in some Muslim countries) who worked on collecting the Zakat money and materials from the rich and giving it to the poor. This may explain the reason different Westerners described the concept as a 'financial worship' [35] or 'faith-based payments' meant to be a tool to narrow the gap between rich Muslims and their poor counterparts [1, 36]. This Westerners' understanding of the term reflects quite clearly the influence of the Islamic classic understanding of the term.

Due to the complexities of modern life as well as the global economic and political changes, it has become necessary to reconsider different Islamic concepts including Zakat. Due to the modernist and neo-modernist interpretations of different concepts of Islam that have dominated the literature since the closing years of the twentieth century, Zakat is

repositioned from being a merely obligatory ritual of worship to a fundamental instrument for achieving social and economic growth as well as poverty alleviation [37]. Recent approaches to Zakat, therefore, have come to stress that it is a comprehensive mechanism that plays a significant role in the social and economic development of nations [37] [39] [54] [55]. In their analysis and interpretation of the changing functions of Zakat in modern times, different Islamic jurisprudence schools have extended the functions of Zakat to cover different activities including providing educational and health services to the poor, conducting small businesses, designing hiring and training programs, helping in disaster relief operations either nationally or internationally [37] [52] [53]. This shift in the conceptual understanding of Zakat reflects a deeper concern of its social and economic effects and implications. As a result, the concept of Zakat has been closely associated with different economic theories and practices. To my knowledge, however, there are no studies on the relationship between Zakat and the SCM. It can be claimed then that there is a gap in the literature between Islamic economics and the Zakat literature on the one side and the SCM on the other. This study addresses this gap in literature by exploring the ways by which the concept and functions of Zakat can be extended to work as a reliable SCM strategy.

### 3. Methodology

In order to address the research questions, this study adopts the analytical approach. Analytical

methodology is concerned with understanding observed phenomena by means of discovering and measuring the cause-effect relations among them. The study uses the empirical-inductive method, one of the methods of the analytical methodological framework, for establishing the relationship between Zakat and SCM and determining how Zakat as an Islamic economic principle can play an influential role in SCM processes [40][41] [50] [51]. In so doing, the study examines the Indonesian experience of Zakat management either by governmental or non-governmental organizations and how Zakat money, objects and materials, if well managed and administrated, can be useful in SCM practices.

In Indonesia, there are today two types of Zakat institutions: “the state-supported Zakat Collecting Board (BAZ) and the privately run institution of National Zakat Collectors (LAZ) [42]. All of the Zakat agencies work under the law of Zakat management promulgated by the Indonesian government in 1999[37, 39, 43]. The national or state Zakat agency is known as BAZNAS. Other agencies include BAZIS/LAZ, Yasmine/LAZ, and PKPU/LAZ. All of these three organizations are classified in the Indonesian context as LAZ institutions meaning that they are run and administrated by private or non-governmental organizations even though they are, according to the Indonesian rules, endorsed by the government. Figure 1 shows how Zakat resources are processed within both Baz and LAZ agencies.

