

**ANALYSIS OF ZAKAT DISTRIBUTION IN
FULFILLING THE NEEDS OF MAQASHID SHARIA
REVIEW**

(Case Study of LAZISMU Kab. Nganjuk)



By:

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2024/ 1446 H

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UNDERGRADUATE THESIS

Submitted in fulfillment of the requirement for the degree of
Bachelor of Economics

By

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ABSTRAK

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Zakat memegang peranan penting dalam kerangka ekonomi Islam dengan memfasilitasi redistribusi kekayaan untuk meningkatkan keadilan sosial, mengentaskan kemiskinan, dan memberdayakan masyarakat secara ekonomi. Penelitian ini mengkaji praktik penyaluran zakat LAZISMU Kabupaten Nganjuk dan mengevaluasi efektivitasnya dalam mencapai tujuan Maqashid Syariah, yang berupaya menjaga agama (din), jiwa (nafs), akal (aql), keturunan (nasl), dan kekayaan (mal). Dengan menggunakan metodologi kualitatif deskriptif, data dikumpulkan melalui wawancara, telaah pustaka, dan dokumentasi. Penelitian ini menggunakan analisis SWOT (Strengths, Weaknesses, Opportunities, Threats) untuk menilai bagaimana strategi penyaluran zakat memenuhi kebutuhan mustahik baik dalam dimensi konsumtif maupun produktif. Hasil penelitian menunjukkan bahwa inisiatif zakat LAZISMU, yang diselenggarakan di sekitar lima pilar utama—pendidikan, kesehatan, ekonomi, dakwah sosial, dan bantuan kemanusiaan—sangat selaras dengan tujuan Maqashid Syariah. Melalui program-program seperti beasiswa, layanan kesehatan, dukungan modal usaha bagi Usaha Mikro, Kecil, dan Menengah (UMKM), dan bantuan kemanusiaan, LAZISMU secara signifikan meningkatkan kesejahteraan dan kemandirian penerima zakat. Penelitian ini menekankan bahwa metode penyaluran tidak hanya mengutamakan dukungan finansial langsung tetapi juga pembangunan berkelanjutan dan hak asasi manusia, yang mencerminkan interpretasi modern Maqashid Syariah sebagaimana diartikulasikan oleh Imam Syatibi. Lebih jauh, pengelolaan zakat yang efektif di LAZISMU telah muncul sebagai mekanisme strategis untuk memajukan kesejahteraan sosial dan juga mengurangi kesenjangan ekonomi. Inisiatif organisasi secara efektif memenuhi kebutuhan individu dan masyarakat, sehingga mendorong masyarakat yang lebih kuat dan tangguh. Studi ini menyoroti perlunya mengintegrasikan prinsip-prinsip Islam tradisional dengan kerangka kerja strategis kontemporer dalam penyaluran zakat untuk mengoptimalkan dampak sosialnya. Akibatnya, lembaga zakat didesak untuk merangkul pendekatan komprehensif yang mendorong kolaborasi dan inovasi.

Kata Kunci: Pendistribusian Zakat, Pemenuhan Kebutuhan, Maqashid Syariah, dan LAZISMU Kabupaten Nganjuk

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ABSTRACT

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Zakat plays a crucial role in the Islamic economic framework by facilitating wealth redistribution to enhance social justice, alleviate poverty, and economically empower communities. This study examines the zakat distribution practices of LAZISMU Nganjuk Regency and evaluates their effectiveness in achieving the goals of Maqashid Shariah, which seeks to safeguard religion (din), life (nafs), intellect (aql), lineage (nasl), and wealth (mal). Employing a descriptive qualitative methodology, data were gathered through interviews, literature reviews, and documentation. The research utilizes a SWOT analysis (Strengths, Weaknesses, Opportunities, Threats) to assess how zakat distribution strategies meet the needs of mustahik in both consumptive and productive dimensions. The results reveal that LAZISMU's zakat initiatives, organized around five key pillars—education, health, economy, social da'wah, and humanitarian assistance—are highly aligned with the objectives of Maqashid Shariah. Through programs such as scholarships, healthcare services, business capital support for Micro, Small, and Medium Enterprises (MSMEs), and humanitarian aid, LAZISMU significantly enhances the welfare and autonomy of zakat beneficiaries. The research emphasizes that the distribution methods prioritize not only immediate financial support but also sustainable development and human rights, reflecting the modern interpretation of Maqashid Shariah as articulated by Imam Syatibi. Furthermore, effective zakat management at LAZISMU has emerged as a strategic mechanism for advancing social welfare and mitigating economic inequalities. The organization's initiatives effectively cater to both individual and community needs, thereby fostering a more robust and resilient society. This study highlights the necessity of integrating traditional Islamic principles with contemporary strategic frameworks in zakat distribution to optimize its societal impact. Consequently, zakat institutions are urged to embrace comprehensive approaches that foster collaboration and innovation.

Keywords: Zakat Distribution, Fulfillment of Needs, Maqashid Syariah, and LAZISMU Nganjuk Regency

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DECLARATION

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I hereby declare that this undergraduate thesis is the result of my own investigations, except where otherwise stated. I also declare that I has not been previously or concurrently submitted as a whole for any other degrees at University of Darussalam Gontor or other institutions.

Mantingan, Syawwal 28th, 1446 H
March 27th, 2025 M

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APPROVAL OF SUPERVISOR

To Honorable,
Dean of Faculty of Economics and Management
University of Darussalam Gontor

Bismillahirrahmanirrahim

Assalamu'alaikum Wr. Wb

I certify that I have supervised and read this thesis, written by:

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Title : Analysis Of Zakat Distribution In Fulfilling The Needs Of
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In my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor of Islamic Economics Department.

Wassalamu'alaikum, Wr. Wb.

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It has passed to thesis examination and it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor of Islamic Economics Department.

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APPROVAL OF DEAN

The Faculty of Economics and Management University of Darussalam Gontor has received the thesis written by:

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MOTTOES

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Ambillah zakat dari harta mereka (guna) menyucikan dan membersihkan mereka, dan doakanlah mereka karena sesungguhnya doamu adalah ketenteraman bagi mereka. Allah Maha Mendengar lagi Maha Mengetahui. (QS. At-Taubah : 103)

﴿ إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Sesungguhnya zakat itu hanyalah untuk orang-orang fakir, orang-orang miskin, para amil zakat, orang-orang yang dilunakkan hatinya (mualaf), untuk (memerdekakan) para hamba sahaya, untuk (membebaskan) orang-orang yang berutang, untuk jalan Allah dan untuk orang-orang yang sedang dalam perjalanan (yang memerlukan pertolongan), sebagai kewajiban dari Allah. Allah Maha Mengetahui lagi Maha Bijaksana. (At-Taubah : 60)

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DEDICATION

I dedicate this thesis to:

Allah SWT, who has been giving me His mercy and blessing for the strength to
my
entire life

Propet Muhammad SAW for his guidance towards Islam

My most beloved parents, my father Mikyarul Ilmi, and my mother Nikmatus
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of my life.

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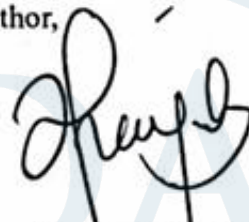
May their dedicated deeds be pious rewards in the sight of Allah SWT. All there are forgiven and all their dedications are lighted up as well. They are bestowed by happiness both in this world and hereafter, *Allahumma Aamiin*.

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Wassalamu'alaikum Warahmatullahi Wabarakatuh.

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