

# **Analysis Of Zakat Fund Management Strategy At Nu Care Lazisnu Mwc Ngasem Kediri**

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## **Abstract:**

*Zakat mal is one of the important instruments in Islamic economics that functions for wealth redistribution and poverty alleviation. This research uses a qualitative approach with data collection methods through interviews, observations, and documentation studies. The essence of this research methodology is to analyse the management and management strategies of zakat mal funds at NU Care LAZISNU MWC Ngasem Kediri. The result of the analysis is showed that NU Care LAZISNU MWC Ngasem Kediri has implemented several strategies in the management of zakat mal funds, including effective fundraising, transparency in financial reports, as well as sustainable community empowerment programmes. However, there are still challenges in terms of socialisation and public understanding of the importance of zakat. The researcher recommends the need for increased education and more intensive campaigns to increase community participation in giving zakat. Thus, this research is expected to contribute to the development of science in the field of Islamic economics and provide input for zakat managers in improving the effectiveness of the management of mal zakat funds.*

**Keywords:** Zakat Mal, Fund Management, Management Strategy

## **INTRODUCTION**

Indonesia is the world's largest Muslim-majority country. According to data from BPS in Kediri, the Muslim population in 2023 reached 265,077 people out of a total population of 289,418, or about 91.59%. This figure increased in 2024, with the Muslim population reaching 1,642,541 out of 1,688,468, or approximately 97.28% of the total population. Recent research in 2023 showed that the potential zakat mal

in Kediri reached IDR 4.5 billion. This indicates that the potential for zakat in Kediri is significant, presenting an opportunity for zakat to be optimized and provide benefits to a broader community.

Poverty is a problem faced by many countries around the world, regardless of whether they are developed or developing nations. Strategies for poverty alleviation at both regional and global levels have been proposed by various political experts, as well as through diverse concepts and policies<sup>1</sup>. The limited availability of jobs does not match the size of the workforce, leading to increasing rates of unemployment and poverty. Therefore, there is a need for a method and instrument that can empower poor communities and provide easier access to capital loans for entrepreneurship<sup>2</sup>. One instrument is through Zakat. As stated by Mr. Khabib Mustofa (2021), the capital loans provided by the Baznas Zakat institution in Kediri City have been very helpful in meeting his children's educational needs, such as purchasing school supplies like laptops and enrolling his son in the school<sup>3</sup>.

Zakat mal is the one of the pillars of Islam, based on legal foundations derived from the primary sources of Islamic law, namely the Qur'an and Hadith. In the Qur'an, the word "mal" is mentioned in the definite form 30 times; among these, 27 times it is mentioned together with prayer (shalat) in the same verse, and several times it is mentioned in the same context as shalat but not within the same verse. Terminologically, zakat mal refers to a certain amount of wealth that Allah SWT obliges to be given to the mustahiq (eligible recipients) as mentioned in the Qur'an. According to Law No. 23 of 2011 concerning the Management of Zakat, in Chapter I, Article 1, zakat mal is defined as wealth that must be given by those who are capable<sup>4</sup>. Zakat mal in the context of socio-economic aspects is one of the

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<sup>1</sup> Sholikul Hadi, *Manajemen zakat dan Wakaf: Zakat Produktif* (Pustaka Radja, 2015).

<sup>2</sup> Yoghi Citra Pratama, "Peran Zakat dalam Penanggulangan Kemiskinan (Studi Kasus: Program Zakat Produktif pada Badan Amil Zakat Nasional)," 2015.

<sup>3</sup> Siti Masrurroh, "Strategi Pendayagunaan Dana Zakat dan Infaq Produktif dalam Menghadapi Pandemi Covid-19 (Studi Pada Baznas Kota Kediri)" (2021).

<sup>4</sup> Muhammad Ali, "Zakat Mal Dalam Kajian Hadist Maudhu'i," 2015.

instruments that can redistribute their excess income or fortune to those who are in need. Thus, with this zakat mal, the income gap between the rich and the less fortunate can be minimized<sup>5</sup>.

In the context of managing Zakat, Infaq, and Sedekah, all processes involve planning, organizing, implementing, and supervising the distribution of ZIS funds to ensure they benefit those in need. According to the Indonesian Dictionary (KBBI), a strategy is a precise plan to achieve specific goals. Management is the process of carrying out activities by mobilizing human resources to help formulate organizational goals and policies, as well as to supervise the implementation of those policies and the achievement of the goals<sup>6</sup>. So zakat needs to be managed in order to can run well in managing zakat funds.

