

THE ROLE OF BAITUL MAL IN EMPOWERMENT MUSTAHIQ ZAKAT WELFARE: THE STUDY OF BAITUL MAL KOTA LHOKSEUMAWE IN DISTRIBUTING ZAKAT PRODUKTIF

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Abstract

Zakat is a potential source of funds that can be used to build the independence and welfare of the poor. In practice, there are still many mustahiq who consider zakat as a free gift and are not responsible for its distribution. Based on the initial survey, it was known that the distribution of zakat in Baitul Mal was still not in proper use, and was still less productive, so it was assumed as an institution that was less active in empowerment the economy of the poor (mustahiq). Seeing these problems, the authors are interested in knowing the role of the 'amil zakat institution, especially Baitul Mal Lhokseumawe in an effort to empower the mustahiq zakat economy through a study of strategies for optimizing the distribution of productive zakat in Lhokseumawe City. This study aimed to determine the role of Baitul Mal Lhokseumawe in improving and empowering the economy of mustahiq through optimizing the distribution of productive zakat. While the target of this activity was to increase the independence and economic welfare of the poor, through a study on the optimization in distribution practices of zakat produktif at Baitul Mal Lhokseumawe. To achieve these objectives, a descriptive qualitative approach was used with observation, interviews and documentation techniques. Meanwhile, data analysis was carried out through the methods of collection, reduction, display, and conclusion. As an amil zakat institution, Baitul Mal actively empowered the economy of the poor in Lhokseumawe City by always coordinating with BMG and implementing transparent, professional and accountable zakat management. In an effort to optimize the distribution of productive zakat, in addition to providing business capital in cash to micro and medium entrepreneurs which amount to 1 million and 4 million per year, respectively, the Baitul Mal also often provides guidance in terms of the utilization of zakat funds for mustahiq. However, in the process of distributing zakat, BMG often faces complaints and criticism from the public, especially in terms of mustahiq zakat and an amount of zakat.

Keywords: Role, Existence, Baitul Mal, Optimization, Distribution, and Productive Zakat

1. INTRODUCTION

Lhokseumawe City is an industrial and mining city that has abundant natural resources, ranging from natural gas and oil, which are managed by a number of giant companies. But it turns out that behind the abundant wealth there are still many people who are unemployed and are below the poverty line. BPS statistical data in 2017 states that of the 220,564 population, 24.40 thousand (12.47%) of them are poor. In fact, Lhokseumawe City is ranked as the second highest open unemployment rate (TPT) in Aceh province, which reached 10.51%. For Muslims the way out for alleviating poverty on the one hand, and for empowering and increasing people's economic independence on the other, one of them is maximizing the potential of zakat. The potential for zakat in the city of Lhokseumawe is estimated at IDR 1.203 billion every year, coming from zakat infaq and alms (ZIS) of IDR 982 million and zakat fitrah of IDR 2.21 million. (Profile of Baitul Mal City of Lhokseumawe: 2017). Furthermore, based on the initial survey it is known that the total budget for zakat funds is Rp. 4.862 billion that have been distributed to seven of mustahiq models, namely faqir, poor, 'amil, ibn sabil, converts, garim, and fisabilillah. Based on information from the head of the Baitul Mal Secretariat, Lhokseumawe City, there are 2,973 zakat mustahiq who will receive zakat funds. Of these, 2,040 of them are faqir, and 272 mustahiq are categorized as poor. See (<https://www.ajnn.net/news/baitul-mal-lhokseumawe>).



According to the author, the large amount of zakat funds, if managed and distributed optimally with productive and empowering strategies, will have implications for increasing the socio-economic independence of zakat mustahiq. However, the socio-economic factual reality experienced by the people of Lhokseumawe City in particular, shows that zakat has not been able to have a significant role in the economic empowerment of the people. This is in addition to the fact that the distribution of zakat is still diverse, where some people channel their zakat directly to mustahiq, also because the mechanism for distributing productive zakat is still ineffective at the Baitul Mal institution of Lhokseumawe City. Furthermore, based on the initial survey, it is known that there are a number of problems experienced by Baitul Mal in Lhokseumawe City, namely; 1) there is still a lack of public trust in Baitul Mal as an independent and credible zakat management institution; 2) most people are still not aware of the existence of baitul mal as 'amil zakat, this is because it has not been included in the formal and informal education curriculum or because of the lack of socialization and publication activities; 3) lack of public understanding of professional zakat/income, except for zakat fitrah and agricultural zakat; 4) there is still a lack of political support from the government in terms of obligations and sanctions for spending zakat mal from muzakki, and; 5) the still weak human resources of the amil zakat (baitul mal) personnel, especially when it is associated with modern science and technology that is accurate, and fast based on computers that can be accessed online.

