

مشكلة بيت الزكاة في ميدان، سومطرة الشمالية، إندونيسيا

PROBLEMATIC OF ZAKAT MANAGEMENT IN MEDAN

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Abstract

Amil zakat institutions is certainly expected to function effectively and efficiently in carrying out the mission and institutional goals as required by law. For that, we need sound management processes in each BAZNAS SU and LAZ, especially its role as an agent of economic empowerment of the people. The management process includes the collection and distribution. LAZ tasks related to the collection associated with *Muzakki* (obligatory zakat property owners), while the tasks related to the distribution of BAZNAS SU and LAZ in distributing Zakat to *Mustahiq* (recipients). Zakat distribution system can be categorized to two; consumptive and productive distribution. Consumptive means Zakat distributed directly to *Mustahiq* ready to be used by the consumer. While Zakat is distributed productively means *Mustahiq* not receive Zakat directly utilized for consumption, but must be arranged in advance, either by themselves or by organizations *mustahiq amil*, consumption is the result of the effort.

A. Research Background

Zakat, the third pillar of Islam, is the main instrument in the Islam Law, which serves as a distributor of wealth from the haves to the hand have not. It is an official institution that is directed to create equity and justice for the people, so that people's lives can be improved. Al-Qur'an in Surat at-Tawbah verse 103 explains that zakat was taken from those who are obliged to give zakat (*muzakki*) to be presented to those who are entitled to receive.

An integral part of the zakat is *muzakki*, *mustahiq* and *'amil*. *Muzakki* is a Muslim who bears the obligation of zakat is due to issue a treasure there after until *nisab* capabilities and its *haul*. *Mustahiq* is a Muslim who is entitled to a share of Zakat due is included in one of the 8 *asnaf* (class of recipients), the indigent, poor, *'amil*, convert, for self-determined slaves, those who owe, *fi sabilillah*, people who were on the way, While

the 'amil is agency or institution that assigned to collect and distribute zakat of *muzakki* to the *mustahiq*. On the other side' *amil* also includes from one 8 *asnaf* above, as contained in the QS. At-Tauba verse 60.

The role of 'amil becomes very important, because it is an agency or intermediary between *muzakki* and *mustahiq*, although in principle *muzakki* can directly submit their zakat to *mustahiq*. But as explained in the Qur'an Surah at-Tawbah: 103 that zakat was taken from people who are obliged to tithe (*muzakki*) then be given to those who deserve it (*mustahik*). Who take and pick up are the officers ('*amil*).

At the beginning of compulsory zakat at the time of the Prophet Muhammad, the implementation of zakat handled by Rasul. He sent his officers to withdraw charity from people who are designated as tax payers, then recorded, compiled, maintained and ultimately distributed to the recipients (*al-asnaf al-samaniyyah*) (Ali Yafi, 1994: 223).

In Indonesia, the management of zakat governed by Law No. 38 of 1999 on the Management of Zakat to the Minister of Religion (KMA) No. 581 of 1999 on the implementation of Law No. 38 in 1999 and the decision of the Director General of the Islamic Community Guidance and Hajj Affairs No. D / 291 of 2000 on Technical Guidelines for Management of Zakat. Although it must be recognized that in these regulations still lack very basic, eg no sanctions for muzaki dereliction of duty (do not want to tithe), but the law encourages efforts to establish the institution zakat trustworthy, strong and trusted by society.

Lately, the growth of the Amil Zakat Institution (LAZ) in Medan very rapidly, it is evident that there are seven officially registered. Five are branch of the center, such as BMM (Baitul Mal Muamalat) is a branch from Jakarta, DSUQ Rumah Zakat is a branch from Bandung, PKPU (Humanitarian Care for People Post) is a branch from Jakarta, LAZNAS BSM is a branch from Jakarta and BMH (Baitul Mal Hidayatullah) is branch from Banjarmasin. While two, namely LAZ Dompot Dhu'afa Waspada and LAZ Al-Hijrah are formed in the working area of Medan, North Sumatra province.

Amil zakat institutions is certainly expected to function effectively and efficiently in carrying out the institutional missions and objectives as may be required by law. For that, we need a coherent management process in every LAZ, especially its role as an agent of

economic empowerment of the people. The management process involves the collection and distribution. The collection deals with the task of LAZ that related to muzakki (property owners whose obligatory zakat), while the distribution related to the tasks of LAZ in distributing Zakat against *mustahiq* (zakat recipients).

The reality in Medan society showed that the distribution of zakat is also very diverse. Most people distribute their zakat directly to *mustahiq*, partly through LAZ or BAZNAS or institutions are formed by the mosque managements (*nazir*). Not only diverse distribution patterns are also related to the interpretation of class zakat recipients, it is because it relates to the distribution pattern. The diversity of the zakat distribution patterns can be influenced by the religious interpretation of the zakat which develops and social traditions surrounding them. Therefore, research on the patterns of distribution of zakat in Medan are very interesting and relevant.

Based on the above, this study basically questioning "How the problems in the management of zakat, especially in its distribution in Medan?" And "How can the effectiveness of the patterns of distribution of zakat?"

B. Theoretical Framework

Zakat is derived from the word “*zaka*” which means: *holy, good, blessing and growing*. According to the terms of *shari'ah* zakat is the name for a certain number of treasures that have reached certain requirements which are required by Allah to be issued partly and given to those who deserve it with certain requirements as well. Linkage understanding by etymologize and understanding of the term very closely by all, namely that any property that has issued their zakat, then it becomes a sacred treasure, good, blessing, grow and develop. Quran in chapter at-Tawbah verse 103 explained that zakat was taken from people who are obliged to give zakat (*muzakki*) and then given to class entitled recipients.

خُذْ مِنْ مَّوَالِهِمْ دَمَقَةً نُّظِّهِمْ وَفَمَّ وَرَتَّزِدْ بِهِمْ وَهَآ وَدَلِّ عَلَيَّ إِنِ اتَّ صَلَوَتَكَ سَكُنُّ لَهُمْ

وَاللَّهُ سَمِيعٌ عَلِيمٌ ﴿١٠٣﴾

‘Take alms out of their property, you would cleanse them and purify them thereby, and pray for them; surely your prayer is a relief to them; and Allah is Hearing, Knowing.’

