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## SHARIA ECONOMIC LAW ANALYSIS ON ZAKAT MANAGEMENT AT BAZNAS BANDAR LAMPUNG CITY

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### Abstract

*This study examines the potential of zakat as an economic instrument that can enhance the welfare of the Muslim community if managed properly according to Sharia principles. In practice, zakat's collection, management, and distribution should comply with religious guidelines to be used productively as a community fund source. However, current zakat management faces challenges, such as the use of conventional banks for zakat collection, distribution that is more consumption-oriented, and a management process that is not yet effective. This research was conducted at BAZNAS in Bandar Lampung City using a descriptive qualitative approach. The results show that the use of conventional banks by BAZNAS is solely as a zakat collection medium, not as a manager; and is considered compliant with Sharia economic law, referencing Ibn Asyur's maqashid shari'ah, as it provides broad benefits. As an official zakat management institution in Bandar Lampung, BAZNAS strives to manage zakat by government regulations to improve community welfare through distribution models that include consumptive and productive empowerment approaches.*

**Keywords:** Sharia Economic Law, Fundraising, Distribution, Zakat

### A. INTRODUCTION

Zakat is one of the columns of Islam and a frame of rever that's mandatory for all Muslims, given they meet the conditions stipulated by Sharia. Zakat is additionally an adore with socio-economic components and a communal nature, which is why it is often referred to as *ibadah maliyah ijtimaiyah*, or worship involving wealth that holds potential and strategic roles in advancing the welfare of society. The obligation to perform zakat is frequently emphasized in the Qur'an,

particularly in Surah Al-Baqarah, verse 43, which states;

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ  
الرَّكَعِينَ ﴿٤٣﴾

“And establish prayer, give zakat, and bow with those who bow (in worship)” (Qur'an Surah Al-Baqarah: 43)

Zakat is also one of the pillars of Islam, as stated in the Hadith narrated by Bukhari and Muslims: “Islam is built upon five pillars: bearing witness that there is no god but Allah and Muhammad is His messenger, establishing prayer, paying

zakat, fasting during the month of Ramadan, and performing the pilgrimage to the House (Kaaba) for those who are able”. Etymologically, zakat implies “growth, filtration, and blessing”. Zakat is characterized as the commitment to disperse a parcel of one's riches to those who are entitled to get it in agreement with devout rules (mustahik). “Zakat” also signifies development, purification, and improvement.<sup>1</sup> Zakat plays a crucial role in fostering wealth development in a virtuous manner while also purifying the soul of the zakat giver. It is a form of devotion that encourages Muslims to view their wealth as a gift from Allah and to distribute it to

the poor, rather than keeping it solely for themselves.<sup>2</sup>

In Walk 2023, the destitution rate in Indonesia come to 25.90 million individuals. The destitution rate was detailed to have diminished after the Central Bureau of Measurements (BPS) reported in Walk 2022 that the destitution rate was 9.54 percent, with a decay of 0.17 rate focuses from September 2021 and a diminishment of 0.60 rate focuses from Walk 2021. However, according to BPS, the poverty rate increased by 0.03 percent in September 2022 compared to March 2022, reaching 9.57 percent. Nevertheless, the overall poverty level in Indonesia has decreased compared to the previous year.<sup>3</sup>

**Figure 1. Development of poverty levels September 2012 - March 2023**



Source: Central Statistics Agency (BPS: Official Statistics News No. 47/07/Th. XXVI, 17 July 2023)

According to the World Bank, the number of needy individuals in Indonesia has expanded from 54 million to 67

million, despite claims that this figure would decay between 2011 and 2022. As of now, 13 million individuals have fallen

<sup>1</sup> Yusuf Qardawi, , *Fiqhus Zakat, Terj. Salman Harun, et.Al., Hukum Zakat* (Bogor: Pustaka Litera Antar Nusa, Cet. ke-10, 2007).

