

ANALYSIS OF ZAKAT DISTRIBUTION IN ISLAMIC PERSPECTIVE

¹ Siti Khodijah Harahap *, ² Yenny Samri Juliati Nasution

^{1,2} Department of Islamic Economics, State Islamic University of North Sumatra
*Khodijah1308@gmail.com

ABSTRACT

Zakat in Islam is an obligation that must be carried out by every Muslim because it functions as a tool given by Islam to remove poverty from society by telling the rich about what they can do and their social responsibilities. There are two types of zakat distribution in Indonesia, consumptive and productive distribution. The purpose of this research is to find out about risk management in Islamic business. This article is a qualitative descriptive study, which explains the distribution of zakat from an Islamic perspective. The results of this paper show that the distribution of zakat from an Islamic perspective has the conditions and pillars of zakat, the benefits of zakat, the mechanism for distributing zakat, the groups of zakat recipients, and the legal basis for zakat, both from law and the arguments of the Qur'an and hadith.

Keyword: *Distribution Of Zakat, Zakat, Distribution*

ANALISIS DISTRIBUSI ZAKAT DALAM PERSPEKTIF ISLAM

¹ Siti Khodijah Harahap *, ² Yenny Samri Juliati Nasution

^{1,2} Jurusan Ekonomi Islam, Universitas Islam Negeri Sumatera Utara
*Khodijah1308@gmail.com

ABSTRAK

Zakat dalam Islam merupakan kewajiban yang harus dilakukan oleh setiap muslim karena berfungsi sebagai alat yang diberikan oleh Islam untuk mengentaskan kemiskinan dari masyarakat dengan memberitahukan kepada orang kaya tentang apa yang dapat mereka lakukan dan tanggung jawab sosial mereka. Ada dua jenis penyaluran zakat di Indonesia, yaitu penyaluran konsumtif dan produktif. Tujuan dari penelitian ini adalah untuk mengetahui tentang manajemen risiko dalam bisnis Islam. Artikel ini merupakan studi deskriptif kualitatif, yang menjelaskan distribusi zakat dari perspektif Islam. Hasil tulisan ini menunjukkan bahwa penyaluran zakat dari perspektif Islam memiliki kondisi dan pilar zakat, manfaat zakat, mekanisme pendistribusian zakat, kelompok penerima zakat, dan dasar hukum zakat, baik dari hukum maupun dalil Al-Qur'an dan hadits.

Kata Kunci: Penyaluran Zakat, Zakat, Penyaluran

INTRODUCTION

We cannot deny that the poverty rate in this country continues to increase. Ironically, in a country with abundant resources, even known as an "agricultural country", the number of poor people is increasing. It turns out that this potential has not been utilized properly to build the pillars of community welfare. On the contrary, in most parts of the country, nature is exploited uncontrollably. Most forests continue to experience severe deforestation. Oil and many other minerals once promised hope but cannot be exploited to create prosperity. The scale of destruction of nature is comparable to that of the country. At the same time, wealth inequality continues to exist as wealth is concentrated in just a handful of elite groups of society. (Muhammad Iqbal Fasa 2016)

In Islamic teachings, happiness is a social factor that is prioritized. Basically, every human being wants to have a decent life and have all their needs met. But in reality, not everyone can enjoy this abundant life. Indonesia, a country where the majority of the population is Muslim, has the potential for zakat, infaq and sadaqah to help the country achieve social welfare. However, this can only be achieved if the community and the government can jointly manage and distribute these resources. According to the Ministry of Home Affairs (MoHA), the number of Muslims in Indonesia could reach 237.56 million people. The population is 86.7 Muslims. In 2022, the National Amil Zakat Agency (BAZNAS) targets to collect 26 trillion in zakat. At the OPZ level, namely BAZNAS RI as much as Rp760 billion, Provincial BAZNAS as much as Rp2.12 trillion, Regency / City BAZNAS as much as Rp6.94 trillion, and LAZ as much as Rp16.17 trillion. BAZNAS in Indonesia has achieved a distribution rate of 86.7% in various fields to help Mustahik have a better life in 2021. (Grahesti et al. n.d.)