They are referred to in this verse is the rich people who have abundant wealth. And most of that verse is only a little that is in accordance with the calculation its *nisab*. In Surat ar-Rum verse 39 stated,

..وَوَمَّاءَاتَيْتُ مِّنْ زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ، فَوَوَّلْتِكُمْ هُمُ الْمُضْعِفُونَ ﴿٣٩﴾

‘...and whatever you give in charity, desiring Allah’s pleasure-- it is these (persons) that shall get manifold.’

An integral part of the zakat are *muzakki*, *mustahiq* and *'amil*. *Muzakki* is a Muslim who is obligated to pay zakat due to their wealth ability to *nisab* and his *haul*. *Mustahiq* is a Muslim who is entitled to a share of zakat due is included in one of the 8 *asnaf* (class of recipients), the indigent, poor, *'amil*, convert, for self-determined slaves, those who owe, *fi sabilillah*, people who were on the way. While the *'amil* is a institution that is tasked to collect and distribute zakat from *muzakki* to the *mustahiq*. In addition to the other side *'amil* also included on one of the 8 *asnaf* above, as contained in the QS. At-Taubah verse 60.

﴿ إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ

الْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ - آئِن السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ - اللَّهُ عَلَيْهِ حَكِيمٌ ﴿٦٠﴾

‘Alms are only for the poor and the needy, and the officials (appointed) over them, and those whose hearts are made to incline (to truth) and the (ransoming of) captives and those in debts and in the way of Allah and the wayfarer; an ordinance from Allah; and Allah is knowing, Wise.’

In the QS. at-Tawbah: 60 it was stated that one of the groups entitled to receive zakat (*mustahik zakat*) are the ones in charge of the affairs of zakat (*'amilina' alaiha*). While in the Qur'an Surah at-Tawbah: 103 explained that zakat was taken (picked up) from people who are obliged to give zakat (*muzakki*) to then be given to those who deserve it (*mustahik*). Man who took and who picked it is the officers (*'amil*). Imam Qurtubi (1993, 7:

112-113) when interpreting verse 60 Surah at-Tawbah that '*amil* is the people who commissioned (sent by the priest/government) to take, write, calculate and record zakat taken from the *muzakki* to then be given to those who deserve it.

Therefore, the Prophet once hired a young man from the tribe of Asad, named Ibn Lutaibah, to take care of the affairs of zakat of Bani Sulaym, he had also sent Ali to Yemen to be '*amil* zakat (al-Qurthubi, 1993: 113). Muaz bin Jabal never sent the Prophet went to Yemen, in addition to serving as a preacher (explaining the teachings of Islam in general), also has a special task becomes *amil* zakat (al-San'ani, juz 2: 120). Similarly, conducted by the *Khulafah-Rasyidin* afterward, they always have a special officer who governs the zakat, both retrieval and distribution. He took zakat from *muzakki* (people who have the obligation to tithe) through zakat to then be distributed to *mustahik*, show the obligation of zakat it is not mere worship caricatifly (charity), but also he is an obligation which is also authoritative (*ijbari*) (Qadir, 1998: 85).

Zakat management by zakat management institutions, especially the formal legal force, will have some advantages (Qadir, 1998: 87), among other things, *first*, to ensure security and discipline of tax payers. *Second*, to keep the feeling of inferiority when faced *mustahik* zakat directly to receive zakat from *muzakki*. *Third*, to achieve efficiency and effectiveness, as well as the right targets in the use of zakat according to the priorities that exist somewhere. *Fourth*, to show the greatness of Islam in the spirit of Islamic governance. Conversely, if zakat is given directly from *muzakki* to *mustahik*, though sharia law is valid, but in addition will neglect the things mentioned above, also wisdom and zakat functions, particularly with regard to the welfare of the people, it will be difficult to realize.

In Indonesia, zakat management is governed by Law No. 38 of 1999 on the Management of Zakat to the Decree of the Minister of Religious Affairs (KMA) No. 581 of 1999 on the implementation of Law No. 38 in 1999 and the decision of the Director General of the Islamic Community Guidance and Hajj Affairs No. D / 291 2000 Technical Guidelines on the Management of Zakat. Although it must be recognized that in these regulations still lack very basic, eg. no sanctions for *muzaki* dereliction of duty (do not want to tithe), but these laws encourage the efforts of establishing an agency zakat trustworthy, strong and trusted by community.

Zakat distribution system can be categorized to two; consumptive and productive. Consumptive means Zakat distributed directly to *mustahiq* ready to be used by the consumer. While Zakat is distributed productively means *mustahiq* not receive Zakat directly utilized for consumption, but must be arranged in advance, either by themselves or by organizations *mustahiq* amil, consumption is the result of the effort. Reality in society Medan showed that the distribution of zakat is also very diverse. Most people distribute their zakat directly to *mustahiq*, partly through the agency or agencies both official zakat according to the Act or by the nazir of mosque. Not only diverse distribution patterns are also related to the interpretation of the group recipients, this is because it relates to the distribution pattern. The diversity of zakat distribution patterns can be influenced by the religious interpretation of the charity which develops and social traditions surrounding them. Therefore, research on the problems of management of zakat in Medan are very interesting and relevant for the study.

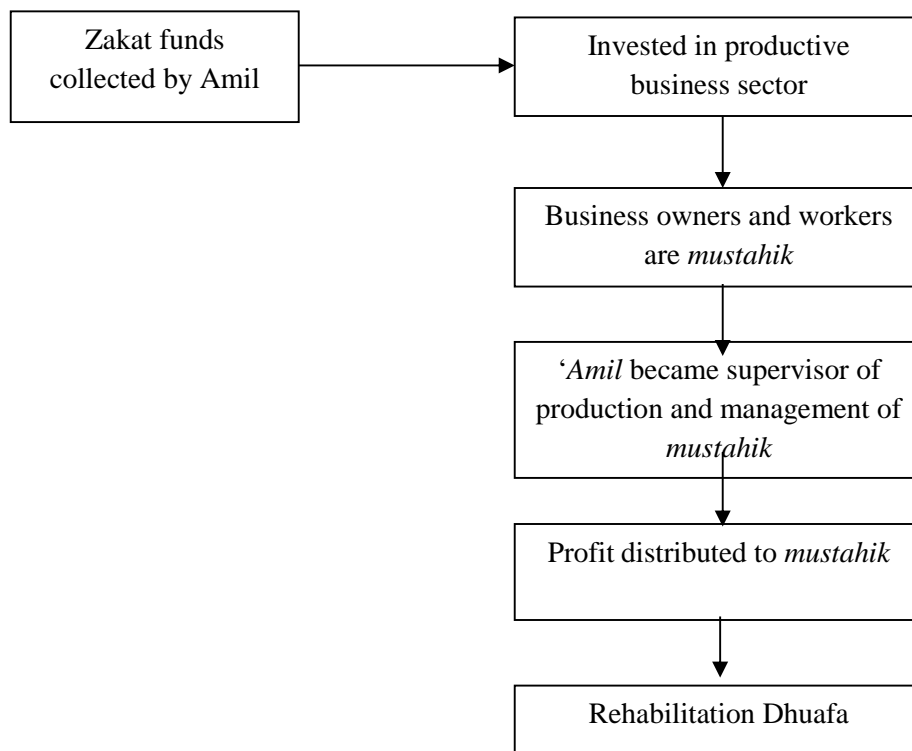
Zakat is worship *maaliyah ijtimaiyyah* which has an important position, strategic and decisive, both in terms of teaching and the development of the welfare of the people (Joseph Qardlawi, 1993). As a subject of worship, zakat is one of the pillars of Islam, as expressed in various Hadith of the Prophet, so its presence is considered *ma`lum min addien bi-dlaurah adl* or note automatically presence and an essential part of Islamization to someone (Ali Yafie, 1994). In the Quran there are approximately 27 verses that align prayer and zakat obligations in various forms of words (Qardlawi, 1991).