<sup>2</sup> Aliyu Olugbenga Yusuf, Bello Yerima, and Grace Ape, “Evaluation of Development in Zakat Literature,” *International Journal of Zakat* 5, no. 1 (2020): 29–43, <https://doi.org/10.37706/ijaz.v5i1.196>.

<sup>3</sup> Badan Pusat Statistik Indonesia, “Profil Kemiskinan Di Indonesia Maret 2023,” *Badan Pusat Statistik*, no. 57 (2023): 1–8, <https://www.bps.go.id/pressrelease/2018/07/16/1483/persentase-penduduk-miskin-maret-2018-turun-menjadi-9-82-persen.html>.

into destitution. The East Asia and Pacific Financial Upgrade report from October 2022 demonstrates that Indonesia is presently among the 100 poorest nations in the world, whereas the World Populace Audit (WPR) positions Indonesia as the 73rd poorest nation all-inclusive.<sup>4</sup> Poverty is a social issue that must be addressed by both the government and all levels of society. One approach to alleviating poverty is through equitable distribution, which involves the wealthy empowering the poor by contributing a portion of their wealth, either through expenditures or social funds.<sup>5</sup> Zakat is one form of distribution within the Islamic economic system.<sup>6</sup>

Agreeing to the Republic of Indonesia Law Number 23 of 2011, Article 1, Section 2 on the administration of zakat, zakat is a commitment for Muslims who meet the criteria built up by Islamic law. The law characterizes the administration of zakat as the arranging, usage, and coordination exercises related to the collection, dispersion, and utilization of zakat.<sup>7</sup>

A non-structural government body regulates zakat management, the National Zakat Amil Agency (BAZNAS), which is further refined by Government Control Number 14 of 2014 concerning the usage of Law Number 23 of 2011.<sup>8</sup>

BAZNAS Provincial and BAZNAS District/City agencies are established to carry out their respective tasks and activities in each region. BAZNAS Common is shaped by the Serve upon the Governor's proposition, whereas BAZNAS District/City is shaped by the Serve or an assigned official upon the Regent/Mayor's proposition, with both being considered by BAZNAS. BAZNAS Bandar Lampung City was established based on the Proclaim of the Chief Common of Islamic Community Direction Number DJ.II/568 of 2014 regarding the Formation of National Zakat Amil Agencies for Districts/Cities throughout Indonesia.<sup>9</sup> The letter from the Directorate Common of Islamic Community Advancement beneath the Service of Devout Undertakings of the Republic of Indonesia, No. II OT/1585/2014, dated September 3, 2014, relates to the follow-up for BAZNAS Territorial. As an official government body, BAZNAS Bandar Lampung City is responsible for collecting and distributing zakat, implementing economic empowerment programs, providing education and counseling, conducting humanitarian projects, and ensuring transparency. The role and strength of BAZNAS Bandar Lampung City are crucial assets in supporting the

<sup>4</sup> Tomi Agus Triono and Reno Candra Sangaji, "Faktor Mempengaruhi Tingkat Kemiskinan Di Indonesia: Studi Literatur Laporan Data Kemiskinan BPS Tahun 2022," *Journal of Society Bridge* 1, no. 1 (2023): 59–67, <https://doi.org/10.59012/jsb.v1i1.5>.

<sup>5</sup> Arif Wibowo, "Distribusi Zakat Dalam Bentuk Penyertaan Modal Bergulir Sebagai Accelerator Kesetaraan Kesejahteraan," *Jurnal Ilmu Manajemen* 12, no. 2 (2015): 28–43, <https://doi.org/10.21831/jim.v12i2.11747>.

<sup>6</sup> Ruslan Abdul Ghofur Noor, *Konsep Distribusi Dalam Ekonomi Islam Dan Format Keadilan*

*Ekonomi Di Indonesia* (Yogyakarta: Pustaka Pelajar, 2013).