Therefore, Zakat plays an important role in the development of the economic and social order of Muslims. Zakat contributes to improving the economic level of the poor, being a productive force and creating a social security channel for people in difficult circumstances, eliminating the gap between rich and poor. (Ulpah, Tinggi, and Islam Binamadani 2022)

Literature Review

1. Definition Of Zakat

From a linguistic point of view, the word zakat has the following meanings: tazkiyah means pure, tathirun means holy, namuww means to grow or develop, barakah means blessing. Other names for zakat in the Quran are shodaqoh (QS. At-Taubah: 103-104), Infaq (QS. Al-Baqarah: 267), al-Haaq (QS. Al-An'am: 141.) and al-'afwu (al-A'raf: 199). According to Yusuf Qardawi quoted by Ahmad Azharuddin, zakat is an amount of property that must be given by Allah to the powerful, in addition to the meaning of spending some money for yourself. (Dyarini 2017)

Zakat is an act of worship attached to agreed assets (māliyyah ijtimā'yyah), which occupies a strategic position, both in the level of Islamic teachings and in the level of development of people's welfare. As a fundamental act of worship, zakat is one third of the five pillars of Islam. Meanwhile, zakat is a portion of property with certain conditions, where Allah SWT requires the owner of the property to give it to people who are entitled to receive it with certain conditions. (Damanhur, Ahmad Fauzul Hakim Hasibuan 2022)

According to Yusuf al-Qardawi quoted by Fakhruddin, one of today's scholars emphasizes that the *ijtimaiyyah* flow of zakat *maliyah* has an important, strategic and decisive position and role. This means that zakat not only has a *maliyah* aspect (property / material) but also an *ijtimaiyyah* aspect (social). Thus, zakat brings great benefits and wisdom, both for muzakki (those who distribute zakat), mustahiq (those entitled to receive zakat), the property itself, as well as for the people who wear it. (Nasution, Nasution, and Pratami 2022)

Zakat comes from the word *zaka-yazku-zakah*. Because the root word of zakat is *zakat* which means blessing, growth, cleanliness, goodness and progress. In this sense, people who pay zakat are said to have a pure heart and soul. (Rahmah and Herlita 2019)

2. Definition Of Distribution

The definition of distribution comes from the English term distribution which means a process of delivering goods from one party to another. Goods are distributed between producers and consumers. Rationing is the distribution of basic necessities (especially in emergencies) by the government to officials, citizens, and anyone in need. (Jurnal+Imel n.d.)

According to KBBI, distribution comes from the English distribution which means channeling. As the term suggests, distribution involves distributing, channeling, or moving relays to many people or locations. According to Kotler, distribution is a group of organizations that create a distribution system. This distribution occurs in the form of goods or services. Distribution of goods or services for consumer use and consumption. (Fauzi, Gunawan, and Darussalam 2020)

Distribution is the channel or distribution of something to interested parties. Therefore, the zakat distribution system is a set of tangible and intangible components that are interconnected and harmoniously coordinated to distribute the collected zakat to certain parties in the implementation process. (Harahap 2021)

RESEARCH METHODS

This research is a library research approach, specifically research that includes collecting scientific articles related to the topic of the research discussion and/or the nature of the document, or conducting basic research designed to solve problems mainly based on a critical perspective. In-depth study with library materials and references to other relevant scientific works. The study refers to books and scientific works related to the problem of zakat distribution in Islamic perspective.

RESULT AND DISCUSSION

1. Groups of Zakat Recipients

There are eight groups of people who are entitled to receive zakat: Golongan Penerima Zakat:

Fakir: According to the Shafi'iyah and Hanbali scholars, a Fakir is a person who does not have a steady livelihood and whose living conditions are below the minimum standard of living.

Poor: The poor are people who have a stable livelihood but whose income is not enough to meet the minimum needs of themselves and their families.

Amil: Amil is a person who collects zakat or amilin is a person who is assigned by the head of government or his deputy to collect zakat. Therefore, they are the ones who collect zakat, including those who deposit it, those who honor it, and those who manage it.

