

**Productive Zakat and Distribution Strategies in Improving the Welfare of Mustahik at LAZ DT. Peduli North Sumatera**Rama Dani<sup>1\*</sup><sup>1</sup>Universitas Muhammadiyah Jakarta, Jakarta, Indonesia**ARTICLE INFO****Article history:**

Received: 15 Desember 2024

Revised: 09 April 2025

Accepted: 26 April 2025

**Keywords:***Distribution; Productive Zakat; Strategy; Welfare.***ABSTRACT**

*The distribution of zakat does not only emphasize distribution strategy as consumptive, but also emphasizes more effective and productive distribution strategies. The productive zakat distribution strategy is an effort to improve the welfare of mustahik. This study aims to describe the distribution strategy of productive zakat and the effect of the distributions on the welfare of mustahik. This research describes the zakat distribution strategy and the impact of distribution on the welfare of the mustahik. The research was conducted at the LAZ DT Peduli North Sumatera, is a type of descriptive qualitative research with testing procedures that are carried out in depth using purposive testing procedures. The procedure for the validity of information uses triangulation. Data analysis in this study uses reduction, data presentation, and conclusion drawn. The test of this research is mustahik who is the beneficiary of Profitable Zakat. Sources of information obtained from program management and staff's and profitable zakat in LAZ DT Peduli North Sumatera. The result showed that the effect of profitable zakat dispersion technique on the level of mustahik welfare is very critical. Based on the level of welfare of mustahik, beneficial zakat mustahik have been able to meet daily needs, have a permanent job, can get wellbeing offices, have a better than average put to live, the normal mustahik's wage has expanded by 63.38% and has been able to create a sustainable business.*

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**1. Introduction**

The religion of Islam concerns everything that is universal (syumul) and perfect (kamil), as stated in the Qur'an which means "...On this day I have perfected your religion for you, and I have fulfilled My favor for you, and I have approved Islam as your religion, .. (Qs. Al-Maidah: 3)." All human activities, both in terms of worship and business, have been regulated in Islam. In the socio-economic context, the scholars conducted various ijthihad on how Islam regulates the economy and how to apply Islamic principles in economic activities. Knowledge of the Islamic economic system has actually existed since the Prophet Muhammad was sent as a Messenger,

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then the Prophet's way of life in managing the economy was compiled by scholars in major books which are still used as references today (republic.com, 2019).

The discussion of Islamic economics, of course, cannot be separated from the discussion of zakat, both in general and specific contexts. Zakat is one of the important pillars of Islamic economics that plays a strategic role in building the economy of the people who can encourage mustahik in improving their welfare. The evidence that explains the implementation of zakat is stated in the Qur'an which means *"Indeed, zakat is only for the poor, the poor, amil zakat, and those who are softened (mu'alaf) for (freeing) slaves, for (freeing) people in debt, for the way of Allah and for those who are traveling, as an obligation from Allah. Allah is All-Knowing, All-Wise (Qs. At-Taubah: 60)"*.

Rasulullah Shalallahu 'Alaihi Wasallam has provided examples and operational guidance in managing and distributing zakat. In distributing zakat, the Prophet distributed it according to the needs of the mustahik and adjusted to the existing zakat stock (Siti Zalikha, 2016: 306). At the time of Caliph Umar bin Abdul Aziz, the collection and distribution of zakat followed the sunnah of the Apostle by appointing trustworthy and trustworthy officers, then telling them to collect the assets that are obliged to be zakaah without exaggerating or even tyrannizing, then Umar ordered the officers to record a receipt of repayment for zakat payers until they did not have to pay again unless the year changed. Umar also ensured that every group entitled to receive zakat should receive it unless they were already well-off (Ash-Shallabi, 2007: 440).