<sup>7</sup> *Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat*, n.d., <https://peraturan.go.id/files/uu23-2011bt.pdf>.

<sup>8</sup> *Peraturan Pemerintah Nomor 14 Tahun 2014 Tentang Pelaksanaan Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat*, n.d., <https://peraturan.go.id/files/uu23-2011bt.pdf>.

<sup>9</sup> "Keputusan Direktur Jenderal Bimbingan Masyarakat Islam Nomor DJ.II/568/Tahun 2014 Tentang Pembentukan BAZNAS Kabupaten/Kota Se-Indonesia," n.d.

government's efforts to accelerate regional development through zakat.<sup>10</sup>

The function of zakat in promoting regional development has a high potential for alleviating poverty, reducing unemployment rates narrowing the crevice between wealthy and destitute, and indirectly enhancing economic growth, which is the state's role toward its people.<sup>11</sup> The Zakat Potential Mapping Indicators (IPPZ) conducted by Puskas BAZNAS RI for 2022 show that Bandar Lampung City has a total zakat potential of IDR 663.19 million. This data reflects an impressive amount, with significant benefits if it can be collected and distributed properly.

The collection of zakat funds is crucial in zakat administration as it represents the movement of zakat management. Zakat collection is the procedure or method of gathering a certain amount of wealth mandated by Allah *swt* to obtain and delivered to those who deserve to receive it.<sup>12</sup>

The distribution of zakat collections is the most significant element in achieving the goals of zakat. Zakat distribution involves transferring zakat to the mustahik for consumption or management and development as capital to increase their standard of life. The Qur'an highlights zakat collection and distribution, as stated in Surah Al-Tawbah: 60: "Indeed, the zakat is only for the poor, the needy, those who administer it, those whose hearts are to be reconciled, for freeing slaves, for those in debt, for the cause of Allah, and the wayfarer. An

obligation from Allah. And Allah is Knowing and Wise."

As zakat is an obligatory form of worship that is also an *ibadah maliyah ijtimaiah* (worship involving wealth with a communal aspect), this analysis is essential to consider how the mechanisms of zakat collection and distribution are conducted according to Sharia guidelines.

## B. RESEARCH METHODS

This study uses field research with a descriptive qualitative approach. This research examines the funds and distribution of zakat at BAZNAS Bandar Lampung City, which serves as the object of the study. The focus is on zakat management at BAZNAS Bandar Lampung City. The method employed is descriptive qualitative data analysis, where the research findings are presented in a narrative format accompanied by explanations. The presentation of results is inductively descriptive, meaning that basic concepts are first explained before proceeding with a detailed discussion of the challenges encountered in the research.

Information investigation includes information decrease, information introduction, and conclusion drawing. As a critical activity, data analysis includes the processing of information collected through various methods such as observation, interviews, and recordings. The first stage, data reduction, involves summarizing, selecting key aspects, focusing on essential elements, and identifying emerging themes and patterns. The second stage is data presentation,

<sup>10</sup> Rudi Santoso et al., "Kajian Filsafat: Zakat Sebagai Sumber Keuangan Negara," *IJRC: Indonesian Journal of Religion Center* 1, no. 1 (2023): 1–7, <https://doi.org/10.61214/ijrc.v1i1.7>.

<sup>11</sup> Rita Zaharah, Efa Rodiah Nur, and Rudi Santoso, "Pengaruh Investasi Terhadap Pertumbuhan Dan Pembangunan Ekonomi

Dalam Perspektif Ekonomi Islam," *Asas* 14, no. 02 (2023): 70–80, <https://doi.org/10.24042/asas.v14i02.15697>.