In terms of the development of the welfare of the people, zakat is one instrument of income distribution. With a well-managed zakat, it is possible to build economic growth while equal distribution of income, otherwise known as the concept of economic growth with equity (AM Saefuddin, 1986). Monzer Kahf (1995: 87) stated that the Zakat and Islamic inheritance system tends to egalitarian distribution of wealth, and that as a result of zakat, wealth will always outstanding. Zakat is also a comprehensive institution for the distribution of wealth, because it concerns the property of every Muslim as a practical, while his property was up to or past the *nishab*. The accumulation of wealth in the hands of a person or group of people rich, is expressly prohibited Allah, as His word in QS. 59: 7.

In Chapter II, Article 5 of Law No. 38 1999 stated that the management of zakat aims (1) to improve services to the public in accordance with the demands of practice regular zakat, religion; (2) Improve the function and role of religious institutions in an effort to realize the public welfare and social justice; and (3) Improve the effectiveness and efficiency of zakat.

The pattern of utilization of Zakat funds, particularly in relation to the empowerment of poor, simple, can be seen in figure 1. From this figure, we can see the flow of the process of empowerment of the poor, where zakat funds were able to rehabilitate their conditions, resulting in a change of status, from *mustahik* be *muzakki*. Success in achieving the goal of rehabilitation is very dependent on the level of trust and professionalism of *'amil*.

Figure 1. Real Sector Development Pattern Based Zakat Fund



Source: Adapted from Syauqi & Didier, "Zakat and Economic Development of the People," Proc. Of International Seminar on Islamic Economics As A Solution, Medan, Sept. 18-19 20

C. Research Methods

This research was conducted using qualitative research approach; it takes place in the setting of reasonable/natural. The research process is basically shaped cycle, but can be distinguished three main stages (in accordance with the nature / characteristic activities), as follows.

First, the orientation phase/exploration that is comprehensive, by doing what by Spradley call a grand tour of observation and/or grand tour questions. *Second*, in a focused exploration stage, according to the domains selected as the focus (of the analysis in Phase I); domain option is to use three kinds of considerations, namely organizing domain, strategic ethnographic and theoretical interest. *Third*, check the stage result/findings of the study, especially by doing what by Lincoln and Guba call the procedure of member check.

Data collection, especially in the interviews and unstructured observation. In a thorough exploration stage, its use is ekspansionistik as much as possible in order to find an existing domain. Meanwhile, at the exploratory stage focus, the use of focused accordance with the choice of the domain be the focus of research. Documentary techniques are also used, mainly for the needs thorough exploration stage.

The researcher is the main instrument in this study (according to the characteristics of qualitative research itself). In this study, researchers themselves who will go directly to the research site as the "first hand". Another instrument used is available on the administration amil institution, agency or committee amil zakat in Medan. Informants were selected as research subjects is the manager of the institution or body zakat and zakat committees were selected purposively. The number of informants depends on the information obtained, which is considered to be sufficient if the information obtained has reached a saturation point. Institutions, bodies and amil zakat committees were set up as early research site is BAZNAS North Sumatra, LAZ BMM, LAZ Dompot Dhu'afa Waspada, LAZ Al-Hijrah and Rumah Zakat Indonesia. As for zakat committees in mosques election based on a variation model of the distribution of zakat to take the mosque as much as possible so as to achieve the saturated variety. Based on these selected 10 mosques. Subject situation will be observed, such as the collection and distribution of zakat.

There are four techniques of data analysis used in this study, namely (1) the domain analysis, (2) taxonomic analysis, (3) componential analysis, and (4) theme analysis. All three first-mentioned data analysis carried out simultaneously at the time of data collection in the field (domain analysis is used on a thorough exploration stage, while the taxonomic and componential analysis used in the exploration stage focused). The latter data analysis (theme analysis) performed after data collection and analysis activities in the field. In stage research activities dilakukan pencermatan technique validity of research results.

D. Research Result

1. Overview of Zakat Management in Medan

Zakat manager in Medan can be classified to two categories, namely *amil zakat* institutions which legally has the legality, as mentioned in Chapter III of Act No. 38 of 1999 that zakat management organizations are of two types, namely *Badan Amil Zakat* (Article 6) that formed by the government and the *Lembaga Amil Zakat* (Article 7) formed by the community. The second category is the zakat committees in mosques.

The first category studied are BAZNAS North Sumatra, LAZ BMM, LAZ Peduli Umat Waspada (PUW), LAZ Al-Hijrah and DSUQ Rumah Zakat Indonesia. *Badan Amil Zakat Nasional* North Sumatra Province (BAZNAS SU) was established June 30, 1981 under the name *Lembaga Harta Agama Islam* (Islamic Religious Wealth Institutions) based on Governor's Decree No. 119 in 1981. Then turned into *Badan Amil Zakat, Infak and Sadakah* (BAZIS) in 1992 in accordance with the Governor Decree No. .451.5/532 in 1992. After the issuance of Act No.38/1999 on Zakat Management, BAZIS changed its name be BAZDASU and last be BAZNAS SU. The board composition of BAZNAS SU consist of some representatives, namely government, scholars, community leaders, religious leaders and scholars group.