2.1 LITERATURE REVIEW

2.1.1 Distribution of Productive Zakat

Productive zakat is how zakat assets are distributed to mustahiq and can be developed again, because the essence of zakat is not how many rupiahs are received by zakat recipients, but how zakat can improve the welfare of the people. [1] The productive zakat has a very important role in increasing the prosperity of the community, both in the fields of economy, education, health, social and religious interests. The zakat distribution system from time to time has changed where at first it was distributed more for consumptive activities. According to [2] there are two kinds of zakat management and distribution in Indonesia, namely consumptive and productive distribution. Meanwhile, the collected zakat is distributed in 4 forms, namely: 1) Traditional consumptive, where zakat is given to mustahiq directly for daily consumption needs; 2) Creative consumptive, namely zakat which is realized in the form of consumptive goods and is used to help the poor in dealing with social and economic problems such as scholarships; 3). Conventional productive, namely zakat that is given in the form of goods that can be reproduced or the main tools of work such as cows, goats and sewing machines; 4) Creative productive, where zakat is given in the form of working capital so that the recipient can develop his business one step further.

One of the conditions for the success of zakat is the distribution of zakat in a professional manner based on a sound basis, so that zakat is not misdirected.[3] There are several ways to distribute zakat funds, namely: 1) Productive Distribution Patterns, namely; pattern of distribution of zakat funds to existing mustahiq lent by amil for the benefit of a business or business activity; 2) Local distribution, namely that the mustahiq in each region are prioritized over other regions, as known as regional autonomy; 3) A fair distribution to all groups, namely fair to all groups that have been promised as mustahiq by Allah and His Messenger and fair among all individuals in one mustahiq group, namely justice that pays attention to and considers the rights of the magnitude of the need. [4] The distribution of zakat has the function of reducing the gap between rich and poor because the wealth of the rich helps and grows the economic life of the poor, so that the economic

situation of the poor can be improved. [5] Safitri in her research writes that zakat functions as a means of social security and community unity in meeting individual needs, and eradicating human poverty. [6] In this case, zakat is one of the manifestations or evidence of social care, humanitarian solidarity, kinship, and solidarity that can foster an attitude of tolerance among others, an attitude of nationalism, patriotism, and love for the homeland. In order to direct the distribution of zakat that is right on target and has high usability in empowering the people's economy, an interconnected perspective is needed that is not only seen with approaches such as fiqh al-zakat, but also needs to consider historical, economic, cultural, religious and dynamic aspects. local cultural wisdom. [7] Some of the poor are people who work in a certain profession or have certain production talents, but they are less empowered because they do not have the tools or means of production or the profession. The scholars of fiqh allow the giving of zakat to them for the purchase of tools and work facilities whose profits can meet their needs. Tailors, carpenters, builders, or production experts and other workers are given zakat to buy the means of production or parts in their production that can meet the needs of life for a long time. [8]

2.1.2 The Distribution Models of Zakat Productive

According to [9] the distribution of productive zakat funds can be carried out in several models, namely: *First*, a model with an *in kind* system, namely zakat funds are given in the form of production tools needed by the weak economy who wants to produce, both those who have just started their business and those who have tried to develop existing businesses. *Second*, *qardlul hasan*, namely business capital lending by returning the principal without any additional services. The principal of the loan or capital is indeed returned by the mustahiq to the amil zakat institution, but that does not mean that the capital is no longer the right of the mustahiq. This means that the capital can still be returned to the relevant mustahiq to be developed again, or it can also be rolled out to other mustahiq. In this way, it is hoped that the amil zakat institution can become a partner for mustahiq for business development so that slowly but surely it can change its status from mustahiq to muzakki. *Third*, *muḍlarabah*, namely business investment with profit-sharing consequences. This system is almost the same as the qardlul hasan system. The difference lies in the division of profit sharing from the business between mustahiq and 'amil zakat.

2.1.3 Optimizing the Distribution of Productive Zakat

Optimizing the distribution of zakat funds can actually be done by looking at the existing regulations that cover zakat. However, some of the existing problems, both technical and sociological, have resulted in zakat being like a road in place without any significant changes and developments. According to [10] there are several steps that must be taken in optimizing the distribution of zakat funds, namely: 1). The distribution of zakat funds does not have to be shared between all mustahiq groups or divided equally, because this will oppress each other among the mustahik groups; 2). At least the mustahik group can be classified into 2 parts, namely: permanent groups, such as; indigent, poor, 'amil and converts, and temporary groups, namely: riqob, ghorimin, fisabilillah, and ibn sabil whose distribution model is adjusted to the conditions in the work environment of zakat managers, because these groups are not necessarily all there. 3), Socializing existing laws and regulations and providing understanding to the public about the importance of the role of zakat in religious and social life. 4). Reporting and publication of the distribution of zakat funds is a financial control suggestion that involves not only superiors but muzakki and all levels of society. 6). Clear procedures, both at the time of receipt or distribution. 7). Personnel or 'amil zakat which cannot be separated from al-akhlaq al-karimah. 8). Internal



audit that can avoid deviations. [11] Optimizing the management or utilization of productive zakat is very important to be carried out by the Baitul Mal so that the zakat collected is of value and has an impact on economic empowerment and the welfare of the zakat mustahiq. In the management of zakat funds, there are several pillars of zakat management and empowerment as stated by Suyitno in [12], namely; a) trust. The nature of trust is the key to quality assurance of public trust; b) professional. Efficiency and effectiveness of management requires a professional attitude from all administrators of amil zakat institutions. c) Transparent. A good control system will occur if transparency in the management of people's funds can be implemented. This is because the easy access of muzakki to find out how their funds are processed will increase their trust in zakat management institutions. In other words, the success of the Baitul Mal institution in the management of zakat, depends on its utilization and utilization. Based on the background and theoretical review above, the objectives of this study are: 1) to find out the role of Baitul Mal in Lhokseumawe City in empowering the economy of the zakat mustahiq; 2) find out the strategy applied by Baitul Mal in Lhokseumawe City in optimizing the distribution of productive zakat as an effort to increase the economic independence of the poor in Lhokseumawe City

