ABSTRACT

This research is entitled Management of Zakat Funds in Improving the Community's Economy (Study of the National Amil Zakat Agency of Merangin Regency). The objectives of this research are 1) To determine the strategy for collecting zakat in improving the community economy at the National Amil Zakat Agency in Merangin Regency. 2) To find out the zakat distribution strategy at the National Amil Zakat Agency in Merangin Regency. 3) To find out the utilization of the National Amil Zakat Agency in the Merangin Regency. The research method used is qualitative descriptive analysis with empirical studies and documentation as well as through interview methods. The object of the research is the Merangin Regency National Zakat Agency. The research results show that the fund collection strategy carried out at the National Amil Zakat Agency in Merangin Regency uses two methods, namely a direct fund collection strategy and an indirect fund collection strategy. The fund distribution strategy carried out at the National Amil Zakat Agency in Merangin Regency is still to determine programs with a traditional consumptive distribution model, a creative consumptive distribution model, a traditional productive distribution model, and a creative productive distribution model. Community empowerment carried out by the National Amil Zakat Agency in Merangin Regency is carried out in two ways, namely consumptive and productive.

ARTICLE INFO

Keywords:
Collection, Distribution, Utilization, National Amil Zakat Agency

Please cite this article as: Khairil, Usdeldi, Novi Mubyarto (2024). Management of Zakat Funds in Improving the Community Economy (Study of the National Amil Zakat Agency of Merangin District). The Asian Journal of Professional and Business Studies. Volume 5 Issue 1. Paper ID AJPBS 5-1-16-315

DOI:
Received: 22 May 2024 Accepted: 26 May 2024 Available Online: 29 June 2024
1.0 INTRODUCTION

The problem of poverty is a major concern in both developing and developed countries. Poverty is a fundamental problem and is the focus of government attention in various countries. One important strategy in poverty alleviation to have accurate poverty data. This accurate data is very important because it can provide reliable measurement results, which in turn will be used in making policies aimed at paying special attention to the conditions of poor people. This activity is used to evaluate government policies related to poverty and to develop goals that aim to improve the standard of living of the poor (Amalia, 2020).

Poverty has a negative impact on the economy because it can damage faith, morals, thoughts, and family. Therefore, a solution to poverty needs to be sought through fiscal policy, one of which is through the implementation of zakat. Islam has a way of providing attention and overcoming poverty so that poor people and the needy can get out of this condition. In this case, consistency is very important, because Islam has a concept of alleviating poverty and building social rules based on the principle of mutual assistance. This concept leads to the idea that rich people should divide a small portion of their wealth to give to the poor and underprivileged groups through zakat, infaq, and alms (Qardhawi, 2005).

One of the basic principles of the Islamic religion is the obligation of zakat, which contains strong religious values. Zakat law encourages people to become materially strong individuals so that they are included in the Muzakki group who are obliged to pay zakat. Zakat is proof that a Muslim has strong spiritual strength, even though he tends to be tied to the material world. Apart from that, zakat is also proof that everything a Muslim owns is a trust from Allah, which must be managed by His will and rules (Djalaludin, 2018).

The National Amil Zakat Agency is one of the institutions authorized to handle zakat on a national scale. The National Amil Zakat Agency is responsible for planning, collecting, and distributing zakat. According to Government Regulation of the Republic of Indonesia Number 14 of 2014 Law Number 23 of 2011 concerning Zakat Management, the National Amil Zakat Agency is a body formed by the Government and domiciled in the National Capital which handles zakat nationally. Zakat Amil bodies at all levels can form Zakat Collection Units. In carrying out zakat collection, no coercion can be carried out on Muzakki, but Muzakki can make their considerations regarding their assets and obligations based on religious law. If he cannot calculate his assets and his zakat obligations himself, the Muzakki can ask for help from the Zakat Amil agency to assist the Muzakki or the Zakat Amil agency to assist the Muzakki to calculate it. Zakat Amil bodies at all levels can form zakat collection units, not tasks with distributing and utilizing zakat.

Looking at the functions and roles carried out by this institution, it gives the meaning that the National Amil Zakat Agency as a Zakat Amil institution has a very important role in managing zakat funds, as explained in Surah At-Taubah verse 60: "Indeed, zakat is, only for the needy, poor people, zakat administrators, Mu'allaf who are persuaded by their hearts, for (freeing) slaves, people who are in debt, for the cause of Allah and for those who are on a journey, as a decrees that Allah has required, and Allah is All-Knowing, All-Wise." Based on the word of Allah in the letter At-Taubah verse 60, zakat is distributed to 8 asnaf. As for distributing zakat, the National Amil Zakat Agency also has its procedures for distributing funds under applicable regulations. This procedure is carried out through submissions from the public, which is then carried out by the National Amil Zakat Agency in the field. Until finally the National Amil Zakat Agency itself can determine whether the person is worthy of receiving zakat or not. If it is not feasible, the National Amil Zakat Agency has other options to get zakat from other programs. However, if you don't deserve to receive zakat, it will be transferred to someone else who is deemed necessary and entitled to receive it. Then, apart from waiting for reports and submissions from the public, the National Amil Zakat Agency also went directly to the field. This is done because if you only wait for reports from the public, the National Amil Zakat Agency will not reach its target. To know the potential of zakat, management is needed that can utilize all the potential of zakat. Meanwhile, distributing and managing zakat funds requires proper handling by paying attention to several factors that can influence the implementation pattern of the zakat system (Novianti, 2018). If it can be managed well and in a trustworthy manner, zakat will be able to improve the welfare of the people, be able to increase the work ethic of the people, and become an institution for economic equality (Hidajat, 2018).