BMM is the empowerment of institutions and national *amil zakah*. Standing in Jakarta since 16 June 2000. According to Purna Irawan, head of BMM Medan branch, initially in the form of social institutions Bank Muamalat Indonesia (BMI). But then separated into a separate institution, the institution of national zakat based on the Minister of Religion No. 481/2001. Medan branch was established in July 2002. Since its

establishment in Medan management BMM Medan branch has three times made the turn. The working area of Medan branch prioritized in Medan, but allowed to work on the territory of North Sumatra.

BMM's vision is to be the motor of economic self-sufficiency program of the people towards the realization of society who are concerned (a caring society). To achieve this vision BMM has the capability or the mission of (1) the development of Islamic microfinance institutions nationwide, (2) community development, (3) disaster management and recovery of social infrastructure after the disaster, (4) the management and development of social funds community (ZISWAF), (5) the development of the business unit and the chain of microeconomics, and (6) education and training institutions and human resources sharia nuanced.

The program of support for the achievement of the above mission consists of six programs:

1. B BMT, a program of strengthening Islamic microfinance institutions, as part of strengthening the Islamic financial institutions. An outline of the program consists of strengthening human resources, capital and financial systems.
2. B Community, namely the community development program with efforts to develop local potential. Economic development potential by taking into account the competitive advantage consists of capital, training, strengthening of human resources, health care, childrens education, to supervise the marketing aspect. The final target of the program is the change of status of *mustahik* be *muzakki*.
3. B Smart, which is a fellowship program for outstanding students who are equipped with the empowerment curriculum. Student mentoring program participants are involved in community development BMM. Through this program are expected within the interaction between the campus and the community can be reduced, so there is a sense of social responsibility.
4. B Health, the health care program for *mustahik* community that are beyond the reach of government health institutions. This program is also a supporting program and the B Community. Membership system subsidy program that is expected to raise awareness among the participants.

5. B Share, ie foster care program with touch management. In the form of underwriting the cost of education and the learning needs of students from elementary to senior high school. BMM role as manager of education and mediator for the foster care program participants. Value of the program is slowly moving dependence foster children, from individuals to institutions.
6. B Care, a program of prevention of social problems that arise as a result of calamities and natural disasters. Pressure point in the economic recovery and the fulfillment of basic needs, with the participation of fishing communities. The program is intended as a complement to other social programs run by the government and society.

The early history of Dompot Dhuafa Waspada is started with public demand Medan in particular to deliver humanitarian aid to the victims in Bengkulu. To that opened the wallet humanity for Bengkulu and the community is very enthusiastic about donating through the Waspada Daily. Along with it invited some people from Telkom, Indosat, USU, IAIN and Waspada Daily to discuss the establishment of Yayasan Peduli Ummat Waspada. Meeting at that time resulted in the decision concerning the composition of the management consisting of the Foundation Board, the Sharia Board and the Executive Board. Once set management, on 22 April 2000 the Foundation was formally established by the name Yayasan Peduli Ummat by deed No. 74 in 2000 with the notary Idham, SH.

After the disaster in Bengkulu following the disaster in Padang, Dairi, Tapsel and Nias as it also welcomed the establishment of the public increasingly Yayasan Peduli Ummat. This is evidenced by the increasing number of people entrusted with the Foundation to help victims of disasters. After running for two years the Foundation board finally decided to expand the Foundation into the amil zakat institution named Lembaga Amil Zakat Peduli Ummat Waspada with Governor's Inauguration Decree No. 451. 12/4705 on June 29, 2002 on the recommendation of the Head Religion Office of North Sumatra Province No. mb / 2-E / BA1.0.2 / 2871/2001.

LAZ Dompot Dhu'Afa' Waspada has a vision "to be the Lembaga Amil Zakat professional, trustworthy and transparent." While the mission of this institution is "sympathize orphans, evocative work ethic." The program funding from both *muzakki* or

non *zakat* each year has increased. Muzaki tithe through LAZ Dompot Dhu'afa' Waspada fixed, according Armansyah, SE, Treasurer LAZ Dompot Dhu'afa' Waspada, every year around 300 people.

There are three groups LAZ Dompot Dhu'afa' Waspada program, namely:

- a. Development of human resources in the form of (a) merit fellowship, (b) the duty of education, and (c) the duty of teachers and preachers in the Muslim minority.
- b. Economic empowerment. For these programs that have been implemented are (a) development of hawkers in the field and (b) assisting the fishing village of Reudeup, Pante Raja, Pidie Aceh. While the ongoing program are (a) assisting farmers in the Village Selemak and the Village Tiga Juhar, Deli Serdang, and (b) assisting the fishing village of Toreloto Nias.
- c. Humanitarian mission, namely (a) humanitarian aid earthquake of sunami in Aceh and North Sumatra, (b) humanitarian aid Nias earthquake, and (c) humanitarian aid and the earthquake in Yogya and Central Java.

Establishment LAZ Al-Hijrah motivated by concern for the economic crisis that hit Indonesia since August 1997, and further exacerbated by the corruption that has long roots so that adds to the crisis which has not improved up to now. The biggest impact of poverty would endanger faith, character and morals as well as threatening the stability of people's minds. The crisis also shook the stability of the state order.

The economic crisis cannot be said as destiny but because there is a system error, as has been exemplified earlier by the Prophet Muhammad that life is very simple, but he was in prayer is never asked to live with poverty, as the prayer "O God, take away from me disbelief and poverty" (HR. Abu Dawud). Then *zakat* is one potential solution in bringing this crisis to be lost.

Based on this background established Amil Zakat Institution (LAZ) Al-Hijrah with SK Gubsu No. 451.12 / 194 / 2002. Since its establishment, LAZ has been changed twice on the board and moved offices three times. At first office on Jl. Setia Budi Tanjung Sari, Medan. Then moved to Jl. 47 Ismaili field and currently in office Jl. Setia Budi No. 65 G Store Barcode Lt. II Tanjung Rejo Medan.

LAZ Al-Hijrah has a vision of "becoming zakat management institutions, infaq, alms and endowments (ZISWAF) alternative trustworthy, transparent and professional." While the mission of this institution are (a) the distribution of funds, appropriate and targeted for society the poor need, (b) a mediator and facilitator between benefactor (*Muzakki*) to poor (*Mustahik/poor*), (c) a partnership with the government and private, and (d) establish an Islamic welfare society.

