

## The Implementation of Zakat Distribution by BAZNAS of Jambi City

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### **Abstract**

*Zakat, a pillar of Islam, serves as a crucial wealth distribution mechanism aimed at reducing socio-economic inequalities. With Indonesia's vast Muslim population, the potential of zakat is significant, yet its impact relies heavily on effective management and distribution. This study explores the implementation of zakat distribution by BAZNAS of Jambi City, focusing on its processes, effectiveness, challenges, and proposed solutions. This research utilizes a qualitative case study approach, involving BAZNAS administrators, field officers, and zakat recipients (mustabik) to gain insights into the zakat distribution in Jambi City. The findings reveal that BAZNAS Jambi City has developed a structured zakat distribution system, encompassing mustabik data collection, verification, and fund allocation. The BAZNAS Jambi City categorizes zakat distribution into consumptive, productive, and special programs, each with specific targets. However, challenges such as limited human resources, budget constraints, and a lack of continuous assistance in productive zakat programs were identified, impacting the long-term benefits for mustabik. Despite these challenges, BAZNAS Jambi City has made efforts to improve the distribution process, including the creation of Zakat Collection Units and pursuit of local regulations to ensure consistent zakat collection. The study concludes that while BAZNAS Jambi City's zakat distribution has made strides in improving community welfare, there is a need for enhanced mentoring and innovation to maximize the impact of productive zakat programs. The research provides valuable recommendations for BAZNAS and other regions to refine their zakat distribution strategies, ultimately contributing to poverty alleviation and economic empowerment.*

**Keywords:** BAZNAS, Distribution, Jambi City, Zakat.

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## **Introduction**

Zakat is one of the main pillars of Islam that functions as a wealth distribution mechanism aimed at reducing social and economic inequality in society (Aravik, 2016). Zakat is understood as a specific distribution of certain assets to specific individuals according to predetermined conditions (Sakti, 2002). From the perspective of blessing, zakat is seen as the remainder of wealth that has been purified through zakat, which qualitatively brings blessings and is more beneficial even if the quantity is smaller (Rozalinda, 2014). Zakat is also known as an important tool in Islamic economics for mobilizing assets for economic growth, poverty alleviation, and empowering eight specific groups in society (Herlita & Khaliq, 2021). According to Hayati (2011) Zakat also has the potential to reduce the burden on the government budget in poverty alleviation programs.

The function of zakat is not only limited to religious obligations but also serves as a financial instrument that can play a significant role in economic development, especially among the poor (Sudirman, 2017). In Indonesia, the potential of zakat is enormous, considering that the majority of its population is Muslim. Muslims in Indonesia account for 87.2% of the total population. Moreover, the potential national zakat funds, according to BAZNAS RI, amount to IDR 41 trillion (BAZNAS, 2023). This potential makes zakat one of the sources of funds that can be used to address various socio-economic problems. However, the realization of this zakat potential in addressing various socio-economic problems greatly depends on effective and efficient distribution management. Institutions like the National Amil Zakat Agency (BAZNAS) play a central role in ensuring that the collected zakat funds are properly distributed to the *mustahik* (zakat recipients) (Jajang et al., 2021).

Research conducted by (Beik et al., 2017) indicates that proper zakat distribution can reduce poverty levels and increase welfare. Furthermore, the study by (Islam & Khan, 2019) found that income and welfare of *mustahik* improved through proper zakat distribution. Meanwhile, data obtained from the Central Bureau of Statistics shows that the poverty rate in Jambi City has fluctuated over the past five years. In 2019, the poverty rate in Jambi City was 8.12%,

then increased consecutively in 2020 and 2021 to 8.27% and 9.02%. However, in the following two years, it decreased to 8.33% in 2022 and 8.24% in 2023 (BPS RI, 2024). Although these numbers have shown a decline in the last two years, they are still relatively high compared to the average poverty rate in Jambi Province, which is 7.58%, and require attention. The high poverty rate can be seen from several unmet aspects, including primary and secondary aspects such as lack of financial resources, social networks, and informal aspects like malnutrition, limited access to clean water, inadequate housing, insufficient healthcare, and relatively low education levels (Cahya, 2019).