This increase mainly occurred after the implementation of Law Number 23 of 2011 concerning Zakat Management. Apart from that, the Merangin Regency National Amil Zakat Agency is also active in socializing the importance of zakat to the wider community and providing optimal services, which strengthens the community's trust in channeling their zakat through the Merangin National Amil Zakat Agency. These factors play an important role in increasing the collection of zakat, infaq, and alms from year to year. If we look at the percentage of distribution, it can be concluded that in several
Starting from planning strategies for collecting funds at the Amil Zakat Agency, such as collaboration provided additional business capital to Mustahik, and there is evidence that these funds were used by Mustahik through the Amil Zakat Agency in the form of infaq for several months in a certain amount (Dewi, 2015). In other research conducted by Aulia Hilman, Saeful Anwar, and Herman said that several findings were related to Productive Zakat management.

Coordinating zakat collection has become an urgent issue and needs to be coordinated among the National Amil Zakat Agency. Coordination in collecting zakat funds is implemented by limiting the responsibilities of each National Zakat Amil Agency in collecting zakat funds. The aim is to ensure that the potential of zakat funds in society can be utilized optimally. As is known, Merangin Regency in 2022, the potential for zakat funds will reach an amount of no less than 9.4 billion rupiah. This figure is truly extraordinary and has great potential to be increased to increase the economic empowerment of the people. To maximize this great potential, it is important to divide tasks in collecting zakat funds. Each National Amil Zakat Agency must have its role and responsibility in this process (Hamka, 2012). This phenomenon illustrates several problems being faced by the Zakat management body. The National Amil Zakat Agency for Muslim contributions will raise three elements of management which include: Collection Management, Utilization Management, and zakat Distribution Management. These three elements are benchmarks for the formation of economic empowerment of the people so that the zakat funds that have been collected can be managed and channeled or distributed to Mustahiq who are entitled to receive them. If the elements have been implemented and fulfilled well and perfectly, then the zakat institution (National Amil Zakat Agency) will achieve its goals effectively and efficiently, where the aim of zakat management is increasing awareness in the fulfillment and service of zakat worship, increasing the function and role religious institutions to realize community welfare and social justice as well as increasing efficiency and benefits for society.

Various studies related to this research, such as those conducted by Dewi, said that the National Amil Zakat Agency provided additional business capital to Mustahik, and there is evidence that these funds were used by Mustahik through the Amil Zakat Agency in the form of infaq for several months in a certain amount (Dewi, 2015). In other research conducted by Aulia Hilman, Saeful Anwar, and Herman said that several findings were related to Productive Zakat management. Starting from planning strategies for collecting funds at the Amil Zakat Agency, such as collaboration...
with the government, establishing a Zakat Collection Unit, collaboration with entrepreneurs, and collaboration with the Regional Secretary. Furthermore, fund collection methods at the Ciamis Amil Zakat Agency include direct and indirect methods. The planning for zakat distribution at the Amil Zakat Agency involves various programs, such as Social Programs, Economic Programs, Educational Programs, Health Programs, and Da'wah Programs. The distribution of zakat at the Amil Zakat Agency also includes consumptive distribution patterns and productive distribution patterns (Hilman, 2016). Another research conducted by Aolya Nur Faradella said that the Amil Zakat Agency has used productive zakat utilization to improve the businesses of Mustahik through the "Prosperous" program. This program involves various forms of assistance, such as business capital assistance for assisted groups, individual business capital assistance, livestock assistance for Mustahik, assistance with infrastructure, business training, as well as assistance with infrastructure for healthy canteens, and teacher business capital. The assistance distributed can be in the form of cash or assistance in the form of infrastructure. Through this program, income from the Mustahik's businesses has increased by around 50% - 70% compared to income before receiving assistance (Faradellah, 2020).

Based on the description above, the author is interested in conducting research at the Merangin Regency National Amil Zakat Agency, because this institution is the only government-owned institution that not only provides zakat in the form of money for daily consumption costs but also provides business capital so that Mustahik can work and increase their income. So, according to the background of problems and phenomena as well as research gaps from several previous studies which have been explained previously, the author is interested in conducting research related to the title Management of Zakat Funds in Improving the Community Economy (Study at the National Amil Zakat Agency of Merangin Regency).

