



ANALYSIS OF THE EFFECTIVENESS OF THE DISTRIBUTION OF ZAKAT FUNDS IN BAITUL MAL OF LANGSA CITY

Zainatun Aini ¹, Zulkarnen Mora ²

¹ Fakultas Ekonomi dan Bisnis Islam, IAIN Langsa

Email : Zainatun Aini@gmail.com

² Universitas Samudera

Email : zulkarnen.mora@unsam.ac.id

Abstract

Purpose – This research was conducted to determine the level of effectiveness and implementation of the zakat fund distribution program in improving the welfare of mustahik.

Method – This research uses descriptive qualitative research. Respondents as informants in this study were 7 people and 1 person as a key figure. The data sources used in this research are primary data and secondary data consisting of observation, interviews, and documentation. The criteria for being used as informants are people who are members of Baitul Mal Langsa.

Results – The results showed that the distribution of zakat funds has been running effectively and the funds are channeled through 7 asnaf program criteria, namely Asnaf Fakir, Asnaf Miskin, Asnaf Muallaf, Asnaf Fiisabilillah, Asnaf Ibnu Sabil, Asnaf Gharim and Asnaf Amil, and have a big impact on suppressing the movements of moneylenders and increasing mustahik trust.

Limitations – This study was considered as a cause-and-effect study with a single observation object.

Practical Implications – This research shows the need for supervision in the distribution of zakat funds in Baitul Mal Kota Langsa so that the funds are channeled.

Keywords:

Effectiveness, Funds Zakat Fund, Mustahik

Article History :

Submitted:
November 24,
2023

Revised :
December 19,
2023

Published :
December 28,
2023

this article is the
result of
research funded
by BAZNAS

INTRODUCTION

Zakat is one of the concepts of Islamic teachings based on the Al-Quran and the Sunnah of the Prophet, which teaches that the wealth owned by a person is a mandate from Allah and functions socially. Therefore, zakat is an obligation ordered by Allah SWT. Kartika defines zakat as one of the obligatory worship

carried out by Muslims by giving a certain amount of their wealth to people who are entitled to receive it according to the groups determined by Islamic law. (Sari, 2016)(Kamal, 2018)(Z Muttaqin, 2022).

The existence of zakat is not only beneficial to help fellow Muslims in need. More than that, Hafidhuddin outlined some of the wisdom and benefits of giving zakat. First, as a form of faith in Allah SWT with gratitude for His blessings, being able to foster noble morals with a high sense of humanity, being able to eliminate miserliness as well as being able to clean the property owned. Second, being able to help, assist, foster the mustahik towards a more prosperous life. Third, as a pillar of joint charity between the rich and people whose entire time is used for jihad in the way of Allah. Fourth, as one of the instruments of income distribution. (Hafidhuddin, 2012).

Based on the word of Allah in Surah At-Taubah verse 60, zakat is distributed to 8 asnaf (Qardhawi, 1999)(Kamal, 2016). In Baitul Mal Kota Langsa, namely to the poor, poor, converts, fisabilillah, ibnu sabil, gharim, dayah and amil. According to the opinion of Imam Syafi "i in his book Wahbah Al-Zuhailly that the Shafi "i school of thought says, zakat must be issued to eight groups of asnaf (Department of Religion of the Republic of Indonesia, Al-Qur'an, 2018).

As for the distribution of zakat, Baitul Mal also has its own procedures for channeling funds in accordance with applicable regulations. The procedure is carried out through submissions from the community which then Baitul Mal conducts a survey to the field. Until finally the Baitul Mal itself can determine whether the person deserves zakat or not (Mora dkk.,2021). If not eligible, then Baitul Mal has other options to get zakat from other programs. However, if it is really not feasible to receive zakat, it will be transferred to other people who are deemed necessary and entitled to receive it (Baitul Mal Kota Langsa, 2022).

