



Zakat Fund Distribution Innovation for Beneficiaries in Tangerang Regency

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Abstract

Welfare is an ideal that is desired by all citizens and also humankind in all corners of the world, including those desired by all the people of the Republic of Indonesia. The purpose of welfare for all people in a country is to ensure equitable justice for every citizen of its country, as well as development that occurs in a religious field. which can increase the participation of religious communities in realizing the formation of national development. As the majority community in Indonesia, Muslims must be able to have a significant impact in the provision and empowerment of zakat funds for all groups of zakat recipients in Indonesia. The potential for zakat funds available in Indonesia is very large, as well as the potential for zakat that is owned by the Tangerang Regency area which reaches 20 billion. If the muzaki and groups of zakat recipients in the Tangerang City area are aware of the amount of available zakat funds and are aware of the obligation to pay zakat, the management and distribution of zakat funds can also be more channeled and more evenly organized. With the participation of an institution that manages zakat funds such as BAZNas in Tangerang Regency, zakat management is more optimal. From the background mentioned, there is a research question related to the above problem, namely: What method is used by the Tangerang National Zakat Agency (BAZNas) in distributing zakat maal funds. The methodology used in this research is a case study method with a qualitative approach. Data collection techniques used are observation, interviews and documentation. The results of this study show that the distribution method used by the National Zakat Agency (BAZNas) of Tangerang Regency is a consumptive and productive distribution method, the data collection techniques used are observation, interviews and document analysis techniques.

Keywords: Innovation in distribution, zakat, recipients

1. Introduction

Community welfare is an ideal and will be the goal of a country in its efforts to shape all human beings on this earth. To achieve this national goal, the Indonesian nation always carries out development in all fields to support all interests that are directly related to the entire Indonesian people. both physically, materially and mentally and spiritually, one of them is through development in the field of religion. One of the goals to be achieved in development in the field of religion is to increase the participation of religious communities in helping the process of forming a just and prosperous state and taking part in national development. Indonesia has the largest Muslim community in the world, so by utilizing all existing resources, the Muslim community in Indonesia is demanded to be able to have a more significant impact in its efforts to empower and advance all people in Indonesia. One of the aspects that want to be shown in this case is how the role of Muslims in providing and empowering through zakat funds.

Etymologically, zakat is defined as developing, increasing, and the blessing of zakat can also be interpreted as cleansing, where zakat also aims to cleanse property and soul. Meanwhile, according to the term zakat is a certain amount of property that must be issued by people who are Muslim and given to groups who have the right to receive it according to the provisions that have been set in Islam, therefore everyone who has met the criteria set in religion obliged to pay zakat. Abdul Mujieb, for example, defines zakat by issuing a certain amount of property to be given to people who are entitled to receive it on conditions determined by syara (Mujieb 1994).

Zakat is also regulated in the laws of the Republic of Indonesia as stipulated in Law No. 23 of 2011 concerning zakat management. Islam has also made it compulsory for its people to alleviate poverty through empowering zakat, which is the goal so that all Muslims can live a decent and prosperous life. So zakat must also be well managed and channeled properly through structured management so that its delivery can be right on target and also mandatory. So, zakat is a religious obligation that must be paid by every Muslim who has met the conditions under any circumstances (Baehaqi 2005).

Through the empowerment of zakat, it is hoped that it can reduce and play a role in reducing the number of poverty in Indonesia. According to the Zakat Forum