2.0 LITERATURE REVIEW

Understanding Zakat

Zakat, in the linguistic sense, has a positive connotation involving fertility, purity, blessing, and tathhir (purifying). In the context of Islamic law (syara'), this term is used with two important meanings. First, zakat is considered as a means to achieve fruitful rewards, so that the assets expended are known as zakat. Second, zakat reflects the purity of the soul from stinginess and sin (Shiddieqy, 2009). According to Azzarqani's explanation in Syarah Al-Muwaththa', zakat in the context of sharia has important elements that must be understood. Zakat consists of pillars and conditions. The pillars of zakat are sincerity in giving it, while the conditions are the reason or purpose of the zakat itself. Zakat is applied to certain groups and is accompanied by certain legal sanctions. This is an unavoidable obligation in this world and has its rewards in the afterlife. Apart from that, zakat also can cleanse the soul from stinginess and sin, while also producing growth in wealth or increased rewards for those who carry it out (Shiddieqy, 2009). In general, zakat consists of two types. The first is Zakat Mal (treasures), which includes gold, silver, livestock, plants (including fruit and grain), and merchandise. The second is Zakat Nafs, which is also referred to as "Zakatul Fitrah" (zakat given in connection with the completion of an obligatory fast) (Shiddieqy, 2009).

Understanding Collection

Collecting is the act of combining items or assets that are useful to others. In English, the term "fundraising" refers to collecting funds. Meanwhile, in the Big Indonesian Dictionary (KBBI), fundraising is the process or act of collecting and collecting funds, as well as handing them over to parties in need. Fundraising, commonly known as fundraising, is an activity that aims to gather financial and other resources from various parties in society, including individuals, groups, organizations, companies, or even the government. The funds collected will be used to support the operations of certain institutions, with the ultimate goal being to achieve the mission and goals carried out by that institution. Fundraising is also a process of persuading people, both individually and in groups, as well as institutions so that they are willing to donate their funds to an organization.
Fundraising Objectives

According to Juwaini, the purpose of the collection is as follows:

a) The main goal in fundraising is the most basic. This is the first and most basic goal in managing an institution, and that is the reason why fundraising needs to be carried out.

b) The second goal is to increase the number of potential donors or expand the donor base. Institutions that carry out fundraising must continuously increase the number of people willing to donate.

c) Increasing or improving the image of the institution is one of the important goals of fundraising activities. Both directly and indirectly, fundraising activities carried out by an NGO will influence the public's perception of that institution.

d) Gathering relationships and supporters is an important aspect of fundraising. Sometimes, some individuals or groups have interacted with fundraising activities carried out by an organization or community institution.

e) The fifth goal is to increase donor satisfaction, which is also the highest goal and has long-term value. Even though its implementation is carried out daily, this goal has a sustainable and important impact.

Zakat Infaq and Alms Collection Strategy

The substantive method of fundraising, or what is often called fundraising, refers to the pattern or strategy used by an institution to obtain financial support from the community. Fundraising methods must be able to provide a sense of trust, convenience, pride, and additional benefits to donors or Muzakki. In general, this method can be divided into two categories (Mifhatul, 2012):

a) The direct method is a type of method that involves donors directly in the fundraising process. Examples include the use of direct mail, direct advertising, telefundraising, and live presentations.

b) Indirect methods are methods that do not involve donors directly in the fundraising process. Examples include image campaigns, organizing events, building relationships, relying on references, mediation by figures, and various other approaches.

Understanding Distribution

The word distribution comes from English, namely distribute, which means division or distribution. In terms of terminology, distribution is distribution (sharing, delivery) to several people or several places (Education Service, 2020). Zakat distribution has goals and objectives. The target here is the parties who are allowed to receive zakat, while the aim is to improve the welfare of society in the economic sector so that it can reduce the disadvantaged community groups, which will ultimately increase the Muzakki group (Mursyidi, 2012). So, the distribution of zakat is the distribution or distribution of zakat funds to those who are entitled. One of the functions of zakat is a social function as a means of connecting with fellow humans, especially between rich and poor people, because zakat funds can be used creatively to overcome poverty which is a social problem in people's lives. For the distributed zakat funds to be efficient and effective, their use must be selective for consumptive and productive needs (Hamka, 2017).

a) Traditional Consumptive

Zakat is distributed to Mustahiq directly for daily consumption needs, such as distributing zakat fitrah in the form of rice or money to the poor every Eid al-Fitr or distributing zakat maal directly by Muzakki to Mustahiq who are in dire need due to lack of food or experiencing a disaster. This pattern is a short-term program to overcome people's problems.
b) Creative Consumptive

Zakat is realized in the form of consumer services/goods which are used to help poor people overcome the social and economic problems they face. This assistance includes, among other things, school equipment and scholarships for students, assistance for religious facilities such as sarongs and mukenas, and prayer mats.

c) Traditional Productive

Zakat is given in the form of traditional productive goods, such as goats, cows, sewing machines, and so on. Giving zakat in this form will encourage the creation of a business or provide new employment opportunities for the poor.

d) Creative Productive

Zakat is realized in the form of providing revolving capital, both for capital for social projects such as building school facilities, health facilities, or places of worship, as well as business capital to help develop the businesses of traders or small entrepreneurs.