<sup>12</sup> Azannah Juliasni, "Analisis Efektivitas Penghimpunan Dan Pendistribusian Zakat Produktif Di Badan Amil Zakat Nasional (BAZNAS) Provinsi Riau" (2019).

where, in subjective inquiry, information can be displayed in different shapes such as brief depictions, infographics, connections between categories, flowcharts, and comparable groups.<sup>13</sup> The third step in the conclusion drawing and verification process involves formulating conclusions. In qualitative research, these conclusions typically consist of new findings that have not been previously revealed, providing descriptions or illustrations of objects that were not clear or well-understood before the research but became clearer following the study.<sup>14</sup>

## C. RESULTS AND DISCUSSION

### 1. Mechanisms of Zakat Collection

The National Zakat Administration Organization (BAZNAS) of Bandar Lampung City, employs several methods/programs for zakat collection, including:

#### a. Direct Zakat Payment by Muzakki

In this method, Muzakki visits the BAZNAS office, registers their details using the SIMBA (BAZNAS Information Management System) instrument, and then submits their zakat. The Amil issues a BSZ (Zakat Payment Receipt) as an archive, prays for the Muzakki, and prepares a report for BAZNAS data records.

#### b. Collection through UPZ, CSR, Retail

In this method, UPZ, CSR, and Retail collaborate by planning joint programs and conducting meetings (letters). BAZNAS provides a form for Muzakki to fill out and requests necessary documents. After presenting the program plan, an MoU is signed between BAZNAS Bandar Lampung management and the Muzakki/Munfiq. Program implementation and publication follow, followed by monitoring and evaluation, and BAZNAS creates a report as an archive.

#### c. Indirect Zakat Payment via Bank Transfer

In this method, Muzakki transfers zakat funds via bank transfer. Muzakki can confirm the transaction through WhatsApp, phone, email, or other social media. The Amil verifies the bank transaction, registers Muzakki's data in the SIMBA system, contacts and prays for Muzakki, and issues a BSZ.<sup>15</sup>

### 2. Indirect Zakat Collection via Bank Transfer

Zakat funds are collected indirectly through the official BAZNAS Bandar Lampung bank accounts, as follows;

<sup>13</sup> Aqilla Nur Fadia Ardi and Hardianti Yusuf, "Mekanisme Pengimpunan Dan Pendistribusian Zakat Fitrah Di," *Balance: Jurnal Ekonomi Dan Bisnis Islam* 4, no. 1 (2022): 11–20,

<https://ejurnal.iainpare.ac.id/index.php/balanca>

<sup>14</sup> Ardi and Yusuf.

<sup>15</sup> "Surat Keputusan Ketua Baznas Kota Bandar Lampung Tentang SOP Pengumpulan, Pendistribusian Dan Pelayanan Muzaki," n.d.

**Table 1. List of BAZNAS Bandar Lampung Bank Accounts**

No	Bank	Account Number	Account Holder
1	Lampung	380.03.04.88000.4	Badan Amil Zakat Nasional Kota Bandar Lampung
		380.03.04.99000.6	
2	Muamalat	3510066666	BAZNAS Kota Bandar Lampung
3	Mandiri	114 00 1242314 4	“
4	Mega Syari'ah	200612231 5	“
5	CIMB Niaga Syariah	860666665 500	“
6	BSI	372777007 5	“
		372777700 7	“
7	BCA Syari'ah	066300666 6	“
8	Waway	001-10-00522	“
9	BPRS Syari'ah	101010800 4	“
		101010875 7	“
10	POS	015752416 6	“
11	Permata Syari'ah	415295909 0	“
12	DKI Syari'ah	726.22.999.009	“

Source: BAZNAS Bandar Lampung City

The table above shows that BAZNAS Kota Bandar Lampung utilizes 12 bank accounts for zakat collection, including 8 accounts in Sharia banks and 4 in conventional banks. BAZNAS, as the official institution responsible for zakat collection and management, supports zakat implementation as one of the five pillars of Islam. This raises a contradiction when compared to the MUI Fatwa No.1 of 2004 on interest, which declares transactions with conventional banks as haram due to the presence

of interest systems in conventional financial institutions.