Indonesia, the potential for zakat in Indonesia reaches Rp. 300 trillion per year. However, from this huge potential, only Rp. 1.8 trillion has been reached per year (Nahaba 2012). Indeed, there are already institutions that have been formed to handle zakat funds both formally and formally, one of the zakat institutions in Indonesia that plays a role in helping the management of zakat, namely BAZNas. With the existence of such an institution, it is hoped that the zakat delivery process can be channeled efficiently and also on target. Zakat has a very important position in Islam. With zakat we realize that Islam is a socially concerned religion that cares for underprivileged people. Zakat is obligatory for them to grow a sense of care and togetherness with those who cannot afford it. Zakat as a pillar of Islam is an obligation for every Muslim who is able to carry it out and is reserved for those who have the right to receive it. Zakat spending is a protection for the community from social disasters, namely poverty, physical and mental weakness. So that the community becomes fertile and thrives. The distribution of zakat that is good and properly channeled has had a lot of influence and has helped the government in realizing the ideals of the Indonesian state where all Indonesian people can experience a decent and prosperous life. So that the community becomes fertile and thrives. The distribution of zakat that is good and properly channeled has had a lot of influence and has helped the government in realizing the ideals of the Indonesian state where all Indonesian people can experience a decent and prosperous life. So that the community becomes fertile and thrives. The distribution of zakat that is good and properly channeled has had a lot of influence and has helped the government in realizing the ideals of the Indonesian state where all Indonesian people can experience a decent and prosperous life.

Zakat if managed properly, the role of zakat will have a very broad impact on the livelihoods of all people in Indonesia. Where zakat will have the potential to improve the welfare of the people, as well as be able to open employment opportunities and increase community savings and as a means of economic equality.

In order for zakat funds to be managed properly and distributed appropriately, the distribution of zakat must be organized with proper management, zakat distribution is the distribution or distribution of collected zakat funds to mustahik. Mustahik himself is someone who is Muslim who has the right to receive a share of the zakat assets. In Indonesia, there are two types of managing and distributing zakat funds that have been used until now, namely productive and consumptive distribution. The pattern of productive distribution is to provide zakat funds to mustahik where it is the initial capital to run a business or is channeled through entrepreneurship education so that the mustahik can optimize each zakat fund that has been given gradually. Meanwhile, the consumptive distribution pattern of zakat is that zakat funds are distributed to mustahik to be used directly.

In addition, in managing zakat and distributing it, there must be a role for an institution that has been trusted and is directly selected by the government to provide direction and supervision of the performance of the zakat fund managers. In the law it is also clear that to optimize the function of zakat as an instrument of equality for all people in Indonesia. Starting from the collection of zakat funds to the pem stagepart of it to the mustahik, but in practice that we often encounter in the field, there are often several problems both in terms of collection and when the distribution of zakat funds is in progress.

As for the amount of zakat given to the group, the scholars in Indonesia hold several beliefs that are held as reference material for the distribution and distribution of zakat funds, the first is according to the shafi'i and hambali schools. said that it is permissible to give zakat to each group as much as the need that can fulfill all their needs, or just give something that makes it work if they are still strong, or give goods that can be traded by them. The professionalism of amil zakat institutions is very much needed, because there are still many people who are unfamiliar with zakat and zakat institutions. However, in the process of distributing zakat in Indonesia, errors often occur in its distribution, the result is that zakat funds have not been fully exploited because the role of zakat institutions has not been implemented efficiently and on target, behind this, of course, there are many factors that cause obstruction of the distribution of zakat funds in Indonesia. ,

Lack of supervision from zakat management institutions in the distribution of zakat so that maybe those who should get zakat do not get their rights, zakat is given to eight groups, not only given to groups needy and poor only, so that other zakat recipients can also feel a significant impact on their lives. and the zakat given by muzakki to mustahik should not only be in the form of money but also in the form of venture capital and educational scholarships. So that zakat becomes a source of permanent funds that can potentially be used to empower the economy of the people, especially the poor.

Zakat itself has several types that we often hear and learn to date and some of them are Zakat fitrah, which is the Zakat that Muslims must issue before Eid al-Fitr in the month of Ramadan in the form of staple foods in the region.