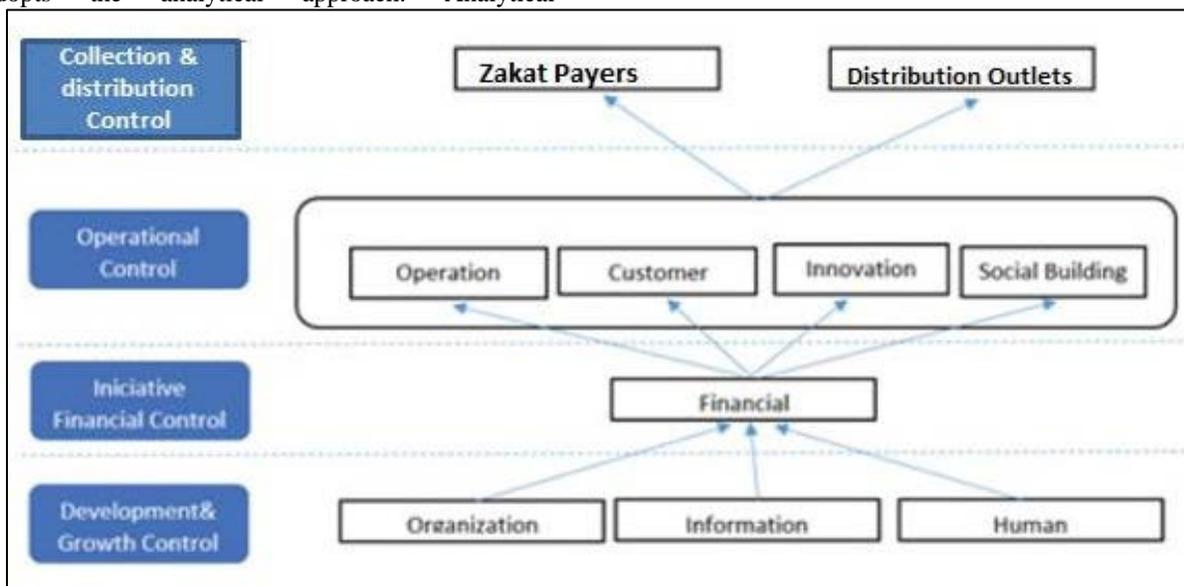


Figure 1: Zakat Model in Indonesia

The rationale of selecting the Indonesian experience is that the collection and distribution of Zakat system in

Indonesia is characterized by its unique nature. Although Zakat is an obligation by God/Allah and

every Muslim is asked by the Islamic jurisprudence to pay it, Indonesians pay Zakat in a voluntarily way and they are not asked by law to pay any Zakat money or objects to the State or any governmental organization. This is because Indonesia is not an Islamic state. In this way, the implications of the study can be useful for both Islamic and conventional economies. Furthermore, the Indonesian Zakat institutions have adopted non-traditional approaches for the management and organization of Zakat. Therefore, they are appropriate for the purposes of the study. According to reports, the Indonesian Zakat agencies have been playing an influential role in reducing poverty and contributing significantly to the development of the Indonesian economy.

#### 4. Findings and discussion

The recent years have witnessed the emergence of different reforms and approaches to the Zakat management in Indonesia in order to the challenges always associated with Zakat administration in a country which is ranked as the world's most populous Muslim-majority country with 227 million adherents in 2017. One of these main reforms is the institutionalization of Zakat. Recently, numerous Zakat agencies have been established at both local and national levels in order to make sure that Zakat resources are collected and delivered appropriately. Traditionally, Muslims tended to give Zakat money and objects directly either by themselves or via agents in the mosques and/or Islamic centres to the poor and needy. Unfortunately, many agents still manage Zakat resources in this traditional way by just giving it to the poor which have often negative consequences. Some of these consequences, for instance, are inflation, raising prices, spending and consuming too much which are against the moral purposes of Zakat itself. The main problem with this approach, however, is that there is no sustainable production. Although some Indonesians still give their almsgiving traditionally, at least 85% pay Zakat through the governmental and non-governmental Zakat agencies [42, 44]. This reflects, anyway, the Indonesians' awareness of the new roles Zakat can play in modern economies.

The institutionalization process of Zakat has helped in the usage of Zakat resources in non-traditional activities including food security, agricultural development, the provision of loans facilities, investment opportunities in education, infrastructure (e.g. the provision of clean water) and healthcare services [44]. The programs developed by the agencies, whether they are state or private agencies, may vary in scope; however, they all address the same areas of education, social incorporate, education, economy, and healthcare. The Indonesian experience

thus provides good examples for the effective management of Zakat resources. According to recent reports, the Zakat agencies have played a significant role in the poverty alleviation in Indonesia. As a consequence of the reforms and non-traditional approaches to Zakat administration, the potential of public funds collected through Zakat is massive [44, 45]. Between 2004 and 2012 Indonesia's GDP more than trebled. In the same period, Zakat collection increased 15-fold, reaching an estimated US\$231.6 million in 2012 or equivalent to 3.40% of Gross National Product [46]. The average of zakat growth in 2002 to 2015 (39.28 %) also showed a higher number than the average of GDP growth which only 5.42 %. This can be seen in Table 1.

**Table 1: Time Series of Zakat Collected in Indonesia within 2002-2015**

Year	Millions US dollars	Annual Growth	GDP Growth
2002	4.98	-	3.7%
2003	6.21	24.70 %	4.1%
2004	10.92	76.00 %	5.1%
2005	21.51	96.90 %	5.7%
2006	27.16	26.28%	5.5%
2007	53.86	98.30 %	6.3%
2008	66.96	24.32%	6.2%
2009	87.34	30.43 %	4.9%
2010	109.17	25.00%	6.1%
2011	125.84	15.30%	6.5%
2012	160.12	27.24%	6.23%
2013	196.51	22.73%	5.78%
2014	240.17	22.22%	5.02%
2015	269.29	22.21%	4.79%

Source: National Board of Zakat (BAZNAS, 2017)

There are numerous examples that show how Zakat money and objects can be usefully used in the SCM context. The most obvious example, however, can be related to the use of Zakat resources in infrastructure projects including energy, power, roads, and even IT development. Indonesia's state Zakat agency has successful examples of using Zakat resources in infrastructure projects in order to reduce social inequalities and poverty from one side and improve the distribution of financial capability among regions. These have the positive implications on the business and manufacturing processes in terms of low cost, efficient delivery, and reliability [47].