3. RESEARCH METHODOLOGY

2.1 Data Collection Approaches and Techniques

This study uses a descriptive qualitative approach, where the data collected through observations, interviews and questionnaires are explained and analyzed in depth. According to [13] descriptive analysis approach is suitable for qualitative research because it seeks to collect information about the status of existing symptoms, namely the state of symptoms according to what they are. The primary data from this study is the result of research through observation, interviews and questionnaires to the Baitul Mal leadership and gampong apparatus staff about the role and existence of Baitul Mal in Lhokseumawe City in increasing the economic independence of mustahiq zakat through optimizing the distribution of productive zakat. While the secondary data was obtained through a literature study, namely by means of a study of the existing documentation at the Baitul Mal in Lhokseumawe City. Primary and secondary data were collected using observation, interview, questionnaire, and documentation techniques. Observation, namely the activity of observing the existence of Baitul Mal in Lhokseumawe City in an effort to increase the economic independence of zakat mustahiq through optimizing productive zakat distribution practices. Interviews were asking directly about the role, and strategies for optimizing the distribution of productive zakat for the leaders of the baitul mal and the keuchik/BMG in the city of Lhokseumawe. Meanwhile, questionnaires were distributed to Baitul Mal personnel staff and gampong apparatus staff in 40 villages from 4 sub-districts in the Lhokseumawe city area.

2.2 Data Analysis Techniques

The data analysis method used in this research is descriptive qualitative analysis method, in the form of further discussion related to the role and existence of Baitul Mal in Lhokseumawe City in increasing the economic independence of mustahiq zakat through optimizing productive zakat distribution practices. Qualitative analysis is an effort made by working with data, organizing it, breaking it down into manageable units, synthesizing it, looking for and finding patterns, discovering what is important and what is learned, and deciding what to tell others. While descriptive analysis is research that is intended to collect information about the status of existing symptoms, namely the state of symptoms

according to what they were at the time the research was conducted. [14] The stages of data analysis activities were carried out through the methods of collection, reduction, display, and conclusion. All data, information or variables obtained through observation, direct interviews and documentation are collected (collection), classified or summarized (reduction), presented (displayed), translated, described and explained, then conclusions are drawn (conclusion).

4. RESULTS AND DISCUSSION

3.1 Research Results

1) Observation results

Based on the observations of the research activity implementation team, it is known that the routine activities of personnel at the Baitul Mal office in Lhokseumawe City run smoothly according to their respective duties and functions. However, there are still a number of indisciplines in carrying out their roles and duties as a credible, accountable and professional 'amil zakat institution in Lhokseumawe City. Based on the observations of the research team, it is known that the office hours at Baitul Mal in Lhokseumawe City begin to be actively opened at 09.30 WIB, unless there is a meeting with the Supervisory Board and the Head of Sub-Division of Baitul Mal. Likewise, the Heads of Sub-Divisions at Baitul Mal, Lhokseumawe City, are a bit difficult to find, because they are rarely present during office hours at the same time. Except for Baitul Mal's personnel staff, most of whom were present at 09.00 Wib. The personnel staff at Baitul Mal in Lhokseumawe City are also active in carrying out their respective duties and functions until 16.00 WIB. Furthermore, based on the team's observations, it was also known that banners or billboards were rarely installed as a means of socializing programs and materials about zakat, especially around the city of Lhokseumawe, even though based on information from research informants, that Baitul Mal has always been active in legitimizing program socialization and the urgency of zakat in an effort to raise awareness to be muzakki and public trust in Baitul Mal on the other hand.

2) Interview Results

According to Tgk Syuib as the head of Baitul Mal, this 'amil zakat institution plays an active role in providing business capital for small entrepreneurs, medium entrepreneurs and the poor. To increase awareness of tithe, Baitul Mal coordinates with BMG, and actively disseminates the importance of tithing. Between Baitul Mal and BMG cooperate with each other in the process of distributing zakat, such as; in terms of scheduling, determining prospective recipients of zakat assistance, types of zakat assistance, and the nominal zakat assistance distributed. Baitul mal is also active in socializing the strategic program of zakat empowerment and the importance of zakat funds in poverty alleviation efforts. The innovation program is socialized through social media, newspapers, bulletins, banners, billboards, and also through lectures on the pulpit, ta'lim activities, seminars and workshops. Socialization through lectures and da'wah is carried out in a persuasive way that inspires residents to be aware of tithe. Unlike in other countries that apply strict sanctions or punishments for muzakki who do not pay their tithe, in Aceh it cannot be applied because there is no qanun or legal basis to enforce it firmly. Optimization of zakat distribution is carried out with 3 models, namely; first, providing business capital for small and medium-sized entrepreneurs. Second, continue the assistance and even increase the nominal business capital assistance for successful zakat recipients. Third, providing business equipment assistance, such as; machetes, or hoes for farmers, nets or hooks for fishermen, and other production tools such as compressor machines for tire outboard entrepreneurs or doorsmeers. The head of the