Regarding, zakat maal (property) is zakat which includes products from commerce, agriculture, mining, marine products, gold and silver. As well as in tithing there are several mandatory requirements for paying zakat, including the following:

- a. Zakat is only required for Muslims. It is not mandatory for non-Muslims to give zakat.
- b. Independent. I am not obliged to pay zakat except zakat fitrah and zakat fitrah is obliged to the master to pay for it.
- c. Fully owned. The assets to be zoned by the muzaki must belong fully a Muslim and must be independent. For that treasure cooperation between Muslims and non-Muslims, then only share assets only Muslims are paid their zakat.
- d. Enough haul. Sufficient haul is that the property is owned for even a year, for 354 days according to the hijri calendar or 365 days according to the masehi calendar.
- e. Enough nisab. Nisab is the minimum value of an asset that must be paid for zakat. Most of the standard zakat on assets (mal) uses the current gold price, the amount is 85 grams. The value of gold is used as a measure of nisab to calculate zakat on savings, gold, stocks, commerce, income and pension funds.

In addition, the teachings of Islam have also regulated who has the right to receive zakat fitrah and zakat mal which include the following:

- a. Fakir: Those who have almost nothing are unable to fulfill basic needs.
- b. Poor: Those who have property but not enough to make ends meet principal.
- c. Amil: Those who collect and distribute zakat.
- d. Converts: Those who are new to Islam and need help to adjust to his new circumstances.
- e. Riqab: Servant of mine who wants to free himself.
- f. Gharim: Those who are in debt for lawful needs and are unable to fulfill it.
- g. Fisabilillah: Those who fight in the way of Allah (for example: the preachers, people who fight for the sake of defending their religion and homeland).
- h. Ibnus Sabil: Those who run out of expenses on the way.

Zakat is an obligation for every Muslim who of course must practice it and it has been stated in the third pillar of faith. In addition, the responsibility of a Muslim as a servant of Allah who worships by paying Zakat needs to also know the arguments or knowledge of zakat. in the Al-Qur'an and hadith which regulates how a Muslim must issue his obligation to pay zakat, including in QS. Al-Baqarah, QS. At-Taubah and there are at least 24 verses of the Koran that mention zakat along with prayer. This confirms how Allah SWT is very flattering to his people who always pay zakat according to their ability. like praying zakat is also the worship that is most loved and loved by Allah SWT, This becomes something that must be pondered that after we worship Allah SWT. individually by praying, we also have to implement it in the life around us because by paying zakat someone cares for his siblings who feel in need and need.

People who pay zakat are one of the characteristics of a believer. The payment of zakat is proof that the property that is owned is essentially a gift and a mandate from Allah SWT. Paying zakat is a sign of submission to Allah, both zakat fitrah, zakat mal (property), and professional zakat. Piety is a form of belief in Allah SWT. as the Lord of the universe in order to justify it, the most noble human being in the eyes of Allah is the one who always brings himself closer and increases his devotion, so one of our ways to always increase that taqwa is by paying zakat. And Allah also threatens his servants who do not want to pay zakat, as stated in QS. Al'A-raf 156.

Zakat is a maliyah ijtima'iyah worship which has a strategic importance and is good when viewed from the Islamic sharia side, zakat can build relationships between human beings and strengthen the relationship between muzakki and mustahiq. Muslims who pay zakat will prevent themselves from being stingy and sinful, besides that by paying zakat a person will get blessings in his property. Likewise, those who give their zakat can clean themselves from sins and haram property.

Zakat is mandatory for Muslims, without exception. According to ijma 'zakat is not obligatory for those who are disbelievers because zakat is mahdah worship (an act that has defined terms and conditions). That way zakat can be said to be devoted worship for Muslims who have met certain requirements and obligations so that the law becomes mandatory. On the other hand, zakat also has pillars that must be fulfilled before a person issues zakat. The pillars of zakat itself are elements that must be fulfilled before doing zakat. Zakat is a form of worship that can connect humans with Allah SWT (habluminallah) or the relationship between humans and other humans or with their community (habluminannas).

2. Approach Method

Research is an activity process that aims to find out something carefully, critically in finding facts by using certain steps.

