
ANALYSIS OF ZAKAT MAAL MANAGEMENT TO IMPROVE THE DHUAFAs ECONOMY (CASE STUDY ON LAZNAS IZI NORTH SUMATRA)

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Abstract

This study aims to examine the management of zakat maal in improving the welfare of the poor with a case study on LAZNAS IZI North Sumatra. The research uses a descriptive qualitative method through interviews, observations, and document review. The results show that zakat collection is carried out through several mechanisms, such as direct payments, bank transfers, zakat pick-up services, and socialization to muzaki. However, low zakat literacy is still an obstacle in optimizing the potential for collection. In terms of distribution, zakat is distributed in a consumptive and productive form with a transparent survey and reporting system. This pattern is considered more advanced than a number of other zakat institutions that tend to be consumptive. Empowerment programs such as Lapak Berkah, business capital assistance, skills training, and scholarships have been proven to be able to increase the income and independence of some mustahik. However, the impact is not even due to the limitations of mentoring and low literacy of the beneficiaries' businesses. Other obstacles encountered include the scattered location of mustahik, the minimal number of companions, inappropriate use of funds, and limited program funds. Overall, the management of zakat maal in IZI North Sumatra contributes positively to improving the welfare of the poor, although it needs to be strengthened through continuous mentoring, increasing financial literacy, and wider cooperation so that the results are more optimal and sustainable.

Keywords: Zakat Maal, Management, Empowerment, Dhuafa, LAZNAS IZI

INTRODUCTION

Economic problems are a crucial issue faced by society, where welfare inequality often has an impact on the poor or poor groups. In the context of Islam, zakat has an important position not only as a ritual worship, but also as a socio-economic instrument for the redistribution of wealth. Zakat maal in particular, with a wide range of property objects including gold, silver, trade, agricultural products, and productive assets that have great potential in improving the welfare of the people. (Al-Sa'di, 2008; Shihab, 1997)

In Indonesia, the regulation of zakat management is regulated in Law No. 23 of 2011 through the establishment of BAZNAS and LAZ. However, reality shows that there are still challenges in the form of low zakat literacy, lack of public trust in management institutions, and distribution of funds that are not fully on target. BAZNAS data states that only about 36% of Muslims understand the difference between zakat fitrah and zakat maal, while the participation in zakat maal payment is still low. (Isra Hayati et al., 2024; Risnawati et al., 2023) (Rifqi, 2020)

Several previous studies have attempted to address this issue. revealed that the collection and distribution of zakat in Nurul Hayat Medan is still dominantly consumptive so it is less effective in empowerment. Meanwhile, it shows the potential for productive zakat in increasing mustahik income, but it is limited to the context of LAZISMU. The research highlights the strategy of zakat distribution in IZI, but has not directly linked it to the impact on mustahik economic conditions. This confirms the existence of a research gap, namely the need for a more thorough analysis of the collection strategy, distribution mechanism, and effectiveness of the zakat maal empowerment program in one analytical framework (Khairina & Al-Amjad, 2019) (Arifin, 2022) (Rizky Syahputra & Faisal, 2022)

LAZNAS The Indonesian Zakat Initiative (IZI), as one of the national amil zakat institutions, has an important role in managing zakat maal. North Sumatra IZI, for example, showed an increase in zakat collection from IDR 65.89 billion in 2022 to IDR 74.97 billion in 2023. However, the effectiveness of the poor empowerment program that is being carried out still requires further evaluation, especially in terms of sustainability and the real impact on the independence of mustahik (Laznas IZI, 2023)

Based on the above explanation, this study was conducted to analyze the management of zakat maal at LAZNAS IZI North Sumatra, with a focus on collection strategies, distribution mechanisms, and mustahik economic empowerment programs. Thus, this research is expected to make a theoretical contribution through the enrichment of productive zakat studies, as well as a practical contribution in the form of recommendations for strengthening zakat governance for amil zakat institutions in Indonesia.

