

## **ZAKAT DISTRIBUTION: AN INDIVIDUALIZED APPROACH BASED ON MAQASHID AL-SYARIAH**

**LAILY HIDAYATI ROSYIDI, AZY ATHOILLAH YAZID, SRI WAHYUNITA**

Sekolah Tinggi Agama Islam Darul Ulum Banyuwangi

### **Article Information**

#### *Article history:*

Accepted: April 2024

Approved: April 2024

Published: Juny 2024

#### *Keywords:*

Zakat, Individual Distribution,  
Islamic Economic Maqashid

### **Abstract**

*Zakat is one of Islam's instruments for addressing poverty and social inequality. Beyond being a religious obligation, zakat has social and economic dimensions aimed at assisting the underprivileged. In Islam, zakat can be distributed either consumptively or productively, with the hope of improving the welfare of its recipients (mustahik). However, in practice, many individuals choose to distribute zakat independently rather than through official zakat management institutions. This study examines the practice of individualized zakat distribution in Banyuates Village, Sampang Regency, from the perspective of Islamic Economic Maqashid. Using a qualitative approach with a phenomenological method, this research explores the reasons behind the community's preference for direct zakat distribution and its implications for economic welfare. The findings indicate that the decision of muzakki to distribute zakat individually is influenced by social proximity, trust, and the perceived effectiveness of ensuring direct assistance to mustahik. Although individualized zakat distribution provides immediate benefits to local communities, the lack of coordination with zakat institutions may hinder the optimization of zakat as an economic empowerment tool. Therefore, efforts are needed to enhance public trust in zakat management institutions and to raise awareness of the benefits of more organized zakat distribution. With proper zakat management, it can serve as a more effective instrument for improving welfare and achieving the objectives of Maqashid Shariah.*

## BACKGROUND

Islam provides various ways to deal with the problem of poverty, among which is through the principle of mutual help between fellow human beings by giving alms and zakat. Zakat, as one of the pillars of Islam, has an important role in addressing social inequality between individuals of high and low economic means, with the aim of preventing extreme polarization of wealth. Apart from being a religious obligation, zakat also has a spiritual dimension that strengthens an individual's relationship with his or her creator. In terminology, zakat is an obligation on a portion of the wealth owned by individual Muslims that has reached a certain limit (nishab), which is then given to certain groups within a certain period of time. People who are obliged to pay zakat, called muzakki, must pay it when their assets reach the nishab. This zakat is then distributed to mustahikin, which consists of various groups such as fakir, miskin, amil, mu'allaf, slaves, debtors, fisabilillah, and ibnu sabil, with fakir and miskin being the top priority.

Sociologically, zakat reflects the values of humanity, justice, faith, and piety, which are reflected in the attitude of wealthy individuals. The implementation of zakat not only concerns the vertical relationship between man and God, but also the horizontal dimension between man and his fellow man. Through the payment of zakat, Muslims not only fulfill religious obligations, but also help individuals in economic need, thus creating social welfare. In the context of distribution, zakat can be divided into two types: consumptive and productive. Consumptive distribution means that zakat is distributed directly to mustahik and used up in a short time, while productive distribution allows mustahik to use zakat as sustainable business capital. Experts agree that managing zakat through institutions can improve the efficiency and effectiveness of zakat distribution, as well as ensure fairness in distribution.

In the Indonesian context, efforts to alleviate poverty can be done by optimizing the management and distribution of zakat. The importance of fair and efficient distribution is reflected in Law No. 38 Year 2011, which regulates the process of planning, collecting, distributing, and utilizing zakat. With proper management, zakat can be an effective instrument in reducing poverty, especially if it is used to empower the community through business capital. In this study, the researcher is interested in exploring the application of individualized zakat distribution in Banyuates Village, Sampang Regency, by considering the perspective of Islamic Economic Maqashid. This research aims to understand the reasons behind the community's preference to distribute zakat individually and its implications for the objectives of the Shari'ah, especially in achieving economic welfare.

