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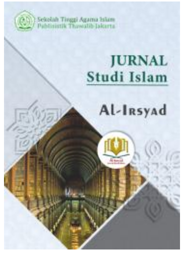

MANAGEMENT OF ZAKAT FUNDS IN ZAKAT MANAGEMENT INSTITUTIONS

Nailur Rahman[1*], Mohamed R. Eletmany[2], Asyaari[3], Moh. Jalaluddin[4], Muammar[5]
[1,3,4]Sekolah Tinggi Ilmu Dakwah dan Komunikasi Islam Al-Mardliyyah Pamekasan, Indonesia
[2]South Valley University, Qena, Egypt
[5]Institut Agama Islam Pemalang, Indonesia
[1]nailurmahasiswa68@gmail.com, [2]mohamed.eletmany@sci.svu.edu.eg,
[3]asyaari.1988@gmail.com, [4]mohjalaluddin81@gmail.com, [5]muammar@stitpemalang.ac.id
***Corresponding Author**

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Abstract

The lack of integration between traditional zakat management methods at BAZNAS and LAZ with modern technology hinders efficiency. At the same time, the Sidogiri Amil Zakat Institution offers an innovative approach as a socio-economic force for the community. This study aims to explore and understand the implementation of zakat fund management at the Sidogiri Amil Zakat Institution. Using a qualitative approach and ethnographic methods, data were collected through interviews, observations, and documentation. Data processing was carried out through condensation, presentation, and drawing conclusions, with data validity maintained through triangulation of techniques and sources. The research findings reveal several key results: 1) Zakat collection is actively conducted in various locations such as cities, districts, villages, residential areas, companies, shops, mosques, and through visits to communities and local leaders by collection officers. 2) Zakat funds are distributed in the form of zakat fitrah, money, staple needs such as rice, as well as assistance for orphans, scholarships, construction of worship facilities, and provision of clean water, in accordance with the principle of the eight eligible recipients. 3) Funded programs include assistance for underprivileged elderly individuals, while other programs, such as education, preaching, health, economy, humanitarian aid, and environmental efforts, do not utilize zakat funds. Conclusion: LAZ Sidogiri effectively manages the collection and distribution of zakat through various programs that help the recipients, support education, health, and economic initiatives to improve welfare and empower the community sustainably.

A. INTRODUCTION

Zakat is a form of worship that purifies both wealth and the soul, bringing blessings and growth to its practitioners when managed in accordance with Islamic law by professional institutions (Al-Syaikh, 2016; Habib, 2016). Law No. 23 of 2011 stipulates that zakat management involves planning, implementation, coordination, utilization, and the right of the amil to receive operational fees. The government established BAZNAS as the national zakat institution, while communities initiated LAZ to ensure zakat management that is trustworthy, just, and transparent (Bastiar & Bahri, 2019; Yulianti, 2016). Islam also prescribes social and economic regulations to promote the welfare of the ummah through zakat (Habibullah & Haron, 2024). Innovations such as ISWFinTech have enhanced the efficiency and transparency of zakat distribution (Ashurov et al., 2020), although challenges remain in areas such as sharia compliance, digital literacy, and infrastructure (Amri et al., 2024; Hak et al., 2024).

The development of blockchain technology within zakat systems holds significant potential to reduce extreme poverty and improve welfare by ensuring transparency, reliability, and accountability in zakat transactions (Khairi et al., 2023). In Kedah, zakat distribution has been aligned with the Sustainable Development Goals (SDGs). It shows high achievement potential when supported by effective management and increased zakat collection (Haji-Othman et al., 2021). Agent-Based Modeling (ABM) simulations using NETLOGO demonstrate that zakat facilitates a more equitable distribution of wealth compared to scenarios without zakat (Abderrahim & Fadma, 2024). Furthermore, the transformation of beneficiaries (mustahiq) into contributors (muzakki) should be encouraged through strategies involving habituation of zakat giving, innovative collection methods, effective distribution, human resource strengthening, and productive zakat programs (Zamrotun, 2016). Productive zakat models in Indonesia have proven beneficial for recipients' enterprises but remain suboptimal without synergy with partners and sharia-compliant insurance (Arifin & Anwar, 2021; Maghfirah, 2020).