At the small-scale levels, the use of Zakat objects and resources can have its positive implications on SCM practices too. Helping poor families and individuals initiate their own small businesses and projects is now a tradition adopted by different Zakat agencies. In

different rural areas, Yasmine/LAZ help individuals and families start small projects such as raising cows and sheep and farming. For sustainability purposes, it developed partnerships with some manufacturers and stores by signing long-term contracts whereby the institution (as a representative of the poor families and individuals) is responsible for supplying them with vegetables, meat, poultry and dairy products with high-quality at reasonable prices. Customers were then able to buy fresh products at relatively lower prices which have its positive implications on the customers' satisfaction. In response, the Yasmine/LAZ partners decided to pay all their Zakat to Yasmine/LAZ in order to build a sustainable system [48]. The implication here is that the distribution and use of Zakat assets helped in minimizing the total costs of the products and satisfying the needs and requirements of the customers. It is, therefore, suggested that in paying their Zakat money and objects, firms and companies in Indonesia need to well coordinate with Zakat and charity organizations to promote sustainable sourcing. Zakat thus is an appropriate strategy which leaders and CEOs can adopt for the efficient integration of supplies to the factories and stores and competing on both low cost and reliability.

It is clear then that Zakat management can be effective in different processes including purchasing, distribution, and integration activities which are all main elements in the supply chain management. In this way, the effective management of Zakat is useful not only for the poor and needy but for all the society members.

It can be claimed then that Zakat as an SCM strategy can play a significant role in improving the performance of organizations in terms of product costs, delivery to markets, and workforce. It is evident also that the traditional usage and administration of Zakat had negative implications on the collection and distribution of Zakat money and objects.

It is also true to say that Zakat managers and executives need to use SCM strategies for better management of Zakat materials and resources. The management and administration of Zakat resources is a complex process which requires coordination and integration of all the operations starting with the collection of Zakat money and other goods to the final delivery of money and products to the poor, devastated and distressed. In some cases, Zakat materials are collected and processed by the organization and delivered straight to the poor and needy. This requires an efficient SCM of these materials so that the maximum benefits are obtained. It can be suggested then that there is a close relationship between Zakat management and support chain management. Zakat

organizations need to think about the most successful procedures for collecting and distributing Zakat objects. They need to think about the facilities by which Zakat money and objects can be collected and delivered in an efficient way with no losses of the money or objects.

While Zakat can act as a reliable SCM strategy, SCM still has many potential benefits including improving operations, addressing levels of outsourcing, minimizing manufacturing and transportation costs, obtaining resources, and managing them. Zakat managers need to use reliable and successful SCM strategies for better management of Zakat acceptance and delivery processes in order to reduce the costs of processing, manufacturing, and distribution. They need also to consider SCM due to its importance in improving the performance of organizations in general. In Zakat management, SCM is important so that Zakat materials are produced at the right quantities and delivered to the right locations at the right time, taking into account the costs which will have positive implications on customers' satisfaction. The claim then is that Zakat can be a reliable SCM strategy while SCM itself has a significant role in achieving the strategic goals of Zakat organizations.

## 5. Conclusion

This article addressed the issue of exploring the ways the principles of Islamic economics be useful in sustaining the SCM theory and practice. In this regard, it argued for the effectiveness of Zakat as a useful SCM strategy since it can play a significant role in improving the performance of organizations in terms of product costs, delivery to markets, and workforce. Thinking of Zakat as an SCM strategy extends its concept and functions to serve the whole community and improve the overall economic conditions of all the society sectors and members. This reflects the need for reconsidering the concept and functions of Zakat. Within the complexities of modern societies, Zakat should not be considered as only alms given for the benefit of the poor and needy. The findings of the study agree with the mainstream of the current SCM studies in the sense that incorporate social dimensions have positive implications for SCM theory and practice. It is also recommended that the concept of Zakat should be further investigated within SCM theory and practice. The implications of the study can be useful for both Islamic and conventional economies.

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