REVIEW OF LITERATURE

Zakat Maal

Zakat mal is part of the assets that must be issued by a Muslim or Muslim-owned business entity to be distributed to certain community groups who are entitled to receive it, in accordance with the conditions that have been set. (Dr. Yulkarnain Harahab, 2024) Düssel

According to zakat mal is property issued by a Muslim after meeting the requirements of nishab and haul, to help those in need as well as to cleanse the property from miserliness.

Meanwhile, according to (Shihab, 1997) (Al-Sa'di, 2008), Zakat mal is property issued by a Muslim who has met certain criteria, to help those in need and to cleanse the property from selfishness.

Zakat mal is property that must be issued by a Muslim or Muslim-owned business entity after meeting certain conditions, such as nishab and haul. This zakat is aimed at community groups who are entitled to receive it, with the aim of helping those in need and cleaning their property from miserliness or selfishness. Zakat mal plays a role as a form of devotion to Allah and social contribution in improving the welfare of the community.

Legal Basis of Zakat Mal

Zakat is a form of *amaliyah* worship that has an equal position with other worship, such as prayer, hajj, and fasting. The provisions regarding zakat have been explained in detail in the Qur'an and Hadith. Here are some verses in the Qur'an and hadith that hint at zakat, including:

Surah Al-Baqarah verse 110:

And if you do not know what you are doing, then you will be able to see what you are doing, and you will not be able to see what you are doing

Meaning: "And perform prayers and pay zakat. And all the good that you do for yourselves, you will get (reward) from Allah. Indeed, Allah is All-Seeing of what you do."

In another verse, there is in the Qur'an Surah An-Nur, verse 56:

Meaning: "And perform prayers and pay zakat, and obey the Messenger (Muhammad), so that you may be given Mercy." (Sobhan et al., 2022)

Based on several verses in the Qur'an that explain zakat, it can be concluded that the law of zakat is obligatory (fardhu) for every Muslim. Especially for zakat mal, this obligation applies to every individual who has met certain conditions.

Main Conditions of Zakat Maal Obligation

A person is obliged to pay zakat maal if the property he owns meets the following five main conditions:

1. The property is fully owned

This means that the property is in the full possession and power of the muzakki, not in the status of a loan or joint property to which the rights are not clear.

2. The treasure flourishes (an-namaa')

That is, these assets have the potential to increase or be used for productive activities, such as trade, agriculture, and investment. Property that is stagnant or not growing is not included in the object of zakat.

3. Have reached nisab

Nisab is the minimum limit of assets that makes zakat mandatory. For example, the nisab of gold is 85 grams, and silver is 595 grams. If the value of the muzakki property is equal to or more than the nisab, then it is obligatory to pay zakat.

4. Has reached the haul

Haul means that the ownership of the property has lasted for one Hijri year. This applies to types of zakat such as gold, silver, money, and trade. Some types of zakat, such as agricultural products, do not require haul requirements.

5. Free from debt that reduces nisab

If the muzakki has a debt that is due and the amount reduces the property below the nisab, then zakat is not obligatory to be issued, in accordance with the principle that zakat is only imposed on net property (BAZNAS RI, 2022).

People Who Are Entitled to Receive Zakat

Zakat is taken from property by looking at the criteria that are entitled to zakat. Therefore, zakat funds cannot be given carelessly, because this zakat funds are only given to certain groups. People who are entitled to receive zakat in accordance with Islamic law based on the Quran Surah.

"Indeed, the zakat is only for the poor, the poor, the zakat administrators, the mu'allaf whose hearts are persuaded, for the slaves, the debtors, for the way of Allah and for those who are on the way, as a decree obligatory by Allah and Allah is All-Knowing, All-Wise." (At-taubah :60).