Studies on the efficiency of zakat management institutions in ASEAN countries, including Indonesia, Malaysia, and Singapore, reveal that certain institutions like MAIK and MUI have achieved optimal efficiency. In contrast, BAZNAS experiences inefficiencies in regions such as North Maluku, Papua, and East Nusa Tenggara (Adinugroho et al., 2024). In Indonesia, regulatory strengthening through Law No. 23 of 2011 and Government Regulation No. 14 of 2014 has not been uniformly implemented due to inconsistent regional enforcement (Kusriyah, 2020; Suparto & Admiral, 2022). Technological innovations like blockchain have been proposed to improve transparency, and digital platforms have been utilized for zakat collection and distribution, particularly during the COVID-19 pandemic (Abdullah, 2023; Khairi et al., 2023). Research in Malaysia highlights the role of zakat in post-pandemic economic recovery (Yusof et al., 2024). Comparisons between NGOs and national institutions indicate differing approaches to zakat management (Pericoli, 2023), suggesting that future studies should consider the characteristics of asnaf (zakat recipients) and distribution efficiency (Alam et al., 2024).

Research by Awang Abu Bakar et al. (2024) demonstrates that data analytics can enhance zakat management efficiency through improved prediction of zakat payers and more accurate, transparent collection and distribution strategies. Additionally, Handriani et al. (2019) emphasize the importance of zakat fund distribution procedures employing the PIECES framework and COSO internal control to improve accountability, targeting accuracy, and reporting efficiency. Nasution et al. (2024) add that the implementation of accounting systems in accordance with PSAK 109 enhances transparency and accountability within zakat organizations (OPZ), thereby increasing public trust and participation in ZIS management. Moreover, Hak et al. (2024) stress the necessity of integrating cultural and moral norms in zakat supervision to strengthen public trust and the effectiveness of zakat fund distribution.

This study addresses the existing gap concerning the lack of integration between traditional zakat management approaches covering collection, distribution, and utilization, regulated both legally and operationally within BAZNAS and LAZ, and the application of modern technology and data analytics to improve efficiency and transparency. The novelty of this research lies in combining data analytics, PIECES-based distribution procedures, the implementation of PSAK 109 accounting standards, and the integration of cultural and moral norms in zakat supervision. This integrated approach aims to develop a more effective and transparent zakat management system, enhancing accountability, collection, and distribution efficiency, and public trust in zakat institutions. The expected outcomes include increased participation of muzakki, optimized fund utilization for empowering mustahiq, and strengthened zakat governance aligned with socio-cultural contexts, thereby supporting the sustainability and effectiveness of poverty alleviation programs.

B. RESEARCH METHOD

This study adopts a qualitative approach with an ethnographic method, focusing on the natural condition of the research object, to provide an in-depth description of zakat fund management at the Sidogiri Zakat Institution. Data collection techniques in this study include interviews, observations, and documentation. Interviews are conducted with informants related to zakat management at the Sidogiri Zakat Institution, Pamekasan branch, using structured questions. Through participant observation, the researcher can directly observe zakat management activities and the performance of funding officers. Documentation includes the collection of archives, recordings, and photos related to the zakat fund management process.

Data analysis is conducted by processing the collected data to generate easily understood information. This process includes organizing the data, summarizing important information, arranging it into patterns, and drawing conclusions. Data is reduced by selecting key points, categorizing them, and focusing on specific themes. Data presentation can be in the form of a narrative or diagrams to make it easier to understand and use in planning the next steps. After the data is collected, conclusions are drawn to interpret the research results. Data validity is checked to ensure the accuracy of the information obtained. Credibility testing uses techniques such as prolonged observation, increased persistence, triangulation, peer discussions, negative analysis, and member checks. Triangulation is used to verify data through multiple sources, methods, and time, including techniques and data sources such as branch heads, administrators, and the community.

C. RESULTS AND DISCUSSION

BAZNAS holds legal authority over zakat management, including tax reduction and supervising LAZ performance (Yahya, 2020). Both BAZNAS and LAZ manage zakat, covering amil, muzaki, zakat objects, sanctions, and tax deductions. Waqf law codification evolved after Law No. 41/2004 (Bariyah, 2016). While BAZNAS manages and distributes zakat according to regulations, LAZ sometimes mishandles funds, highlighting the need for standardized zakat management (Delvina et al., 2020). To improve transparency, the zakat collection SOP at PPZ-MAIWP was analyzed through interviews, leading to the design and development of a blockchain system. This innovation ensures transparency and reliability in zakat transactions (Khairi et al., 2023). Such advancements support better governance and management of zakat.

1. **Zakat Fund Collection**

The collection of zakat funds by the Sidogiri Zakat Institution, Pamekasan branch, is carried out through various methods, including ZIS (Zakat, Infak, and Sodaqoh). In urban areas, the collection is done by distributing donation boxes in eateries and distributing brochures in offices. In sub-districts or villages, the collection is done by visiting individuals or groups. The "jemput bola" system is used in residential areas, where collection is done from house to house while distributing brochures. In companies, zakat collection is done by submitting proposals, while donation boxes are placed in shops. In mosques, Sidogiri Zakat Institution collaborates with mosque management to raise funds through worship facilities, visiting the community or local leaders, and conducting socialization. Additionally, promotions are done via magazines and visiting donors. The Funding Officer (FO) is responsible for collecting zakat funds. Although the infak funds dominate, zakat collection is still effective.