The desire to know something carefully arises because of a problem that requires the correct answer. Various reasons are the reasons for the emergence of a study. In this study, the researcher wants to examine how the innovation of zakat funds distribution to zakat recipients in Tangerang Regency, using qualitative methods and a case study approach where individuals interpret and act according to the conceptual categories that they have in mind. Trying to provide a comprehensive description and explanation of how the innovation of zakat distribution that occurs in Tangerang Regency. Qualitative research is a scientific research that aims to understand a phenomenon in a natural social context by promoting a deep communication interaction process between the researcher and the phenomenon being studied, approaching understanding, exploring, revealing certain phenomena from the research respondents. The subject of this research is a mustahiq in Tangerang Regency as well as a manager of zakat there. Meanwhile, the object of this research is the method of the national amil zakat agency (BAZNas) in Tangerang Regency. This research was conducted in one of the places in Tangerang Regency, precisely in the BAZNas building which is the center of the distribution or management of zakat in Tangerang Regency. reveal certain phenomena from research respondents. The subject of this research is a mustahiq in Tangerang Regency as well as a manager of zakat there. Meanwhile, the object of this research is the method of the national amil zakat agency (BAZNas) in Tangerang Regency. This research was conducted in one of the places in Tangerang Regency, precisely in the BAZNas building which is the center of the distribution or management of zakat in Tangerang Regency. reveal certain phenomena from research respondents. The subject of this research is a mustahiq in Tangerang Regency as well as a manager of zakat there. Meanwhile, the object of this research is the method of the national amil

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A good research methodology will produce a new paradigm in the development of science. The results of paradigm thinking are always insufficient and open to further changes. In other words, the results of thinking through a paradigm shift will always be relative, this depends on the data and facts obtained from the real world which is then analyzed according to scientific principles. According to Lexy Moleong (1990) qualitative research is rooted in the natural setting as wholeness, relying on humans as a research tool, utilizing qualitative methods and conducting inductive data analysis. Qualitative research is more concerned with process than results. Requires a research boundary on the basis of the focus that arises as a problem, has a set of criteria to measure the validity of the data through an agreement between the researcher and the studied subject. Meanwhile, S. Nasution (Sukarti, 1999: 85) argues that qualitative research is essentially observing people in their environment, interacting with them, trying to understand their language and their interpretation of the world around them. Qualitative research is research that emphasizes the quality or the most important thing from the nature of an item or thing. The most important thing about a good or service in the form of an event / phenomenon / social phenomenon is the meaning behind the incident which can be used as a valuable lesson for developing a theoretical concept. Qualitative research can be designed to contribute to theory, practice, policy, social problems and actions (Djam'an Satori and Aan Komariah, 2012: 22).

Qualitative research is not intended to make generalizations about the results of research. Research subjects that have been reflected in the focus of the study were not determined on purpose. Research subjects become informants who will provide various information needed during the research process. According to Sugiyono (2006: 14) qualitative data is data that is expressed in the form of words, sentences and pictures. In addition, the method used in this research is the case study method, where this research focuses on one particular object that studies it as a case study. According to Prof. Dr. H. Mudjia Rahardjo, M.Si (2017: 5) concludes that a Case Study is a series of scientific activities carried out intensively, in detail and in depth about a program, event and activity, either at the level of an individual, a group of people, an institution, or organization to gain in-depth knowledge of the event.

Meanwhile, according to Merriam & Tisdell (2015) defines a case study as a description and in-depth analysis of a bounded system, a system that cannot be separated from one case to another because in a case study there are parts of the system that work in an integrated manner and are patterned with another. As an approach, key case study research makes it possible to investigate a particular event, situation, or social condition and to provide insight into the processes that explain how certain events or situations occur (Hodgetts & Stolte, 2012). Furthermore, Stake (1994) states that case study research aims to reveal the peculiarities or uniqueness of the characteristics contained in the cases studied.

3.1 Data

The definition of data is a set of information obtained from an observation which can be in the form of numbers, characteristics or symbols. Data can also mean a material information about an object of research

3.2 Data source

a. Primary Data Sources

Primary data sources are data obtained directly from the original data sources at the research location or research object. In this case, the primary data is the Zakat Agency of Tangerang Regency.

b. Secondary Data Sources

Secondary data sources are data obtained from other sources, namely from books or other data sources relating to the discussion of this proposal, and it is hoped that these secondary data sources can help provide information, or complementary data.

