



ANALYSIS OF THE EFFECTIVENESS OF ZAKAT, INFAQ, AND SHADAQAH UTILIZATION ON THE EMPOWERMENT OF MUSTAHIQ IN LAZISMU PAMEKASAN

Matnin

Institut Agama Islam Al-Khairat Pamekasan

Email: ftih.matnin@gmail.com

Abstract: This study aims to find out how the pattern of zakat utilization is applied in LAZISMU, which is also a model applied in the empowerment of mustahik. With a trusted, professional, and transparent work culture, the Muhammadiyah Amil Zakat Infaq and Shadaqah Institution (LAZISMU) Pamekasan Regency is trying to develop itself into a trusted Zakat Institution. The research method used in this study is a qualitative research method, where the data analysis technique used in this study is data reduction, where all data and information obtained are sorted first before being outlined in the research discussion. The results of the study show that there is a need to maximize training and coaching programs to improve the economy of Duafa. In the utilization of zakat, LAZISMU, in addition to distributing it itself, also always optimizes the Assembly, Institutions, and Ortom within Muhammadiyah so that it has a wider impact on the beneficiaries and the programs are more varied.

Keywords: Effectiveness, Utilization, Empowerment of mustahiq

INTRODUCTION

Poverty is a problem that is still faced by the Indonesian people. As of March 2017, the number of poor people in Indonesia was recorded at 27.77 million people if which is percentaged to reach 10.64% of the total population of Indonesia. The number of poor people in Indonesia is still very large, even though there is a decrease in the poverty rate. This remains a very heavy burden for the Indonesian government to continue to improve the welfare of the Indonesian people. Of course, this welfare can be achieved with the support of the Indonesian people themselves, to continue to work hard to achieve common welfare.

One of the poverty alleviations is the creation of a mechanism that is able to flow wealth from the wealthy to the underprivileged community. Zakat, as the fourth pillar of Islam, is the main instrument owned by Islam, which functions as a distributor of wealth flows from the able to the underprivileged. Zakat is an official institution that is directed to create equity and justice for the community, so that the standard of living of the community can be improved. One of the National LAZs that implements the utilization of zakat is LAZISMu Peekasan Regency. Which was established by PP. Muhammadiyah in 2002 was subsequently inaugurated by the Minister of Religion of the Republic of Indonesia as a National Amil Zakat Institution through Decree No. 457/21 November 2002, which was then reaffirmed through the Decree of the Minister of Religion of the Republic of Indonesia number 730 of 2016.

Every year, LAZISMu continues to improve its performance, both in collecting zakat and in utilizing zakat. Zakat is one of the social pillars of Islam, because it has a direct relationship with humans (hablum minan nas) (Rozi dkk., 2024). stated that zakat functions to form righteousness in the social system of society, such as eradicating poverty, fostering a

sense of care and love for the weaker groups. It should be noted that infaq and shadaqah are part of zakat, which have the same function and purpose for both muzakki, munfik, and mushaddiq as well as mustahiq. It's just that the difference is who the recipient is, how it will be paid, and when it will be issued.

METHOD

The research method used in this study is a qualitative research method. Qualitative research methods are used to analyze, analyze, and measure the phenomena of social problems that cannot be explained by quantitative research. (Jaya, 2020). In this study, a qualitative approach of case studies is used to explain the case more specifically. Thus, this research focuses on individuals, groups, organizations, institutions, and so on. The purpose of using the qualitative research method of case studies in this study is to understand the problems that occur in the research object, namely the analysis of the effectiveness of ZIS utilization on mustahiq empowerment in LAZISmu Pamekasan Regency. This study uses two data sources, namely primary data and secondary data. Primary data was obtained from the results of an in-depth interview with the Leader of LAZISMU Pamekasan. As for the secondary data, it was obtained from the official LAZISMU Pamekasan website.