Baitul Mal also stated that in 2020, this institution had distributed zakat in the amount of 16 billion which was intended for the construction of houses for the poor, providing business capital and consumptive assistance for students and the poor in 68 villages in the city of Lhokseumawe.

Furthermore, according to Zulkifli Juned (Baitul Mal supervisory board), Baitul Mal has a very important role in efforts to empower the economy of the poor, namely through housing rehabilitation assistance, providing business capital, operational assistance for santri and emergency response assistance for converts. The technique of collecting zakat funds is carried out by the Baitul Mal institution through the formation of a Zakat Collection Unit (UPZ) in every government agency in the city of Lhokseumawe. The empowerment and strengthening of the welfare level of the zakat mustahik carried out by the Baitul Mal is constrained by the bureaucracy of the rules for the financial expenditure of zakat funds which must first be deposited in the PAD. According to Abi Zulkifli, this bureaucratic rule does not support the smooth process of distributing zakat funds to zakat mustahik. It should be more effective if zakat funds are directly deposited in the Baitul Mal account so that every transaction can be carried out effectively and efficiently.

Then according to Amri, S.Sos, M.Ap (head of the Baitul Mal secretariat) Baitul Mal often conducts coaching activities in terms of trading procedures and financial management of zakat funds. Coaching activities are aimed at individual micro and macro entrepreneurs who receive zakat funds. This activity is also carried out so that the mustahik zakat increases to become muzakki in the following year. This ongoing coaching activity is carried out by involving Baitul Mal Gampong which also plays an active role as a mediator and executor in their respective villages. Based on Amri's statement, Baitul Mal has distributed zakat funds for micro business capital of 1 million and 4 million for macro businesses every year. According to him, Baitul Mal also plans to make a program of 25 million per person for macro businesses which is planned to take effect in 2022 and is only allocated to 2 macro entrepreneurs per sub-district in the Lhokseumawe city area. Some of the obstacles experienced are that there are still many underprivileged people who need zakat assistance, while on the other hand there is still a lack of muzakki, especially the Covid-19 pandemic that has hit Indonesia, especially the City of Lhokseumawe also has an impact on reducing the nominal zakat funds, because many of the muzakki or wealthy people who have gone out of business during the pandemic. To overcome the problems and problems faced, Baitul Mal held socialization about the importance of zakat, and about the existence of Baitul Mal as a credible and responsible amil zakat institution. In addition to outreach activities, it is also done by inviting entrepreneurs to take part in tausiah and directions about the importance of tithing. The Baitul Mal also invited gampong priests as BMG and *tuha peut* from various gampongs to discuss technical rules for the collection and distribution of zakat funds.

According to Barlian, ST (Head of Finance of Baitul Mal), Baitul Mal has a significant role in empowering the economy of the underprivileged in Lhokseumawe city. Baitul Mal is always proactive in empowering zakat funds so that zakat mustahik turn into muzakki in the future. In an effort to collect and distribute zakat funds, according to Barlian, Baitul Mal rarely faces obstacles or difficulties. Difficulties or obstacles are only faced by Baitul Mal Gampong. BMG often faces complaints and protests from underprivileged members of the community in their respective villages. The complaints and dissatisfaction of the mustahik are related to the minimum amount of zakat given. As what Barlian said, Irfandi, S. Sos (Head of General Subdivision of Baitul Mal) stated that the Baitul Mal institution has a very vital position and authority in increasing sources of

income for the poor. So far, Baitul Mal has helped underprivileged communities in 68 villages in the Lhokseumawe city area. Zakat funds are distributed in cash to the accounts of micro and medium entrepreneurs. The intended forms of micro-enterprises are fried food sellers, meatball sellers, and vegetable sellers. Meanwhile, medium-sized businesses that are funded around 4,000,000 per year are doorsmeer, grocery and laundry businesses. Similar to Amri, Irfandi also emphasized that Baitul Mal will try to increase the nominal zakat funds devoted to macro-entrepreneurs, which reaches 25 million per year. Baitul Mal hopes that a number of programs that have been and will be implemented have implications for improving the economic welfare of the underprivileged, especially in the city of Lhokseumawe. The forms of the program of the large entrepreneur group are as follows; livestock, fisheries and agriculture entrepreneurs. In order for the program to run, the city's Baitul Mal involves BMG to control and supervise the process of community economic empowerment, starting from the selection of mustahik, distribution and coaching of mustahiq zakat.