Data collection methods are techniques used in collecting research data to determine the success or failure of a study. The data collection techniques in this study are as follows:

- a. Observation, observation in its implementation not only acts as the earliest and most fundamental technique in research, but also the most frequently used techniques, such as participant observation, experimental research design, and interviews. According to Johnson (1975: 21) everyone can make observations, from simple forms to the most complex observation levels. The observation method used in each research activity varies, depending on the setting, needs and objectives of the study (Santana, 2007: 127). conducted by direct observation at the research location. Observation is a deliberate and systematic study of social phenomena and symptoms by means of observation and recording.
- b. Interview, interview or interview can be interpreted as a technique of collecting data using oral language either face to face or through certain media channels. " (Sanjaya, 2009: 96). This technique can be used if the researcher wants to conduct a preliminary study to find problems that must be researched, and also if the researcher wants to know things from within the respondent in more depth. Interviewing is a process of obtaining information for research purposes, namely by means of question and answer and face to face. between interviewer and resource person. This is done in order to obtain accurate data about the object and research objectives.

In qualitative research, the data analysis technique used is clear, that is, it is directed to answer the problem formulation. In-depth qualitative research data analysis is carried out when data collection takes place, and after completing data collection, In qualitative research, the data analysis technique used is clear, namely directed To answer the problem formulation. In-depth qualitative research data analysis was carried out during the data collection, and after completing the data collection.

a. Data reduction

The amount of data obtained in the field is quite a lot, for that it needs to be recorded carefully and in detail, because the longer the researcher in the field,

the more data will be, complex and complicated. For this reason, it is necessary to immediately analyze data through data reduction. Data reduction means summarizing, choose the main things, focus on the important things, and look for themes and patterns. Thus, the data that has been reduced will provide a clearer picture.

b. Presentation of data

After the data is reduced, the next step is to display the data presenting the data. In qualitative research, the presentation of this data can be done in the form of tables, graphs, diagrams, and the like. Through the presentation of the data, the data is institutionalized and arranged in a relationship pattern, so that it is easy to understand.

3. Result and Discussion

Based on the results of the research that has been carried out, using the method of observation and interviews directly with the parties involved by evaluating and also analyzing data on findings in the field, it can be concluded as follows:

3.1 Productive Zakat Distribution Pattern in Tangerang District

The existence of zakat as one of the obligatory practices in Islam actually means to improve the welfare of the people. Zakat is usually distributed to meet the needs of the less fortunate so that they can continue their life. However, there are not a few practices of using zakat for productive economic activities, this is meant in the pattern of productive distribution, generally using the al-qardh al-hasan contract, which is a form of loan that does not require a certain return of the principal of the loan, this is the case in Tangerang district. Where the pattern continues to date, the goal is that all the people there can continue to contribute to the implementation of zakat distribution where all parties can experience zakat funds evenly, and its success in fighting poverty. This is to restore or foster trust from the public in the credibility of BAZNas and in managing community funds.

Empowerment (productive), namely the distribution of zakat, which is expected to result in mustahik economic independence. This empowerment is accompanied by coaching or assistance for the business being carried out, While zakat assets that are distributed productively means that mustahiq do not receive zakat assets which are directly used for consumptive needs but must be cultivated first, either by the mustahiq itself or by amil institutions, exploring the potential of zakat needs to be done through the identification of zakat objects. Socialization in the mechanism of receiving or collecting through zakat collectors is very important, but the most important thing after the zakat is collected is the distribution of zakat funds itself. This effectiveness is related to efficiency in internal management which includes the quality and professionalism of amil zakat and transparency in the management of zakat consumed is the result of the effort in question. Productive zakat, which has the potential to form a more independent society and in addition to that Exploring the potential of zakat needs to be done by identifying zakat objects. Socialization in the mechanism of receiving or collecting through zakat collectors is very important, but the most important thing after the zakat is collected is the distribution of zakat funds itself. This effectiveness is related to efficiency in internal management which

includes the quality and professionalism of amil zakat and transparency in zakat management. Productive zakat divided into two parts, namely:

- a. Traditional productive means that the process of giving zakat is given in the form of objects or goods that are known to be productive to an area that manages zakat, such as cows, goats, rickshaws and others.
- b. Being creative and productive means a process of giving zakat a manifestation in the form of revolving capital for social program businesses, home industry, and small business capital.