In collecting data for this research, two techniques were used, namely observation techniques and interview techniques. Observation techniques are used to see how the utilization and empowerment of the LAZSIMU Pamekasan zakat is utilized. As for the interview, it was carried out with a structured technique. The data analysis technique used in this study was data reduction, where all data and information obtained were sorted first before being outlined in the discussion of this study.

RESULT AND DISCUSSION

LAZISMU is a national-level zakat institution that serves in community empowerment through the utilization of zakat, infaq, alms, and other charitable funds from individuals, institutions, companies, and other institutions. LAZISM was established by the Central Government of Muhammadiyah in 2002, then inaugurated by the Minister of Religious Affairs of the Republic of Indonesia as a National Amil Zakat Institution through Decree No. 457/21 November 2002. Subsequently, it was reaffirmed as LAZNAS through the Decree of the Minister of Religion No. 730/14 December 2016. This is related to the enactment of the Zakat Law No. 23 of 2011, Government Regulation No. 14 of 2014, and PMA No. 333 of 201515. (Stuart Scott, 2017: 23).

The Muhammadiyah Amil Zakat Infaq and Shadaqah Institution (LAZISMU) Pamekasan Regency is a national-level non-profit institution that serves in community

empowerment through the productive utilization of zakat, infaq, waqf, and other charitable funds from individuals, institutions, companies, and other agencies. The Muhammadiyah Amil Zakat Infaq and Shadaqah Institution (LAZISMU) of Pamekasan Regency was established in 2002, which was marked by the signing of a declaration by Prof. Dr. HA. Syafi'i Ma'arif, MA (Buya Syafi'i) and subsequently inaugurated by the Minister of Religion of the Republic of Indonesia as a National Amil Zakat Institution through the Decree of the Ministry of Religion of the Republic of Indonesia No. 457 of 2002 updated No. 730 of 2016 updated No. 90 of 2022.

The establishment of the Muhammadiyah Amil Zakat Infaq and Shadaqah Institution (LAZISMU) of Pamekasan Regency is intended as a zakat management institution with modern management that can deliver zakat as part of the problem *solver* of the growing condition of the community. With a trusted, professional, and transparent work culture, the Muhammadiyah Amil Zakat Infaq and Shadaqah Institution (LAZISMU) Pamekasan Regency strives to develop itself into a trusted Zakat Institution. And over time, public trust has strengthened. With the spirit of creativity and innovation, the Muhammadiyah Amil Zakat Infaq and Shadaqah Institution (LAZISMU) Pamekasan Regency always produces utilization programs that are able to answer the challenges of change and social problems of the developing community.

Vision and Mission

Vision:

- a. Becoming a trusted National-based Amil Zakat Institution
- b. Making the Amil Zakat Infaq and Shadaqah Muhammadiyah Institution (LAZISMU) Pamekasan Regency trustworthy, transparent, and professional in the context of empowering the poor and mustadh'afin following the goals of Muhammadiyah.

Mission:

- a. Optimizing the quality of ZIS management that is Trustworthy, Professional, and Transparent
- b. Optimization of creative, innovative, and productive ZIS utilizationOptimization of donor services.

Purpose:

The goal that Lazismu Pamekasan Regency wants to achieve is to optimize the management of ZIS that is trustworthy, professional, and transparent, and can improve the welfare of the community's lives through the use of ZIS that is creative, innovative, and productive.

Program

Table 1. LAZISMU Pamekasan Activity Program

NO	EDUCATION	HEALTH	ECONOMI CS	DA'WAH	SOCIAL HUMANIT Y	QURBA N
1	Scholarship	Healthcare Car	Empowerment of Micro, Small, and Medium Enterprises (MSMEs)	Caring for Da'i Cadres	Indonesia Alert (Emergency Response/Preparedness)	TAFAT UR (Qurban Facility Savings)
2	Care for Teachers	Hijamah/ Cupping	MSME Training and Development	Da'wah Service Car	Surgery/ Home Cleaning	Rendang mu (Qurban Packaging)
3	Boarding	Care for Health	Santripreneur	Da'wah Media (Magazine / Bulletin)	Orphan Compensation	
4	Tahfidz	-	-	Back to Masjid	Care for the Elderly	-
5	-	-	-	-	Friday Blessings	-
6	-	-	-	-	Social Service Car	-

The program is something that must be made by every Amil Zakat institution. With the program, the distribution system can be carried out by LAZISMU Pamekasan. This program is planned and carried out following the vision and mission of the Amil Zakat institution itself. LAZISMU Pamekasan makes many programs that have been planned by the vision and mission, such as education, da'wah, social, and economic programs.