This study aims to investigate the practice of individualized zakat distribution in Banyuates Village, Sampang Regency, by considering the perspective of Islamic Economic Maqashid. Islam provides instruments such as zakat to address the problems of poverty and economic injustice. Zakat, as one of the pillars of Islam, has the socio-economic goal of reducing the gap between the rich and the poor. In practice, zakat is divided into zakat fitrah and zakat maal, each with different calculations and distributions. The recipients of zakat, or mustahiq, fall under the eight categories mentioned in Shariah, with the main focus on the poor and needy. Zakat management, from the perspective of Islamic Maqashid Economics, must produce sustainable benefits for society, both in this

 correspondence address:

Publisher: ICM Research

Telp: +687863389921

e-mail: icm.mjeb@gmail.com

address: Jl. Kopang - Janapria Lombok Tengah

world and in the hereafter. Zakat distribution can be consumptive or productive, with the latter expected to empower mustahiq economically.

However, in some cases such as in Banyuates Village, people choose to distribute zakat individually without going through zakat management institutions. This raises questions about the reasons behind this choice, as well as its implications for the effectiveness and efficiency of the use of zakat from the perspective of Islamic Maqashid Economics. Through this research, it is hoped that it can be revealed how the community distributes zakat individually, the reasons behind not paying zakat through a management institution, and the implications of individual zakat distribution practices in achieving the Maqashid objectives of Islamic Economics.

#### **METHODOLOGY**

A qualitative approach with the method of "descriptive data presentation" was chosen to explore the phenomenon of individual zakat distribution in Banyuates Village, from the perspective of Islamic Economic Maqhasid. In this approach, the researcher does not manipulate the object of research, but tries to explore the meaning behind the phenomenon that occurs naturally. The presence of the researcher does not affect the dynamics of the object. This research adopts a phenomenological type of research, which focuses on describing the phenomena that occur in the field by retelling through the data obtained. Through this approach, researchers try to explain and reveal the meaning of the concept or phenomenon of experience based on awareness that occurs in several individuals. Thus, this research aims to provide an in-depth understanding of the practice of individualized zakat distribution among the people of Banyuates Village.

#### **RESULTS AND DISCUSSION**

The distribution of zakat in Banyuates, shows the diversity of methods chosen according to the preferences and principles of each muzakki. First, some muzakki choose to channel zakat through zakat management institutions, considering it a more organized and efficient way to help the needy. This approach can provide assurance that zakat funds are used appropriately. There is also the approach of giving directly to mustahik without intermediaries. Muzakki who choose this method prioritize that zakat assistance directly reaches the needy without additional costs or time-consuming intermediary processes .

some muzakki such as H. Masrono choose to use the method of giving by invitation or coupon, where citizens obtain cash by redeeming the invitation or coupon. This approach offers efficiency in zakat distribution while maintaining privacy and security.

There is a distribution of zakat through social activities, such as breaking the fast together. This approach not only provides zakat assistance but also strengthens the social bond between muzakki and mustahik, bringing added value in the form of solidarity and togetherness. From the explanations given, it can be seen that muzakki in Desa Banyuates uphold the principle that Ramadan is the right time to give zakat. They also try to ensure that zakat is distributed evenly to the villagers, avoiding favoritism, and providing real benefits in helping those in need. The positive response from the community to the zakat distribution shows that the method used is successful in providing the expected benefits, as well as strengthening the relationship between muzakki and mustahik in the community .

The distribution of zakat in Desa Banyuates, displays complexity in the choice of method, which is influenced by each muzakki's preferences as well as ethical and practical considerations. Some muzakki choose to channel zakat through zakat management institutions, believing that this approach is more organized and efficient in ensuring that zakat funds reach the needy. However, some muzakki choose to give directly to mustahik without intermediaries, upholding the principle of speed and directness of zakat assistance.

 correspondence address:

Publisher: ICM Research

Telp: +687863389921

e-mail: icm.mjeb@gmail.com

address: Jl. Kopang - Janapria Lombok Tengah

There are also those who use the method of giving by invitation or coupon, prioritizing efficiency in distribution while maintaining privacy. Distributing zakat through social activities such as breaking the fast together is also an option, strengthening social ties while providing zakat assistance. However, from the interview results, it appears that some muzakki prefer to help neighbors or local residents directly. Supporting factors that influence the muzakki's decision include the close social relations in the village, where solidarity and helping each other are strong values. For them, helping directly to those close to them in the neighborhood is preferable to channeling zakat through zakat management institutions. This is reflected in the statements of muzakki such as Siti Aisyah, K. Tayyib, and Holida. There are also inhibiting factors that prevent people from channeling their zakat through zakat management institutions. One of them is the lack of availability of amil zakat institutions in the village. In addition, old habits and lack of trust in zakat institutions are also inhibiting factors. The muzakki feel that their personal process is simpler and can provide direct benefits to zakat recipients .