The goal in the Islamic economic system is fair distribution. This distribution includes economic resources, wealth, and income among society. Fair distribution is essential to avoid wide disparities between individuals (Sakti, 2002). Distribution in Islam does not want wealth to circulate only among certain groups (Haryanto & Suaidi, 2022). As distribution is encouraged in Islam, the monopoly of wealth is prohibited because it hinders the equitable distribution of wealth in society according to the words of Allah in Surah Al-Hashr 7 (Iswanto, 2022). Therefore, economic disparities are not glaring. Social damage occurs when wealth accumulates in certain groups, leading to poverty and crime (Qoyyum et al., 2021).

The management of zakat distribution needs to be prioritized so that the benefits of zakat can be felt by the mustahik. Zakat distribution can be realized through creative and innovative distribution (Haryanto & Suaidi, 2022). The principles of equity, justice, brotherhood and social solidarity are the foundation in implementing a good distribution of zakat (Salim, 2019). Because, a good distribution system aims to prevent wealth from accumulating in a small part of society but circulating at all levels of society. Distribution justice guarantees the creation of a fair division of labor in prosperity, thus contributing towards a better life (Aravik, 2017).

A good distribution of zakat should not only focus on the economic aspect, but also spiritual, with the aim that zakat recipients, after being empowered, become economically independent and have the awareness to give zakat in the future (Nadhif, 2024).

There are several productive zakat distribution models that are effective in improving welfare and reducing poverty. There are four main models of productive zakat distribution identified: MSME and Capital Empowerment, Livestock Business, Agriculture and Education Entrepreneurship (Arif et al., 2024). In line with the above distribution model, research conducted by (Sudarjat, 2024) shows that zakat distributed productively through economic empowerment can be an effective instrument in alleviating poverty in rural areas. This also proven in the distribution model of productive zakat in the agricultural sector (Lathifah et al., 2023). Meanwhile, the distribution model of MSME and Capital distribution showed a long-term impact on the economy, spiritual and social *mustabik* (Suryanto, 2018).

Improper management of zakat can cause inaccuracy in distribution targets (Kusumawardani, 2020) and reduce public trust in zakat management institutions (Razak et al., 2024). Public trust can be built through transparency of reports because if reporting is not transparent, cases such as misuse of funds, can have a bad impact on the management institution (Assaidi et al., 2024). Therefore, it is necessary to increase education about zakat management and transparency to increase distribution efficiency (Rahman, 2024). In addition to transparency related to financial statements, good management provided by the Zakat Institution can be the main consideration for *muzakki* to pay zakat to the Institution (Muthohar, 2019). Meanwhile, it is important that with good management, zakat can contribute to economic growth, reduce social inequality, and improve community welfare (Majed, 2023).

In Jambi City, although BAZNAS has made efforts to increase the collection and distribution of zakat, there are still several problems that have arisen. One of the main problems is the gap between the large potential of zakat and the realization of zakat received and distributed. The potential of zakat in Jambi City Based on the statement conveyed by the Mayor of Jambi, with the ratification of the Jambi City PERDA regarding the obligation to pay zakat for ASN to the Jambi City BAZNAS, it is estimated that the potential zakat funds obtained are around 35 billion per year (Wijanarko, 2023). Following the statement, the Chairman of the Jambi City BAZNAS reported an increase of Zakat fund collected per year from IDR 500 million in

2015 to IDR 7 billion in 2023 (Antara, 2023), nevertheless the figure has not reach anywhere near the zakat potential of Jambi City. At the end, the limited available fund led to another problem of zakat management which is uneven distribution of zakat. Even zakat distribution with limited funds was proven difficult. The enormous number of *mustabik* could not be covered by the available budget, supports that are too small will not be able help the *mustabik*, while bigger support needs bigger source fund and will not be able to be covered by the available fund. Therefore, the choice made was to prioritize the *mustabik* based on their needs and potential impact that come with the support of the zakat. Another problem for the even distribution of zakat was the limited *mustabik* data. The *mustabik* data obtained is limited only from local government institutions and/or individuals who submit proposals personally to the Jambi City BAZNAS, with the limited data Jambi City BAZNAS faced with the challenge in reaching the *mustabik* thus have bad impact on the effectiveness of zakat distribution and ultimately affects the welfare of *mustabik*.