In this verse, Allah provides that there are eight groups of people who receive zakat, namely Fakir, Poor, Amil, Mualaf, Riqab, Gharimin, Fisabilillah, Ibn Sabil: (Dian Ariska Lubis & Syahrul Amsari, 2024)

1. The Poor and the Poor

The poor are those who do not have wealth and do not have a steady business in order to meet their living needs. In addition, those who are categorized as poor people also do not have parties that guarantee their lives so far. What is meant by poor are people who cannot meet their living needs, even though they have a permanent job or business during that time. The needs here are not only primary needs, but also secondary needs. However, scholars generally affirm that those who are categorized as poor and poor are basically those who have no material ability, with the following characteristics:

- a. Zero material ability or zero asset ownership
- b. Owning a very minimal amount of property assets
- c. Have financial assets that are less than nisab
- d. Those who are unable to take advantage of their wealth because they are far from their place of residence can also be categorized as materially incapable people.

2. Amil Zakat or Collector

Zakat Amil are those who are raised by the authorities who are given the task of carrying out various activities related to zakat affairs. This includes collecting zakat funds and distributing them to the mustahik recipients of zakat funds. The party that is shown as amil zakat is expected to be a party whose honesty does not need to be doubted, because the zakat funds that are part of the amil must not be taken directly by the amil officers, but must get approval from the superiors of the officers. The main duties of the amil in distributing zakat are:

- a. Withdrawing zakat from the muzaki
- b. Praying when the muzaki handed over his zakat
- c. Recording zakat correctly (submitted by muzaki)
- d. Regulating the distribution of zakat correctly and fairly
- e. Distributing zakat to those who are entitled to receive it.

3. Converts

Converts are those who have just converted to Islam, who are expected to have an increase in their inclination or belief towards Islam, or to hinder their evil intentions towards Muslims or the hope of their usefulness in defending and helping Muslims.

4. Riqab (Slave)

Riqab slaves are people whose lives are completely controlled by their masters. Islam has done various ways to abolish the act of slavery in society. Among them, part of the zakat funds was used to free slaves. Although the use of zakat funds for this has long been abolished, but as long as the purpose does not conflict with the same purpose, it is allowed. For example, helping workers to make crafts so that they can become industry owners.

5. Gharim (Person who is in debt)

Gharim is a person who has debts, and he has no excess of his debts. Included in this category are first, people who owe for personal interests that cannot be avoided with the following conditions: The debt does not arise due to disobedience, the debt is wrapped around the perpetrator, the debtor is no longer able to pay off the debt, the debt is due, or it must be repaid when the zakat is given to the debtor. Second, people who owe for social interests, such as those who owe to reconcile between warring parties by bearing the cost of criminal fines or the cost of damaged goods. Third, people who are in debt because they guarantee the debt of others, where the guarantor and the guarantor are in a state of financial difficulty.

6. Fisabillah (Fighting in the Way of Allah)

Fisabillah is a person who fights in the way of Allah in a broad sense, according to what is stipulated by the scholars of fiqh. The point is to protect and maintain religion and to elevate the sentence of monotheism, people who wage jihad in the way of Allah, in the event of war, and for the sake of the common good, such as building mosques, building bridges, repairing roads, and others.

7. Ibn Sabil

A person who is on his journey and does not have provisions to meet his needs on his journey. The groups targeted by zakat are generally the weak who need protection in the economic field. This shows that Islam has a high commitment to the weak to anything, including the weak in the economic field, because the weak are not able to realize their existence as the caliph (representative) of Allah on earth and as a servant who must serve him. (Khairina & Al-Amjad, 2019)

Zakat Management

Zakat management is defined in Law Number 23 of 2011 as the planning, implementation, and management of activities in the collection, distribution, and utilization of zakat. This management aims to improve services to the community in paying zakat according to religious guidance, as well as encouraging social justice and community welfare (Isra Hayati et al., 2024).

This verse is the spiritual basis that zakat is not only social, but also spiritual, as a means of purification of property and soul. Therefore, the planning and implementation of zakat management must be carried out effectively and efficiently through a professional system.