According to Irfandi, in year 2022, Baitul Mal even plans to inovate the collection of zakat funds with a pick-up system, especially for shop traders, because educational institutions and companies have been actively carrying out their roles as muzakki. The innovation or strategic plan must begin with the determination of the Perwal issued by the legislative and executive institutions. Furthermore, according to Nurlaili, one of the senior staff at Baitul Mal, in general, people spread across 4 sub-districts and 68 villages are familiar with the existence of Baitul Mal as an 'amil zakat institution. This is because Baitul Mal, in collaboration with village officials and professionals, has socialized its role and position as an amil zakat institution, which is to help empower the poor by distributing zakat funds in cash, targeted and efficient. According to Nurlaili, in an effort to optimize the distribution of productive zakat, Baitul Mal also coordinates with related institutions, such as Baznas, Baitul Mal Aceh (BMA), and Lazismu in the city of Lhokseumawe.

Zainal Abidin, (special staff for the general section of Baitul Mal) said that the community's economy in Lhokseumawe City grew and developed normally. This means that it does not experience significant development, but just goes on as usual. In this case, the role of Baitul Mal in empowering the economy of the underprivileged is quite large. Baitul Mal has a vital role in boosting the economy of the poor by providing business capital for traders and holding home rehabilitation programs for the poor. Not only for improving the welfare of the underprivileged, but also trying to improve human resources by providing scholarships for students in general and dayah educational institutions, from elementary to tertiary levels. To increase public confidence in the existence of Baitul mal, the leadership and head of the secretariat emphasize transparency in the financial management of zakat funds. Baitul Mal always consistently implements the stages and processes of managing zakat funds in an open manner with the principle of accountability. In terms of the process of distributing zakat funds, starting from determining the mustahik of zakat and the nominal amount of assistance, the Baitul Mal always involves Tuha Peut, Imeum Chiek and BMG.

Furthermore, to raise awareness of paying zakat, the Baitul Mal implemented the management of zakat funds in a transparent and professional manner in accordance with the results of deliberations with BMG and the supervisory board. Furthermore, the leaders of the Baitul Mal also always provided periodic, monthly and annual reports on the use of zakat funds to the muzakki through online media, newspapers and special documents. According to Zainal Abidin, in the process of optimizing the distribution of productive zakat practices, Baitul Mal institutions oftended face complaints and criticisms from residents directed at BMG in their respective villages. In general, these complaints or



criticisms were submitted because of dissatisfaction with the nominal zakat funds and because of the assumption that the recipients of zakat funds were not on target.

However, the Baitul Mal still did not respond to these complaints, because it assumed that all the policies that had been previously determined were final and had been considered accurately and appropriately by BMG. According to Zainal Abidin, that before determining the zakat recipients recommended by BMG, the Baitul Mal first carried out monitoring and evaluation by conducting surveys, interviews and deliberation with BMG. Therefore, that the policy or determination of zakat mustahik candidates and nominal zakat was something that was final, accountable and responsibility. Then, according to Ridwan, (one of staff in the Commissioner Office) stated that before being disbursed through the mustahiq zakat bank account, a survey was carried out to villages by the Baitul Mal team. Baitul Mal staff checks the correctness or suitability of the data submitted by the prospective zakat recipients individually and collectively, starting from the figure of the zakat recipient candidate, the model of the house to be rehabilitated, to the type of business proposed. In the previous year, it was found that there were many discrepancies between the content of the proposal and the real data in the field because the proposal model was generally carried out individually. Meanwhile, the current zakat aid proposal model was submitted directly collectively which was known by *Keucik*, BMG and *Tuha Peut* in each mustahik zakat village, so that inequality; manipulation or data discrepancies are reduced.

This was implemented because BMG and gampong apparatus were considered closer and more familiar with the real conditions of prospective zakat mustahik. A proposed model like this on the one hand could strengthen the relationship between the Baitul Mal and the village apparatus, and could minimize data manipulation by zakat mustahiq candidates on the other hand. However, according to Ridwan, the Baitul Mal remained active in the field conducting surveys, monitoring, and evaluating the validity of the data. Furthermore, according to several interviewees, *Keuchik*, *Imeum Chiek*, and BMG stated that Baitul Mal had carried out its roles and duties as an amil zakat as good as possible. In empowering the economy of the poor, Baitul Mal always involved village officials, BMG and *Tuha Peut*. This was as stated by *Keuchiek* Hagu Northwest and Southwest Hagu that Baitul Mal always entrusted the village apparatus in finding and determining candidates for mustahiq. Nevertheless, according to some *Keuchiek*, as stated by Helmi, S.Ag, *Keuchik* Meunasah Manyang that gampong apparatus and BMG oftened face complaints from community members and this was normal because of different perspectives, different desires between the wider community and policy makers, and because of the large number of poor people who need assistance.