To achieve the vision and mission of the foregoing, the programs implemented LAZ Al-Hijrah are:

1. The benefits of education, namely the provision fellowship and regular coaching and integrated the male and female students from kindergarten to university among poor families.
2. The health benefits, namely the provision of free medical services, directly or indirectly, are routine and incidental.
3. The social and dakwah benefits, that the pattern of distribution to the poor in the form of assistance, food and shelter followed up with coaching Islamic regularly and delivery preacher into ghettos and isolated as in Karo, North Tapanuli, Dairi, Simalungun, Nias, and others.
4. The economic benefits, namely the economic empowerment of the poor by providing working capital loans and follow the development in an integrated manner.
5. Benefits of *qurban*, the method of distribution of sacrificial animals right on target and in order to minority areas and more particularly isolated.
6. Benefits ambulance (bodies) free, the ambulance service assistance/free bodies to address and alleviate the emergency experienced by the poor people.

DSUQ Rumah Zakat is amil zakat institutions established in Bandung, while representatives in the field began in 2004. Mosque zakat committee researched, composed of 10 mosques. This is because after the retrieval of data, there are 3 zakat distribution variations or models and have experienced saturation point, meaning having the same

model. Mosques are Masjid Raya Al-Mashum, Agung Mosque, Al-Amin Mosque Jl. Serdang, Mosque Jl. Benkok, Masjid al-Musabbihin Setia Budi Indah Complex, Masjid Taqwa Tanjung Sari Medan Selayang, Masjid Raya Al-Osmani Medan Labuhan, Masjid al-Jihad Jl. Abdullah Lubis, Taqwa Mosque Medan Sunggal, Masjid al-Islah Medan Helvetia.

Zakat management organization in mosques can belong to four types. *First*, generally shaped zakat committee formed by the Board of Prosperity Masjid (BKM) and the decree by the head of the Religious Affairs Office (KUA). *Zakat* committees in the mosque is a unit of collecting zakat or UPZ of Badan Amil Zakat Regions (BAZNAS) both of Medan and North Sumatra. The *second* type is such committees exist in the Masjid al-Islah, but by the recognition of a committee that UPZ function has not been implemented. *Third*, nothing in particular zakat committees in the mosque but directly managed by BKM like Masjid Raya Al-Ma'shum and Masjid Raya al-Osmani. *Fourth*, the mosque which was founded and run by Muhammadiyah establishment zakat committees by decree of Muhammadiyah branch managers are the managers of the branch of Muhammadiyah own element.

2. Patterns of Zakat Distribution

Zakat collection can be distinguished clearly between institutions zakat (*lembaga amil zakat*) and zakat committees in the mosque. In *amil zakat agencies* the collection of zakat have focused on the *zakat mal* and non zakat funds such as humanitarian funds and fund the company's CSR. While the zakat committees in mosques to focus more on *zakat fitrah*, although there is also the mosque that it gains greater its *zakat mal*.

The distribution of zakat from the managerial side can be classified to two. *First*, based on planning and a good program. *Lembaga amil zakat* generally have a plan and a program that is well structured and has program evaluation system. Some of the zakat committees in mosques also have a plan and a good program. Mosques Taqwa among Muhammadiyah organization working to manage zakat based operational guidelines of the Central Board of Muhammadiyah, so that every Taqwa Mosque make these Guidelines as a basis for the management of zakat. Other mosques that have good plans and programs of which is the zakat committee Masjid al-Musabbihin. *Secondly*, it is not based on the plans

and programs. Generally, there are the zakat committees in mosques outside the mosque above.

Zakat distribution in terms of utilization can be classified to two as well. *First*, consumptive utilization of zakat distribution is directly used by *mustahik* and exhausted in the short term as well as its empowerment not cause economic influence and *mustahik* empowerment. *Secondly*, productive utilization of zakat distribution is not directly discharged but would give rise to its empowerment economically and *mustahik* empowerment.

a. The Consumer Distribution

Based on the results of the study consumer patterns of zakat distribution which can be differentiated to the distribution of consumptive who programmed and not programmed. Generally, that is programmed as mentioned above from the managerial side is *lembaga amil zakat*, zakat committees under the organization Muhammadiyah and zakat committee al-Musabbihin Mosque. While that is not programmed is zakat committees in mosques other than those in above.

The consumptive patterns programmed are:

1) Education

All amil zakat institutions have researched this program. BAZNAS SU had several programs for education, (i) educational assistance ranging from primary school to university level. This year, the total budget for education given Rp. 330 000 000, -. (ii) A program to help education and development assistance madrasah and pesantren. This year the program is spent funds to Rp 100,000,000, -. (iii) Development Tahfizul Quran, Qari and Qariah, Calligraphy Koran, TPA and TKA with a total grant of Rp.50.000.000, -. (iv) Help to learn Qur'an and Tafseer with braille letters of PERTUNI SUMUT for Rp.30.000.000, - (v) writing assistance S2 Thesis and S3 Dissertation Rp. 50.000.000, -.

LAZ BMM has a House Achievement program from elementary through high school. Sources of funding for this program comes from zakat Telkom, Indosat and BMI through Share Customer Care Education program. Total funded is Rp. 8.15 million, -. Funds generated by Indosat and Customer BMI for a year and could continue if based on an

assessment worthy to receive back. While funds from Telkom fellowships to graduating high school.

LAZ Dompot Dhu'afa' Waspada has a fellowship program for elementary cooperate with Wall's Unilever for a fellowship from the third grade elementary school to graduate. For SMA (Senior High School) and SMA is the SMART program, a program packet acceleration schools in Jakarta run Republika Dhu'afa Wallet. All costs are borne by LAZ Dompot Dhu'afa' Waspada to graduate. Until now the participants of this program amounted to 9 people. There are fellowships for student achievement this year amounted to 24 people with fellowships 250,000 per- month for a year. LAZ Al-Hijrah has Bes Gakin program (Cost of Poor Family Study), which this year amounted to 200 people ranging from elementary to college. SD is given Rp. 65.000, - per month, SMP Rp. 100.000, - per month and SMA 150,000 - For new students this first year. While RZI have Edu Care program, namely fellowships ranging from elementary to high school.