The use of conventional banks such as Bank BRI, Bank Mandiri, Bank Lampung, and Bank Wawai for zakat collection is a usage of Law No. 23 of 2011, Article 16, which states that BAZNAS, at the central, provincial, or district/city level, may establish Zakat Collection Units (UPZ) in government offices, State-Owned undertakings (SOEs or BUMN), Regional-Owned Enterprises (ROEs or BUMD), private companies, and other enterprises. This is

reinforced by Presidential Instruction No. 3 of 2014 on the Optimization of Zakat Collection at Ministries/Agencies, National Teach Secretariats, State Commissions, Regional Governments, SOEs/BUMN, and ROEs/BUMD through BAZNAS.<sup>16</sup>

BAZNAS Kota Bandar Lampung collects zakat at SOEs such as Bank Mandiri, a conventional bank, merely as a UPZ, with the funds eventually managed by Sharia banks, such as Bank Syariah Indonesia (BSI). This also reflects synergy with local governments to optimize zakat from civil servants, where regulations involve Bank Lampung and Bank Wawai.

The use of conventional banks for zakat collection, based on field facts and Sharia economic law analysis, while considering all aspects, *first*: public interest, there is a principle: *الأمر بمقاصدها* (*al-umuru bimaqasidiha*) (*al-umuru bimaqasidiha*), meaning "every action depends on its purpose." The aim of zakat collection through conventional banks is to optimize zakat collection,

with the output benefiting the groups through the giving out of zakat to those entitled.

*Second*: the system, that the collection of zakat using Conventional Banks is accomplished because there is a system that requires it, this is not done to all Conventional Banks but some Conventional Banks including BUMN and BUMD. As is known that Conventional Banks in their mechanisms are not based on Islamic law, then based on the analysis of Islamic economic law, it is clear that Islamic Banks are more prioritized, this is in line with BAZNAS Bandar Lampung City in its zakat collection mechanism which is prioritized in Islamic Banks with most of the collection and management carried out in Islamic Banks.

This policy may not be entirely ideal but is preferable to the absence of any policy or regulation. According to fiqh principles:

مال يدرك كقول يتك كو  
(*maa laa yudraku kulluhu, laa yutraku kulluhu*).  
Meaning "what cannot be fully achieved should not be wholly abandoned".

<sup>16</sup> *Intruksi Presiden Nomor 3 Tahun 2014 Tentang Optimalisasi Pengumpulan Zakat Di Kementerian/Lembaga, Sekretariat Jenderal Lembaga Negara, Sekretariat Jenderal Komisi*

*Negara, Pemerintah Daerah, Badan Usaha Milik Negara, Badan Usaha Milik Daerah Melalui Bada, 2014.*

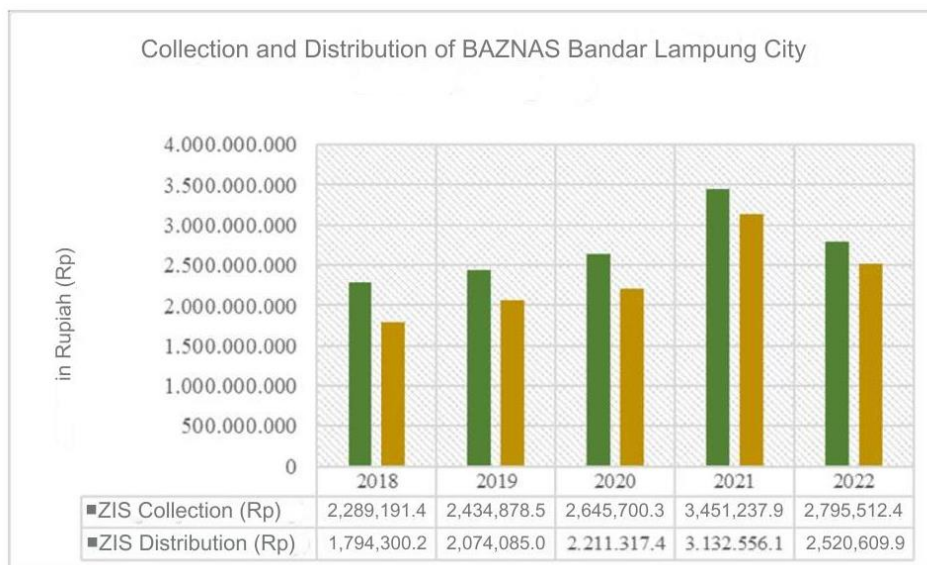
Even if BAZNAS Kota Bandar Lampung cannot yet fully utilize Sharia banks for zakat collection, it should not be abandoned, as anything beneficial contains Sharia elements. The requirement for BAZNAS Kota Bandar Lampung to establish UPZs at conventional banks is for the common good, thus such regulations are considered Sharia-compliant due to their benefit. Thus, the regulation is a sharia because it contains benefits. Based on the analysis of sharia economic