While Jambi City BAZNAS working hard on facing the problem of collection and distribution of zakat, the fact that the poverty level of Jambi City Citizens in needs of an improvement remains. Referring to BPS data on the number of poor people in Jambi City, the percentage of the underprivileged population in Jambi City ranges from 8 to 9 percent from 2018 to 2023, which is higher than the average at the province level which only ranges from 7 to 8 percent. The level of welfare of a community can also be seen from the unequal income between communities. The Gini Ratio is a measuring tool used in Indonesia to measure income inequality between communities. The Gini ratio of Jambi Province in 2023 is only 0.321, but when compared to the Gini ratio of the people of Jambi City in 2023, the Gini ratio of Jambi City is higher which is 0.371. So, these conditions need to receive attention to create a prosperous society. This is where the role of zakat distribution is needed, in the economic context, zakat not only reduces social inequality but also has the potential to encourage economic growth through productive consumption and increased income for *mustabik* (Muis et al., 2024).

Therefore, this study aims to evaluate the implementation of zakat distribution by BAZNAS Jambi City and provide recommendations to improve the efficiency and effectiveness of zakat distribution. The significance of this research lies in its ability to provide in-depth insight into the challenges and opportunities in the distribution of zakat in Jambi City. The results of this study are expected to make a meaningful contribution to the development of a more effective zakat distribution strategy, which will ultimately reduce poverty in Jambi City. In addition, the findings from this study can also be used as a reference for BAZNAS in other regions in developing a better zakat distribution program.

### **Methods**

This study uses a qualitative approach with a case study method to deeply understand the implementation of zakat distribution by BAZNAS Jambi City. This approach was chosen because it allows researchers to explore the phenomenon of zakat distribution in detail, including various challenges and solutions that arise in its implementation (Sugiyono, 2018). This research was conducted in Jambi City with BAZNAS Jambi City as the main subject. The research informants consisted of BAZNAS administrators, field officers and *mustahik* (zakat recipients). The selection of Jambi City as the location of the study was based on the characteristics of the region that has social and economic diversity (BPS RI, 2024), which provides a unique context in the study of zakat distribution. Then the data obtained is analyzed through thematic analysis through several stages of data reduction, data presentation and conclusion drawn.

### **Result and Discussion**

This section presents the results of research on the implementation of zakat distribution in BAZNAS Jambi City and discusses these findings in a broader context.

#### *Zakat Distribution Process at BAZNAS Jambi City*

BAZNAS Jambi City divides its distribution program into three main categories, consumptive zakat, productive zakat and specialty programs. Consumptive zakat is a distribution of zakat that is aimed to fulfill basic mustahik needs, such as food, health, and education. Productive zakat is funds allocated to support mustahik economic

activities, for example through the provision of business capital or means of production. Specialty programs are zakat programs designed to respond to emergency conditions, such as natural disaster relief, or programs that focus on improving the quality of life of specific groups, such as orphans or the elderly.