Meanwhile, based on Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management Article 25 states that zakat must be distributed to mustahik in accordance with Islamic law. Article 26 states that the distribution of zakat is carried out based on a priority scale by taking into account the principles of equity, justice, and territoriality. Based on field observations, it is known that there are still many mustahik who come to Baitul Mal Kota Langsa to ask for zakat funds, this indicates the ineffectiveness of the distribution of zakat funds carried out by Baitul Mal Kota Langsa, even though the amount of funds collected can be concluded that the funds are relatively large and can be distributed evenly

and effectively (Decree of the Minister of Religion of the Republic of Indonesia, 2003).

Therefore, this study needs to be carried out, especially to analyze the level of effectiveness and implementation of the zakat fund distribution program in improving the welfare of mustahik in the Langsa City area.

LITERATURE REVIEW

Zakat Distribution Literature And Effectiveness

The definition of zakat in terms of language, has several meanings including al- barakatu which is blessing; al-namaa which means growth and development; ath-thahratu which means purity; and ash-salahu which means order. (Hafidhuddin, 2012).

Zakat is an obligation ordered by Allah SWT. Kartika defines zakat as one of the obligatory worship carried out by Muslims by giving a certain amount of their wealth to people who are entitled to receive it according to the groups determined by Islamic law. (Sari, 2016).

Meanwhile, Kurniawan explained that zakat is any gift that must be given to certain groups of people. It can also be said that zakat is part of the wealth taken from someone who has property and is given in accordance with the applicable provisions in Islam (Beni Kurniawan, 2019).

With this legal basis, zakat is a social worship that must be carried out by Muslims with certain conditions. In addition to the Qur'an, there is also a formal legal basis made by the government regarding zakat management such as Law no. 23 of 2011 concerning zakat management and zakat management is also regulated in PSAK 109 Accounting for Zakat, infaq, and shadaqoh (Saifudin Zuhri, 2012).

Meanwhile, Hafidhuddin describes some of the wisdom and benefits of giving zakat, including the following (Hafidhuddin, 2012).

1. As a form of faith in Allah SWT with gratitude for His blessings, being able to foster noble character with a high sense of humanity, being able to eliminate miserliness as well as being able to clean the property owned.
2. Able to help, assist, foster the mustahik towards a more prosperous life

Generally, zakat is divided into two types, namely zakat fitrah and zakat mal. Zakat fitrah is an obligatory expenditure made by every Muslim who has excess wealth and family needs have been met or said to be reasonable on the eve of Eid

al-Fitr. Meanwhile, zakat mal is part of a person's wealth that must be issued to certain groups of people, provided that after the property is owned for a certain period of time in a certain minimum amount (Dadang Husen Sobana et al, 2016).

In detail, Hani describes the types of zakat, which are as follows (Umi Hani, 2015). Page | 203

1. Zakat on gold and silver, the nishab of gold is 20 dinars (equivalent to 85 grams of pure gold). Meanwhile, the nishab of silver is 200 dirhams (equivalent to 672 grams of silver). This means that if you own 20 dinars of gold for one year, you must pay 2.5% zakat on that gold, and the same applies to silver (Safwan, 2021).
2. Zakat on other valuable assets, such as cash, savings stocks, bonds and others. The amount of zakaah to be paid and the conditions are the same as those for gold and silver.
3. Zakat on profession/income is zakat that is issued from the results of a person's profession at 2.5%
4. Zakat on savings, which is money that has been saved for one year and reaches a minimum value (nisbah) equivalent to 85 grams of gold, then the zakat that must be issued is 2.5%.
5. Zakat on investment, which is zakat imposed on assets obtained from investment, the amount is 5% for gross income and 10% for net income.
6. Zakat on commerce, which is zakat issued from the proceeds of commerce. The provisions are 1 year running nisbah worth 85 grams of gold, the amount of zakat is 2.5% can be paid with money or trade goods or companies

Meanwhile, there are several types of zakat assets that must be issued zakat if they have met the characteristics and conditions of wealth, including the following: (Asnaini, 2015)

1. Full Ownership, this means that wealth is subject to zakat if it is under the control and in the power of the owner.
2. Developing, this means that wealth is subject to zakat if it can grow by itself or be developed.
3. Senisab, i.e. all wealth that is subject to zakaah must reach senisab, except for agricultural produce, fruits, and precious metals.