During the era of Khulafaur-Rasyidin, zakat management was conducted by zakat amils who collected zakat from muzaki and distributed it to mustahiq. This indicates that zakat is not just an act of charity but also an obligatory duty that must be carried out authoritatively (Hafidudin, 2018, p.126). According to Law No. 23 of 2011, Article 1, the Zakat Collection Unit (UPZ) is an organization formed by BAZNAS to assist in zakat collection at each institution. Article 2 regulates that zakat collection includes Zakat Maal and Zakat Fitrah, with Zakat Maal covering various sectors such as gold, silver, money, trade, agriculture, livestock, etc.

Despite constraints in funds and human resources, Zakat collection improvement strategies are carried out traditionally, such as visiting communities to discuss programs and regularly conducting weekly and monthly evaluations (Tho'in & Andrian, 2021). Another strategy is establishing UPZ in various institutions such as organizations, companies, banks, universities, and SOEs. This is done through request letters, visits to institutions that have not established UPZ, and counseling both institutions with and without UPZ (Fitrah & Suradi, 2023). Zakat collection by BAZNAS in Siak Regency is well-organized and guided by Islamic, with the establishment of various Zakat Collection Units (UPZ) at the sub-district and village levels, such as UPZ in mosques, institutions, companies, and schools (Azwar, 2022).

However, some issues in zakat collection and distribution in Indonesia remain, such as low zakat literacy, inadequate human resources, lack of public awareness, individual distribution tendencies, and low awareness of zakat obligations (Tias et al., 2024). The performance of the ZIS fund collection is measured by the National Zakat Index (IZN), which shows positive growth. However, the zakat collection is still predominantly from the profession of ASN. The potential for zakat maal from other sectors, such as agriculture and trade, has not been optimized (Gading et al., 2023). Therefore, the right and contemporary strategies can enhance zakat fund collection, although obstacles still exist. These challenges can be addressed with effective strategies targeting individuals, groups, and companies (Rahayu, 2021).

Zakat management at BAZNAS involves fund collection through various methods, such as direct pick-up and collaboration with institutions, as well as zakat fund distribution, which remains consumptive in nature. Nonetheless, zakat still benefits the eight asnaf

(Yarham, 2022). The effectiveness of zakat collection and distribution by LAZISNU has a positive impact on the mustahiq, improving their economic welfare through productive zakat programs such as business capital, scholarships, and other aids. Consumptive zakat also provides significant benefits (Siregar et al., 2024).

2. Distribution of Zakat Funds

The Sidogiri Zakat Institution, Pamekasan branch, manages zakat fund distribution by providing zakat fitrah, financial assistance, and essential goods such as rice, focusing primarily on underprivileged children and the poor. In addition to these, the institution offers clean water and scholarships and develops worship facilities to support the community. The distribution strictly follows the principles of the eight asnaf categories: fakir, individuals without assets or earning less than half their basic needs; miskin, those unable to meet essential living expenses; amil, zakat administrators; muallaf, new converts to Islam; riqab, those in captivity or bondage; gharimin, people burdened with debt and unable to repay; fi sabilillah, individuals striving in Allah's cause; and ibnu sabil, travelers stranded away from home. This targeted approach ensures zakat reaches the rightful beneficiaries and supports their socio-economic wellbeing. As stated in Surah al-Hasyr (59:7), the foundational principle in Islamic economic distribution is to prevent wealth from circulating solely among the rich. This encompasses prohibitions against *riba* (usury) and *gharar* (excessive uncertainty), upholding distributive justice, and Islamic property ownership concepts. Wealth should not accumulate in a few hands but should be fairly distributed to enhance social welfare by Islamic law. Islamic economic distribution requires the well-off to allocate part of their wealth to support the less fortunate, not just as a moral imperative, but as a system to ensure equity and social harmony.

Islam permits individuals to acquire wealth, but not without limitations or responsibility. Wealth must be distributed ethically and purposefully; otherwise, it becomes a source of inequality and social injustice. National prosperity depends not only on production but also on fair income distribution. As Afzalur Rahman suggests, a nation may be materially prosperous, but if distribution lacks justice, true success remains unachieved (Subhan, 2016). Law No. 23 of 2011 mandates that zakat distribution must follow principles of priority, equality, justice, and territoriality as stated in Article 26. Innovations in zakat distribution are categorized into four types. First, Traditional Consumptive Distribution involves direct aid to mustahiq, such as zakat fitrah or support for disaster victims, fulfilling immediate needs. Second, Creative Consumptive Distribution provides non-cash assistance like school supplies or scholarships, enhancing educational access. Third, Traditional Productive Distribution offers productive assets like livestock to empower micro-enterprises and improve economic stability. Lastly, Creative Productive Distribution focuses on providing capital for social projects or small business ventures, encouraging sustainable development and economic growth within communities. These innovations aim to maximize zakat's impact by addressing both urgent needs and long-term empowerment. (Wiradifa, 2017).