NU Care Lazis NU Ngasem as one of the philanthropy institutions directly under the auspices of the Nahdlatul Ulama Executive Board (PBNU), and is responsible to the Ministry of Religion and BAZNAS has quite good integrity. Its programs, including those focused on social and religious, education, health and humanity, can support in collecting funds for the community so that the impact can be felt by the beneficiaries. Therefore, the author wants to know in depth how LAZISNU Ngasem's strategy in managing zakat Mal funds,so that the author's analysis can be used as a reference and input for institutions and communities that research about zakat.

## **LIBRARY RESEARCH**

Mohammad Lukman Hakim, in 2020 research with the title “Analysis of Professional Zakat Mal Collection at NU-Care LAZISNU Central Java Region,” stated that there is a lack of awareness among the community regarding the importance of zakat mal. He emphasized the need for accountability in management, integration of management processes, and human resource development. To address this issue, it is very important to improve the collection

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<sup>5</sup> Ahmad Syafiq, “Prospek Zakat Mal Dalam Perekonomian Modern,” no. 1 (2014).

<sup>6</sup> M. Mas’ud Said dkk., *TRAJECTORY VISI KEMANUSIAAN SARJANA*, 1 ed., 2024.

and management of zakat mal within the NU-CARE LAZISNU organization<sup>7</sup>. In another study conducted by Mohamad Izzudin and Siti Masruroh on the Optimization of Zakat, Infaq, and Sedekah Funds in Promoting Economic Empowerment at LAZISNU MWC Prambon Nganjuk, the results showed that the utilization of ZIS funds is distributed through various programs at LAZISNU MWC Prambon. Zakat mal funds are distributed in the form of business capital in cash for UMKM, and infaq funds are also distributed through MWC NU activities such as the NU Social Care movement and other similar activities<sup>8</sup>.

Research conducted by Muhammad Syaiful Imam Baidowi and Said Abadi (2021). The title is "Analysis SWOT of Zakat Mal Management at the Nahdhatul Ulama Zakat, Infaq, and charity Institution (LAZISNU) Magetan Regency" shows that the LAZISNU Zakat, Infaq and charity Institution in Magetan Regency faces several challenges in managing zakat mal, including: Lack of socialization, people who do not understand the obligation of zakat mal which results in the collection of zakat mal not being optimal. In addition, the number of staff members is limited and other activities that hinder organization performance, and etc.<sup>9</sup>.

The research conducted by Musfik Amrulloh in 2021 found that the collection strategies implemented by NU CARE LAZISNU in Brebes Regency consist of two approaches: the first strategy is direct fundraising, which involves the direct participation of muzzaki (donors), while the second strategy is indirect fundraising, which does not involve the muzzaki's direct participation. The distribution strategy of NU CARE LAZISNU in Brebes Regency is carried out consumptively, prioritizing the poor and victims of natural disasters. The economic empowerment of the community by NU CARE LAZISNU Brebes is carried out

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<sup>7</sup> Muhammad Lukman Hakim, "Analisis Pengumpulan Zakat Mal Profesi di NU Care LAZISNU Wilayah Jawa Tengah," 2020.

<sup>8</sup> Mohamad Izzudin dan Siti Masruroh, "Optimalisasi Dana Zakat, Infaq, dan Sedekah dalam Mendorong Pemberdayaan Ekonomi pada Lazis NU MWC Prambon Nganjuk," vol. 2, 1, 2023.

<sup>9</sup> Muhammad Syaiful Imam Baidowi dan Said Abadi, "Analisis SWOT Management Zakat mal Pada Lembaga Amil Zakat mal Infaq Sedekah Nadhatul Ulama' (LAZISNU) KABUPATEN MAGETAN" 1, no. 2 (2021).

through the NU-Preneur program, which focuses on empowering the community's economy by providing small business capital assistance<sup>10</sup>.

## **METHODOLOGY RESEARCH**

This study uses a qualitative research approach, which aims to describe a specific social phenomena, assuming there is already some existing information about that phenomena. Therefore, this research aims to provide an understanding of an event within an organization or institution in order to obtain reliable information derived from the management of zakat mal funds to improve the economic welfare of the community in Ngasem, Kediri. The data collection techniques used in this study are observation, interviews, and documentation. Data analysis is the process of systematically searching and arranging data obtained from interviews, field notes, and other materials so that it can be easily understood and the findings can be communicated to others.

## **RESULTS AND DISCUSSION**

### **Management of Zakat Mal Funds at NU Care LAZISNU MWC Ngasem**

Zakat mal is zakat imposed on wealth owned by a Muslim after it reaches the nisab (minimum threshold). Categories of zakat mal include zakat on trade, profession, agricultural produce, and other types of wealth. The Amil Zakat, Infaq, and Sadaqah Institution of NU (LAZISNU) MWC Ngasem is one of the institutions that manages zakat mal funds, aiming to assist the community in collecting funds in accordance with Islamic law. These funds are either collected at the office or picked up by officers from the community. The zakat mal funds collected by this institution have significant potential and can be utilized to help improve the welfare of many Muslims in Kediri who have not yet been reached by the social security system.