Understanding Community Economic Empowerment

Empowerment according to language comes from the word power which means energy/strength, process, method, and act of empowering (Education Service, 2020). Empowerment is an effort to build community power by encouraging, motivating, and raising awareness of their potential and making efforts to develop it. Empowerment is directed at productively improving the community's economy so that it can produce high-added value and greater income. Efforts to increase the ability to produce added value must at least improve access to four things, namely access to resources, access to technology, access to markets, and access to demand. The community economy is all economic activities and community efforts to fulfill their basic needs, namely clothing, food, shelter, health, and education. Thus, it can be understood that community economic empowerment is an effort to increase the community’s ability or potential in economic activities to meet their living needs and improve their welfare and can have potential in the national development process (Mohammad, 2012). The concept of empowerment was born as an antithesis to development models and industrialization models that do not favor the majority of people. This concept is built from the following logical framework (Mardi, 2020):

a) That the process of centralization of power is built from the centralization of workers in the production factors.

b) Centralization of power in the factors of production will give rise to a working society and a society of peripheral entrepreneurs.

c) Power will build a superstructure or knowledge system, political system, legal system, and manipulative ideology to strengthen and justify.

d) Co-opting the knowledge system, legal system, political system, and ideology will systematically create two groups of society, namely an empowered society and a helpless society. Ultimately what happens is a dichotomy, namely the people who rule and the people who are controlled. To free the situation of control and being dominated, liberation must be carried out through a process of empowerment for those who are controlled.

Patterns of Community Economic Empowerment

To improve people's living standards, an empowerment pattern that is right on target is very necessary, the right form is to provide opportunities for poor groups to plan and implement development programs that they have determined. Apart from that, the community is also given the power to manage its funds, both from the government and the Zakat Amil, this is what differentiates community participation from community empowerment. It is necessary to think about who is the target of community empowerment, in fact also has the power to build good governance as an approach that is considered the most relevant both in the governance structure at large and in carrying out development functions. Good governance is good governance which is a condition that establishes a process of prosperity, equality, relationships, and balance of roles, as
well as mutual control carried out by government components, the people, and private entrepreneurs. There are two efforts to implement community economic empowerment, (Mardi, 2020):

a) Preparing people to become entrepreneurs. The first Islamic way to overcome the problem of poverty is by working. By providing training provisions, it will be very important provisions when entering the world of work. This coaching program to become an entrepreneur can be carried out through several stages of activities, including Providing Moral Motivation Assistance. This form of moral motivation takes the form of explaining the functions, rights, and obligations of humans in their lives, in essence, humans are required to believe, worship, work, and endeavor with all their might while the final results are returned to the Almighty Creator. The forms of moral motivation are: Business Training and Capital

b) The existence of education. Ignorance is the root of poverty, therefore to eradicate poverty in the long term is from the education sector, because poverty is mostly hereditary, where the parents are poor so they cannot afford to send their children to school, and this will add to the list of poverty rates in the future. day. This form of empowerment in the education sector can be channeled in two ways, namely: Providing scholarships and providing facilities and infrastructure.

Zakat and Community Empowerment

From the explanations above, community empowerment through Zakat, infaq, and alms funds can generally be divided into two forms, namely (Mardi, 2020):

a) Social Based

This type of zakat distribution is carried out in the form of providing direct funds in the form of compensation as a form of fulfilling the Mustahik's basic needs. This is also called the Karitas Program (compensation) or consumptive grant. This program is the simplest form of distributing zakat funds. The types of activities to empower zakat, infaq, and sadaqah funds are:

1) Distribution is consumptive, that is, zakat is distributed to Mustahik for direct use, such as zakat fitrah which is given to the poor to meet their daily needs, or zakat mal which is given to victims of natural disasters.

2) Distribution is creative consumptive in nature, namely zakat which is realized in a form other than the original item, such as being given in the form of school supplies or scholarships.

b) Based on Economic Development

This type of zakat distribution is carried out in the form of providing business capital to Mustahik directly or indirectly, the management of which may or may not involve the target Mustahiq. The distribution of zakat funds is directed at productive economic efforts, the results of which are expected to raise the level of community welfare. The types of empowerment activities are:

1) Distribution is traditionally productive, namely, zakat is given in the form of productive goods such as goats, cows, razors, and so on. Giving in this form will be able to create a business that will open up employment opportunities for the poor.

2) Distribution in creative productive form, namely zakat is realized in the form of capital either to build social projects or increase the capital of small business traders.