Mosque zakat administrators have distributed zakat according to Islamic economic principles, prioritizing the poor and allocating zakat to seven asnaf, excluding *riqab* (Iqbal & Siswanto, 2024). Productive zakat aims to support economic empowerment, improve living standards, education, health services, and sustain orphanages, as guided by the Ministry of Religious Affairs (Erliyanti, 2019). While distribution is generally prompt and well-organized, the effectiveness of zakat utilization for mustahiq empowerment remains relatively low. This is influenced by government collaboration, public response, and procedural effectiveness (Fitriani & Rohman, 2023).

3. Utilization of Zakat Funds

The utilization of zakat funds by the Sidogiri Zakat Management Institution (LAZ Sidogiri) Pamekasan Branch is carried out through various programs that benefit the community. One of the zakat-funded programs is *Lansia Duafa*, which provides living assistance to underprivileged elderly individuals as a form of concern for those in need. In addition, there are educational programs not funded by zakat that offer financial aid for children studying at institutions fostered by LAZ Sidogiri, such as Darul Aitam Sidogiri, Darul Hikmah Sidogiri, and the Madin Islamic Boarding School. Da'wah programs are also implemented to support religious activities, while health programs offer medical services to the poor, including check-ups, treatment, and ambulance services. The economic programs focus on community empowerment by providing business capital assistance and supporting the development of MSMEs. Lastly, humanitarian and environmental programs include living cost assistance, housing aid, environmental conservation, and disaster response efforts.

Law No. 23 of 2011 on Zakat Management explains that zakat funds can be used to support productive endeavors to alleviate poverty and improve the ummah's quality of life. However, utilizing zakat for productive ventures is only allowed once the basic needs of the zakat recipients (*mustahik*) have been fulfilled. The Decree of the Minister of Religious Affairs of the Republic of Indonesia No. 373 of 2003 outlines several requirements for zakat management institutions, including regulations regarding the types of zakat utilization activities. These activities are divided into two main categories: first, social-based utilization, which includes the direct distribution of zakat in the form of financial aid to meet the basic needs of the *mustahik*, aiming to preserve their dignity and prevent exploitation; second, economic development-based utilization, which involves providing business capital to the *mustahik* to enhance their welfare. The utilization of zakat is further classified into consumptive (traditional and creative) and productive (conventional and creative), depending on its purpose and type of use.

The utilization of zakat funds at LAZISMU has successfully enhanced the economic empowerment of *mustahik* in various aspects, such as usefulness, accuracy, objectivity, scope, cost-effectiveness, and accountability. Nevertheless, financial reporting still needs improvement to be more timely (Hakim et al., 2020). The effectiveness of zakat fund utilization can be measured through several criteria, including increased collaboration with other institutions to broaden zakat distribution, monitoring and evaluation to ensure programs are well-targeted, and continuous education and outreach to raise public awareness about the importance of zakat (Anjani & Taufik, 2024).

D. CONCLUSION

The Sidogiri Zakat Management Institution (LAZ Sidogiri), Pamekasan Branch, has demonstrated exemplary management and effective utilization of zakat funds. The institution collects zakat through diverse channels involving a wide range of contributors, including urban communities, sub-districts, villages, neighborhoods, companies, shops, and mosques. LAZ Sidogiri actively engages with the public by conducting awareness campaigns and promoting zakat via media platforms and direct communication with donors. Funding Officers (FOs) play a crucial role in coordinating zakat collection, ensuring smooth interaction with the community. The collected zakat is distributed thoughtfully, including zakat fitrah, financial aid, essential goods like rice, and special assistance for impoverished children. Beyond immediate relief, zakat funds also support clean water projects, scholarships, and the enhancement of worship facilities. Distribution covers all eight mustahik categories: the poor (fakir), the needy (miskin), zakat administrators (amil), new converts (muallaf), slaves, debtors, those striving in Allah's cause, and travelers (ibn sabil). Notably, the poor and needy receive monthly zakat to help fulfill their basic needs consistently. Moreover, LAZ Sidogiri allocates zakat to assist underprivileged elderly individuals and runs additional programs addressing education, da'wah, health, economic empowerment, and humanitarian relief, even if these are not directly funded by zakat. These comprehensive initiatives underscore the institution's strong commitment to uplifting the community and enhancing the welfare of the ummah, focusing on both immediate assistance and sustainable development for long-term impact.

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