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<sup>10</sup> Musfik Amrulloh, "Analisis Strategi Pengelolaan Dana Zakat, Infaq, Shodaqoh NU Care LAZISNU Dalam Pemberdayaan Ekonomi Masyarakat," 2023.

The following are the three main stages in managing zakat funds at Lazisnu MWC Ngasem <sup>11</sup>:

a. Zakat Mal Collection

The first stage is the collection of zakat mal from the community or donors. Lazisnu organizes and give service the zakat mal collection process through various channels. They also collaborate with various parties, including educational institutions and companies, to collect zakat mal funds that will be distributed to mustahiq (zakat recipients). Collection is carried out in several ways to make it easier for the community to pay their zakat mal obligations. First, LAZISNU Ngasem provides zakat mal collection points at mosques and other locations, either through zakat officers present at the site or direct collection by trained zakat amil officers. In addition, to further services muzakki, LAZISNU Ngasem also cooperates with various institutions and companies to optimize zakat mal collection. In every collection process, LAZISNU Ngasem always ensures that the collected funds are well-managed and used for the benefit of mustahiq in accordance with sharia provisions.

b. Zakat Fund Management

After the zakat mal funds have been successfully collected, their management at LAZISNU ngasem is carried out in detail and transparently to ensure that the funds are in accordance with sharia principles, the funds are right on target and distributed effectively to the mustahiq (zakat mal recipients) who are entitled. The following are the details of the process<sup>12</sup>:

1. Recording and Documentation

Every donation received is recorded in a secure database system and the funds will be recorded based on their source, for example from individuals, companies, or government agencies). These zakat mal funds will be distributed according to sharia provisions.

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<sup>11</sup> Muhammad Ali Musyafa, Pengelolaan Dana Zakat di MWC Ngasem Kediri, 6 November 2024.

<sup>12</sup> M. Khoirul Huda, Pendataan Mustahiq Zakat di Ngasem Kediri, 6 November 2024.

## 2. Registration of Mustahiq (Recipients of Zakat Mal)

The next step is to collect data on mustahiq carefully to ensure that only those who are entitled to receive zakat mal will be given assistance. There are details of this stage:

### a) Field Survey

LAZISNU Ngasem conducts direct field surveys to identify mustahiq who are in need. The LAZISNU Ngasem administrators also visit homes to observe the social and economic conditions of zakat mal recipients. This is done by examining the family's economic situation to determine whether they are eligible to receive zakat mal.

### b) Eligibility Criteria

The eligibility of zakat mal recipients is determined based on the mustahiq groups who have the right, in accordance with Islamic law, such as the poor and needy.

### c) Recording of Mustahiq Data

Data of mustahiq that has been collected will be recorded completely, including name, address, socio-economic status, and the type of assistance needed.

### d) Preparation of Recipient List

After data collection, the administrators compile a list of zakat mal recipients who will receive assistance, based on their level of need.

## c. Distribution of Zakat Funds

After the funds are managed properly through transparent and accountable stages to ensure that the zakat mal funds are distributed appropriately to the mustahiq who are entitled to receive them in accordance with the provisions of Islamic law. The distribution of zakat mal funds can be in the form of<sup>13</sup> :

1) Distribution of Cash Assistance: For zakat mal that is direct in nature, the funds will be distributed in the form of cash.

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<sup>13</sup> Moch Rozaqul Hakim, Pendistribusian Dana Zakat Mal, 6 November 2024.

- 2) Assistance in the Form of Goods and Basic Needs: In addition to cash assistance, zakat mal can also be distributed in the form of basic necessities such as groceries, noodles, and sugar. This distribution of goods is usually carried out for mustahiq who truly need basic necessities to survive.
- 3) Education Program: Part of the zakat mal funds is used to provide educational scholarships to the children of mustahik or those who are high-achieving but have financial constraints. This program includes financing education from elementary school to higher education levels.
- 4) Health Assistance: Zakat mal is also allocated for the healthcare needs of mustahiq who require medical treatment or medication. These funds can be used for medical expenses, purchasing medicines, or even surgeries that are beyond the reach of the mustahiq.
- 5) Provision of Other Facilities: Sometimes, zakat mal is also distributed for the provision of public facilities, such as the construction of simple infrastructure (for example: clean water channels or places for pray), especially in areas in need, as well as providing assistance to the families of deceased individuals.

