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## Empowerment of Zakat Maal in Improving the Welfare of Mustahik from the Perspective of Islamic Economics at Baznas Sintang Regency

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### **Abstract**

*Zakat is a mandatory wealth that must be issued by every Muslim who is considered capable, with certain conditions that must be met. In Indonesia, zakat is distributed by the National Amil Zakat Agency (BAZNAS). Unfortunately, in the management of zakat at BAZNAS Sintang Regency, there are still many pending proposal requests, resulting in many mustahik (zakat recipients) not receiving zakat. The research focuses on: 1) How is the planning of zakat management at BAZNAS Sintang Regency? 2) What is the strategy for collecting zakat at BAZNAS Sintang Regency? 3) How is the distribution of zakat at BAZNAS Sintang Regency? and 4) What are the supporting and inhibiting factors for zakat at BAZNAS Sintang? The method used is field research, which is a qualitative descriptive study. The research was conducted through direct interviews with the Head of BAZNAS and several mustahik. The results show that the zakat funds distributed must be in accordance with the 8 asnaf (categories of zakat recipients). The distribution of zakat maal managed by BAZNAS Sintang Regency is based on the amount of zakat funds received, and is adjusted according to Islamic principles using two methods: consumptive and productive methods. However, the distribution of zakat has not been optimal because it does not fully meet the principles of Islamic Economic Law, such as justice, tauhid, al-maslahah, and others.*

*Keywords: Empowerment, Zakat, Mustahik, Islamic Economic Law*

### **1. Introduction**

Zakat is one of the important aspects in the Islamic economic system, as a manifestation of the principle of justice in Islamic teachings. In general, zakat can be interpreted as growth, development, or increase, and can also mean purification or cleansing. In the context of sharia, zakat refers to a certain amount of wealth that must be given by Allah to the entitled group (asnaf zakat), apart from giving infaq and charity (Hakim, 2020). Zakat is one form of personal worship that is obligatory for every Muslim who meets the requirements according to sharia law (Mursyidi, 2011). Its function is to purify the heart of the zakat giver (muzaki) from greed for wealth. In order for zakat to provide maximum benefits and be distributed effectively, its management must be in accordance with Islamic rules. Zakat has a position equivalent to other pillars of Islam such as prayer, fasting, and pilgrimage. The law of zakat is fardhu 'ain for every individual who has met the requirements (Kamal, 2010).

Zakat is also considered an effective form of investment and is one of the best ways to overcome poverty. In fact, paying zakat can improve the standard of living of those in need. By receiving and managing zakat properly, someone can improve their social status from recipient to giver. Islam also protects the dignity of individuals who receive zakat by not making them feel pressured or inferior. Zakat recipients do not need to know who gave it, so they do not feel pressured (Amir, 2018). Zakat is divided into two types: zakat fitrah and zakat maal. Zakat fitrah, also known as zakat jiwa, must be paid from the beginning of Ramadan until before Eid al-Fitr prayer and is obligatory for every Muslim without exception.

Zakat, infaq, and shadaqah have great potential for empowering the ummah. According to the Indonesian Zakat Outlook report at the end of 2023, the total potential for zakat, infaq, and shadaqah in Indonesia reached IDR 14. The Indonesian Zakat Amil Body (BAZNAS) recorded the collection of zakat funds amounting to IDR 517,433,666,019, which is the largest amount compared to the average collection of zakat funds by other zakat institutions (BAZNAS, 2024).

The Government of Indonesia has regulated the management of zakat through the National Zakat Agency (BAZNAS), which is present in every province and regency/city. In addition, there are also private Amil Zakat Institutions (LAZ) established by the private sector or community self-help organizations, such as Rumah Zakat and the Indonesian Zakat Initiative (IZI). According to Law No. 38 of 1999 concerning Zakat Management, specifically in Chapter III Articles 6 and 7, BAZNAS at the provincial, regency/city level, and LAZ have the main responsibility for collecting zakat, infaq, and shadaqah from the community, especially Muslims. The collected funds are stored in BAZNAS offices in each region and then distributed to the community included in the eight asnaf, in accordance with the provisions set forth in the Law and Islamic Sharia (Ahmad, 2020).