Despite efforts to change the pattern of zakat distribution to go through a zakat management institution, as some zakat observers would like, muzakki in Desa Banyuates tend to prefer to continue giving zakat directly to neighbors or local residents. For them, it is not only about providing financial assistance, but also about strengthening social relations and solidarity within their community. Therefore, to increase participation in zakat management institutions, greater efforts are needed to understand the needs and preferences of the local community and build trust in the institution.

#### **The application of individual distribution of zakat assets in Banyuates Village from the perspective of Islamic Economic Maqashid**

In the context of Islamic economics, zakat distribution plays an important role as part of Maqashid Sharia, which governs the principles of Islamic law. Islamic economic maqashid, which aims to provide benefits both in this world and in the hereafter, emphasizes five basic elements that must be maintained: protecting religion, soul, mind, offspring, and property. Therefore, a good and proper distribution of zakat must pay attention to sharia review.

First, protecting religion (Hifdzu Diin) is realized through the obligation of Muslims to pay zakat as one of the pillars of Islam. The muzakki in Desa Banyuates and its surroundings carry out this obligation as a form of religious maintenance with sincerity, as stated by Siti Aisyah and Mr. Tayyib.

Second, protecting the soul (Hifdzu Nafs) occurs through mutual respect, love, and mutual assistance between humans, as well as by providing zakat assistance to others as done by H. Masrono and Mrs. Holida in Banyuates Village. Third, protecting wealth (Hifdzu Maal) is done by earning a living halal and correctly, and using wealth to provide social benefits to others. Mrs. Siti Aisyah and Mrs. Holida use the right way to earn a living, such as trading, and also distributing zakat to help local residents.

From the research findings in Banyuates Village, the distribution of zakat is done in various ways, such as through invitations, direct delivery to the mustahik's house, and done before Eid al-Fitr. The purpose of this distribution is to help the local community and maintain harmony among the residents. However, there are factors that hinder the community from channeling their zakat through zakat management institutions, including the lack of trust in these institutions and habits that have been formed in the community. Therefore, muzakki tend to distribute zakat directly to neighbors or local residents.

From the perspective of Islamic Maqashid Economics, the distribution of zakat in Banyuates Village reflects efforts to preserve religion, soul, and wealth, as well as strengthen social relations between citizens. In addition, the zakat given is also considered sufficient to help the recipients in meeting their needs ahead of Eid al-Fitr. Thus, the distribution of zakat does not only cover material aspects, but also has spiritual and social values that are important in building community welfare.

Zakat distribution is an important process in Islamic economics that aims to provide benefits to zakat recipients (mustahik) and help them improve their welfare. In practice, zakat distribution can be divided into two main categories: consumptive and productive. Consumptive distribution involves giving zakat directly to the mustahik to be used consumptively, for example in the form of cash or basic necessities.



correspondence address:

Publisher: ICM Research

Telp: +687863389921

e-mail: icm.mjeb@gmail.com

address: Jl. Kopang - Janapria Lombok Tengah

In Banyuates Village, muzakki conduct consumptive distribution in various ways, such as giving zakat through invitations, holding an iftar event, or delivering it directly to the homes of the intended mustahik.

Meanwhile, productive distribution involves the management of zakat assets for long-term interests, such as productive businesses. However, in society, it is sometimes not understood that the management of zakat funds must be done in an organized and planned manner. Many muzakki simply distribute envelopes containing small amounts of zakat, which is far from the principle of justice or paying attention to the kifayah rules stipulated in fiqh. The importance of knowing the right time to pay zakat is also highlighted, which is when the wealth has reached the nisab and has reached the haul time. However, in Desa Banyuates, the distribution of zakat is done at the end of Ramadan, because it is considered to have a great value of reward and also to help the community fulfill their needs before Eid al-Fitr.