Muallaf: Those who fall under the category of muallaf are those who are expected to increase their inclination or faith in Islam, reduce their bad thoughts towards Muslims or hope that protecting and helping the spear of Muslims against their enemies will benefit them.

Riqab: Riqab are those who are still in slavery and those who wish to escape the bondage of riqab or slavery. In Munthaqal Akhbar, this group includes themukatab, i.e. slaves whose owners promise to free them if they pay a certain amount of money, as well as slaves who do not promise to be freed.

Gharimin: Gharimin is a debtor who has difficulty paying his debts. They are diverse, including people who owe money to others and have to repay it by spending their wealth. Or a person has to go into debt because he needs it to live or to avoid disobedience. These people can receive enough zakaah to pay off their debts.

Fisabilillah: Fisabilillah is the path that conveys Allah's favor, whether in the form of knowledge or charity. Most scholars are of the opinion that the meaning of sabilillah is war. Rasyid Ridha explains that fisabilillah encompasses all the religious interests of the community, becoming the foundation of religious and state defense. The first thing that needs to be prioritized is preparation for war through the purchase of weapons, military equipment, transport vehicles and other war equipment.

Ibnu Sabil: According to most scholars, Ibn Sabil is a metaphor for a traveler, especially one who travels from one area to another. Sabil means road. Then the person who walks on it is said to be Ibn Sabil because he always walks on that road.(Susianti 2022)

2. Benefit Zakat

In essence, zakat is a system that Allah SWT implies to Muslims as a form of expression of human relations, especially the relationship between the rich (aghnिया) and the poor. achieve balance in social distribution. Some of the benefits of zakat for those who pay zakat (muzaki):

- It purifies the soul of the person who gives zakaah from pride and greed, and purifies his wealth from confusion with the interests of others.
- The gap between rich and poor can be eliminated.
- It is a way of getting closer to Allah and realizing that happiness can be achieved by spending in the way of Allah.
- Foster a sense of love and social solidarity towards the poor.

The benefits of zakat for zakat recipients (mustahiq):

- Fulfillment of basic needs or dharuriyat (food, daily shelter), as well as financial needs or hifdzul maal (protection or satisfaction of needs).
- Gain material satisfaction and a calmer mind.(Hayatika, Fasa, and Suharto 2021)

3. Condition And Pillars Of Zakat

The pillars of zakat are the elements contained in zakat, namely the person who gives zakat, the property that is zakaah, and the person who receives zakat. The person who gives zakat or muzakki must be a Muslim whose age and wealth qualify. Zakat is not obligatory for those who do not meet the eligibility criteria. The requirements for the property of the person receiving zakat are good property, perfect property of the person who gives zakat, worth one nisab or more and has been stored for one year or qamariyah or transportation. (Suhendro 2022)

4. Macam-macam Zakat

Zakat is basically divided into two:

- Zakat Nafs (zakat of the soul)

Zakat Fitrah means zakat that has the function of purifying the soul of every individual Muslim and is commemorated on the last day of Ramadan with the restriction of Eid prayer. Zakat Fitrah is a zakat that must be issued in the month of Ramadan according to the law of futhur (fasting), therefore zakat fitrah must be issued to purify oneself and one's deeds. Zakat al-fitr is different from other types of zakat because it is a tax on people. During that period of time, the remaining zakat will become a tax on his wealth. This then has an impact on the difference in terms between zakat fitrah and other zakat, such as nishab.