law and referring to the maqashid sharia of Ibn Asyur regarding the concept of *maqashid sharia fi amaliyah*,<sup>17</sup> Based on Sharia economic law analysis and referring to maqashid Sharia, the use of conventional banks for zakat collection is permissible.

### 3. Zakat Collection and Distribution

Data on zakat, infaq, and sadaqah (ZIS) collection and distribution are based on infographics from BAZNAS Kota Bandar Lampung covering 2018 to 2022, as shown below:

**Figure 2. Zakat Collection and Distribution Diagram of BAZNAS Kota Bandar Lampung 2018-2022**



Source: BAZNAS Kota Bandar Lampung

<sup>17</sup> Imam Muhammad al-Thahir Ibn Asyur, *Maqashid Al-Syar'iyatu Al-Islamiyah* (Tunisia: Dar assalam, 2007), 180–185.



The diagram shows an increase in zakat collection from 2018 to 2021, with a decrease in 2022 compared to 2021, with a 19% decrease in collection and a 19.54% decrease in distribution. The number of beneficiaries was 35,049 in 2021 and 30,326 in 2022.

According to Islamic law, zakat must be collected in a manner that ensures transparency, accountability, and efficiency. BAZNAS, as the authorized institution, is tasked with the collection of zakat. This involves:<sup>18</sup>

- **Legislation and Authority:** BAZNAS operates under the Indonesian National Zakat Agency Act, which empowers it to manage zakat collection and distribution. This legal framework ensures that BAZNAS's activities comply with both national regulations and Islamic principles.
- **Types of Zakat:** BAZNAS collects various forms of zakat, including

zakat maal (wealth) and zakat fitrah (purification). The collection process involves assessing the zakat obligation of individuals and businesses, and it is guided by the principles of fairness and accuracy.

- **Transparency:** Islamic law emphasizes transparency in the collection of zakat. BAZNAS implements measures to ensure that zakat funds are collected and reported accurately, and it maintains detailed records of all transactions.

The zakat collection and distribution mechanisms employed by BAZNAS in Bandar Lampung are designed to align with Islamic economic principles, ensuring that zakat is collected and utilized in a manner that promotes justice, equity, and social welfare.

The distribution of zakat at BAZNAS Bandar Lampung City can be seen in the following table;

**Table 2. Zakat Distribution by BAZNAS Kota Bandar Lampung Based on Asnaf**

Year	Asnaf					
	Fakir & miskin (Rp)	Amil (Rp)	Mu'allaf (Rp)	Fii Sabilillah (Rp)	Ibn Sabil (Rp)	Amount (Rp)
2019	1,942,685,000	268,844,021	250,000	130,500,000	650,000	2,342,929,021
2020	2,052,467,400	309,936,901		157,000,000	1,850,000	2,521,254,301
2021	2,942,366,150	499,665,868		187,240,000	2,950,000	3,632,222,018
2022	2,179,324,905	462,653,230	300,000	281,985,000	2,000,000	2,926,263,135
2023	2,817,989,183	495,022,109	1,650,000	453,226,000	1,450,000	3,769,337,292