The process of distributing zakat productively must also be accompanied by supervision and guidance from zakat managers, so that later the community can make good use of the zakat funds that have been received. In the procedure itself, there are several mechanisms that must be considered in determining the criteria for distributing zakat productively into groups of productive zakat recipients, including:

- a. Conduct a feasibility study
- b. Determine the type of productive business
- c. Conducting guidance and counseling
- d. Perform monitoring, control and supervision
- e. Conduct an evaluation
- f. Make a report.

Cooperation of all parties involved in the environment in managing zakat is urgently needed which includes muzaki, zakat institutions, and mustahiks for the optimization and distribution of productive zakat, while the steps for distributing zakat productively are as follows:

- c. Accurate data collection so that the recipient is really the right person
- d. Grouping participants into small groups, homogeneous in terms of gender, education, economy and age. Then a group leader was chosen, given a mentor and trainer.
- e. Providing basic training. The training should focus on creating productive businesses, business management, business financial management and others. This training is also given religious reinforcement so as to give birth to members with character and responsibility.
- f. Provision of funds. Funds are given after the material is reached, and participants are deemed to have received the material well. The planned effort can be taken. Members will be guided intensively by mentors and mentors until the members are independent to run their own business.

The function of empowerment, this function is actually an effort to realize the mission of forming amil, namely how the muzaki community becomes more blessed with their sustenance and the peace of their life is guaranteed on the one hand, mustahik do not always depend on giving even in the long term it is expected to become new muzaki. It is hoped that the implementation of the zakat sharing system mechanism productively can form a society that is superior and will no longer depend on zakat funds, after receiving proper guidance and direction from zakat managers and community zakat institutions should be able to help ease the burden on which government. Society can play a role in completing the distribution of the national economy. Thus community empowerment is coaching or empowerment that is

developed to change and at the same time increase the level of the economy. The concept of empowerment has two meanings, namely developing and independent, empowering the lower classes of society to emphasize the life sector. Community empowerment in relation to the distribution of productive zakat funds means that the community is independent, so that the community in this case are the people who are entitled to receive zakat (mustahik).

However, in its distribution pattern, zakat should not only be given in the form of consumer goods but also in the form of production goods. This is done when the mustahik has the capacity and ability to process and carry out production activities. The pattern of distribution of productive zakat that is applied in Tangerang Regency is also at least very instrumental in the pattern of community life there because of the existence of a system. Productive zakat, giving zakat can make the recipient produce something continuously, productive zakat can also generate new potential for the community because the assets or zakat funds that have been given to mustahik are not taken just like that but are developed and used to help businesses them so that with the help of zakat funds they can meet their needs on an ongoing basis.

The provision of zakat funds on an ongoing basis, which of course aims so that mustahik can overcome the problem of poverty and it is hoped that later they can become new muzakki as productive utilization of zakat requires policies from zakat institutions, amil zakat bodies and zakat managers. And the distribution of zakat funds is not only given consumptively, but can be given in other forms that can be used productively. Then those who have the skills and can manage zakat funds can take advantage of the business capital that has been received in the form of money or goods. So that one day these mustahiks can be more independent and not depend on other people for their lives.