3.0 METHODOLOGY

After the data collection process is carried out, the next process is to carry out data analysis. Data analysis or data interpretation is the process of systematically searching for and organizing records of research findings through observations, interviews, and others to increase the researcher's understanding of the focus being studied and make it a finding for others, editing, classifying, reducing and presenting it (Tohirin, 2012). Then the data analysis used in this research is an ongoing or flowing data analysis model (Flow Model analysis), through three steps, data reduction, data
presentation, and concluding/verification. The explanation of each of these steps is (Sugiyono, 2010):

1. Data Reduction. The data obtained in the field is quite large. For this reason, it needs to be recorded carefully and in detail. As has been stated, the longer researchers are in the field, the greater the amount of data, and the more complex and complicated it will be. For this reason, data analysis needs to be carried out immediately through data reduction. Reducing data means summarizing, selecting the main things, focusing on the important things, and looking for themes and patterns. Data reduction is a sensitive thinking process that requires intelligence and a high level of breadth and depth of insight. The data reduction stage is unit identification. Initially, it was identified that there were units, namely the smallest part found in the data that had meaning when related to the focus and research problem. After the units are obtained, the next step is to create coding. Coding means assigning a code to each unit so that the data/units can still be traced, from which source.

2. Data Presentation (Data Display). After the data has been reduced, the next step is to display the data. In quantitative research, the presentation of this data can be done in the form of tables, graphs, charts, pictograms, and the like. Through the presentation of this data, the data is organized, and arranged in a relationship pattern, so that it will be easier to understand. In qualitative research, data presentation can be done in the form of short descriptions, charts, relationships between categories, flowcharts, and the like. What is most often used to present data in qualitative research is narrative text. Data display is an effort to assemble organized information to draw conclusions and take action. He further said that usually, the form of display of qualitative data uses narrative text. As with data reduction, the creation and use of displays is also not part of the analysis.

3. Conclusion Drawing/verification (Conclusion Drawing/verification). The third step in qualitative data analysis according to Miles and Huberman is drawing conclusions and verification. The initial conclusions put forward are still temporary and will change if strong supporting evidence is not found at the next stage of data collection. However, if the conclusions put forward at the initial stage are supported by valid and consistent evidence when the researcher returns to the field to collect data, then the conclusions put forward are credible. Concluding is part of the research as a complete configuration. Conclusions or verification are carried out during the research. Thus, conclusions in qualitative research may be able to answer the problem formulation that was formulated from the start, but maybe not. As has been stated, the problems and problem formulations in qualitative research are still temporary and will develop after the research is in the field.

After analyzing the data that has been obtained, the next step is to check the validity of the data. Validation is carried out to eliminate bias in the researcher's understanding of the research participant's understanding and to determine the validity of the data, so examination techniques are needed. To determine the validity (trustworthiness) of data, inspection techniques are needed. The implementation of inspection techniques is based on several certain criteria. Credibility standards are needed so that the results of qualitative research can be trusted by readers and can be approved astutely by the participants studied. To test the credibility of data or trust in data resulting from qualitative research, several criteria are used. Among others (Tohirin, 2012):

1. Opt-In Extension. In qualitative research, the researcher as well as the instrument for the researcher's participation is very decisive in data collection. Participation is not carried out in a short time but requires extension in the research setting. In the extension of observations to test the credibility of this research data, observations are focused on testing the data that has been obtained, whether the data obtained after being checked again is correct or not, has changed or not. If, after checking again, the data is correct, meaning it is credible, then the extended observation period can be ended.

2. Diligence or constancy of observation, namely consistently seeking interpretations in various ways in connection with a constant or tentative analysis process. Looking for an effort to limit various influences and looking for what can be taken into account and what cannot be taken into account. Increasing perseverance means carrying out observations more carefully and continuously. In this way, the certainty of data and sequence of events can be recorded definitively and systematically. By increasing diligence, researchers can check again whether the data that has been found is wrong or not. Likewise, by increasing persistence, researchers can provide accurate and systematic data descriptions of what is observed.

3. Triangulation. Triangulation is a technique used to test the trustworthiness of data (checking the validity of the
4. Peer examination through discussion. Namely, an examination is carried out by gathering other researchers or other people who have the same general knowledge about what is being researched, so that together with them the researcher can double-check the perceptions, views, and analysis that is being carried out. The aim is for the researcher to maintain an open and honest attitude, and to provide a good initial opportunity to start exploring and testing hypotheses that emerge from the researcher's thinking.

4.0 FINDINGS AND DISCUSSION

The discussion is an analysis of the research results presented by existing facts with supporting theoretical concepts. The following are some of the analyses presented, namely:

Analysis of Zakat Collection Strategies in Improving the Community Economy at the National Amil Zakat Agency in Merangin Regency

The strategy for collecting and distributing zakat, infaq, and alms funds carried out by the National Amil Zakat Agency in Merangin Regency goes through 4 stages, namely planning, organizing, implementing, and monitoring. In planning, the National Amil Zakat Agency in Merangin Regency carried out 4 stages, namely determining targets, determining objectives, determining schedules, and determining methods for both collecting and distributing zakat, infaq, and alms funds. This is to the theory put forward by Terry (2015), that planning is a process of deciding what goals will be pursued over the coming period and what will be done so that these goals can be achieved. This research is also in line with research conducted by Ridwan (2019) that at the planning stage, the National Amil Zakat Agency every day distributes brochures, distributes proposals to private and government institutions, collects zakat, collaborates with mosques to create zakat posts. and collecting zakat directly by coming to the National Amil Zakat Agency office to increase awareness of the obligation to pay zakat.