Source: Badan Amil Zakat Nasional (BAZNAS) Kota Bandar Lampung

Zakat distribution by BAZNAS Kota Bandar Lampung is guided by its strategic plan and implemented through key programs in humanitarian, economic,

educational, health, and religious fields. Distribution is made to categories including the poor (fakir & Miskin), Amil, new Muslims (mu'allaf), in the way of

<sup>18</sup> Nurfahmi Islami Kaffah and Heru Susetyo, "Implementation Of Sharia Compliance And Good Governance At Baznas In Zakat Management In Indonesia," *Internasional*

*Conference On Islamic Law In Indonesia*, 2020, 257–68, <https://doi.org/10.4324/9781003013532-10>.

Allah (fi sabilillah), and travelers (ibn sabil).

According to the data, the largest portion of zakat is distributed to the poor, followed by Amil, in the way of Allah, travelers, and new Muslims. Based on Sharia economic law analysis, zakat distribution prioritizes the poor and needy, in accordance with Allah's command in Q.S. al-Taubah: 60:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ  
وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَاةِ قُلُوبُهُمْ وَفِي الرِّقَابِ  
وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً  
مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴿٦٠﴾

*“Indeed, zakat is for the poor and the needy, for those who administer it, for those whose hearts are to be reconciled, for freeing slaves, for those in debt, for the cause of Allah, and for the wayfarer; an obligation from Allah. And Allah is Knowing and Wise”.*

The distribution of zakat by the National Amil Zakat Agency (BAZNAS) of Bandar Lampung City is based on the strategic plan implemented through key programs in humanitarian, economic, educational, health, and religious fields. Zakat is distributed to categories including the poor and needy, amil, converts to Islam, those in the path of Allah, and travelers.

The distribution of zakat can be outlined as follows:<sup>19</sup>

1. The Poor and Needy (Fakir and Miskin): This group, as identified by data from BAZNAS Bandar Lampung and various Zakat Collection Units (UPZs) in the Bandar Lampung area, receives

assistance in the form of food aid or necessities.

2. Amil: Amil, the zakat managers or administrators within BAZNAS Bandar Lampung, receive their rights in the form of salaries and support for operational needs to ensure the sustainability of BAZNAS activities.
3. Muallaf: Converts to Islam receive material aid and guidance to support their new faith and integration into the Muslim community.
4. Fi Sabilillah: This category often receives educational support for students and religious scholars, as well as scholarship programs for higher education.
5. Ibnu Sabil: This group includes travelers who are journeying for religious purposes or other good causes and who run out of resources. They are assisted during their travels.

The distribution of zakat by BAZNAS Bandar Lampung occurs in various forms:

1. Consumptive  
Zakat is used for immediate needs, such as providing food to the poor during Ramadan and distributing aid for disaster relief, including medical supplies, vitamins, blankets, instant

<sup>19</sup> Meri Indri Hapsari and Zainal Abidin, “Zakat Distribution in Maqasid Al-Shariah Framework,” *Journal of Islamic Financial*

noodles, milk, and other necessities.

## 2. Productive

This method involves providing capital for small businesses to help beneficiaries generate sustainable income. The aim is to support economic empowerment through business development. BAZNAS Bandar Lampung implements this through small business empowerment programs.

BAZNAS Bandar Lampung's productive zakat programs have successfully improved community welfare, though not entirely eliminating poverty. The agency has made significant efforts to educate the public about zakat, infaq, and sadaqah, helping raise awareness about their potential to address various issues when managed effectively.