Zakat committee mosque that has this program is Masjid al-Musabbihin, namely the educational program for orphans from elementary to junior high school. For this year were given help as many as 35 people, each of Rp. 20.000, - per month for a year. Another aid is to MDA teachers as much as 3 people at 400,000, - per person. Zakat funds for this assistance comes from zakat mal. Taqwa mosque zakat committee in Tanjung Sari Medan Selayang also has educational programs for 4 children. The amount of administration based on the need to reach Rp. 500.000, - for all the help.

2) Health

The health program may be benefits to health, medical assistance and others. BAZNAS SU has two health programs, *first*, providing assistance to the sick and disabled are less able, for the year amounted Rp.50.000.000, -. The provision of this assistance depends on the needs of the *mustahik* on the disease. Second, aid clinic health care costs this year of Rp 100,000,000, -.

The health program LAZ Al-Hijrah is a free clinic in Medan Selayang and its location moved, but the official at Jl. Flowers Asoka 8 C Psr. VI Tanjung Sari. In addition, LAZ also give relief operations. For this program LAZ provide Rp. 800.000, - per month and usually involve agencies and companies. This year there is also a relief for the disabled

with the help of as many as six people each USD. 150.000, - / month. In beside that LAZ has also had an ambulance is free for orphans. The car is the support of the Mayor of Medan. The car can also be used for the general public who are not orphans with donations to LAZ. RZI also has a health program under the name Health Care is to set up a free clinic for the poor who are in Tanjung Sari subdistrict of Medan Selayang and ambulance services.

3) Preacher (Da'i)

Zakat institution has a concern to help the preachers in the area with have the program to help preachers. BAZNAS SU routinely have this program. For 2008 these preachers financed by these institutions has reached 100 people preacher with the details of 64 people of the old preacher with 300,000 honorarium, - per month per preachers, preachers of its term of 1 year as 19 people with salaries per da'i Rp. 275.000, - per month and new preachers as many as 17 people with salaries Rp. 250,000, -. The total aid preachers honor this year is Rp.344.100.000, -. As for the development and evaluation of preachers Rp.100.000.000, -

4) Village Patronage

Guided village program conducted by the Committee of Zakat Al-Musabbihin. The Village of Cinta Rakyat in Berastagi is the village that was chosen to be village built. According to Ustadz Puji, one of the zakat committee, said that this program has been going a few years ago. Form of aid is aid for one Nazir and three kindergarten teachers. For this year the assistance provided for Rp.900.000, - with details for the nazir be paid Rp. 600.000, - per month for a year and for a kindergarten teacher per person amounted to 100,000, - per month for a year. According to him,"This program is particularly useful for the continuity of religious guidance and the religion of basic education for children in the village."

Consumptive forms of distribution are not programmed an activity that is spontaneous. Consumptive utilization is primarily the provision of direct assistance to mustahiq belonging to the poor and needy. This direct aid is generally given to the poor as done by Zakat Committee in mosques. Giving is generally derived from the tithe. Although there is also a receiving zakat mal, but coupled with the tithes in distribution as in the Great

Mosque that receive zakat mal for Rp.8.000.000, - and Masjid al-Amin who receive *zakat mal* Rp. 1.200.000, -. This is according to the committee as *zakat mal* relatively small so combined it with tithes in its distribution. As H. Asrori of Masjid Al-Amin,

"We have this year received *zakat mal* from a *muzakki* for Rp.1.200.000, -. But because it is small, we join it with the *zakat fitrah* in its distribution. In our opinion, such distribution is encouraged by the religious right to immediately distributed to the benefit *mustahik* in participating in the feast of happiness. "

The statement was agreed by H. Abdullah, the zakat committee Agung Mosque, in Medan "We just received the zakat mal for Rp.8.000.000, -. Therefore we combine only the *zakat fitrah* distribution. Yet *asnaf* recipients also *asnaf zakat mal*. "

Consumptive distribution models, there are four kinds. *First*, use coupons, namely the committee distributes coupons in advance based on data that they know about the poor around the mosque. Most of the zakat committees in mosques using this model because it is more orderly, as in the Masjid al-Musabbihin. Based coupon carried by *mustahik* that is distributed *zakat*, either in the form of rice or money. Distribution like this because, according to the committee understanding that zakat should be distributed evenly and quickly for the poor in the neighborhood mosque.

The Second, the distribution of certain submitted to headman and several orphanages. Models such as this is done by Masjid Raya al-Ma'shum. The trick, all *zakat fitrah* of rice as much as 6 tons distributed them to several villages located in District Maimun Medan, Medan Kota, in city of Medan, while the orphanage were given zakat is an orphanage Al-Washliyah Jl.Ismailiyah, Muhammadiyah Jl.Amalium, MAMIAI Jl , Bromo and Zending Islam. Such distribution is in accordance with the advice given by the great Imam Masjid Raya, Ustadz Jalaluddin and Prof. Dr. H. Abdullah shah, MA. According to H. Sutomo, one of the executors BKM,

"The way the division of tithes as this has been going on since long. Because who knows the people and communities the local government, where the poor and needy. If we did not know. So it is better left to those who know. Responsible with the state of its citizens the headman. But if there are abuses, such as distributed to residents who do not belong to the poor is their responsibility. That is basically why we leave nature to them."

The Third, direct distribution without the coupon. Models such as this is done by Taqwa Mosque in Tanjung Sari and the Agung Mosque of distributing zakat directly to the people who come to the mosque. This is done, according to Mr. Abdullah, one of the organizers of Agung Mosque zakat, because many people in Agung Mosque of offices and business centers, so that people settled there.

The Fourth, combined with coupons and no coupons at once. Models such as this is done by after zakat distributed based on the remaining coupon was still distributed to the poor who come to the mosque who do not have a coupon. Models such as this is done by Al-Amin Mosque. This is reflected in the words of H. Asori Muda Lubis, zakat committee Masjid Al-Amin, "Things indeed true, the distribution of zakat we do first with the distribution of coupons that we have previously stocking to the electorate. After the distribution is completed based on the coupon, the more we give alms to the poor is always to our mosque. Although they are not citizens around the mosque here, but they are also entitled as beggars and a group of becak."