In Law No. 23 of 2011 concerning Zakat Management, it is stated that the official institution responsible for managing zakat is the National Zakat Agency (BAZNAS). This institution was established by the Indonesian government and has a main role in distributing zakat, infaq, and shadaqah nationally. In addition, the community also has the opportunity to establish Amil Zakat Institutions (LAZ) that function to optimize zakat management. In Indonesia, zakat management is generally carried out by two types of institutions: BAZNAS, as a zakat management institution established by the government, and LAZ, which is established by the community.

Sintang Regency, located in the eastern part of West Kalimantan Province, has a strategic position as it directly borders Malaysia. According to data from BPS 2024, the regency has a population of 436,351 people, spread across 14 sub-districts, 391 villages, and 16 urban villages. Of the total population, there are 159,376 Muslims, or approximately 37.06% of the total population. This number shows the great potential for zakat that can be collected, managed, and distributed to mustahik in Sintang Regency.

According to data from the Central Statistics Agency of West Kalimantan Province, the number of poor people in Sintang Regency in 2016 reached 40.36. In 2017, the number increased to 41.46 and continued to rise in 2018, reaching 42.65. However, in 2019, the poverty rate decreased to 40.30, and in 2020, it decreased again to 39.19. In 2021, there was a slight increase to 39.40, then decreased again in 2022 to 36.76, and in 2023, the poverty rate further decreased to 35.49. Through these programs, BAZNAS Sintang Regency can enhance the religious values (faith and piety) of the Sintang community, improve health standards, and increase social awareness, so that various social problems in the Sintang community can be addressed. These programs can also improve the economic independence of the Sintang community.

Amil (zakat managers) are individuals assigned by zakat management institutions to collect, distribute, and empower zakat. However, the implementation of amil's tasks at BAZNAS Sintang Regency is still not optimal. This can be seen from the potential for zakat in Sintang Regency, where the target set by the provincial government is 2 billion rupiah, but BAZNAS Sintang Regency can only collect 200 million rupiah. This is due to several factors, including: First, many people from non-civil servant backgrounds, such as entrepreneurs and self-employed individuals, have not yet channeled their zakat through BAZNAS Sintang Regency. Zakat collection by BAZNAS Sintang Regency is still dominated by civil servants, mainly due to the regulation of income deduction for professional zakat. Considering the potential for zakat in Sintang Regency is very large, amil as zakat managers should be able to collect zakat, infaq, and shadaqah funds from non-civil servant communities.

Second, although the distribution of zakat by BAZNAS Sintang Regency has been done well according to the asnaf recipients, the distribution only covers the Sintang sub-district area. This is due to the limited funds available, making it impossible to distribute zakat to the entire Sintang Regency.

Based on data on zakat funds collected by the National Zakat Amil Agency (BAZNAS) Sintang Regency and information on poverty that has been presented, researchers are interested in conducting research in Sintang Regency. This is because the majority of the population of Sintang Regency is Muslim, and this area is an important metropolitan center, including economic, trade, and office centers. Therefore, the potential for zakat in Sintang Regency is very large. With this background, researchers conducted further research on "Empowerment of Zakat Maal in Improving the Welfare of Mustahik from the Perspective of Islamic Economics at BAZNAS Sintang Regency."

## 2. Research Method

This research uses a descriptive field research approach. In qualitative research, field research produces data that is interpreted as facts or information from the research subject, actor, activity, and place that is the object of

research. The approach used in this research is a qualitative approach. This approach produces descriptive data in the form of written or spoken data from people or observed behavior. This research aims to obtain accurate and reliable data on the Empowerment of Zakat Maal in Improving the Welfare of Mustahik from the Perspective of Islamic Economics at BAZNAS Sintang Regency.

### **3. Discussion**

#### **3.1 Efforts to Empower Zakat Maal at BAZNAS Sintang Regency**

Empowerment is a process that starts from empowering the community to improve their standard of living by using and accessing local resources optimally. This process places the community as the main party or center of development. Through empowerment efforts, the community is encouraged to have the ability to utilize the resources they have optimally. Effective community empowerment is done in stages. The purpose of this stage is to provide opportunities for the community to prepare themselves to manage empowerment activities.

In empowerment efforts, the National Zakat Amil Agency (BAZNAS) plays a very important role, where BAZNAS is a zakat amil institution that receives mandates from the government and the community to manage and coordinate zakat management activities nationally. The main tasks and functions of BAZNAS are to collect, distribute, and utilize zakat. In the context of handling poverty and improving the quality of the ummah, zakat can be used for productive businesses by empowering the community. In empowering the community, BAZNAS Sintang Regency designs a program that includes economic, educational, health, da'wah, and humanitarian aspects comprehensively, which is funded by zakat, infaq, and shadaqah.