Zakat activities themselves have two aspects that need to be considered, namely from the aspect of collection strategies and distribution strategies, to ensure equitable distribution to those entitled to receive zakat. Tedjo Tripomo translates the definition of strategy above as a plan about what to achieve or what an organization wants to be in the future and how to achieve the desired state (Nazarudin, 2018: 3). The management and strategy of zakat management itself is done to remind us that we as Muslims with the current social culture and as the majority population, still feel bland in managing zakat funds (Arif Mufraini, 2006: 123)

The Indonesian government has also made regulations regarding zakat as stated in Law Number 23 Year 2011 on zakat management. This law regulates the structured management of zakat funds, with transparency, and professionalism carried out by official amil appointed by the government, both the National Amil Zakat Institution (LAZNAS) and the National Amil Zakat Agency (BAZNAS) (peraturan.bpk.go.id). However, as a country with a majority Muslim population, Indonesia has not yet realized the importance of productive zakat distribution (ibec.febui.com, 2020). Because so far, it is not the amount of zakat funds that is a problem, but the lack of socialization about this productive zakat that makes productive zakat less popular in the community (Muliawati, 2020: 8).

The problem that still occurs in the distribution of productive zakat is the perspective and mentality of mustahik who are not willing to be empowered, which results in mustahik dependence on amil zakat institutions. To overcome this problem that has become a habit for the community is not an easy problem. Mustahik who hope to get zakat funds are very many, but mustahik who are entitled and ready to be given financial assistance are fewer (Fitriani WF, Priantina A, 2016: 143). Therefore, a good and effective zakat management strategy is needed, so that the distribution of zakat can later focus on more productive needs. The purpose of zakat is

not only to help the poor consumptively, but for a sustainable goal of alleviating poverty (Qadir, 2001: 84). For this reason, the role of amil zakat agencies and institutions as facilitators in building productive zakat management and distribution strategies is needed in order to improve the level of mustahik welfare in the future.

DT Peduli North Sumatra is one of the institutions that manages zakat funds and is based in Medan City which was initiated in 2018, and at that time only had a foster parent program to care for education which was a scholarship program for junior high school students, with the passage of time, until now DT Peduli North Sumatra has had many programs besides collecting and distributing ZISWAF funds, such as Baitul Quran, Health Clinic, School Revitalization and Resilient SMEs. LAZ DT Peduli North Sumatra itself distributes its productive zakat through the Resilient SME (Micro Small Business) strategy, where this program is an empowerment of middle to lower class people who already have a business. In addition to helping with capital, the community is also given business management assistance such as coaching and business monitoring.

With the variety of strategies carried out by Amil Zakat Agencies and Institutions, further research is needed related to productive zakat distribution strategies, especially at LAZ DT Peduli North Sumatra in order to see whether the strategies used are efficient and effective, and to see how the impact of productive zakat distribution strategies at DT Peduli North Sumatra in improving the welfare of mustahik.

## **2. Research Method**

This research is a type of field research, which is research conducted by studying objects or subjects in the field to obtain clear and concrete data on matters relating to the subject matter discussed. This research uses a qualitative descriptive method. The data collected is in the form of explanations in words and pictures, and does not emphasize numerical data (Sugiyono, 2013: 13). The data sources used come from primary and secondary data. Primary data comes from interviews with the management of LAZ DT Peduli North Sumatra. Interviews are a form of verbal communication that aims to obtain the data and information needed. While secondary data sources were obtained from the Company Profile (CP) of Daarut Tauhid Peduli, Annual Report (AN) of Daarut Tauhid Peduli, Key Performance Indicator (KPI) of Daarut Tauhid Peduli North Sumatra. Data collection using observation, interview and documentation techniques. While the validity of the data using triangulation techniques by verifying the data and looking for words, it does not rule out the possibility that there will be words that are not suitable and wrong between what is obtained and the reality in the field.

## **3. Result and Discussion**

Lembaga Amil Zakat Daarut Tauhid Peduli is a non-profit organization engaged in the collection and distribution of zakat, infaq, sadaqah and waqf funds. Established by K.H. Abdullah Gymnastiar on June 16, 1999 as part of the Daarut Tauhid Foundation and has spread across various regions in Indonesia consisting of 27 Representative Offices and Program Implementers. As one of the zakat management institutions with the predicate A (very good), Lembaga Amil Zakat Daarut Tauhid Peduli has received awards as the National Best ZIS Distributors at the BAZNAS Award in 2018 and the Best Provincial LAZNAS and National Best ZIS Collectors at the BAZNAS Award in 2019.