Consumptive models of distribution are not programmed may also direct transfers to *asnaf* in addition to the poor as for converts, people who owe and *ibn sabil*, as done by BAZNAS SU. Another form is the spontaneity medical assistance, humanitarian assistance (such as floods, fires, etc.) and temporary activities, as performed by LAZ Dompet Dhu'afa' Waspada. Such distribution is sometimes.

b. The Productive Distribution

Based on the research results of zakat distribution pattern which productive can also be differentiated to productive distribution that is programmed and that is not programmed. Programmed shape made in accordance with the program planned by the zakat institution. BAZNAS SU program for this kind is a program of economic empowerment of poor families. According Nispul Khoiri, M.Ag, administrators BAZNAS SU department of development, this program is done with skim *mudharabah* and *qardhul hasan*. Help *mudharabah* is help with the profit and loss sharing system that has given to businesses, like traders, fish farmers, goat breeder, broom fibers businesses and others who really need capital both personally and collectively. While *qardhul hasan* aid is a financial assistance

within the specified time are returned in installments. Apparently, the return is very good, little is halting.

Some productive program those have BAZNAS SU help finance schemes that have been made include:

- 1) The provision of working capital loans of small traders, each person each Rp.1.000.000, - paid in installments every month 100,000, - for ten months.
- 2) Provision of capital loans to 20 visually impaired people in the development of massage, each person gets a loan assistance Rp.1.000.000, - paid in installments every month 50.000, - for 20 months and the results given to the return of the others.
- 3) Lending development capital industry house, everyone gets a loan Rp.2.500.000, - paid in installments every month 250,000, - for ten months.
- 4) Lending agricultural capital al-Barakah Dusun Lengau Seprong Deli Serdang, respectively Rp.3.000.000, - s / d Rp.4.000.000, - whose installments each crop (3 or 4 times the harvest).
- 5) The provision of venture capital broom fibers in the village of Medan Deli Serdang Senembah rolling basis to 20 people each Rp.2.000.000, -s / d IDR 5.000.000, - paid in installments every month.
- 6) Provision of a total of 36 head goats given to rural communities Deli Serdang Mosque. Returns if the goat has given birth to a female, his son handed over a rolling basis to surrounding communities.
- 7) The provision of venture capital carp farm in the village of Medan Deli Serdang Senembah for Rp.46.640.000, - given in three stages and is returned at the time of harvest.

The productive pattern of BMM is KUM3 program (Community of Micro Business Muamalat with Mosque-based). The activities form carried out in this program is the mental and spiritual development of participants through weekly lectures, business assistance through training and apprenticeships, provision of revolving capital and the development of product marketing alliance participants. One group at least 10 members and

a maximum of 20 members. Capital aid granted depending on the needs assessed by BMM. The maximum grant of Rp. 2.000.000, - by *Qardhul Hasan* contract. Returns for 100 days. At this year for this program has been there are 11 groups, namely:

- 1) Nur Hidayah Mosque at Medan Denai, total aid Rp.21.300.000, - since August 2008. The effort exerted are micro businesses such as merchant rice cake, meatball and others.
- 2) Al-Huda Mosque at Jl.Tuasan Medan Tembung began in August 2008 is still at the first stage
- 3) Ikhlasiyah Mosque at Jl. Tuamang Medan Tembung phase I of Rp.35.400.000, - began in August 2008.
- 4) Az-Zulfah Mosque at Medan for Rp.25.600.000, - have finished the return and wait for the second phase.
- 5) Nurul Islam Mosque at Jalan Simpang Limun for Rp.29.800.000, -. This first phase is almost complete returns.
- 6) Al-Ikhwan Mosque Jl. Young Panah Hijau Labuhandeli Medan Marelan of Rp.23.100.000, - and has already completed the first phase and the second phase of the process of receiving assistance.
- 7) Nurul Yaqin Mosque at Medan Belawan I of Rp.20.800.000, -. Return is also finished and waiting for the second phase of the process of providing assistance.
- 8) Al-Ikhlash Mosque at Tembung for Rp.32.100.000, - and are in the stage of completion.
- 9) Alfa Rida Mosque at Batang Kuis.
- 10) Istiqomah Mosque at Sei Mencirim for Rp.25.000.000, -.
- 11) Al-Mukhlisin Mosque at Jl.Josua Medan Struggle for Rp.33.000.000 and has completed the first stage. The latter group includes a group fastest in the return.

The productive program of LAZ Dompét Dhu'afa' Waspada is economic empowerment, namely the cultivation of bananas in Desa Bah Bah Buntu, Deli Serdang since July 2008 as many as five thousand trees with a total grant of Rp.27.000.000, -. Cultivation is carried out by a group comprising 10 families. However, given the form of individual assistance. According Armansyah, one of the administrators LAZ Dompét

Dhu'afa' Waspada, the aid is returned within a year, but not returned to LAZ Dompet Dhu'afa' Waspada. The group formed Syariah Cooperation Bina Insan Mandiri (Kopsyah). Returns the assistance given to this Kopsyah. Return is paid every harvest. Besides Kopsyah is also tasked marketing of these products later. Feature of the program is also accompanied by a companion and carried out spiritual guidance every Friday night.

Economic empowerment program is also implemented in the city of Medan with STM was formed in 2001 which has a membership of 40 people. They then assisted 10 million for the group, on average, each person gets the help of Rp 250 thousand. According Armansyah, SE, Treasurer LAZ PUW,

"The realization there is a problem, which could return 40% ... so make as fund mustahik shortcomings. ... If they average of all these predictions try "ngasong" and thankfully where the prospect. Prospects hawkers it until where, but if you like at least like Yudi Alamsyah on the Mosque street he could... His store first rather small we see prospects. The second phase we give a rather large loan, now wearing an iron fence ..."

For this loan program is given between 5 million to 10 million with collateral is not a guarantee like the bank, but as a mandate for responsibility (personal guarantee). The loan will be returned 10 times plus donation (*infak*). This year for this program there are 3 people, 2 people in Langkat and 1 in Deli Serdang (suburb of Medan front Makro Jl. Medan Binjai).

Other economic empowerment program is a mentoring program, which is goats assisting in Desa Selemak and Desa Tiga Juhar. In addition, assistance is given to their children in the program a set of school uniforms and bags. Assistance given goats are 4 individuals (2 females and 2 males) each families as 10 families per village. The system returns are expected to be paid in installments over two years worth of 4 goats as in the beginning of the aid.

Productive distribution model is also done by RZI with Eco Care program, which helps micro-business capital. Economic program LAZ Al-Hijrah were originally granted in the form of *qardhul hasan* loans to micro entrepreneurs. Loan capital provided Rp. 2 million down. In the last year of this program granted loans to 35 people. But this program, said Darmawan, for the time being discontinued, as many are unperform. Unperforming

loan was not due to lack of control of the institution, but the awareness of micro entrepreneurs who are less to repay the funds.