The results of the study show that the zakat distribution process at BAZNAS Jambi City follows the established procedures, which include the stages of *mustahik* data collection, data verification, and zakat distribution. BAZNAS Jambi City collects *mustahik* data through two main sources, first, individual submissions from *mustahik* by coming directly to the Jambi City BAZNAS office. *Mustahik* came to the office by submitting documents as a requirement to get assistance, including ID cards, family cards, and certificates of incapacity. As for certain assistance, such as business capital assistance, *mustahik* also needs to attach his detailed and clear business proposal. In addition, for assistance in the form of payment of school tuition fees or health expenses, *mustahik* is also required to attach evidence related to these interests such as evidence of arrears of tuition fees or BPJS. Second, data collected through collaboration with local government institutions. From the local government institution submitted a list of *mustahik* names with a plan for zakat funds to be distributed to the Jambi City BAZNAS office. Then carry out further coordination in the form of confirming activities and plans for the implementation of the distribution of zakat funds. Then together with BAZNAS Jambi City carried out the distribution of zakat funds according to the data that had been submitted. Although this process has been running well, researchers have found several obstacles that are often faced in the form of limited human resources. The limited number of staff often hampers the data verification process which requires time and high accuracy.

The next step, the *mustahik* data that has been collected is then verified to ensure that the zakat recipient meets the criteria that have been set. The verification was carried out by the Jambi City BAZNAS staff by visiting the location of the *mustahik* candidate such as a house or place of business to ensure for sure that the *mustahik* candidate is eligible to be given zakat fund assistance.



After the Jambi City BAZNAS staff went down to the location of the *mustahik* candidate, then reported back what he had obtained to the office to be discussed together.

Finally, The distribution of zakat was carried out directly by Jambi City BAZNAS officers. Zakat funds are distributed to *mustahik* in various ways. Some were escorted to their homes by BAZNAS officers and there were also those from BAZNAS Jambi City who collected *mustahik* and then gave them at the BAZNAS Jambi City Office. The forms of assistance provided are also diverse, in the form of cash, basic necessities and business equipment. However, for the consumptive zakat distribution program, sometimes it faces challenges in terms of assessing the right *mustahik* needs. For example, the assistance provided may not always be in accordance with the actual needs of *mustahik*, due to limitations in the initial assessment. The flow of zakat funds distribution for BAZNAS Jambi City in 2024 are described in Figure 1.