In line with the above reason, *Keuchik* of Northwest and South West Hagu also stated that due to the limited zakat funds, while there were so many poor people, they had to queue to wait their turn. It was different with the narrative of the *Keuchik* Cut Mamplam, *Keuchiek* Tumpok Teungoh and Mr. Anwar *Keuchik* Keude Punteuet stated that the community had never submitted complaints against BMG and gampong officials in terms of distributing zakat. According to them, the community was aware of the limited availability of zakat funds and therefore must be patient waiting their turn. Anwar also stated that the reason for the absence of complaints was because the average population already had decent welfare, so they did not demand the right to zakat funds. Contrast to *Keuchik* Keude Punteuet, the Secretary of Gampong Uteun Bayi, Banda Sakti sub-district, stated that problems and complaints still occurred even though the BMG and the village apparatus had provided explanations and directions for the limited zakat funds, so

patience and queuing were needed to obtain them. The public often submits criticism and complaints against the baitul mal and BMG policies. Complaints were not only about the delay in receiving zakat assistance, but also the lack of assistance, which was only around 300,000 per person. Meanwhile, in the process of collecting data and searching for prospective zakat recipients, Baitul Mal was very active. The Baitul Mal immediately looked for candidates who matched the criteria, then offered to BMG and the village apparatus to provide recommendations.

3). *The results of the questionnaire:* The results of the research on the role of Baitul Mal in Lhokseumawe City in optimizing productive zakat obtained through distributing questionnaires to all Baitul Mal staff were as shown in the following table.

Tabel III.1 The Role of Baitul Mal Kota Lhokseumawe in Optimization the Distribution of Productive Zakat

NO	The role of Baitul Mal	Alternation			
		Very Agree	Agree	disagree	Very disagree
1	Baitul Mal Lhokseumawe socializes technical rules in terms of productive zakat distribution	8	6	6	-
2	Baitul Mal Lhokseumawe provides guidance on trading procedures for micro and medium entrepreneurs	-	3	17	-
3	Baitul Mal Lhokseumawe provides direct cash assistance to mustahiq	-	20	-	-
4	Baitul Mal Lhokseumawe facilitates the stages of distributing zakat funds to mustahiq	-	20	-	-
average amount		2	12,25	5,75	-
Percentage		10%	61,25%	28,75%	-

Based on the above table it was known that the Lhokseumawe City Baitul Mal had carried out its roles, duties and functions as a credible and responsible amil zakat institution. This was where from the 20 respondents studied, an average of 14.25 people (71.25%) chose the item "strongly agree" and "agree" to the statement "Baitul Mal has carried out its roles and functions properly and correctly."

Tabel III.2 Strategy of Baitul Mal Lhokseumawe in Optimization the Distribution of Productive Zakat

NO	The Strategy of Optimization Zakat productive	Alternation			
		Very Agree	Agree	disagree	Very disagree
1	Baitul Mal Lhokseumawe involves village officials and BMG in optimizing the distribution of productive zakat	10	2	8	-
2	Baitul Mal Lhokseumawe conducts socialization through social media and print media about the importance of zakat	5	15	-	-



3	Baitul Mal distributes zakat with an <i>in kind</i> system, (providing the means of production for mustahiq zakat).	4	14	2	-
4	Baitul Mal Lhokseumawe distributes zakat by means of <i>qardul hasan</i> , (providing business capital loans without returning the principal).	3	15	2	-
5	Baitul Mal Lhokseumawe provides theoretical and practical guidance on procedures for utilizing zakat funds for micro and medium entrepreneurs.	-	10	10	-
average amount		4,4	11,2	4,4	-
Percentage		22%	56%	22%	0 %

Furthermore, regarding the strategy of optimizing the distribution of productive zakat, 100% of the respondents agree with the statement "Baitul mal conducts socialization in optimizing the distribution of productive zakat. Then, to empower the mustahiq economy, baitul mal not only provided business capital assistance but also provided working tools. Optimizing the distribution of productive zakat at Baitul Mal in Lhokseumawe City was carried out with various approaches, namely through collaboration with village officials and BMG, socialization, and by increasing business capital for successful micro and macro entrepreneurs. This could be seen where from 20 respondents, 78% of them chose the item "strongly agree" and "agree" to the statement "Baitul Mal is actively optimizing the distribution of productive zakat."

Tabel III.3 The Role of Baitul Mal Lhokseumawe According to Aparatur Gampong Staff

NO	QUESTIONS	Very Agree	Agree	disagree	Very disagree	ABS TAIN
1	The majority of Lhokseumawe residents recognize the existence of Baitul Mal as an 'Amil Zakat's institution	66	94	0	0	0
2	Baitul Mal Lhokseumawe is a trustworthy, professional and responsible institution	60	100	0	0	0
3	Baitul Mal Lhokseumawe melibatkan Aparatur Gampong dan BMG dlm optimalisasi distribusi zakat	67	86	2	0	5
4	Baitul Mal Lhokseumawe often disseminates the distribution techniques of	32	97	21	0	10

	productive zakat through social media, print media, and through da'wah and recitation activities.					
5	The apparatus Gampong and BMG often face complaints from the public about the mustahiq figure and the lack of zakat assistance	45	81	27	7	0
	<i>average amount</i>	54	91,6	10	1,4	3
	<i>Percentage</i>	33,75	57,25	6,25	0,875	1,875