3.2 Zakat Distribution Pattern in Consumptive Tangerang District

Besides having the dimensions of the category of worship, zakat also has a socio-economic dimension. In community empowerment, zakat has a strategic role. Likewise about the importance of the role of zakat, so that some people feel they have the responsibility to manage zakat funds. Therefore, even though there is a law that regulates this matter, there are still people who think that the management of zakat does not have to be regulated by the government or by law. Zakat distribution patterns are also based on this responsibility. The zakat distribution system itself is a means of empowering the economy of the people, where in this case zakat will also play a direct role in community empowerment. As has been implemented in Tangerang Regency where they also implement a system of empowerment, consumptive zakat funds. Consumptive means that zakat assets are distributed directly to mustahiq which are to be used directly and also to meet their daily needs.

Not only that, the development of a community-based zakat distribution model can also be applied not only that the community empowerment-based zakat distribution model can also have a significant impact, community empowerment in the economy through zakat funds can also be seen from the distribution system or zakat distribution. Through the provision of working capital either in the form of capital loans provided by zakat institutions. The distribution of zakat using this system will have a significant impact in the process of economic empowerment for mustahiqs who come from economically weak circles. Momentary assistance

(consumptive), which means that zakat is only given to mustahik only once or for a moment. However, it means that the distribution to mustahik is not accompanied by a target for economic independence (empowerment) within the mustahik. This was done because the mustahik concerned could no longer be independent, which in its application could include elderly people, disabled people, displaced refugees or victims of natural disasters.

Utilizing and utilizing zakat as well as possible, it requires wisdom from the amil zakat institution / body. And the distribution of zakat is not only given to those who have the right on a consumptive basis only, but can be given in other forms that can be used productively. The distribution of zakat to mustahik in what it is for consumptive use is suitable if the target of this distribution is for people who really need emergency help, where the consumptive distribution of zakat funds is indeed the distribution of zakat today is generally carried out by the Amil Zakat Institution. Is in a consumptive way. Even though this method does not touch the problems faced by the mustahik, because it only helps their difficulties for a moment. Therefore, the Government provides opportunities for zakat management institutions, especially those that have been trusted by the government and society.

4. Conclusion

Based on research conducted by researchers on institutions and managers of zakat funds in Tangerang Regency, the researchers can conclude several main points that can be drawn conclusions, by conducting several stages of research which include the introduction of the field after which the researcher first observes the resource person or The object of the next research is that the researcher conducts the interview stage in stages and also in depth, which finally finds an answer to what the researcher identified, first, including:

- a. The management of zakat funds that occurs in Tangerang Regency includes several stages in an effort to optimize the existing zakat funds using systems and methods that have been established jointly between zakat institutions, the government and also the community in Tangerang Regency.
- b. The potential for zakat in Tangerang Regency which reaches almost 20 billion is indeed a heavy responsibility if it does not involve several parties in it.
- c. The results showed that the growth of micro-businesses did not have a significant effect on the welfare of mustahik, but in general the distribution and zakat productively had a positive impact on the growth of micro-businesses and the absorption of labor, as well as the potential of the people in Kabupaten Tangerang. In fact, the pattern of productive zakat application is very much needed by the community in Tangerang Regency because this pattern provides very significant benefits where the pattern of implementing zakat funds productively can overcome economic equality and reduce poverty levels in Tangerang Regency.
- d. The pattern of zakat application carried out by zakat managers in Tangerang Regency then uses the consumptive method, where the pattern is felt to be sufficient to balance the economy of the people of Tangerang Regency but this

- pattern has a weakness where the consumptive method only provides momentary effectiveness, without caring for the future participation of society.
- e. So the conclusion of this research is that the zakat management pattern in Tangerang Regency uses two different methods, the first is the productive method, where the zakat funds are not given just like that, but the zakat funds that have been given must be optimized later, for example, the provision of zakat funds in the form of money and goods, but after that the mustahik is expected to be able to optimize these funds into a potential both in the service business sector and in the field of education. The second management of zakat that occurs in Tangerang Regency uses a consumptive method where the provision of zakat funds is only in the form of temporary giving not for the long term, in the process the consumptive zakat method is given to certain groups including, orphans, elderly people, disabled people, displaced refugees or victims of natural disasters.

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