In organizing, institutions in Merangin Regency carry out a process of recruiting management members according to the required skills, who have an honest and responsible nature. Apart from that, the National Amil Zakat Agency in Merangin Regency also offers volunteers to assist in both the collection and distribution of zakat, infaq, and alms funds. This is by the theory put forward by Terry (2015) that organizing is a process of grouping activities to achieve goals and assigning each group to a manager, who has the power, and who needs to supervise group members. However, in its implementation, the National Amil Zakat Agency in Merangin Regency is still not optimal because it is difficult to determine and find Muzakki. In implementation, the National Zakat Amil Agency in Merangin Regency carries out the process of collecting zakat, infaq, and alms funds in 2 ways, namely direct collection such as maintenance, collecting zakat, consulting zakat infaq sadakah and waqf, religious lecture services, etc.), (3) utilizing advanced technology to collect donations (infaq messages, infaq via account, website, etc.), and (5) increasing the number of infaq boxes. Meanwhile, for the implementation of distribution, before the zakat, infaq and alms funds are distributed, the National Amil Zakat Agency in Merangin Regency takes 12.5% of the zakat, and for infaq/alms, 20% of the funds collected are distributed in 2 ways, distribution consumptive and productive through 4 series of work programs of the National Amil Zakat Agency in Merangin Regency, namely educational programs, social humanitarian programs, da'wah...
programs and health programs. This is to Fakhrudin's (2018) theory which states that for distributed zakat funds to be efficient and successful, professional and selective distribution is needed both consumptive and productive to avoid wrong targets.

In supervision, the National Amil Zakat Agency in Merangin Regency is supervised by Mr. Syafrudin Hadi Chairman of the National Amil Zakat Agency in Merangin Regency to monitor activities and management. Meanwhile, monitoring daily activities will be monitored directly by the respective department managers. This is by Terry's (2015) theory that control or supervision is a form of inspection to ensure that what has been done is intended to make managers aware of a potential problem before the problem becomes serious. However, the implementation is still not optimal, because the form of planning, financial, and reporting supervision takes the form of mutual supervision, especially in the Program Division, where there is no deputy chairman but is headed by a section head by the organizational structure of the National Amil Zakat Agency in Merangin Regency.

**Analysis of Zakat Distribution Strategy at the National Amil Zakat Agency in Merangin Regency**

The role and function of amil is crucial in the success of zakat management which includes collecting, managing, and distributing zakat. Likewise, the role of the National Amil Zakat Agency in the Merangin Regency. The distribution of zakat funds for community empowerment by the National Amil Zakat Agency in Merangin Regency is not free from obstacles that affect the smoothness of the process of distributing zakat funds. Inhibiting factors faced by the National Amil Zakat Agency in Merangin Regency, as the author has mentioned in the results In previous research, there were two inhibiting factors, namely the difficulty in finding Mustahiq and the difficulty in selecting Mustahiq candidates. The Mustahik desired here are Mustahik who are physically able to do the work, but sometimes they don't have the skills, and some also don't have the capital. Meanwhile, selection is a procedure carried out by the National Amil Zakat Agency in the Merangin Regency to select or screen Mustahiq candidates who are worthy of receiving zakat funding assistance.

According to the author, these obstacles can be overcome by educating the public about the benefits of entrepreneurship, especially those in lower economic communities. So that they do not always have the status of Mustahiq, who rely on consumptive zakat funds. Because distribution for consumers can only fulfill momentary needs, they (Mustahik) do not explore the potential that exists within themselves to try to develop themselves. Because they just wait for the results without any effort on their part. Counseling can also provide understanding to the public about the criteria for people who receive zakat (Mustahiq). This understanding can later raise public awareness about their condition. When they know and are aware of the conditions, they do not carelessly ask for zakat funds so that the National Zakat Amil Agency in Merangin Regency has no difficulty in carrying out selection to determine the criteria for people who are entitled to become Mustahik. The distribution of Zakat funds at the Merangin Regency National Amil Zakat Agency is very good, the distribution models are also by theory, that is, in general, the Zakat distribution model is classified into 4 points, namely:

a) the traditional consumptive distribution model, namely by distributing it to Mustahiq for direct use, such as zakat fitrah which is distributed to the poor to meet their daily living needs, or zakat mal which is given to victims of natural disasters.

b) creative consumptive distribution model, which is realized in other forms than the original goods, such as in the form of school supplies or scholarships.

c) the traditional productive distribution model, namely providing productive goods such as livestock, razors, and so on. This gift will create a business that will open up employment opportunities for the poor.

d) creative productive distribution model, namely in the form of capital either for developing social projects or increasing capital for small businesses.