Zakat has the potential to alleviate poverty when integrated with proper economic policies. However, to maximize its impact, institutions like BAZNAS must focus on productive zakat, which encourages self-reliance and long-term income generation among recipients. In productive zakat models, providing capital for businesses, as BAZNAS Bandar Lampung does, can generate economic empowerment, but emphasizes that continuous support, mentorship, and monitoring are essential to sustain the impact.<sup>20</sup>

Zakat management in Muslim-majority countries that while consumptive

zakat addresses immediate needs, it should only be a short-term solution. Long-term alleviation of poverty relies on zakat being channeled toward productive ventures.<sup>21</sup> BAZNAS Bandar Lampung's efforts to use zakat productively align with these recommendations. However, Ali stresses the need for better data systems to ensure Zakat reaches the neediest and to track the long-term outcomes of such programs.

As a zakat management institution, BAZNAS Bandar Lampung engages in several institutional activities, including:

1. Conduct outreach to educate the public, particularly those capable of paying zakat (*muzakki*), about the benefits of zakat, infaq, and sadaqah. This aims to enhance understanding and recognition of the potential of these instruments to support government poverty reduction programs.
2. Providing financial aid and business training to beneficiaries.
3. Offering educational assistance and scholarships to the poor and orphans.
4. Supporting those affected by natural disasters and illnesses.
5. Collecting zakat and assisting with clothing and food.

BAZNAS Bandar Lampung manages zakat funds carefully, conducting field surveys to manage the economic well-being of beneficiaries effectively. This approach is intended to maximize income and help beneficiaries achieve self-sufficiency, thereby improving their quality of life.

<sup>20</sup> Khalifah Muhamad Ali et al., "Enhancing The Role of Zakat and Waqf on Social Forestry Program in Indonesia," *Economica: Jurnal Ekonomi Islam* 12, no. 1 (2021): 1–26, <https://doi.org/10.21580/economica.2021.12.1.6657>.

<sup>21</sup> Putri Wahyuni and Ries Wulandari, "Zakat and Poverty Alleviation in Muslim Countries: A Biblioshiny Application," *Journal of Islamic Economics Lariba* 10, no. 1 (2024): 205–30, <https://doi.org/https://doi.org/10.20885/jielariba.vol10.iss1.art12>.

The distribution of zakat by BAZNAS Bandar Lampung City, as outlined, highlights the significant role zakat can play in both humanitarian aid and long-term economic empowerment. BAZNAS has effectively structured its zakat distribution into consumptive and productive forms, addressing immediate needs and fostering economic independence. However, while these programs have improved community welfare, they have not fully eradicated poverty underscoring the need for more systemic interventions and optimization in zakat management.

BAZNAS Bandar Lampung's efforts to educate the public about zakat are commendable, greater community involvement and understanding of zakat can significantly boost zakat collection, thereby expanding its capacity to address poverty.

From an Islamic economic perspective, zakat serves not only as an act of religious obligation but also as a social and economic tool aimed at poverty alleviation. BAZNAS Bandar Lampung's strategic approach to distributing zakat in both consumptive and productive forms reflects a commitment to both the immediate and long-term welfare of recipients. However, as noted in the

provided paragraph, despite notable successes, the challenge of fully eradicating poverty remains. This suggests that while zakat is impactful, its distribution methods may need to be supplemented with more comprehensive poverty alleviation strategies, including better data collection, coordination with governmental programs, and a focus on sustainable development.

#### D. CONCLUSION

The collection of zakat by BAZNAS Bandar Lampung is standard practice for zakat collection institutions. The use of conventional banks by BAZNAS Bandar Lampung is primarily for optimizing zakat collection and serves merely as a medium or UPZ, not as the manager of the funds. From the perspective of Islamic economic law and based on field findings and reference to maqashid shari'ah by Ibn Ashur, such practices are permissible due to their benefits and general welfare. As a zakat management institution in Bandar Lampung, BAZNAS has made substantial efforts to manage zakat effectively. Its activities are aligned with government regulations and aim to enhance community welfare. Zakat funds are managed through two distribution models: consumptive and productive.

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