- Zakat Maal,

Zakat Maal is the zakat of wealth, meaning that zakat has the function of cleaning and purifying the wealth of Muslims. In the beginning, property zakat was obligatory without mentioning the amount and without a clear explanation of what assets received zakat. Sharia law only obliges people to pay zakat, the beneficiaries at that time were only two groups of people, namely the poor and the needy. The items that are subject to zakat are: Gold and silver are precious metals that have two functions. In addition to goods, it is also used to make jewelry. Islamic law views gold and silver as potential wealth. Therefore, gold and silver are classified as wealth that is subject to zakat tax. (Anam and Hardiansah 2022)

5. Pendistribusian Zakat

According to M.A. Mannan, the distributive theory can solve the problems of countries where most of the population is poor. This means that the distribution is more focused on the poor because they are considered a problematic group and the number is very large. Based on the above understanding, the distribution of zakat can be understood as the distribution of zakat assets to those who are entitled to receive it. In other words, zakat assets must be spent according to the terms and conditions that have been determined and within the limits allowed by sharia law. Consider the task of distributing zakat as an important responsibility. (Dr Armiadi Musa n.d.)

Law No. 23/2011 stipulates that the distribution of zakat must be carried out based on a priority scale that takes into account the principles of equity, justice and regionalism. Therefore, the distribution of ZIS funds must be optimized by the zakat institution that manages it so that every community in need can benefit. According to Mufraini, the best form of ZIS distribution is divided into four types:

- Traditional distribution to consumers, issued to mustahiq for direct use, such as zakat fitrah or maal distribution to victims of natural disasters.
- Creative distribution to consumers, distribution in a form other than the original form such as learning materials, scholarships.
- Traditional product distribution, in the form of finished products for export such as animals, pets and commercial equipment such as carts.
- Creative and effective distribution, implemented in the form of equity participation to increase capital and increase income for small businesses. (Aprilianto and Widiastuti 2021)

The distribution of zakat is an activity that aims to facilitate and facilitate the distribution of zakat funds from muzakki to mustahik. Profits will be distributed from Muzakki to Mustahik through zakat management organizations. With distribution, the collected zakat money can be distributed in a targeted manner and in accordance with the needs of the mustahik. However, with proper distribution, the existing wealth can be distributed abundantly and evenly, not just circulating in certain groups. (Irawan et al. 2023)

6. Mekanisme Pendistribusian Zakat

In the mechanism of zakat distribution, there are several factors that need to be considered in the use of wealth through zakat, among others:

First, the elements of muzakiki according to Wahbah al-Zuhaily, namely those who are forced to become muzakiki; must be Muslim, mature, intelligent and independent (not slaves), have property that has reached the level of nishab, change religions and have full ownership rights (milkuttam) over the property and meet basic daily needs for themselves
(Effendi et al. 2021)

Two mustahik, the Quran gives special attention to these two elements of mustahik. The attention is mainly aimed at alleviating poverty and improving the welfare of the community. There are eight types of mustahik identified by the Quran in Surah At Taubah:60. (Zein 2020)

Three elements of maal, namely the type or class of assets that are obliged to pay zakat. In Surah at-Taubah verse 103 it says: "Take zakat from some of their wealth, (with which) you purify and cleanse them." This verse clearly shows that in Islam, the obligation to spend or consume wealth through zakat is a Mahdhah worship that aims to purify the wealth of the poor. Al Qayyim argues that the use of a one-year period is very appropriate because the results of our investments are usually only visible after one year. If the period of zakat payment is monthly, this may reduce the incentive of muzakki (zakat payers) to produce more. (Nopiardo and Sandani 2021)

7. Form Of Zakat Distribution

There are four forms of distribution based on the function of zakat as a belief and social concept, namely:

- Traditional consumption

In particular, zakat is distributed directly to mustahik, such as zakat fitrah which is given to the poor to fulfill their daily needs or zakat maal (wealth) which is distributed directly.

- Creative consumer

Zakat is distributed in other forms, for example in the form of school supplies, wallets, hoes, pottery, and others.

- Traditional results

This Zakat is distributed in the form of productive assets such as goats, buffaloes, cows, shavers, carpentry, sewing machines, and others. New jobs for the poor are created through donations in the form of traditional Zakat.Z

- Creative productivity

This zakat is formed in the form of revolving capital for social capital projects or to help or increase the capital of small traders/entrepreneurs.(Rahmah and Herlita 2019)

8. Legal Basis For Zakat Distribution

Among the proofs that underlie the distribution of zakat is the word of Allah swt in Surah at-Taubah verse 60:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَاةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ قَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

"Zakah is to be given to the poor, the needy, the administrators of zakah, the mu'allaf, the free slave, the debtor, the way of Allah, and the rich, those who travel this path, this way, as a decree entrusted by Allah, and Allah is All-knowing, All-knowing."