The interview conducted with Mr. Ali Suparman explained that the institution's plan for distributing zakat funds in the Merangin Regency refers to an order from the head office. So, for routine distribution every month, those are all individual posts. Usually at the beginning of the month, a decision letter is sent from the head office to distribute zakat funds. So where will the distribution go? It goes into the program. Each program has its main tasks and functions. In distributing zakat funds, it is not haphazard, it is based on central decisions. Every month there are regulations such as for educational programs, now in the educational program there are many more programs such as preaching, health, institute for Independence (education), and Entrepreneurship. Everyone has a nominal amount to distribute. So, there are already
rules regarding how much funds will be distributed. The planning for the distribution of zakat, infaq, and alms at the Merangin Regency National Amil Zakat Agency is already in the magazine. The distribution planning is:

a) Traditional/Consumptive (momentary assistance) means fulfilling daily needs, namely the distribution of zakat fund assistance given directly to be used, such as zakat fitrah.

b) Contemporary/Productive (empowerment assistance) where giving zakat can make recipients produce something continuously, with the zakat assets they have received.

c) zakat targets, where the parties in need in the zakat targets are called 8 asnaf, but the Merangin Regency National Amil Zakat Agency only includes 4 such as needy, poor, fisabilillah, and amil.

In an interview with Mrs. A'yun Muliya Staff explained that if it is said that cooperation is more about synergy, the meaning is the same, just not routine. Like there are Zakat Village activities in the village, we synergize with several institutions so that the Zakat Village develops and remains under the auspices of the Merangin Regency Zakat Forum. Like we have monthly and weekly programs, we make sure there is no collaboration with other institutions, because each Zakat Institution must have its path, but the synergy is with companies or agencies. One example is when there is a company that has funds but does not have the manpower, here we, the zakat institution, have extra manpower and then wedistribute the funds. Usually, this is in collaboration with other institutions.

Analysis of the Utilization of the National Amil Zakat Agency in Merangin Regency

One of the conditions for the success of zakat in achieving social and humanitarian goals is a professional distribution method that is based on a sound basis so that zakat is not misdirected. Where people who are entitled to receive it do not get it, instead it is given to those who are not entitled or have the right but receive an insufficient amount of zakat or it is given to people whose economic conditions are better, while those whose economic conditions are less good do not get it. The distribution of zakat has changed from time to time. Initially, it was mostly distributed in consumptive form, but as time has progressed and human understanding has progressed, many zakat funds have been distributed in productive form. The distribution of zakat can be classified into 4 forms (Qodri, 2014):

a) Traditionally consumptive, meaning the process where zakat is distributed directly.

b) Consumptive creative nature means the process of consuming other forms than the original goods, such as those given in the form of scholarships, pottery, and hoe.

c) Traditionally productive, meaning that the process of giving zakat is given in the form of objects or goods that are known to be productive for an area that manages zakat, such as cows, goats, trishaws, and so on.

d) Being creatively productive means a process of realizing zakat giving in the form of revolving capital for social program businesses, home industry, and small business capital.

The distribution carried out by the National Amil Zakat Agency in Merangin Regency, as the author has explained, basically takes two forms, namely consumptive and productive. The distribution of zakat in productive forms can later develop. If zakat is given consumptively then the zakat cannot grow so the zakat funds will stop without experiencing development because they will be used up in one consumption and can only be used for a relatively short period. Indirectly, giving zakat in a consumptive manner, it will only educate Mustahik to become lazy about trying and working to improve their standard of living. The distribution of zakat in consumptive form at the National Amil Zakat Agency in Merangin Regency is realized in the form of providing food, clean water assistance, and assistance to people traveling (travelers) who have run out of supplies. According to the theory of zakat distribution, this form of distribution is included in the traditional consumer category, because it is given directly to Mustahik. This consumptive distribution is given to Mustahik who are physically unable to do work or cannot be given skills.

Another distribution pattern is empowerment, this is carried out by the National Amil Zakat Agency in Merangin Regency as an effort to ease the burden on the people. The Amil Zakat Institute creates empowerment programs by taking into account the needs and conditions of the community so that the programs implemented are efficient, right on target, and effective. Distribution using this empowerment model is realized in the form of programs, namely da'wah and social programs, health care programs, independent institutional programs, disaster management programs, and entrepreneurship.
Zakat is the biggest factor in fighting poverty and poverty which is the basis of all disasters for both individuals and society. Poverty is the basis of all disasters, the source of people's hatred, and is a source of crime and prejudice because of social inequality. This wisdom will return to the person and property of the zakat giver, and also to realize their faith, spread the message of Islam, and purify all their difficulties (Qardhawi, 2017). Unemployment and poverty are two national problems that have not been resolved. The government has made various efforts to overcome this, but this is not enough. The National Amil Zakat Agency in Merangin Regency has created a breakthrough with the Independence Institute program. One program that empowers the community is the Independence Institute program. Zakat distribution is based on the principle of self-help to achieve independence. The target is to make a Mustahik into a new Muzakki. The welfare of the people can be moved and stimulated by the circulation of funds used by Mustahik for production. Zakat has the potential to empower Mustahik through distribution in the form:

a) Poverty alleviation, the allocation of zakat has been specifically determined by Islamic teachings in the Koran, namely the distribution of zakat to the eight asnaf.