Based on the above table, it was known that in carrying out its role, Baitul Mal always involves the gampong apparatus as partners and implementers at the gampong level. This statement was also agreed, in which out of 160 respondents, 153 people (96%) of whom stated that there was involvement of BMG and gampong apparatus in the process of administering zakat, starting from searching for zakat mustahiq data, proposing and providing recommendations for prospective zakat recipients. With regard to optimizing the distribution of zakat, Baitul Mal actively conducts outreach activities through social media and print media. This effort was also recognized by the majority of respondents, of which 129 people (80.625%) chose the items 'agree' and 'strongly agree'. Meanwhile, the remaining 21 people (13.125%) chose the item 'disagree', and 10 people chose the item 'abstain' (not expressing an opinion). Furthermore, regarding the fifth statement, which was about the complaints and criticisms submitted by the community on the role of the Baitul Mal and the gampong apparatus, 126 respondents (78.75%) chose the items 'agree' and 'strongly agree'. This shows that people often complain about the baitul mal policy in the administration of zakat, both at the city and village levels.

3.2 Discussion

Based on the results of research through field survey, interviews and questionnaires, it was known that Baitul Mal of Lhokseumawe had implemented a number of policies to optimize the distribution of productive zakat to the poor. From the author's observations, it was evident that the leaders and staff of Baitul Mal Lhokseumawe were actively carrying out their duties and functions as amil zakat. All problems faced were always discussed by the leaders, the supervisory board and BMG. In the context of optimizing the distribution of productive zakat, Baitul Mal had attempted to organize zakat by providing business capital for small and medium-sized entrepreneurs, providing housing rehabilitation assistance for the poor, as well as distributing consumptive assistance for students, and the poor. The zakat funds were channeled directly and in cash into the mustahiq accounts. Furthermore, from the results of the interview, it was known that Baitul Mal of Lhokseumawe City had carried out a number of strategies to optimize the distribution of productive zakat, such as collaborating with village officials, *Imeum Chiek* (BMG), *Tuha Peut*, and with other zakat agencies. In addition, Baitul Mal was also active in socializing various strategic programs and the importance of zakat in alleviating poverty. The socialization was carried out through social media, print media, leaflets, banners, baligho, and also through lecturing, recitations, and seminars in the field of zakat.



Based on the narrative of the head of the Baitul Mal of Lhokseumawe City that through intensifying cooperation with village officials and through socialization activities, the Baitul Mal of Lhokseumawe would be known and recognized. In this context, Baitul Mal of Lhokseumawe City always tries to empower the economy of the underprivileged by providing business capital and providing guidance in terms of the utilization of distributed zakat funds. This was also the same as what the head of the Baitul Mal secretariat said that the bailouts given to small and medium-sized entrepreneurs were also followed by supervision, monitoring and assistance activities as a follow-up to the distribution of business capital. This was so that the relationship between mustahiq and muzakki on the one hand, and with amil zakat as zakat manager on the other hand, remains intact.

However, in the process of distributing zakat funds as business capital and assistance for the poor, it was somewhat hampered by the applicable regulations. This was as stated by Mr. Zulkifli as Baitul Mal's supervisory board. According to him, zakat funds could not be distributed at will because they had to go through a bureaucratic process set by the PAD office. This means that when all processes had been carried out by BMG and the city's baitul mall, zakat funds could not be disbursed, but must be submitted to PAD first. According to the author's analysis, this was determined so that zakat funds were always protected from misuse and could be controlled by the local government as the person in charge of regional development. Another problem in terms of empowering zakat funds was that there were complaints from zakat mustahik. Ridwan, a member of the Baitul Mal office commissioner staff, stated that gampong residents often visit Baitul Mal personnel and complain about the policies set by BMG. At the Baitul Mal City level, there were no related obstacles, but at the village level BMG was often faced with it. Some people often complain and criticize the baitul mal gampong (BMG) policy, especially with regard to the figure of the recipient of zakat and the small amount of zakat funds.

This was also in accordance with what was conveyed by Irfandi, S. Sos, (Head of the General Subdivision of Baitul Mal, Lhokseumawe City), that people often come to the Baitul Mal and express their dissatisfaction with the BMG policy. In general, residents did not dare to face the village apparatus (BMG) but hoped that the city's Baitul Mal conveys their aspirations. However, the city's Baitul Mal rarely responds to various complaints submitted by the public, this was because before the policy was decided, it had been discussed and considered carefully. Furthermore, based on the author's observations, the routine office activities of the Baitul Mal secretariat personnel in Lhokseumawe seem somewhat less disciplined. The research team had a hard time finding some of the Heads of the Baitul Mal Office because their presence was a little less punctual. Office routines were usually only active until 12.00, while after the dhuhur prayer sometimes only a part of the office staff was present. Especially in the office of the commissioner, which seems rarely attended by all staff. This was because the staff were more often in the field conducting surveys to match the submitted data with field data. Likewise, socialization facilities such as banners and billboards were still seen rarely installed in various places, even though according to the interviewees, Baitul Mall often uses banners and balighos as a means of socialization.