Zakat is managed by an amil zakat agency or institution by collecting funds from muzakki. This management is seen as a system because it involves various parties, including muzakki, mustahik, the government, and financial institutions, to support the equitable

distribution of wealth and ownership. The zakat system functions as a mechanism for asset allocation and capital turnover aimed at creating economic justice (Amsari, 2019)

Zakat as an Instrument of Economic Empowerment

a. Economic Empowerment Concept

Economic empowerment is the process of increasing the capacity of individuals or groups to be financially independent. According to Yanda & Faizah, 2020, empowerment is not limited to direct assistance but includes training, access to capital, and ongoing mentoring. The goal is to encourage mustahik independence and reduce dependence on consumptive assistance. This is also emphasized by Muhammad Arifin Lubis, 2019 those who explain that economic empowerment through zakat emphasizes capacity building and the sustainability of mustahik businesses.

b. The Role of Zakat in the Economic Empowerment of the Poor

Zakat maal has the potential to be a strategic instrument in supporting economic empowerment, especially for the poor. Several studies have shown that productive zakat that is managed appropriately, such as through the provision of business capital, skills training, and continuous monitoring, has a significant impact on increasing their mustahik's income and economic independence. (Arifin, 2022b)

The effectiveness of this kind of zakat program is assessed based on the accuracy of the recipient's targets, adequate socialization, clear program objectives, and a post-distribution monitoring system. This approach is in line with the principle of empowerment, which is also a foothold in zakat maal programs by various amil zakat institutions, including those run by LAZNAS IZI North Sumatra. (Khairunnisa & Juwita Purnama Sar, 2021)

Based on previous research, it shows that the zakat program at LAZ Nurul Hayat Medan is still predominantly consumptive so it is less effective in creating mustahik independence. proves that productive zakat can increase mustahik income, but the research is limited to LAZISMU and has not touched the context of IZI. The research highlights the zakat distribution strategy at IZI Medan, but has not analyzed its impact on the improvement of the mustahik economy. Meanwhile, and emphasizes more on the issue of accountability, transparency, and low zakat literacy in Indonesia, without discussing the aspect of economic empowerment in depth (Khairina & Al-Amjad, 2019) (Arifin, 2022) (Rizky Syahputra & Faisal, 2022) (Isra Hayati et al., 2024) (Risnawati et al., 2023)

From the results of the study, it appears that previous research has provided an important foundation for zakat management, both in terms of distribution, effectiveness, and governance. However, there is still a research gap, namely the lack of a comprehensive study that integrates collection strategies, distribution mechanisms, and the impact of the zakat maal empowerment program simultaneously, especially in the context of LAZNAS IZI North Sumatra. Thus, this study affirms its position as a complement to previous studies by providing a more thorough analysis related to the effectiveness of zakat maal management in improving the poor economy.

RESEARCH METHOD

This study uses a qualitative descriptive approach, aiming to understand the phenomenon in depth through analysis. This approach allows the researcher to thoroughly describe what the research subject experienced. Data collection was carried out through interviews and direct observation in the field. Interviews were conducted directly with officers at LAZNAS IZI North Sumatra who are responsible for the management of zakat maal and economic empowerment programs, while observations were made on empowerment activities to understand the institution's work process and its impact. The data source of this research consists of primary data obtained from the results of interviews, and secondary data obtained from the review of related documents, such as program reports, SOP for zakat management, and beneficiary data. Data analysis uses an interactive model consisting of three main stages according to Sugiyono (2017). data reduction, where raw data is simplified and focused; data presentation, in which the data that has been reduced is arranged in a narrative form; and conclusion withdrawal and verification. To ensure the validity of the data, the researcher applied qualitative data validity techniques, such as triangulation, member examination, observation extension, and sufficiency of referential data.

RESULTS AND DISCUSSION

The results of the study show that the management of zakat maal at LAZNAS IZI North Sumatra is carried out in an organized manner, starting from the stage of collection, distribution, to mustahik empowerment.