Broadly speaking, the programs at Lembaga Amil Zakat Daarut Tauhid Peduli North Sumatra consist of five pillars, namely:

a. Pillars of Education

The school revitalization assistance program is based on the sustainability of benefits and strengthening the school system in the assisted villages. Thus, this program includes activities such as infrastructure development, teacher facilities, scholarships for students, procurement of facilities and infrastructure, classroom management training, to student tutoring, with various types of programs such as foster parents who care about education and resilient educators.

b. Economic Pillar

Empowerment of vulnerable poor mustahik groups to increase mustahik competitiveness in the industrial world and strengthen economic and social capacity in community life. At the end of the empowerment period, asset subsidies or business capital are provided to support independence. Programs from the economic pillar are implemented through SMEs (Small Micro Enterprises) Tangguh.

c. Social and Humanitarian Pillars

The program provides services to individuals, groups and even communities affected by disasters. The programs distributed are emergency response handling and restoration of facilities and infrastructure damaged by disasters.

d. Pillar of Health

The program provides health services to the community, with a health clinic. This clinic construction program functions as a service center for health checks and nutrition improvement. The health clinic serves from general services, routine vaccines, body weight, disease identification, to providing nutritional intake for pre prosperous families.

e. Pillars of Da'wah

This program aims to ensure the continuity of education, improve the achievements, morals, and self-capacity of the Qur'an memorizers and da'i who are underprivileged. Empowering the memorizers of the Qur'an and da'i to foster and continue the benefits in the community, with the type of program Hafidz Tangguh Baitul Qur'an and Tangguh Mosque.

Zakat is one of the pillars of Islam that holds an important position in the Islamic economy, where the wisdom and purpose of zakat is to improve the welfare of the people. When talking about zakat, it cannot be separated from the role of zakat institutions that function as managers of collected zakat funds. The distribution of zakat is also no less important than the collection of zakat itself, where the zakat distribution process is an activity that seeks to distribute zakat that has been received from muzakki to be handed over to mustahik in order to create the purpose of zakat distribution, namely the creation of equitable welfare. Al-Haritsi (2020: 212) states that the meaning of distribution in Islamic economics itself is much broader, which includes regulating ownership of production elements and sources of wealth. Based on the above understanding, the author can conclude that distribution is an activity that distributes goods or services to other people for certain purposes.

Productive distribution of zakat is divided into two forms, namely: First, zakat is handed over directly to mustahik to be developed, meaning that *'ayn al-zakah* is transferred to mustahik so that the zakat becomes the full property of mustahik. Such distribution is also called productive non- investment distribution of zakat, Arif Mufraini (2016) mentions it with the term traditional productive.

Second, the productive distribution of zakat that is developed now is distribution in the form of investment, that is, zakat is not directly handed over to mustahik, in other words, *mustawlad al-zakah* is transferred to mustahik. Arif Mufraini (2006: 148) termed it as creative productive.

The purpose of zakat itself is to improve the welfare of the ummah, where the concept of welfare has been discussed in Islam. Islam came as the last religion that aims to lead its adherents to the ultimate happiness of life, therefore Islam is very concerned about human happiness both worldly happiness and happiness in the hereafter, in other words Islam (with all its rules) really expects humanity to obtain material and spiritual welfare.

Chapra (2001: 102) clearly illustrates how close the relationship between Islamic law and welfare is. Allah Himself has guaranteed the welfare of each of His servants and other living creatures as stated in the Qur'an Surah Hud verse 6 which means *"And there is not a creeping thing on earth but Allah provides for it"*, but this guarantee is not given without effort as explained by Allah in His word Surah Ar-Ra'd verse 11 which means, *"Verily Allah does not change the condition of a people until they change the condition of themselves"* (Sodiq, 2015: 382). Indicators that are often used as a measure of community welfare are income, population, health, education, employment, consumption, housing, and socio-culture (Sodiq, 2015: 403).