Empowerment

Utilization comes from the words "power" and "guna," which mean effort and benefit. According to the great dictionary of the Indonesian language (KBBI), utilization has the mastery to be able to bring results and benefits; business to be able to carry out duties well; and efficiency. In another sense, *utility* is defined as "*useful, especially through being able to perform several functions*. (useful, especially through the ability to perform multiple functions). Then, according to Efendy (2020), utilization is often also interpreted as a business to be able to bring results and benefits. In some of the senses above, it is synthesized that utilization is an effort to bring greater and better results or benefits by utilizing all the resources and potential that are possessed. Utilization is aimed at utilizing all the potential inherent in the resources owned optimally. The utilization of zakat infaq sodaqoh is the core of all ZIZ

fundraising activities. The basic concept of utilizing zakat, infaq sodakoh is how to turn mustahiq into muzaki. For this reason, the distribution of zakat must be accompanied by a complete understanding of the problems that exist in the recipient.

Definition of Zakat

Definition of Zakat According to sharia terminology (term), zakat is the name of a certain number of assets that have met certain conditions that are required by Allah to be issued and given to those who are entitled to receive them, with certain conditions. (Sagara, 2020). Zakat is a religious obligation for a Muslim, just like prayer, fasting, and Hajj, which must be paid as a certain proportion of their wealth or net income. Meanwhile, the definition of zakat according to the Law of the Republic of Indonesia No. 23 of 2011, zakat is property that must be issued by a Muslim or business entity to be given to those who have the right to receive it, following Islamic law. (Bhand dkk., 2023). From some of the definitions above, it can be concluded that zakat is a mandatory alms that must be issued by every Muslim that is issued at a certain time, and also property or objects that will be issued **after** reaching the haul and nisab.

Legal Basis of Zakat

Zakat is based on the Qur'an and Sunnah that the property owned by humans is a trust and a trust given by Allah, and is useful for society.

Zakat Management

Zakat management is one of the efforts to plan, organize, implement, supervise, distribute, and utilize zakat funds.

Definition of Infaq

Infak comes from the word "anfaqa," which means to take out something (property) for the sake of something. Meanwhile, according to Sharia, infak means spending part of the property or income for one benefit as ordered by Islamic teachings.¹⁰ According to the Great Dictionary of the Indonesian Language, Infaq is the expenditure of property that includes zakat and non-zakat. In the Islamic view, infaq is a sunnah worship. Infaq is one of the most memorable acts in human life, in achieving happiness in life, both in this world and in the hereafter. Infaq in the teachings of Islam is something worth worship that is intended for the benefit of the ummah. The meaning of infaq in its general form is to sacrifice wealth in the way of Allah, which can guarantee all human needs according to the ordinance regulated by the law (Rokhmiyati, 2021)

The virtue of infaq for Muslims is to be able to protect themselves from forces that want to attack and cause earth damage, turn away from the way of Allah, and prevent evil and persecution. Making humans live peacefully and side by side in society. If a Muslim has paid

zakat, it means that he has fulfilled the rights of the poor and has fulfilled the obligations commanded by Allah, and if it is accompanied by sunnah alms, then he means that he has given space to the underprivileged (Rokhmiyati, 2021). From the above definition, it can be concluded that infaq is a form of sunnah alms whose giving can be done anywhere and anytime, and the infaq can be in the form of anything in the form of money or objects. However, it is generally in the form of money.