4. More than ordinary needs, i.e. the wealth owned has exceeded the limit of the wealth that has grown
5. Free from debt, i.e. an individual who has no debt is obliged to pay zakat
6. Haul is different from nisab. If nisab is the minimum limit on the amount of wealth, haul is the minimum time limit of 1 year.

Distribution is the distribution / distribution / delivery of goods and so on to many people or several places. So the distribution of zakat is the distribution of zakat to people who are entitled to receive (mustahiq zakat) either consumptively or productively (N. H. Safwan Kamal, 2022)(Kamal, S., Berakon, I., Hamid, A. and Muttaqin, 2023). The first thing in the step of distributing zakat is to do local distribution or prioritize mustahiq in the immediate environment with zakat institutions compared to distribution for other areas, it is known as "centralistic". The advantage of the centralized system in allocating zakat is that it facilitates its distribution to each province. Almost every Islamic country starts the distribution of zakat from the center and then expands to cover many regions (Yusuf Qardhawi, 2018).

Allah SWT has determined the mustahiq of zakat in Surah at-Taubah verse 60. The verse implies that the ownership of zakat is for all groups and all groups have the same rights. On this basis, zakat managers are not allowed to distribute zakat to parties other than mustahiq. Here there is a general rule that good distribution is equal justice among all mustahiq groups. The meaning of fairness here, as Imam Syafi'i said, is to maintain the interests of each mustahiq and also the benefit of Muslims as much as possible (Umi Hani, 2015).

Zakat funds were initially more dominated by consumptive distribution patterns for the purpose of easing the burden on mustahiq and was a short-term program in order to overcome the burden of zakat without the hope of new muzakki (Ascarya, 2021; Iskandar et al., 2020). However, currently the distribution of zakat is starting to be developed with a productive distribution pattern. Effectiveness is a measurement standard to describe the level of success of an organization in achieving previously set goals (Diyah Ayu Pangestuti & Maesaroh, 2019). The effectiveness of the distribution of zakat funds is an effort to achieve predetermined goals.

According to David J. Lawless in Gibson, Invan Cevich and Donnelly said that effectiveness has three levels, namely: (Gibson Invancevich & Donnelly, 2011)

1. Individual Effectiveness Individual effectiveness is based on an individual perspective that emphasizes the work of employees or members of the organization.
2. Group effectiveness There is a view that in reality individuals work together in groups. So group effectiveness is the sum of contributions from all members of the organization.
3. Organizational effectiveness consists of individual and group effectiveness. Through synergy, the organization is able to get work results that are higher in level than the sum of the work of each part. Organizational effectiveness can be formulated as a level of goal realization that shows the extent to which goals have been achieved.

According to Sondang P Siagian, it is the utilization of resources, facilities and infrastructure in a certain amount that is consciously predetermined to produce a number of goods or services of the activities it carries out (Sondang P. Siagian, 2011). Abdurrahmat defines effectiveness as the utilization of resources, facilities, and infrastructure in a certain amount that is unconsciously predetermined to produce a certain amount of work on time. (Abdurrahmat, 2013).

Meanwhile, to achieve work effectiveness and efficiency, the following conditions or elements must be met: (Ni Wayan Budiani, 2018)

1. The accuracy of the program's target, i.e. the extent to which the program participants are right with the predetermined targets.
2. Program socialization, i.e. the ability of program administration to socialize the program so that information about program implementation can be conveyed to the community in general and target program participants in particular.
3. Program objectives, namely the extent to which the results of program implementation are in accordance with the previously set program objectives.
4. Program monitoring, which is an activity carried out after the program is implemented as a form of attention to program participants. Supervision involves checking and comparing the results achieved with the standards that have been outlined. If the results achieved deviate from the applicable standards, corrective action needs to be taken to improve them.