In determining the recipients of zakat, the Qur'an provides clear guidance, prioritizing the eight groups of zakat recipients. However, in practice, some people tend to distribute zakat evenly without paying attention to the groups of zakat recipients that have been explained in the Qur'an. Some muzakki also choose to deliver zakat directly to each mustahik's house. Finally, it is important to ensure that the distribution of zakat is done with due regard to the principles of justice and balance between individuals and society. This includes proper calculation of the nisab of zakat maal and the right time to pay zakat, as well as a good understanding of the categories of zakat recipients as stipulated in the Qur'an.

#### **Reasons why muzakki do not pay their zakat at the Zakat Management Institution.**

The analysis of zakat distribution in Banyuates Village from the perspective of Islamic economic maqashid shows a very holistic understanding of the role of zakat in achieving greater benefits in society. You have provided an in-depth overview of how zakat distribution is not only a religious obligation, but also an attempt to fulfill important aspects of maqashid al-syari'ah.

Maintaining Religion (Hifdzu Diin) is the main focus of zakat distribution in Desa Banyuates, which is not only seen as a religious obligation, but also as an opportunity to practice worship, which is an integral part of the pillars of Islam. This shows that zakat is not just financial assistance, but also an act of worship that strengthens the community's attachment to religious principles.

Preserving the soul (Hifdzu Nafs) is also an important aspect of zakat distribution in Banyuates Village. In addition to providing assistance to mustahik, zakat distribution also creates better social relations and helps reduce the gap between the rich and the poor. Thus, zakat distribution not only helps in fulfilling material needs, but also improves the overall quality of life of the community.

Maintaining wealth (Hifdzu al-Maal) is reflected in the commitment to use wealth in a way that is responsible and beneficial to society. The distribution of zakat in Desa Banyuates reflects the principles of social justice and responsibility in distributing sustenance to the needy, resulting in greater benefits for the entire community.

Your analysis also links the distribution of zakat to the overarching principles of maqashid al-syari'ah, including safeguarding religion, soul, mind, offspring and wealth. By considering these various aspects, you provide a holistic understanding of how zakat distribution is not only about providing financial assistance, but also about creating a better society and practicing Islamic values more fully. This confirms that zakat is not just about wealth redistribution, but also about building the foundations of a society based on moral principles and justice.

## **CONCLUSION**

Zakat distribution is an important activity in ensuring that zakat funds are channeled to the right target according to the needs of the mustahik. In Banyuates Village, zakat distribution is done through two methods: distribution of coupons in exchange for zakat and direct delivery to mustahik homes. The



correspondence address:

Publisher: ICM Research

Telp: +687863389921

e-mail: icm.mjeb@gmail.com

address: Jl. Kopang - Janapria Lombok Tengah

muzakki tend not to distribute their zakat through amil institutions because they still feel the need around them and lack of trust in zakat institutions. However, the distribution of zakat in Banyuates Village follows the principles of Islamic Maqashid Economics, such as preserving religion, soul, and wealth, by paying zakat according to religious regulations, cleansing the soul, and using wealth properly to help the surrounding community.