#### **3.2 Planning for Zakat, Infaq, and Sadaqah Management**

The planning for zakat, infaq, and sadaqah management aims to improve the effectiveness and efficiency of services in its management and increase its benefits to achieve community welfare and alleviate poverty. In managing zakat, infaq, and sadaqah, amil (zakat managers) play a crucial role in planning, organizing, implementing, and supervising the collection, distribution, and utilization of zakat, infaq, and sadaqah. In zakat management, formulating and planning are necessary to determine what actions will be taken by the zakat management institution. In this case, BAZNAS Sintang Regency conducts planning for the collection, distribution, and utilization of zakat, infaq, and sadaqah.

#### **3.3. ZIS Collection Strategy**

The ZIS (Zakat, Infaq, Sadaqah) collection strategy at BAZNAS Sintang Regency strives to maximize the collection of ZIS funds to make distribution more effective. To achieve this, BAZNAS involves several approaches to obtain funds from the community. The strategies used are:

1. Socialization: BAZNAS Sintang Regency conducts socialization to the community, either through media or direct meetings with muzaki (zakat payers), to raise awareness about the importance of zakat, infaq, and sadaqah.
2. Collaboration with financial institutions: BAZNAS Sintang Regency collaborates with banks to facilitate the community in channeling zakat directly.
3. Online zakat collection: BAZNAS Sintang Regency utilizes technology by providing an online platform that makes it easy for the community to pay zakat and infaq electronically.
4. Collaboration with government and private sectors: BAZNAS Sintang Regency also establishes cooperation with the local government and private companies to increase zakat fund collection.
5. Education and training: In addition to fundraising, BAZNAS Sintang Regency also conducts education related to zakat, infaq, and sadaqah. This education aims to increase understanding of the importance of zakat and empower zakat recipients to be economically independent.

### 3.4. Distribution of Zakat, Infaq, and Sadaqah

The distribution of zakat, infaq, and sadaqah at BAZNAS Sintang Regency is one of the main activities to collect and distribute zakat funds from the community to those who are entitled to receive them. BAZNAS is also responsible for managing and ensuring that zakat funds are distributed effectively to mustahik (zakat recipients) according to the 8 asnaf. The distribution of ZIS at BAZNAS Sintang Regency is carried out in the following ways:

1. Distribution through flagship programs: BAZNAS has programs based on 5 pillars, including da'wah/advocacy (religious), health, social-humanitarian, education, and economics. The distribution of zakat, infaq, and sadaqah funds is carried out through programs such as providing basic necessities to underprivileged communities and those affected by disasters, home renovation, medical expenses, and educational assistance.
2. Distribution by Zakat Collection Units (UPZ): BAZNAS Sintang Regency forms and issues decrees for Zakat Collection Units (UPZ) to assist in collecting and distributing zakat, infaq, and sadaqah funds. Some UPZs are formed to collect and distribute funds, while others only collect funds. The UPZs formed by BAZNAS Sintang Regency that function to collect and distribute zakat, infaq, and sadaqah funds include mosque UPZs and UPZs at the Education Office, which collect and distribute funds directly to students from kindergarten to high school and university levels in Sintang Regency.

In planning, collecting, and distributing Zakat, Infaq, and Sadaqah, Baznas of Sintang Regency cannot be separated from the support of the Ministry of Religious Affairs of Sintang Regency and muzaki for dedicating their wealth for zakat. However, Baznas of Sintang Regency faces obstacles in distributing Zakat, Infaq, and Sadaqah, namely the lack of attention from the local government, resulting in a lack of synchronization between planning, receipt, and distribution. This means that the funds available for distribution are limited, while the demand for these funds is high. In addition to the local government, another obstacle is the lack of awareness among the community to carry out Zakat, Infaq, and Sadaqah, despite many being able and having reached the haul to do so, especially in paying zakat.

Baznas plays a vital role in the community, especially for those with low economic capacity (the poor). With this program, Baznas of Sintang Regency aims to improve the welfare of mustahik (zakat recipients). Specifically, Baznas has several main aspects in this program, including:

1. Providing education and training to improve the skills and knowledge of mustahik in finance, business, and other skills.
2. Facilitating access to services that can help mustahik start or develop their businesses.
3. Supporting the establishment and development of Micro, Small, and Medium Enterprises (MSMEs) by providing technical assistance, business capital, and access.