According to Marsuki, the mechanism in achieving an effective work is to formulate and develop a means of measuring the effectiveness of an institution or company that affects the level of effectiveness that is directly related to: (Marsuki, 2020; Nurhasanah, 2021; Pratama, 2015)

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1. Productivity is associated with quantity, quality and efficiency.
2. Adaptability is the ability to assess the problem in question. This adjustability is associated with tempo (fast or slow) and magnitude (degree of adjustment, whether entirely, partially basic or just barely). This factor includes the concept of cohesiveness, namely willingness to work, or high enthusiasm or job satisfaction, more accepting of changes (work methods or procedures for example).
3. Flexibility concerns the ability of organizational members to respond to emergencies such as unexpected overloads or accelerated work schedules.

The aspects of effectiveness based on Muasaroh's opinion, effectiveness can be explained that the effectiveness of a program can be seen from aspects, among others: (Muasaroh, 2020): (Beik, 2016).

1. The aspect of tasks or functions, namely the institution is said to be effective if it carries out its duties or functions properly.
2. The plan or program aspect, is a programmed learning plan if the entire plan can be implemented, the learning plan will be programmed and said to be effective.
3. The aspect of provisions and regulations, the effectiveness of a program can also be seen from the function or not of the provisions that have been made in order to maintain the continuity of the activity process, an activity program is said to be effective from the point of view of results if the goals or ideal conditions of the program can be achieved. Assessment of this aspect can be seen from the presentation achieved by students

RESEARCH METHODS

Data Collection

This research was conducted on 7 mustahiks registered in Baitul Mal Kota Langsa and 1 informant who is the head of the zakat distribution and utilization section at Baitul Mal Kota Langsa. This research collects primary data by interviewing mustahik who have registered for the zakat fund distribution program at Baitul Langsa City in 2022. Then the data is processed to measure the impact

of zakat distribution on mustahik welfare. While secondary data is obtained to obtain information about the number of mustahik and the amount of zakat funds collected in 2022.

Effectiveness Analysis

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Analysis of effectiveness is carried out using inductive qualitative analysis, which is an analysis based on the data obtained, then a certain relationship pattern is developed. The steps that must be taken in data analysis are data reduction, data display, and conclusion drawing or verification (S. Nasution, 2019).

1. Data Reduction (Data Reduction) is raw data that has been collected from observations, interviews and documentation is classified, then summarized so that it is easy to understand. This data reduction is a form of analysis that aims to sharpen, select, focus, organize data in such a way that the final conclusions of the research can be made and verified (Subino Hadi Subroto, 2019).
2. Display data (presentation of data) according to Miles and Huberman states that the most commonly used for presenting data in qualitative research is narrative text. (Sugiyono, 2011)(KAMAL, 2022).
3. Conclusion Drawing/Verification is conclusion drawing and verification. The initial conclusions put forward are still temporary, and will change if no strong evidence is found that supports the next stage of data collection. But if the conclusions put forward at an early stage are supported by valid and consistent evidence when the research returns to the field, the conclusions will be changed (Ariyanto & Chalil, 2017; Chalil & Dharmmesta, 2015; Dayyan & Chalil, 2020).

Effectiveness Indicator

To achieve work effectiveness and efficiency, the following conditions or elements must be met: (Ni Wayan Budiani, 2018; Alif, 2018; Amelia, 2012; Fuad, 2013; Riza, 2021)(Budiman, 2021a, 2021b; Furqani et al., 2015; Kassim et al., 2022).

1. The accuracy of the program's target, i.e. the extent to which the program participants are right for the predetermined target.
2. Program socialization,

3. This is the ability of program administrators to conduct program socialization so that information about program implementation can be conveyed to the community in general and target program participants in particular.
4. Program objectives, namely the extent to which the results of program implementation are in accordance with the previously set program objectives.
5. Program monitoring, which is an activity carried out after the program is implemented as a form of attention to program participants. Supervision involves checking and comparing the results achieved with the standards that have been outlined. If the results achieved deviate from the applicable standards, corrective action needs to be taken to improve them.