### **Management Strategy of LAZISNU Ngasem Kediri in Managing Zakat Mal Funds**

The management strategy of zakat mal funds includes three main stages: collection, management, and utilization of zakat mal funds. Each stage requires an accountable and transparent approach to maintain public trust and ensure that zakat mal funds reach the appropriate mustahiq<sup>14</sup>. In an effort to ensure operational compliance with Islamic principles, supervision from the advisory board and Sharia supervisory board is essential, supported by periodic evaluations for program quality improvement. Information technology is also a key element in enhancing the efficiency of zakat mal management through digital platforms that facilitate payments and real-time reporting. Collaboration with various parties, including the government, communities, and educational institutions, is needed to

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<sup>14</sup> Ali Sukma Jaya, "Strategi Penghimpunan Dan Penyaluran Dana Zakat, Infaq, Sedekah Nu-Care Lazisnu Kabupaten Ponorogo Di Masa Pandemi Covid-19," 2023.

expand program reach and the resulting social impact. A data-driven approach is also a primary foundation for identifying the needs of mustahiq, determining distribution priorities, and ensuring equitable distribution of zakat mal benefits. With this comprehensive strategy, zakat mal can become an important instrument in alleviating poverty and improving the welfare of the ummah sustainably<sup>15</sup>.

The three main stages in the zakat mal fund management strategy are collecting, managing, and distributing zakat mal funds. The following are some of the strategies used in the management of zakat mal funds:

- a. The collection strategy at LAZISNU Ngasem Kediri is carried out by collecting zakat mal throughout the year by educating the public about the obligation of zakat mal through lectures, seminars, fiqh studies to increase public understanding of the importance of paying zakat mal, collaborating with other agencies such as working with other institutions or organizations to expand the reach of fund collection. The data on zakat mal fund income is as follows:

**Data on zakat fund income from LAZISNU Ngasem Kediri**

Year	Zakat Funds Income
2020	11.595.000
2021	11.387.000
2022	11.652.000
2023	9.162.000
2024	8.046.000

Sources: Research Data, 2024.

- b. The fund management strategy at LAZISNU Ngasem is implemented with transparency and accountability, by providing regular financial reports such as clear financial statements to the public regarding the use of funds, ensuring that the funds are managed properly and in accordance with sharia principles. The management system also separates funds; the collected funds are

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<sup>15</sup> Setyo Soedrajat, *Manajemen Pemasaran Jasa Bank* (Ikral mandiri Abadi, 1994).

categorized based on their type, such as zakat mal, to ensure compliance with regulations. Furthermore, the use of funds is directed towards mustahiq empowerment programs, social assistance, education, and health.

**Data On The Expenditure Of Zakat Funds From LAZISNU Ngasem Kediri**

Year	Expenditure Of Funds	Information
2020	10.125.000	To purchase rice and white sugar to be distributed to mustahiq, as well as to provide assistance for scholarship programs for the children of mustahiq who have limited funds.
2021	10.435.000	To purchase rice, cooking oil, and noodles to be distributed to mustahiq, as well as for social assistance or disaster relief.
2022	8.069.000	To purchase rice that will be distributed to mustahiq
2023	9.100.000	To purchase rice, sugar, and instant noodles that will be distributed to mustahiq.
2024	7.632.000	To purchase rice that will be distributed to mustahiq, as well as for social assistance or disaster relief.

Sources: Research Data, 2024.

- c. The strategy for distributing funds to ensure to the right recipients. The distribution of zakat mal funds can be carried out by allocating zakat mal to mustahiq who meet the criteria according to Sharia, such as the poor, needy, and orphans. Then, prioritizing the distribution, such as direct social assistance for the daily living needs of mustahiq who are in urgent need. The

funds provided are usually in the form of cash or basic necessities, such as rice, cooking oil, noodles, and sugar.

LAZISNU Ngasem Kediri not only strives to improve individual welfare, but also provides a deeper understanding to the community about the importance of zakat and helps mustahiq to reduce poverty and supports mustahiq to become muzakki one day and create a positive impact both economically and socially, by encouraging awareness and active participation by the surrounding community.

## **CONCLUSION**

The management of zakat mal funds at LAZISNU Ngasem is divided into three main stages: collection, management, and distribution. The management of zakat funds at LAZISNU MWC Ngasem has been running well and in accordance with Sharia principles. The processes of collecting, managing, and distributing zakat funds are carried out systematically, carefully, and transparently to ensure that the funds reach the mustahiq who are entitled to receive them.

LAZISNU MWC Ngasem Kediri has implemented effective strategies in managing zakat mal funds in accordance with sharia principles. Transparency in fund management and detailed data collection have increased public trust, although there has been a decrease in income indicating the need for further education about the importance of zakat mal. The strategy of placing zakat funds in strategic locations and collaboration with various institutions services the collection and distribution of zakat. However, the use of traditional distribution channels needs to be complemented with digital innovations to expand reach and provide greater convenience for muzaki. Promotion through fiqh studies and lectures has helped increase public awareness, but optimization of social media and digital platforms can strengthen educational campaigns and zakat participation.

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