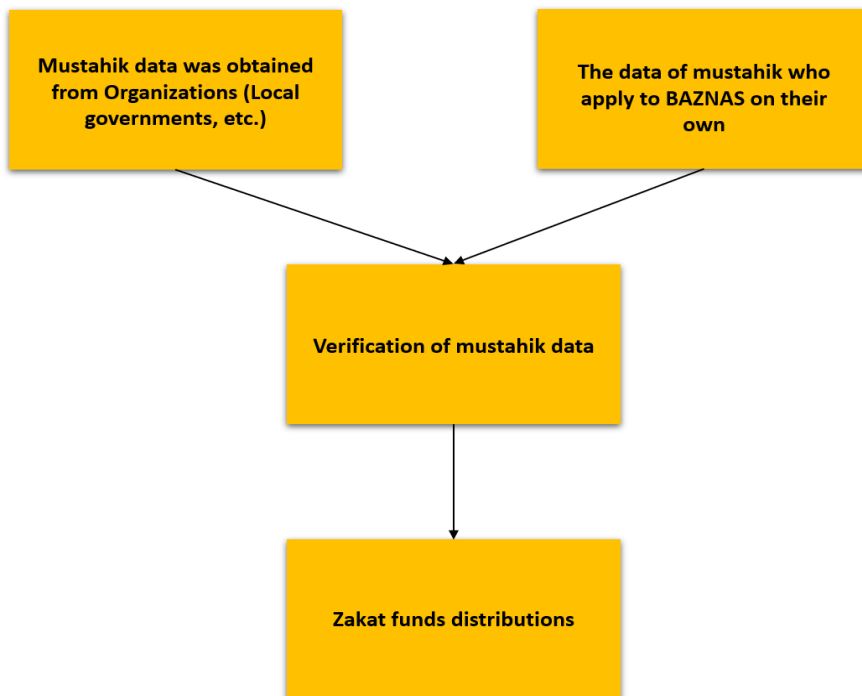


Figure 1. The flow of zakat funds distributions



*Analysis of the Effectiveness of the Zakat Program in Jambi City*

This study also assesses the effectiveness of the zakat distribution program implemented by BAZNAS Jambi City by using several indicators, such as increasing *mustahik* welfare, *mustahik* satisfaction level, and the long-term impact of productive zakat. The results of the interview showed that most *mustahik* felt that the zakat assistance they received was very helpful in meeting basic needs. However, for the productive zakat program, the results vary. Some *mustahik* managed to increase their income significantly after receiving business capital, while others faced difficulties in managing their business due to the lack of continuous assistance from the Jambi City BAZNAS.

The level of *mustahik* satisfaction with the BAZNAS program is generally high, especially in terms of the speed of zakat distribution. *Mustahik* appreciated the personal approach taken by BAZNAS officers during the distribution process. According to them, the service provided is very friendly and the speed in responding to the response can be applauded. Of the total 10 respondents who have been interviewed, 9 respondents stated that they are very satisfied with the services provided by BAZNAS Jambi City. The Jambi City BAZNAS were very welcome during the registration of the *mustahik*, the follow up survey to verify the *mustahik* data was also done excellently until the final stage of zakat fund distribution. Two respondents were satisfied with the service in terms of distributing zakat funds where they were recipients of medical expense assistance, BAZNAS Jambi City in addition to delivering zakat funds also willing to take the *mustahik* to the hospital. Four respondents admitted that they were satisfied with the friendliness of BAZNAS staff in serving *mustahik* candidates. The other Three respondents were satisfied with the responsiveness of the Jambi City BAZNAS staff in responding to them.

Productive zakat has great potential to create a long-term impact on *mustahik* as expressed by (Jajang et al., 2021). However, the study found that the impact is highly dependent on mentoring and training factors. Meanwhile, mentoring and training have never been held in the distribution of zakat funds at BAZNAS Jambi City so far.

### *Challenges and Solutions in the Implementation of Zakat Distribution*

There are several main challenges faced by BAZNAS Jambi City in the implementation of zakat distribution. One of the biggest challenges is the limited funds available for distribution. Because most of the funds obtained come from ASN (State Civil Apparatus) located in the Jambi City area. Although the collection of zakat has increased, the need for *mustahik* is also increasing. Another problem as already mentioned, the lack of assistance to *mustahik*, especially in productive zakat programs, is an obstacle in achieving long-term impacts.

To overcome this challenge, BAZNAS Jambi City has made several efforts, including trying to Seek the issuance of Jambi City PERDA No. 1 of 2023, where with the existence of this Jambi City PERDA, which was initially recommended to give zakat by ASN was instructed by the Mayor so that it was temporary. So, BAZNAS Jambi City is seeking the issuance of Jambi City PERDA No. 1 of 2023 with the aim that the rules can be applied continuously and officially even though the leader has changed so that there are no concerns about the rules changing according to the will of the leader. They also providing the best service in accordance with the vision of BAZNAS Jambi City, which is to prosper the ummah. Creating Zakat Collection Units at several points in the Jambi City area is also one of the many effort that has been done by BAZNAS Jambi City to overcome the collection and distribution problem. BAZNAS Jambi City has made many Zakat Collection Posts (UPZs) at several points such as in public service malls and several local government offices which aim to make it easier for *muzakki* to pay zakat without having to come to the BAZNAS Jambi City office.

### *System Implementation Comparison with Other Regions*

According to Owoyemi (2024) zakat institutions should also develop into economic training centers, which help *mustahik* by providing training, mentoring, and supervision, especially in the digital economy. The goal is to lift *mustahik* out of poverty and make them zakat payers (*muzakki*) in the future. In line with that as part of the discussion, this study also compares the implementation of zakat distribution in Jambi City with other regions. In some regions, the

productive zakat program has been more advanced, with a stricter monitoring and evaluation system.