Table 1  
Mustahik Welfare Indicators

No.	Mustahik Welfare Indicators
1.	Income is greater than expenses
2.	Already have a permanent job
3.	No more dependence on zakat
4.	Achieving inner peace
5.	No debt
6.	State of residence
7.	Health of family members
8.	Can provide for his dependents
9.	Ease of enrolling children in education
10.	Ease of getting transportation facilities

*Source: This table is processed by the author from various sources*

The results of field research show the characteristics of respondents who are mustahik productive zakat at LAZ DT Peduli North Sumatra based on the length of business, income and length of business of respondents are presented in table 1 below:

**Table 2**  
**Characteristics of Respondents Based on Length of Business, Income**  
**and Type of Business (*Crosstabulation*)**

**Length of Business \* Income \* Type of Business Crosstabulation**

Business Type				Revenue				Total
				1 Jt	1.2 Jt	1.3 Jt	1.5 Jt	
Grilled	Lama	3 Years	N	1	0	0	1	2
Meatball	Busine		% Revenue	100.0%	0.0%	0.0%	100.0%	66.7%
Vendor	ss	4 Years	N	0	1	0	0	1
			% Revenue	0.0%	100.0%	0.0%	0.0%	33.3%
	Total		N	1	1	0	0	3
			% Revenue	100.0%	100.0%	0.0%	0.0%	100.0%
Squeezed	Lama	2 Years	N	0	0	0	1	1
Orange	Busine		% Revenue	0.0%	0.0%	0.0%	50.0%	33.3%
Ice	ss	3 Years	N	1	0	0	1	2
Merchant			% Revenue	100.0%	0.0%	0.0%	50.0%	66.7%
	Total		N	1	0	0	0	3
			% Revenue	100.0%	0.0%	0.0%	0.0%	100.0%
Coconut	Lama	2 Years	N	0	1	0	0	1
Ice	Busine		% Revenue	0.0%	100.0%	0.0%	0.0%	100.0%
Merchant	ss							
	Total		N	0	1	0	0	1
			% Revenue	0.0%	100%	0.0%	0.0%	100.0%
Fried	Lama	10 Years	N	0	1	0	0	1
Food	Busine		Revenue	0.0%	50.0%	0.0%	0.0%	33.3%
Vendor	ss	5 Years	N	0	1	0	0	1
			% Revenue	0.0%	50.0%	0.0%	0.0%	33.3%
		7 Years	N	0	0	1	0	1
			% Revenue	0.0%	0.0%	100.0%	0.0%	33.3%
	Total		N	0	2	1	0	3
			% Revenue	0.0%	100.0%	100.0%	0.0%	100.0%
Fruit Juice	Lama	2 Years	N	1	0	1	0	2
Vendor	Busine		% Revenue	100.0%	0.0%	100.0%	0.0%	100.0%
	ss							

Total				N	1	0	1	0	2
				% Revenue	100.0%	0.0%	100.0%	0.0%	100.0%
Siomay	Lama	4 Years	N	0	0	0	1	1	
Vendor	Busine		% Revenue	0.0%	0.0%	0.0%	100.0%	100.0%	
ss									
Total			N	0	0	0	1	1	
			% Revenue	0.0%	0.0%	0.0%	100.0%	100.0%	
Total	Lama	10 Years	N	0	1	0	0	1	
	Busine		% Revenue	0.0%	25.0%	0.0%	0.0%	7.7%	
	ss	2 Years	N	1	1	1	1	4	
			% Revenue	33.3%	25.0%	50.0%	25.0%	30.8%	
		3 Years	N	2	0	0	2	4	
			% Revenue	66.7%	0.0%	0.0%	50.0%	30.8%	
		4 Years	N	0	1	0	1	2	
			% Revenue	0.0%	25.0%	0.0%	25.0%	15.4%	
		5 Years	N	0	1	0	0	1	
			% Revenue	0.0%	25.0%	0.0%	0.0%	7.7%	
		7 Years	N	0	0	1	0	1	
			% Revenue	0.0%	0.0%	50.0%	0.0%	7.7%	
	Total		N	3	4	2	4	13	
			% Revenue	100.0%	100.0%	100.0%	100.0%	100.0%	
			% Total	23.1%	30.8%	15.4%	30.8%	100.0%	