Shadaqoh

Shadaqoh comes from the word sadaqa, which means the right. Meanwhile, a person who likes to do shadaqah is defined as a person who is correct in his confession of faith. According to the term shadaqoh, that is, spending part of property or income for an interest ordered by religion. According to Revelation, shadaqoh or shadaqoh means setting aside some of the wealth he has to be given to the fuqara wal masakin or people who are entitled to it with a sincere heart and hoping for the pleasure of Allah. Giving to others voluntarily, both material and non-material, without nisab and can be done anywhere at any time and to anyone without any rules and conditions, except to hope for the pleasure of Allah (Efendy, 2020).

The law of shadaqah in the Qur'an and Hadith is, it is recommended to perform shadaqah but not as an obligation in issuing zakat and prayer, because alms have no provisions and the level is like zakat and shadaqoh there are no provisions for its implementation like prayer. Shadaqoh also has many benefits, which are not only beneficial to oneself but also beneficial to the person who is dishadaqahi. Shadaqoh is also a fast path for anyone who wants to get sustenance, as the Prophet PBUH said "seek sustenance by shadaqoh" even in a narrow situation even in a narrow situation where a person is encouraged to do shadaqoh. The purpose of shadaqoh for givers is: first, alms can make people work hard so as to multiply their sustenance; work itself is shadaqoh if it is intended for good, both for oneself, family, and the people around them. Second, bershadaqahoh can start people to seek halal sustenance and is a way for humans to repent from deviant behavior at work, because humans will feel that they are always watched by the people we give shadaqah to, and this will make life more blessed. Third, bershadaqoh can increase social awareness, because we know that all humans in this world need their neighbors. Fourth, bershadaqoh will make human life simple and humble. Fifth, giving can reduce love for the world and prepare for life in the hereafter. Sixth, Bershadaqoh can avoid a lifestyle that boasts and enjoys riya (Ahyani dkk., 2021).

Utilization at LAZISMU

To achieve its mission, LAZISMU has decided on the following strategic policies for utilization:

- a. The priority of beneficiaries is the poor, the poor, and the disabled.
- b. The distribution of ZIS is carried out programmatically (planned and measured) according to the core of the Muhammadiyah movement, namely: education & health, economy, and social da'wah & humanity.
- c. Synergizing with Muhammadiyah assemblies, institutions, organizations, and charities in realizing the program.
- d. Synergize with institutions and communities outside Muhammadiyah to expand the domain of da'wah as well as increase public awareness of the organization.
- e. Minimize charitable assistance except in emergencies, such as in the eastern region of Indonesia, areas exposed to disasters, and rescue efforts.
- e. Intermediation for every business that creates conditions and supporting factors for the realization of a true Islamic society.
- f. Mobilize the institutionalization of the ZIS movement in all Muhammadiyah structures and charities (Hakim dkk., 2023).

Based on the position of LAZISMU as an intermediate institution, in the distribution and utilization of productive zakat funds, infak and alms synergize with various institutions both within and outside Muhammadiyah.

Empowerment of Mustahik at LAZISMU

Seeing the reality of poverty that is increasingly soaring in this country, of course, it invites many people to be concerned. Likewise, LAZISMU, whose main goal is for the welfare of the community, certainly has an important role in this problem through the zakat funds it manages. Therefore, as outlined in the third part of the 2011 Zakat Law regarding utilization, which is contained in article 27, which reads: 1. Zakat can be used for productive efforts in handling the poor and improving the quality of the people. 2. Utilization for productive business as intended in paragraph (1) is carried out if the basic needs of the mustahik have been met.

CONCLUSIONS

Based on the findings of the research regarding the effectiveness of zakat, infaq, and shodaqah (ZIS) utilization in empowering mustahik, several important conclusions can be drawn. LAZISMU, as a zakat management institution under Muhammadiyah, demonstrates a proactive and inclusive approach in the distribution and utilization of ZIS funds. Not only does it distribute zakat directly, but it also optimally engages various assemblies, institutions, and autonomous organizations (Ortom) within Muhammadiyah. This collaborative approach ensures a broader and more significant impact on beneficiaries, resulting in program variations that are more comprehensive and responsive to the diverse needs of the mustahik. The

empowerment initiatives for mustahik are implemented in alignment with existing laws and regulations, as well as guided by Islamic principles. LAZISMu places a strong emphasis on legal and Sharia compliance, ensuring that every empowerment activity upholds religious values and legal frameworks. This alignment reinforces the credibility and trustworthiness of the institution in the eyes of stakeholders and beneficiaries alike.