The monitoring system is carried out every month routinely by BAZNAS staff by visiting *mustabik* who are given zakat fund assistance in a productive manner such as business capital in the form of MSMEs and farmers (adjusting the BAZNAS program in each region). Monitoring is carried out to monitor *mustabik* sales results. Part of the monitoring itself is the assistance provided by BAZNAS to *mustabik*. Generally, one BAZNAS staff holds at least 10 *mustabik* to be accompanied, while the implementation of mentoring is carried out for one year. The assistance was carried out with the hope that the final goal of distributing zakat for the welfare of the people could be achieved. Furthermore, evaluation is also needed in each program, especially productive zakat fund assistance to see the extent to which zakat funds have been able to provide benefits and prosper the people and to be input for BAZNAS in the future in distributing zakat funds. Based on the above explanation, BAZNAS Jambi City feels that it needs to learn from the best practices carried out in other areas, especially in terms of *mustabik* assistance.

### **Conclusion**

This study has examined in depth the implementation of zakat distribution by BAZNAS Jambi City, focusing on the process, effectiveness, challenges, and solutions implemented. Based on the results of the study, several key conclusions can be drawn. First, BAZNAS Jambi City has developed a fairly structured zakat distribution system, including *mustabik* data collection, verification, and zakat distribution. Although there are several challenges, this system is quite effective in reaching *mustabik* who are entitled to receive zakat. Second, Productive zakat implemented by BAZNAS Jambi City has great potential to increase *mustahik* economic independence. However, the effectiveness of this program is highly dependent on the existence of continuous mentoring and training. Without adequate assistance, many *mustabik* experience difficulties in managing the capital assistance they receive. Third, The level of *mustahik* satisfaction with the services provided by BAZNAS Jambi City is generally high. This reflects BAZNAS's efforts in maintaining responsiveness

to *mustabik* needs. Fourth, The main challenges in the implementation of zakat distribution in BAZNAS Jambi City include budget limitations, lack of assistance, and technical obstacles in the *mustabik* verification process. However, BAZNAS Jambi City has made various efforts with the aim of prospering the people. Fifth, When compared to other regions, the implementation of zakat distribution in Jambi City shows shortcomings in terms of *mustabik* assistance and innovation in zakat collection. This shows the need for branch-marking of best practices applied in other regions to improve the effectiveness of zakat distribution.

BAZNAS Jambi City should strengthen the assistance system for *mustabik*, especially for productive zakat recipients. More intensive and sustainable assistance can help *mustabik* in managing the capital assistance they receive, so that the long-term impact of productive zakat can be more optimal. Given the technical obstacles faced in the *mustabik* verification process, BAZNAS Jambi City is advised to develop and optimize the use of information technology, such as mobile applications or online platforms, to facilitate the collection and verification of *mustabik* data. This will increase efficiency and accuracy in the distribution of zakat. To overcome budget limitations, BAZNAS Jambi City is advised to continue to explore the potential of other sources of funds other than zakat, such as infaq, alms, and other social funds. This diversification of funding sources will help BAZNAS in meeting the growing needs of *mustabik*.

BAZNAS Jambi City needs to continue to innovate in zakat collection, for example by optimizing digital zakat and collaborating with fintech companies. This innovation not only makes it easier for *muzakki* to pay zakat, but can also increase the amount of zakat collected. To improve the quality of the productive zakat program, BAZNAS Jambi City is advised to collaborate with training and entrepreneurship institutions. This collaboration will give *mustabik* access to more comprehensive training, so that they can develop the necessary skills to better manage their businesses. BAZNAS Jambi City is advised to benchmark with BAZNAS in other regions that have successfully implemented effective zakat distribution programs, especially in terms of *mustabik* assistance and zakat collection innovations. This will provide new insights that can be applied

in Jambi City. With the implementation of these suggestions, it is hoped that BAZNAS Jambi City can increase the effectiveness of zakat distribution, so that zakat can be more optimal in providing benefits to the community, especially for *mustahik* in need.

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