Source: SPSS Version

The results of interviews conducted with Mr. Kustriawan as the head of the program section at LAZ DT Peduli North Sumatra regarding how the mechanism and steps of strategy preparation carried out by LAZ DT Peduli North Sumatra in distributing zakat, Mr. Kustriawan said, *"The steps taken by DT Cares North Sumatra to distribute zakat start from survey and assessment, then planning, organizing, and controlling. The distribution of productive zakat also pays attention to the priority scale of recipients of productive zakat assistance, where mustahik who receive productive zakat assistance are people around Medan City who are poor. Productive zakat is distributed using the concept of grant, where DT provides assistance without any return."*

So the mechanism of productive zakat distribution in LAZ DT Peduli North Sumatra uses the concept of grant. Grant itself is a gift that is done without any reward. In distributing productive zakat, LAZ DT Peduli North Sumatra does not emphasize on all asnaf. Based on data from LAZ DT Peduli North Sumatra's *Key Performance Indicator* and the results of interviews, the mustahik who are targeted in this Tangguh SME program are poor.

A quality productive zakat distribution strategy of LAZ DT Peduli North Sumatra is needed in an effort to improve the welfare of mustahik so that they can improve their degree of life. To be able to improve the welfare of mustahik, a productive zakat distribution strategy is needed that is in accordance with the vision and mission of DT Peduli North Sumatra, one of which is to

empower the community in the economic field. The results of an interview with Mr. Kustriawan about the strategy of the productive zakat distribution program at LAZ DT Peduli North Sumatra, he said that the programs at DT Peduli are pillars, one of which is the economic pillar by distributing productive zakat through the Resilient SME strategy.

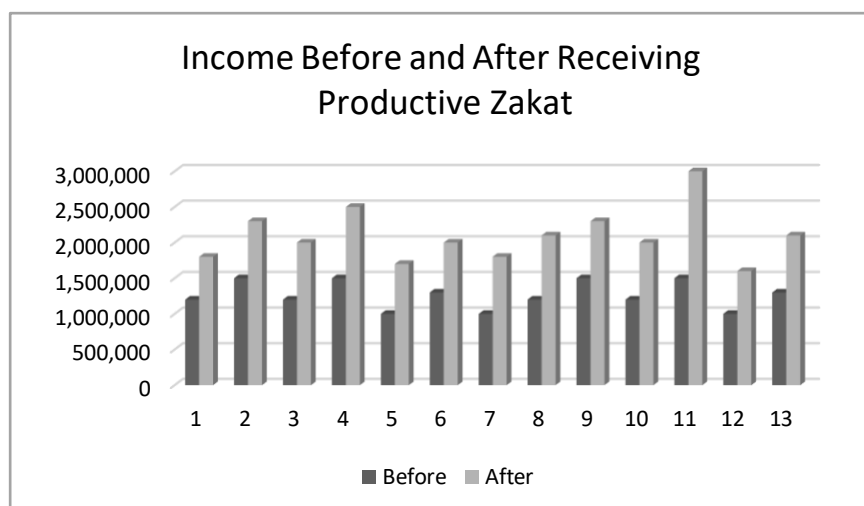
As an implementation of the vision and mission of the organization, Lembaga Amil Zakat Daarut Tauhid Peduli North Sumatra strives to realize the welfare of mustahik through community development and empowerment programs. The economic empowerment program is carried out through the Resilient SME strategy. The economic empowerment program through the Resilient SME strategy has been started since January 2020. Where this strategy is aimed at people who have micro small businesses in order to improve welfare, business management skills, household financial management, and understanding of spiritual values and community morality. This strategy is carried out by providing business assistance such as carts, providing business capital assistance and entrepreneurial and spiritual guidance. For the entire productive zakat assistance fund worth Rp.5,000,000,- per mustahik on a grant basis. This Resilient SME strategy embraces 13 mustahiks of productive zakat. Where LAZ DT Peduli North Sumatra provides entrepreneurship training to mustahiks within one month.