RESULTS AND DISCUSSION

Zakat Fund Distribution Program

Langsa is one of the City Governments in Aceh Province, Indonesia. The city, which is inhabited by 148,904 people with an area of 262.41 Km² and is located on the east coast of Aceh, consists of 5 (five) sub-districts and 51 gampong. Like other districts/municipalities in Aceh Province, the majority of the population is Muslim. When the tsunami devastated Aceh on December 26, 2004, Langsa also experienced the direct impact of the natural disaster. Baitul Mal Kota Langsa was present to provide answers and contributions to the people in the Langsa City area to rise from the downturn of years of conflict and the tsunami disaster that had just hit them. There are several programs that have been prepared by Baitul Mal Kota Langsa in channeling this zakat fund optimally. The distribution of zakat funds is aimed at several asnaf criteria that are considered appropriate through the distribution and zakat program. The criteria for the distribution of zakat funds consist of 7 asnaf, namely: Asnaf Fakir, Asnaf Miskin, Asnaf Muallaf, Asnaf Fiisabilillah, Asnaf Ibnu Sabil, Asnaf Gharim and Asnaf Amil. The distribution of zakat funds distributed by Baitul Mal Kota Langsa is right on target, where in 2021 there are 7 asnaf that meet the criteria as recipients of assistance for the zakat fund distribution program. With the injection of zakat funds from Baitul Mal Kota Langsa, the average recipient of mustahik feels greatly helped by Baituk Mal Kota Langsa. Thus, the purpose of distributing zakat funds, namely for the welfare of the community, can be concluded to be effective (Baitul Mal Kota Langsa, 2022).

Effectiveness Analysis

The distribution of zakat funds aims to help asnaf people who have funding problems to provide an injection of funds to suppress the movements of moneylenders and increase their needs. Zakat funds are channeled through the criteria of the zakat fund distribution program with details of the program criteria as follows: (Baitul Mal Kota Langsa, 2022).

1. Asnaf Fakir
2. Asnaf Miskin
3. Asnaf Muallaf
4. Asnaf Fiisabilillah
5. Asnaf Ibnu Sabil
6. Asnaf Gharim
7. Asnaf Amil

From the results of the interview above, the distribution of zakat funds is aimed at people (7 asnaf) who have financial problems. In 2021, there are 11,267 mustahik who receive assistance from the zakat fund distribution program with the following criteria:

Table 1.
Number of Mustahik Recipients of Zakat Fund Distribution Assistance

Asnaf	Number of Mustahik
Fakir	2.250
Poor	5.149
Muallaf	73
Fiisabilillah	104
Ibn Sabil	3.457
Gharim	98
Amil	136
Total	11.267

There are 11,267 mustahik who receive assistance from the zakat fund distribution program, where each mustahik receives financial assistance for various according to the asnaf criteria which will be given for their respective needs. The utilization of zakat funds for appropriate needs is expected to improve the welfare of the community.

Assessing the effectiveness of a program needs to be done to find out the extent of the impact and benefits generated by the program. Because effectiveness

is a picture of success in achieving the goals set. Through this effectiveness research can be a consideration for the continuation of the program. The distribution of zakat funds is carried out by Baitul Mal.

which will be distributed to those entitled to receive it or mustahik who have problems in the zakat fund distribution program. The zakat fund distribution program consists of 7 asnaf program criteria, namely: Asnaf Fakir, Asnaf Miskin, Asnaf Muallaf, Asnaf Fiisabilillah, Asnaf Ibnu Sabil, Asnaf Gharim and Asnaf Amil.