b) Improvement of income distribution. Zakat is only taken from the rich and given only to the poor. Thus, zakat distributes wealth from the rich to the poor in the economy, thereby improving income distribution.

c) Job creation. Islam encourages job creation by facilitating cooperation (partnership, musyarakah). With the zakat funds collected, the management or amil can distribute them in the form of creating employment opportunities for Mustahik.

The method of giving productive zakat carried out by the National Amil Zakat Agency in Merangin Regency can realize the welfare of the people. After the Mustahik can try and earn income after receiving business capital assistance, the Mustahik can live a decent life. All living needs for oneself and one's family can be fulfilled. Productive distribution (empowerment) is the distribution of zakat with the target of changing the condition of the recipient (Mustahik). The hope is that after being given productive zakat they will change from the Mustahiq category to the Muzakki category. The distribution of zakat carried out by the National Amil Zakat Agency in Merangin Regency in a productive form for use by Mustahik will bring more benefits in achieving the goals of zakat. This system will bring public benefit because more and more Mustahik will be helped to fulfill their daily needs with their efforts without continuing to depend on other people. The benefits obtained with this system can help in production so that the Mustahik economy can be lifted. Because actually, zakat is not a gift in the form of consumptive consumption that does not last long, then the Mustahik become poor again, but as much as possible zakat can improve the community's economy so that they can meet their living needs better and in a relatively long period.

The Mustahik empowerment program carried out by the National Zakat Amil Agency in Merangin Regency, as explained by the author in the previous chapter, is a process of coaching the asnaf of zakat (Mustahik). This empowerment is taken from zakat funds allocated in the form of a skills training program. The program aims to equip Mustahiq so that they have skills that can help their economy. Once they are economically capable they are no longer Mustahiq of zakat but move to become Muzakki. The empowerment of zakat by the National Zakat Amil Agency in Merangin Regency is considered an activity that is closely related to the zakat mission so that the National Amil Zakat Agency in Merangin Regency always upholds the principle of ikhtiar (prudence) in implementing it. This precautionary principle is proven by the selection of Mustahik candidates who are entitled to receive zakat.

This empowerment is realized in the form of an independent institutional program. This program aims to overcome the problems of unemployment and poverty through various training. The training programs carried out at the Independence Institute are designed to prepare skilled technical personnel, so all training must be followed by work practice and internship programs. It is hoped that graduates from the Independence Institute will become skilled personnel. Apart from technical
training material, things related to entrepreneurship and spiritual guidance will also be taught. Although there are not many, it is hoped that this program will also be able to produce small entrepreneurs who are trustworthy and responsible. There are several vocational education programs implemented by the National Amil Zakat Agency in Merangin Regency, including technician skills, cultivation, graphic design, etc. Community empowerment is guidance or empowerment that is developed to change and simultaneously improve the economy and standard of living of the community. Through the independent institutional program, the National Amil Zakat Agency in Merangin Regency can change and improve the economic level of the community. With these programs, Mustahik are better able to meet their living needs. The targets for distributing zakat funds in the community empowerment program at the National Zakat Amil Agency in Merangin Regency are those included in the eight (8) ashnaf mentioned in the Qur'an which is grouped into two categories. The first four (4) ashnaf are emergency ashnaf so they are given more priority than the next four (4) ashnaf. Of the first four ashnaf, the poorest are given the highest priority.

Thus, according to the author, the distribution of zakat for community empowerment carried out by institutions in Merangin Regency has been able to empower the community with the skills programs implemented. The distribution target of zakat funds targeted by the National Amil Zakat Agency in Merangin Regency is also by the zakat principles outlined by Islamic law. Because zakat is not only an individual obligatory act of worship, more than that zakat is an effort to build a prosperous and prosperous society under the auspices of the state with special institutions tasked with collecting and distributing it.

5.0 CONCLUSION

The fund collection strategy carried out at the National Amil Zakat Agency in Merangin Regency uses two methods, namely a direct fund collection strategy and an indirect fund collection strategy. The fund distribution strategy carried out at the National Amil Zakat Agency in Merangin Regency is that it still determines programs with a traditional consumptive distribution model, a creative consumptive distribution model, a traditional productive distribution model, and a creative productive distribution model. The distribution of zakat funds for community empowerment carried out by the National Amil Zakat Agency in Merangin Regency is carried out in two ways, namely consumptive and productive. The distribution of zakat in consumptive form is given in the form of food, disaster management, and assistance to people who run out of supplies while traveling, it is also given to Mustahiq who are physically unable to do work or cannot be given skills.

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