Surah At-Taubah verse 103

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

"Take zakat from some of their wealth, with which you cleanse and purify them and pray for them. Indeed, your prayers will give them peace of mind. And Allah is All-Hearing, All-Knowing."

Then, the evidence based on the hadith narrated by Muslim is that the Prophet SAW gave zakat money to Umar bin Al-Khattab who acted as amil zakat and said:

*"Take first what is yours, then give it to him (give him strength) and give in charity to others and what you receive from it when you do not need it and do not have it without being asked to take it. otherwise, you should not do what you want."*HR. Muslim(Erliyanti n.d.)

And in law no. Perpres No. 23 of 2011 regulates that the distribution of zakat must be carried out based on a priority scale that takes into account the principles of equity, justice and regionalism.(Fadilah and Sukma 2016)

CONCLUSION

Muslims in general hope that the implementation of zakat can be implemented as well as possible based on Islamic law. Various efforts have been made by the government, especially by scholars and scientists so that zakat can be implemented. For this reason, the current operational concept of zakat can be used as an example and continues to be developed and updated according to the development and needs of the community. By empowering zakat to the maximum (starting from mapping muzakki data, recording muzakki, collecting funds / zakat assets, distributing funds / zakat assets, mapping and data collection of

zakat recipient communities), God willing, we will always be up to date with economic problems, especially those related to the financially poor, we will find solutions so that we can witness the birth of an economically prosperous society.

REFERENCES

- Anam, Moh Khoirul, and Irpan Hardiansah. 2022. "Manajemen Pendistribusian Zakat Di Masa Pandemi Covid-19." *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah* 5(1).
- Aprilianto, Ersya Dwi, and Tika Widiastuti. 2021. "PEMBERDAYAAN EKONOMI MASYARAKAT MELALUI PENDISTRIBUSIAN ZAKAT, INFAQ DAN SEDEKAH PADA MASA PANDEMI COVID-19 STUDI KASUS: LAZISMU SURABAYA." *Jurnal Ekonomi Syariah Teori dan Terapan* 8(2).
- Damanhur, Ahmad Fauzul Hakim Hasibuan, dan Ichsan. 2022. "Analisis Problematika Pendistribusian Zakat Terhadap Masyarakat Miskin Di Provinsi Aceh." *jurnal ekonomi manajemen dan bisnis* 23: 168–75.
- Dr Armiadi Musa, MA. *ZAKAT PRODUKTIF PENDAYAAN*. www.naskahaceh.com.
- Dyarini, Siti Jamilah. 2017. "Manajemen Risiko Pengelolaan Zakat." *Ikraith-Humaniora* 1(2): 45–52.
- Effendi, Amri, Widi Nopiardo, Rizal Fahlefi, and Fitri Dayana. 2021. "Manajemen Pendistribusian Zakat Produktif Pada Badan Amil Zakat Nasional (BAZNAS) Kota Padang Panjang." *ZAWA: Management of Zakat and Waqf Journal* 1(2).
- Erliyanti. "PENDISTRIBUSIAN DAN PENGELOLAAN ZAKAT PRODUKTIF SEBAGAI PEMBERDAYAAN EKONOMI UMAT Erliyanti."
- Fadilah, Arief, and Ating Sukma. 2016. "EFEKTIFITAS PROGRAM PENDISTRIBUSIAN DANA ZAKAT DI BADAN AMIL ZAKAT NASIONAL (BAZNAS) KOTA BOGOR." *JURNAL SYARIKAH : JURNAL EKONOMI ISLAM* 2(2).
- Fauzi, Muhamad, Agus Gunawan, and Ahmad Darussalam. 2020. "Upaya Baitul Maal Wa Tamwil Bertahan Di Masa Pandemi Covid-19." *Al-Urban: Jurnal Ekonomi Syariah dan Filantropfi Islam* 4(2): 141–52. <https://journal.uhamka.ac.id/index.php/al-urban/article/view/5659>.
- Grahesti, Angrahita et al. "Mengurai Permasalahan Pendistribusian Zakat Dengan Analisis SWOT Studi Kasus Di Lembaga Amil Zakat Daarut Tauhid Solo." <http://dx.doi.org/10.29040/jiei.v9i1.8188>.
- Harahap, Masrul Efendi Umar. 2021. "Efektivitas Pemberdayaan Masyarakat Melalui Pendistribusian Dan Pendayagunaan Dana Zakat." *Jurnal at-Taghyir: Jurnal Dakwah dan Pengembangan Masyarakat Desa* 3(2).
- Hayatika, Aftina Halwa, Muhammad Iqbal Fasa, and Suharto Suharto. 2021. "Manajemen Pengumpulan, Pendistribusian, Dan Penggunaan Dana Zakat Oleh Badan Amil Zakat Nasional Sebagai Upaya Peningkatan Pemberdayaan Ekonomi Umat." *Jesya (Jurnal Ekonomi & Ekonomi Syariah)* 4(2).
- Irawan, Agus Wahyu, Heri Kuncoro Putro, Moh. Agus Sifa', and Imam Wahyudhi. 2023. "Pendistribusian Zakat Sebagai Upaya Pengentasan Kemiskinan Di Badan Amil Zakat Nasional (BAZNAS)." *JPSDA: Jurnal Perbankan Syariah Darussalam* 3(1).
- "Jurnal+Imel."
- Muhammad Iqbal Fasa. 2016. "Manajemen Resiko Perbankan Syariah Di Indonesia." *Jurnal Studi Ekonomi dan Bisnis Islam* 1: 56.
- Nasution, Siti Marhamah, Ahmad Adib Nasution, and Arifa Pratami. 2022. "PENGARUH PENDISTRIBUSIAN DANA ZAKAT TERHADAP PERKEMBANGAN USAHA MUALLAF