Therefore, an organization, program and activity are said to be effective if the desired goals or objectives can be achieved in accordance with the plan and can have an impact, the desired results or benefits of the success of a program can be measured based on the size of an effectiveness, namely the accuracy of targeting, socialization, objectives and appropriate monitoring, the results obtained are that Baitul Mal Kota Langsa has been effective with the distribution of zakat funds, but many people come to the office who are people outside Langsa City who ask to be given zakat dah this is not a program in Baitul Mal Kota Langsa. So it can be concluded that the distribution of zakat funds has been effective because it has fulfilled 4 criteria for assessing effectiveness.

Management in the Baitul Mal organization is needed, as an effort to achieve the goals of the organization. It is inseparable from the zakat fund management agency/institution itself to achieve the expected goals, it is necessary to have good management in the management, collection and distribution of zakat funds, so that it is right on target, effective and beneficial for mustahik not only in the short term but more than that, namely in the long term. The zakat fund distribution program established by Baitul Mal is a means to improve the welfare of mustahik, especially to improve the needs of mustahik and to make beneficiaries become more independent in overcoming their problems, so that the community becomes prosperous, socially advanced, and strengthens the family culture. Needs activities are provided in the form of financial assistance and facilities and infrastructure. Targeting Analysis

The accuracy of the program target is the extent to which the program participants are right with the predetermined targets. In this case, the beneficiaries of the zakat fund are the people of several groups and people who already have problems that match the criteria. In this zakat fund, Baitul Mal also does not exceed the target in selecting mustahik candidates who are entitled to receive this food security program. So if there are 11,267 people based on the existing budget, then only 11,267 people are entitled to be given assistance. Because

when the Baitul Mal conducts a direct survey to the field to prospective mustahik, then they already have expectations, meaning that they hope to receive the zakat fund distribution program to help their needs. However, if at the time of surveying the 11,267 people and it turns out that there are criteria that are not feasible, then Baitul Mal will look for recipients until they are really in accordance with those who deserve to receive it. In addition, the analysis also shows the results that the zakat fund distribution program regarding the target of the program which is shown to people who have appropriate problems, has generally been carried out well. This shows that the zakat fund distribution program is right on target so that it has been declared effective. This is evidenced by what the community gets from the "Distribution of Zakat Funds" program is as follows :

Table 3.
Recipients of Zakat Fund

No.	Name	Type of Assistance	Amount of Assistance (In Rupiah)
1.	Muhammad Joni	Fakir Uzur	150.000
2.	Pure	Hospital Referral	500.000
3.	Agustina Wati	Muallaf Assistance	500.000
4.	Munarwan	Recitation Tool Fund	3.000.000
5.	Dewa Suwawan	School Support	100.000
6.	Sufebri Ani	Debt Repayment	2.500.000
7.	Maulida, SE	Monthly Honor	750.000

Source : Results of Interviews with Mustahik, 2022

Based on the table above, it can be seen that each mustahik who has received assistance from the zakat fund distribution program.

In this zakat fund distribution program, the mustahiks said that the program provided was right on target. This is evidenced by the results of interviews that have been conducted with beneficiaries, namely all mustahik, they say that: (Mustahik, 2022).

1. The assistance that will be distributed by Baitul Mal is directly on target, or directly to the recipient without any intermediaries.
2. Seen based on the problems possessed by the mustahiks and deserves to be given this assistance to be able to develop the needs of the mustahiks.

3. And there is a survey conducted by Baitul Mal, this is done to ensure that the prospective musathik recipient is really making an application and is entitled to receive it.

The socialization of the zakat fund distribution program is carried out by Baitul Mal, before the distribution will be distributed. With the hope that zakat recipients can manage zakat funds as well as possible, so that they can increase their needs. To achieve business effectiveness Baitul Mal

Socializes Its Program As Well As Possible To The Mustahik.