Although the distribution strategy has been running quite well, there are still some obstacles faced by LAZ DT Peduli North Sumatra in distributing productive zakat through this Resilient SME strategy, such as internal and external obstacles. Based on the results of interviews with Mr. Abdul Muthalib as the Program Staff of LAZ DT Peduli North Sumatra, he explained that the obstacles faced by LAZ DT Peduli North Sumatra are also from the lack of staff and the density of existing programs.

From the external side, the obstacle faced by LAZ DT Peduli North Sumatra in distributing productive zakat is the lack of cooperation of mustahik who receive productive zakat assistance. Where in conducting *surveys* and *assessments* to mustahiks of productive zakat, many are impatient because the *survey* and *assessment* process is considered quite long. Another obstacle that is also faced when distributing productive zakat is the lack of understanding of the community regarding LAZ DT Peduli North Sumatra itself, where the community considers that this institution is the same as government agencies in distributing zakat assistance. In

addition, when the productive zakat mustahik entrepreneurship coaching is carried out, many do not attend the activity. If we look at the previous indicators of mustahik welfare, from the interview data and from the DT Peduli North Sumatra *Key Performance Indicator* data, it can be analyzed that this distribution has a significant impact, because the mustahik of productive zakat can meet their daily needs, already have a permanent job, can get health facilities when sick, decent living conditions, and the average increase in mustahik income is 63.38%.





**Figure 1**  
**Characteristics of Respondents Based on Income and After**  
**Receiving Productive Zakat**

*Source: Processed primary data*

Although income has increased, this has not been able to fully change the mustahik's welfare conditions. Based on interviews conducted with Mr. Kustriawan, mustahiks who get productive zakat assistance have not yet become muzakki, the mustahiks of productive zakat are only able to become *muktafi*, namely people who are able to meet their daily needs and become *munfiq* or people who invest in their daily lives.

The low distribution of productive zakat at LAZ DT Peduli North Sumatra must also be a concern in the future. So that the mustahik of productive zakat can be even more in the future so that the purpose of zakat to improve the welfare of mustahik can be realized. Therefore, effective and professional management of zakat funds is needed which requires good cooperation between the government, amil zakat institutions and society in general.

#### 4. Conclusion And Suggestions

It can be concluded that the results of research on productive zakat distribution strategies at LAZ DT Peduli North Sumatra use the concept of grants or gifts without returns, solely to help mustahik so that they can be empowered and can improve their welfare. The strategy used is UKM (Micro Small Business) Tangguh, where this productive zakat distribution strategy is carried out by providing business assistance such as carts, providing business capital assistance and entrepreneurship coaching. The impact of the distribution of productive zakat is quite significant because the average increase in new income is 63.38%, but this increase has not been able to fully change the mustahik's welfare conditions. When viewed again, mustahiks who receive productive zakat assistance have not yet become muzakki, only become *muktafi*, namely people who are able to meet their daily needs and become *munfiq* or people who give alms.

Researcher suggestions for the results of this productive zakat distribution strategy to increase the understanding of mustahik and the community who will receive productive zakat in the future, LAZ DT Peduli North Sumatra needs to conduct direct and indirect socialization such as digital marketing that is more active to the community. So that there is no misunderstanding in the distribution of this productive zakat. Because most people think that zakat assistance from

BAZNAS or LAZNAS is mostly in the form of cash. Further research is expected to perfect it by conducting research on more BAZNAS or LAZNAS in other places, so that there is more information about the distribution of productive zakat and strategies in improving the welfare of mustahik.

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