Collection of Zakat Maal

The results of the study show that LAZNAS IZI North Sumatra uses various collection methods, such as direct payments to the office, bank transfers, zakat pick-up services, and education to muzaki. This method of diversification is in line with the theory of zakat management, which emphasizes the importance of a varied collection strategy to increase community participation (Amsari, 2019). However, there are still obstacles to zakat literacy among the community that make the potential for collection not optimal. This is in line with the findings of Rifqi (2020) that only about 36% of Muslims understand the difference between zakat fitrah and zakat maal. Thus, although the IZI strategy is quite innovative, its effectiveness depends heavily on increasing the understanding of muzaki.

Distribution of Zakat Maal

Distribution is carried out through two mechanisms: consumptive assistance (charity) and empowerment (productive) programs. This mechanism reflects the principle of accountability because it is preceded by mustahik surveys, field visits, and transparent reporting. This is in line with the regulation of zakat management in Law No. 23 of 2011, which emphasizes public accountability. Compared to the research of Khairina & Al-Amjad (2019) at LAZ Nurul Hayat Medan, which is still dominant in distributing zakat in a consumptive manner, the distribution of IZI is more progressive because it combines consumptive and productive. However, productive distribution is still limited in scope, so not all mustahik can switch from passive recipients to productive recipients.

Dhuafa Economic Empowerment Program

IZI's empowerment programs include Blessing Stalls, business capital assistance, skills training, Kampung Bina Muallaf, and scholarships. This program has proven to increase income in part of the mustahik, although the increase is unstable due to limited business management and external factors such as economic conditions. This finding corroborates Arifin's (2022) research, which shows that productive zakat is able to increase mustahik income at LAZISMU, but success is largely determined by continuous mentoring. This means that the role of zakat as an instrument of economic empowerment has been seen in IZI North Sumatra, but it is not fully optimal due to the weak assistance function. This emphasizes that productive zakat requires a strategy beyond distribution, namely, business management support and financial literacy for mustahik.

Obstacles to the Management of Zakat Maal

The main obstacles found are the distance of the mustahik location, the limited number of companions, the use of aid funds that are not always in accordance with the designation, and the limitation of program funds. These barriers show that there is a gap between planning and implementation in the field. This condition is in line with the research of Rizky Syahputra & Faisal (2022), who emphasized that the zakat distribution strategy at IZI Medan has not been fully able to improve the welfare of mustahik due to weak monitoring. Thus, the main challenge of IZI North Sumatra is not only limited funds, but also the assistance system that is still disproportionate to the number of mustahik.

CONCLUSION

The results of the study show that the management of zakat maal at LAZNAS IZI North Sumatra has been carried out in a structured manner, starting from collection, distribution, to mustahik empowerment programs. Collection is carried out through various methods such as direct payments, bank transfers, zakat pick-up services, and education to muzaki. Meanwhile, the distribution is carried out with two models, namely consumptive assistance and productive empowerment, which are carried out through transparent survey and reporting procedures. This confirms that zakat maal at IZI not only functions to meet short-term needs, but is also directed at increasing the economic independence of the poor. However, this study also found a number of obstacles in the collection and distribution process, including the limited number of companions, the long distance of the mustahik, the use of funds that are not fully in accordance with the designation, and the limitation of program funds. These obstacles result in a gap between planning and implementation on the ground.

The effectiveness of the empowerment program can be seen through Lapak Berkah activities, business capital assistance, skills training, and educational scholarships. These programs have been proven to have a positive impact on increasing income and independence of some mustahik, although they are not fully optimal due to limited assistance and weak business literacy of beneficiaries. Thus, it can be concluded that the management of zakat maal at LAZNAS IZI North Sumatra contributes significantly to improving the welfare of the poor. However, in order for the benefits to be more optimal and sustainable, it needs to be strengthened with intensive assistance, increased financial literacy, and wider collaboration with various parties.

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