In its implementation, LAZISMu also sets empowerment priorities based on principles of fairness and justice. The allocation of resources and selection of beneficiaries are conducted through a transparent and equitable process, ensuring that the assistance provided truly reaches those in need and supports their growth toward self-reliance. Overall, the utilization of zakat through LAZISMu has proven to be effective in enhancing the welfare of the mustahik. This is evident from the improvements seen in business development, ethical business practices, and even in the beneficiaries' growing ability to pay zakat themselves. Such progress reflects the success of zakat not only as a tool for temporary relief but also as a strategic instrument for long-term empowerment and socio-economic transformation.

BIBLIOGRAPHY

- Ahyani, H., Slamet, M., & Tobroni. (2021). Building the Values of Rahmatan Lil 'Alamin for Indonesian Economic Development at the 4.0 Era from the Perspective of Philosophy and Islamic Economic Law. *AL-IHKAM: Jurnal Hukum & Pranata Sosial*, 16(1), Article 1. <https://doi.org/10.19105/al-lhkam.v16i1.4550>
- Bhand, L. A., Iqbal, T., & Ali, N. (2023). COMPARISON OF SHARIA COURTS OF PAKISTAN, UNITED ARAB EMIRATES (UAE), INDONESIA, AND MALAYSIA. *Russian Law Journal*, 11(2), Article 2.
- Efendy, H. K. (2020). *Analisis Pengaruh Pendayagunaan Zakat, Infaq Dan Shadaqah (Zis), Produk Domestik Regional Bruto (Pdrb) Dan Upah Minimum Kabupaten/Kota (Umk) Terhadap Tingkat Kemiskinan Di Kabupaten/Kota Provinsi Banten Tahun 2011 – 2015* [bachelorThesis, Jakarta: Fakultas Ekonomi dan Bisnis UIN Syarif Hidayatullah Jakarta]. <https://repository.uinjkt.ac.id/dspace/handle/123456789/35505>
- Hakim, A., Ahmad, R., & Jaafar, S. M. J. S. (2023). The Methodology of Reforming Islamic Law Fatwa Bahthul Masail Nahdlatul Ulama in Family Planning (KB) in Indonesia by the Maqasid Shari'ah Approach. *AL-MANHAJ: Jurnal Hukum Dan Pranata Sosial Islam*, 5(1), Article 1. <https://doi.org/10.37680/almanhaj.v5i1.2934>
- Jaya, I. M. L. M. (2020). *Metode Penelitian Kuantitatif dan Kualitatif: Teori, Penerapan, dan Riset Nyata*. Anak Hebat Indonesia.

- Rokhmiyati, S. (2021). Aktualisasi Manajemen Pendidikan dan Dakwah Bi Al-Hal Melalui Media Voucher Infaq dalam Menunjang Kemakmuran Masjid Nurussaadah Kota Salatiga. *Intiqad: Jurnal Agama dan Pendidikan Islam*, 13(2), Article 2. <https://doi.org/10.30596/intiqad.v13i2.8197>
- Rozi, M. F., Mashudi, & Huda, Q. (2024). Program Innovation in the National Amil Zakat Management System: A Step Towards Enhancing the Welfare of Mustahik: *Perisai : Islamic Banking and Finance Journal*, 8(1), Article 1. <https://doi.org/10.21070/perisai.v8i1.1678>
- Sagara, Y. (2020). *Maqhasid Syariah Index Not Able to Measure The Performance of Sharia Financial Institutions (Study of Indonesia and Middle East)*. <https://repository.uinjkt.ac.id/dspace/handle/123456789/53385>