With this program, Baznas can increase the economic independence of mustahik, enable them to break out of the cycle of poverty, and improve the quality of life of mustahik sustainably.

### 3.5 SWOT Analysis of Zakat Maal Empowerment at Baznas of Sintang Regency

Every organization or company has a vision and mission to achieve its goals. To achieve these goals, it is necessary to have supporting factors, both internal and external to the organization or company. Based on interviews and observations conducted by researchers at Baznas of Sintang Regency, several indicators were found, both from within and outside Baznas of Sintang Regency. These factors are identified into two parts: internal and external factors. Furthermore, the internal and external factors are compared, which is called a SWOT analysis.

Internal factors are grouped into a matrix called IFAS (Internal Strategic Factors Analysis Summary). Meanwhile, external factors are grouped into a matrix called EFAS (External Strategic Factors Analysis Summary). After grouping, they are justified into the form of weights and ratings of factors in the SWOT matrix. The results of the weights and ratings are used to determine how to empower zakat maal in improving the welfare of mustahik at Baznas of Sintang Regency.

In this analysis, the strengths, weaknesses, opportunities, and threats (SWOT) of zakat maal empowerment at Baznas of Sintang Regency are identified and evaluated to develop strategies that can improve the welfare of mustahik and achieve the organization's goals.

#### 4. Conclusion

Based on the research discussed on this article it can be concluded that: 1). Efforts to Empower Zakat Maal at BAZNAS Sintang Regency. Empowerment is a process that starts from empowering the community to improve their standard of living by using and accessing local resources optimally. This process places the community as the main party or center of development. Through empowerment efforts, the community is encouraged to have the ability to utilize the resources they have optimally. Effective community empowerment is done in stages. The purpose of this stage is to provide opportunities for the community to prepare themselves to manage empowerment activities. In empowerment efforts, the National Zakat Amil Agency (BAZNAS) plays a very important role, where BAZNAS is a zakat amil institution that receives mandates from the government and the community to manage and coordinate zakat management activities nationally. Planning for ZIS Management at BAZNAS Sintang Regency. 2). The planning for ZIS management at BAZNAS Sintang Regency aims to improve the effectiveness and efficiency of services in its management and increase its benefits to achieve community welfare and alleviate poverty. The efforts made by BAZNAS Sintang Regency in planning the management of zakat, infaq, and shadaqah are through various programs, including health assistance programs, education cost programs, and community economic empowerment programs. This is done to anticipate conditions, whether from health, education, or economic empowerment of the community, especially those in the lower economic bracket in Sintang Regency. 3). ZIS Collection Strategy at BAZNAS Sintang Regency. The ZIS collection strategy at BAZNAS Sintang Regency strives to maximize the collection of ZIS funds to make it more effective. The strategies used include socialization, collaboration with financial institutions, online zakat collection, collaboration with the government and private sectors, education and training, and through Zakat Collection Units (UPZ). 4). Distribution of Zakat Funds at BAZNAS Sintang Regency. The distribution of zakat funds to mustahik (zakat recipients) goes through a proposal submission process or is directly given to the entitled community. BAZNAS is also responsible for managing and ensuring that zakat funds are distributed effectively to mustahik. The distribution process is based on proposals for funding assistance, which are then selected by the administrators, and the expenditure must be accompanied by administrative documentation for auditing purposes. The zakat funds distributed must be in accordance with the 8 asnaf (categories of zakat recipients) and meet specific requirements. The distribution of zakat maal is based on the amount of zakat funds received and is adjusted according to Islamic principles using two methods: consumptive and productive methods. The consumptive method involves direct distribution, while the productive method involves utilizing funds for social and economic impact to improve the welfare of mustahik. 5). SWOT Analysis of Zakat Maal Empowerment at Baznas of Sintang Regency. Every organization or company has a vision and mission to achieve its goals. To achieve these goals, it is necessary to have supporting factors, both internal and external to the organization or company. Based on interviews and observations conducted by researchers at Baznas of Sintang Regency, several indicators were found, both from within and outside Baznas of Sintang Regency. These factors are identified into two parts: internal and external factors. Furthermore, the internal and external factors are compared, which is called a SWOT analysis. Internal factors are grouped into a matrix called IFAS (Internal Strategic Factors Analysis Summary). Meanwhile, external factors are grouped into a matrix called EFAS (External Strategic Factors Analysis Summary).

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