The focus of this year's economic empowerment program is a revolving loan fund in District Namorambe. The process, explanation Darmawan began, people formed a non-governmental organization, divided into 7 groups with a total membership of 35 people from family of farmers. There are three villages that participate in this program, such as Jati Kesuma, Namorambe and Namokelandur. While their post in Namorambe. The program raised the family farm with available funds, the team (agricultural extension) and mentoring families.

The assistance is in the form of cattle for the first group, which lent 7 goats, six females. After 3 years of rotated to other groups. Then relief for capital, both for agriculture and venture capital. The other program is a free kindergarten, with the help of vitamin each month.

Productive program that is not programmed is dependent on a request *mustahik* zakat institution. BMM program in this model is based on application *mustahik* with businesses. Then be surveyed and assessed by the BMM. At the time the researchers visited BMM there is someone seller glasses that invoke additional capital assistance. Things like this are also found in LAZ Dompot Dhu'afa' Waspada.

Productive distribution model based on the understanding that zakat should be empowering people to change the status of *mustahik* be *muzakki*. According Nispul Khoiri,

Productive utilization of zakat seen in some of the principles. First on the property are *illat* (motif) productivity (*al-name'*), because *zakat* terms of the object of zakat (*mahaluuz zakah*) emphasize worship *maaliyah* (treasure) which must be sosial. The meaning of nature of productivity is to bring profit and if not unproductive, then the property will become extinct each year due to the treasure removed/reduced, meaning not bring blessings to foster *muzakki* wealth. Second, all results economic value of natural resources as well as a variety of income should be subject to *zakat*. This economic value to a size that it can be product by *Zakat*.

c. The Effectiveness of the Distribution Pattern of Zakat

Effectiveness is meant here is the extent to which the distribution pattern effective and felt by *mustahik* based on responses given to the institution or zakat committee. Based on the distribution patterns of zakat as described above can be seen that the pattern of

distribution of zakat consumptive programmed to be especially helpful *mustahik* under certain conditions. Educational programs for example, from the responses obtained by the institution and the committee welcomed very nicely by the assistance, especially parents who felt helped in completing the education of their children, as recorded by BAZNAS SU, BMM, LAZ Dompot Dhu'afa' Waspada, LAZ Al-Hijrah, RZI, zakat committee Masjid Al-Taqwa and Masjid Musabbihin at Tanjung Sari. Similarly for health programs. While the program fostered emergence Preachers and village can be felt not only by the recipient, but the people who use the preachers and village built.

Distribution consumptive effectiveness programmed that is not only felt in the short term. This is due to *zakat* giving this model performed spontaneity and immediate needs. Giving zakat fitrah made zakat committees in mosques are generally provided with a model like this. Indeed, to zakat fitrah especially in order to participate beatify the needy at the feast of Idul Fitri. Likewise the use of *zakat mal* in a model like this. Some zakat institutions argued that not all programs zakat utilization felt in the long term, Zakat can also be used for short periods.

Assessing the effectiveness of the distribution of zakat productive depending on the programs planned and executed by the agency concerned. For example, productive programs in the form of community development is more complicated. If the program is not planned well and measured using a variety of approaches to the community, then its effectiveness would be less good. BMM example, in 2006 ago has economic empowerment programs through community development. Some programs do not work as expected eg Medan Marelan program. This is because a group of people who become targets of the program have never done goats, while less than the maximum assistance. Likewise, a similar program conducted by LAZ Dompot Dhu'afa' Waspada 2006 ago in Desa Selemak. Goats cultivated society there was not as expected. Goats are many sick and die. This is due to no escort and training for farmers who are just starting the business goat.

Learning from these experiences BMM rolling KUM3 program with the target group of people whose businesses had been they do every day. Several groups have been able to restore it in less than a defined time period. This success is due, BMM conducted a

survey prior to the groups that will be given assistance, trained companion and strengthening religious values inherent in the mosque.

The same response occurs in a program by program LAZ Dompot Dhu'afa' Waspada cultivation of bananas. Groups of people who obtain assistance benefit, because they are very knowledgeable about this plant and the desires of their own. In addition, they were also given an escort to foster managerial and religious formation program.

E. The Conclusion

The first problem of this study is related to the patterns of zakat distribution of institutions and amil zakat bodies and zakat committees in mosques. Of several zakat institutions and committees program zakat distribution patterns can be categorized in two. *First*, the distribution pattern of consumption that can be grouped to two models, namely the distribution of consumptive programmed and not programmed. Generally, the distribution pattern of consumption program done by institutions such as BAZNAS SU and LAZ zakat and zakat committee Musabbihin Mosque and Masjid Al-Taqwa. While that is not programmed carried out by the zakat committee in mosques. *The second*, productive distribution pattern that also can be classified to two models, namely programmed and not programmed. This distribution pattern performed by BAZNAS SU and LAZ.Masjid Taqwa actually have a productive program in accordance with the guidelines given Muhammadiyah board, but because of limited zakat funds, this program is not done.

The second problem is the effectiveness of the patterns of distribution of such zakat. The distribution pattern that is not programmed consumptive utilization in the short term while having the benefit program longer. The effectiveness of the distribution pattern of productive depending on the model program. If well planned and supported by various considerations and surveys such as the economic and environmental conditions of the people concerned and the assistance it will be effective and efficient. If there is no careful planning and program it is possible that very low success as experience LAZ Dompot Dhu'afa' Waspada program above.

Based on the research results and their implications some recommendations need attention. *First*, the pattern of distribution of zakat must forward planning and a good

program. The distribution pattern consumptive if planned well will also have the benefit of good anyway, because the distribution of zakat should also consider the deployment of side *asnaf* recipients. Similarly, the distribution pattern of productive also be accompanied by *prencanaan* and measurable program.

Second, managerial system of zakat management, especially zakat committees in mosques need improvement. In this case the government is expected to participate *membinanya* and BAZNAS SU or LAZ is also expected to participate and perform managerial coaching for the zakat committees in mosques.

Third, the establishment of coordination between institutions or forum LAZ and zakat committees. Institution or forum is important as a means to share experiences, cooperation and strengthening program and enables to prevent unfair competition in the recruitment *muzakki*.

Fourth, some things are still a lot of research that needs to be *ditinjau* up with various other studies. For example, the social aspect and management *mustahik* and appropriate program area.

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