- PADA BADAN AMIL ZAKAT NASIONAL PROVINSI SUMATERA UTARA.” *MUTLAQAH: Jurnal Kajian Ekonomi Syariah* 2(2).
- Nopiardo, Widi, and Wulan Yulia Sandani. 2021. “Prosedur Pendistribusian Zakat Pada BAZNAS Kabupaten Tanah Datar Di Tengah Pandemi Covid-19.” *ZAWA: Management of Zakat and Waqf Journal* 1(1).
- Rahmah, Siti, and Jumi Herlita. 2019. “MANAJEMEN PENDISTRIBUSIAN ZAKAT DI BADAN AMIL ZAKAT NASIONAL (BAZNAS) PROVINSI KALIMANTAN SELATAN.” *Alhadharah: Jurnal Ilmu Dakwah* 18(1).
- Suhendro, Dedi. 2022. “Optimalisasi Pendistribusian Zakat Produktif Dalam Upaya Membantu Perekonomian Masyarakat Untuk Pengentasan Kemiskinan.” *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam* 3(5).
- Susianti, Nurul. 2022. “PROGRAM PENDISTRIBUSIAN HARTA ZAKAT UNTUK MENCAPAI KESEIMBANGAN SOSIO-EKONOMI:BAZNAS LOMBOK TENGAH.” *An-Nuur* 12(1).
- Ulpah, Mariya, Sekolah Tinggi, and Agama Islam Binamadani. 2022. 5 Mariya Ulpah Syar’ie *PENDISTRIBUSIAN DANA ZAKAT DI BAZNAS KOTA TANGERANG PADA MASA PANDEMI COVID-19*. <https://stai-binamadani.e-journal.id/Syarie>.
- Zein, Aliman Syahuri. 2020. “Strategi Pemberdayaan Ekonomi Mustahiq Melalui Pendistribusian Zakat Produktif.” *Al-Masharif: Jurnal Ilmu Ekonomi dan Keislaman* 8(2).