With regard to the technical collection of income zakat or professional zakat, the Baitul Mal institution cooperated with the institution or institution where the muzakki work. At each of these institutions, a zakat collection unit (UPZ) was formed which acted as amil zakat. In the context of professional zakat, the Baitul Mal collected zakat from civil servants who have income with an estimate of up to nisab, every month or salary for reasons of benefit. In fact, based on ijma 'ulama, the expenditure of zakat income were

carried out if it had reached the nisab (86 grams of gold) and is old enough, which is a year. Then, baitul mal as an 'amil zakat should not only work too much on the spot or wait for deposits from the muzakki, but must be more active in recording the income and expenses of the muzakki, because the condition of a person's wealth is relative, dynamic and not permanent. With regard to the results of the research questionnaire, it was known that the Baitul Mal institution had carried out its role properly and correctly. As written in table III.1 it was known that the Baitul Mal of Lhokseumawe city had carried out its role and function as amil zakat. From the table contents, it could be seen that of the 20 respondents studied, an average of 71.25% admits that Baitul Mal had performed its roles and functions as it should, such as; plays a role in distributing zakat funds directly in cash, facilitating the stages of zakat distribution, and determining technical criteria regarding procedures for distributing zakat. Baitul mal only played a less role in efforts to develop human resources for mustahiq, where of the 20 respondents who were given a questionnaire, 17 of them did not admit that the Baitul Mal of Lhokseumawe City conducted a coaching program on trading procedures for micro and medium entrepreneurs."

In an effort to optimize the distribution of productive zakat, Baitul Mal implemented various strategic approaches and policies, such as; establish cooperation with gampong apparatus and BMG, conduct socialization through social and print media, provide business capital for micro and medium entrepreneurs, and provide additional business capital for successful zakat recipients. This could be seen in table III.2 where of the 20 respondents studied, 78% of them chose the items 'strongly agree' and 'agree' to the statement "Baitul mal carries out a socialization strategy in an effort to optimize the distribution of productive zakat. Furthermore, based on the results of the questionnaire in table III.3 it was known that Baitul Mal always involves village officials as partners at the village level. This is evident where from 160 respondents, 153 people (96%) of whom stated that there was involvement of BMG and gampong apparatus in the process of administering zakat, starting from searching for zakat mustahik data, to providing recommendations for prospective zakat recipients. With regard to efforts to optimize the distribution of zakat, Baitul Mal actively conducts socialization activities through social media and print media. This effort was also recognized by the majority of respondents, of which 129 people (80.625%) chose the items 'agree' and 'strongly agree'. In the process of distributing zakat, BMG and gampong officials often face complaints from the public. This is as shown in table III.3 where out of 160 respondents, 126 people (78.75%) of them chose the item 'strongly agree' and 'agree' to the statement "BMG often faces complaints and complaints from the public."

4. CONCLUSION

Based on the results of the study, it could be concluded: *First*, Baitul Mal had carried out its role and function as an 'amil zakat institution, namely; distributing productive zakat optimally and maximally in order to realize an increase in the economic independence of the poor. In carrying out its role, Baitul Mal involved village officials, and *Imeum Chiek* as BMG. Baitul mal actively disseminated the importance of zakat to the general public through lecturing or recitation activities, and through social media and print media. Optimizing the distribution of productive zakat was carried out by providing business capital for small and medium-sized entrepreneurs in the amount of 1 million and 4 million per year, respectively. Small and medium business models that were usually given assistance are as follows; vegetable sellers, somai, meatballs, fried foods, tire repairmen, and grocery sellers. In addition to providing business capital, Baitul Mal also provided goods or working tools such as machetes and hoes for farmers, hooks and nets



for fishermen. Furthermore, to empower the economy of the poor, Baitul Mal often provides guidance in terms of the procedures for utilizing zakat funds for small and medium entrepreneurs. In fact, additional capital was often given to successful entrepreneurs as a form of motivation and with the aim of increasing economic welfare for the poor society.

Then, based on the results of the questionnaire distributed to Baitul Mal staff and gampong apparatus staff in 68 villages in Lhokseumawe City, it was concluded that Baitul Mal had carried out its roles and tupoksi properly and correctly. Baitul mal involved gampong apparatus and imeum chiek in zakat empowerment. This could be seen from table III.3 where from 160 respondents who filled out the questionnaire, 153 people (96%) of whom stated that there was involvement of BMG and gampong apparatus in the process of administering zakat. Likewise, in terms of optimizing the distribution of productive zakat, the Baitul Mal has carried out a number of programs such as; providing business capital, housing rehabilitation assistance for the poor, consumptive assistance for students and the poor, as well as socializing the urgency of zakat and technical distribution through social media and print media. In table III.3 where from the total respondents, 129 people (80.625%) of them chose the items 'agree' and 'strongly agree' to the statement 'Baitul mal conducts socialization programs and provides business capital for micro and medium entrepreneurs.' In the distribution process zakat, BMG and gampong officials' often face complaints from the public. This was as shown in table III. 3 where out of 160 respondents, 126 people (78.75%) of them chose the items 'strongly agree' and 'agree' to the statement 'BMG often faces complaints from the public.

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