## REFERENCE

- , Anggi Maulinda Sandy Putri, and Dewi Rahmi. "The Effectiveness of Productive Zakat Utilization in the Bandung Makmur Program of BAZNAS Bandung City to Improve the Mustahik Economy." Bandung Conference Series: Economics Studies 3, no. 1 (2023). <https://doi.org/10.29313/bcses.v3i1.6496>.
- Azim, I., & Alfitri, B. (2024). OPTIMALISAS ZAKAT PRODUKTIF DALAM PROGRAM TASTURA SEJAHTERA BAZNAS KABUPATEN LOMBOK TENGAH. *Mudabbir: Jurnal Manajemen Dakwah*, 5(2), 163-174.
- Azim, I., Baini, N., & Amin, M. Z. (2024). The Influence of Intrinsic Motivation and Transformational Leadership on Student Association Performance at Institut Elkatarie: The Moderating Role of Islamic Work Ethics. *Majapahit Journal of Islamic Finance and Management*, 4(2), 185-207.
- Saputro, Noven Lukito Hadi, and Raditya Sukmana. "SELECTION OF ZAKAT FUNDRAISING ACTIVITIES OF ZAKAT MANAGEMENT ORGANIZATIONS IN EAST JAVA USING ANALYTIC NETWORK PROCESS." *Journal of Sharia Economics Theory and Application* 7, no. 3 (2020): 460–460. <https://doi.org/10.20473/vol7iss20203pp460-471>.
- Suroso, Hasan Noor. "Optimizing Zakat Payment in Financial Inclusion Based on Sharia Perspective." *Scientific Journal of Islamic Economics* 8, no. 3 (2022): 3593–3593. <https://doi.org/10.29040/jiei.v8i3.5681>.
- Syahputra, Angga, Asmuni Asmuni, and Tuti Anggraini. "The Urgency of Maqashid Syariah in Asset Management." *Iqtisaduna Journal* 9, no. 1 (2023): 14–27. <https://doi.org/10.24252/iqtisaduna.v9i1.36636>.
- Wardani, Dias Rizqi, and Siti Inayatul Faizah. "THE WELFARE OF RICE FIELD TENANT FARMERS IN THE APPLICATION OF THE MUZARA'AH CONTRACT WITH THE MAQASHID SHARIAH APPROACH IN TULUNGAGUNG." *Journal of Sharia Economics Theory and Application* 6, no. 7 (2020): 1450–1450. <https://doi.org/10.20473/vol6iss20197pp1450-1461>.
- Wati, Ai, and Kiki Rofi'ah Alawiyah. "PERSPECTIVE OF SHARIA ECONOMIC LAW ON THE DISTRIBUTION OF MAAL ZAKAT MANAGED BY THE NATIONAL ZAKAT AMIL AGENCY (BAZNAS) OF GARUT DISTRICT." *Journal of Sharia Economic Law (JHESY)* 2, no. 1 (2023): 29–40. <https://doi.org/10.37968/jhesy.v2i1.415>.
- Yasir, Emi, and Muhammad Yasir. "PRODUCTIVE ZAKAT EMPOWERMENT WITH THE STYLE OF A ZAKAT VILLAGE." *Ekonomika Sharia: Journal of Sharia Economic Thought and Development* 9, no. 2 (2024): 187–206. <https://doi.org/10.36908/esha.v9i2.1075>.
- Yuhanah, Siti, Muhajirin Muhajirin, and Hasbi Abdul Al-Wahhab KH. "Analysis of the Implementation of Maqashid Syariah in Sharia-competent Hospitals in Indonesia as a Unique Value Proposition." *Reslaj: Religion Education Social Laa Roiba Journal* 6, no. 3 (2023): 1737–45. <https://doi.org/10.47467/reslaj.v6i3.5663>.
- Zaharullah, Zaharullah. "OPTIMIZING ZAKAT MANAGEMENT AS A MEANS OF IMPROVING THE ECONOMIC WELFARE OF THE PEOPLE." *SYARIAH: Journal of Islamic Law* 1, no. 2 (2020): 78–78. <https://doi.org/10.22373/sy.v1i2.59>.
- ZULAIKAH, ZULAIKAH. "THE IMPLEMENTATION OF MAQASHID AL-SYARIAH IN DETERMINING THE MINIMUM WAGE OF JUSTICE-BASED WORKERS." *Journal of Justisia Ekonomika: Master of Sharia Economic Law* 6, no. 1 (2022). <https://doi.org/10.30651/justeko.v6i1.10689>.
- Zulianna, Eka, and Prima Dwi Priyatno. "Optimization of ZIS Distribution in Poverty Alleviation Based on Maqashid Sharia Perspective in Baznas Bogor City." *NUKHBATUL 'ULUM: Journal of Islamic Studies* 8, no. 2 (2022): 146–57. <https://doi.org/10.36701/nukhbah.v8i2.641>.




correspondence address:

Publisher: ICM Research

Telp: +687863389921

e-mail: icm.mjeb@gmail.com

address: Jl. Kopang - Janapria Lombok Tengah

 correspondence address:

Publisher: ICM Research

Telp: +687863389921

e-mail: [icm.mjeb@gmail.com](mailto:icm.mjeb@gmail.com)

address: Jl. Kopang - Janapria Lombok Tengah