This socialization is carried out to provide a clear understanding of the work process of the zakat fund distribution program, the objectives of the zakat fund distribution program and the procedures for participating in the program. This socialization runs well and effectively, because with the socialization of the program the mustahik can clearly understand the work process and objectives of the program, meaning that the targets to be achieved together are more focused. Every program carried out by the organization will always have program objectives, so that later the program objectives are useful, directed, and achieve the desired goals or targets. The purpose of the zakat fund distribution program carried out by Baitul Mal is to improve the welfare of the recipients of the zakat fund distribution program itself in meeting their daily needs, marked by increased trust, family harmony and increased growth of other social needs. Thus, the distribution of zakat funds in the zakat fund distribution program is not a momentary form but is permanent even though there are temporary and long-term ones, because if it is momentary or consumptive it is only for consumables. Unlike the sustainable distribution of this assistance is long-term, in the sense that it produces and develops the needs of the mustahik. Monitoring of the program in question is supervision and control of the implementation of the zakat fund distribution program in improving the welfare of mustahik in Langsa City and other areas or produce information on the progress and quality of service and program implementation.

After all the distribution processes of the program have been given to the mustahik, as their needs also run, Baitul Mal will review or monitor the program by visiting and surveying the objects given to the mustahik during the next distribution. At the time of monitoring the program who reviewed the field directly by several people from Baitul Mal Kota Langsa. The Baitul Mal parties want to see firsthand the assistance that has been given to the mustahik, and the assistance is

immediately given to the rightful ones receive it without any intermediary or representative. As well as the assistance provided is really used as well as possible for his needs to be more prosperous and develop, thus increasing the prayer of a mustahik towards muzakki and the economy in his daily needs. This finding is in line with several previous studies such as (N. H. Safwan Kamal, 2022)(S. K. Safwan Kamal, 2017).

CONCLUSIONS

The results of the research analyze the effectiveness of the distribution of zakat funds at Baitul Mal Kota Langsa, has been running well and optimally. In this case, to achieve the success of a zakat fund distribution business program, it must meet a measure of effectiveness, where effectiveness can be measured by 4 (four) aspects, including: target accuracy, program socialization, program objectives and program monitoring have been carried out according to the applicable SOP. So that the zakat fund distribution program has reached the desired target and can increase the income and welfare of the mustahik.

Based on the zakat fund distribution program which consists of 7 asnaf program criteria, namely: Asnaf Fakir, Asnaf Miskin, Asnaf Muallaf, Asnaf Fiisabilillah, Asnaf Ibnu Sabil, Asnaf Gharim and Asnaf Amil. The mustahiks have used the assistance funds that have been given by Baitul Mal as well as possible. this proves that the utilization of zakat funds by mustahiks has succeeded in having a very large impact on the development of mustahik needs.

Implementation of the distribution of zakat funds to improve the welfare of mustahik, to help some people who have problems to provide injections of funds to suppress the movements of moneylenders and improve family welfare. Zakat funds are channeled through the zakat fund distribution program with details of the criteria for 7 asnaf programs, namely, Asnaf Fakir, Asnaf Miskin, Asnaf Muallaf, Asnaf Fiisabilillah, Asnaf Ibnu Sabil, Asnaf Gharim and Asnaf Amil. Where each mustahik receives financial assistance for their needs according to the needs that will be used for their respective needs. With the increase in mustahik needs and spiritual improvement, this proves that the utilization of zakat funds by mustahik has succeeded in having a very large impact on the development of mustahik needs.

RECOMMENDATION

Baitul Mal Kota Langsa must maintain the level of effectiveness in the zakat fund distribution program to improve the welfare of mustahik. So that by maintaining all existing SOPs, it has an optimal impact in the process of distributing all kinds of activities. Baitul Mal Kota Langsa further improves its effectiveness, accuracy and maximizes in carrying out the zakat fund distribution program to improve the welfare of mustahik, this is more emphasized on monitoring the program that has been implemented and supervising mustahik who have received the assistance to ensure that the assistance provided is really used as well as possible for their needs to be more prosperous and develop, thus increasing trust. For further researchers, they should be able to go deeper and broader on the issue of the effectiveness of the distribution of zakat funds to improve the welfare of mustahik. Add variables that are in line and can strengthen the existing discussion with various aspects in it.

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