

APPLYING ISLAMIC ECONOMIC LAW IN PRODUCTIVE ZAKAT MANAGEMENT A CASE STUDY OF AMIL ZAKAT INSTITUTIONS IN INDONESIA

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Abstract

This study explores the application of Islamic economic law in the management of productive zakat by Amil Zakat Institutions in Indonesia. The research aims to analyze how legal principles derived from Islamic jurisprudence (fiqh muamalah) are implemented in real-world zakat programs designed to empower the poor through sustainable economic activities. Using a qualitative case study method, data were collected from institutional reports, interviews with zakat officers, and documentation of program outcomes. The findings show that while most institutions adhere to core legal frameworks such as DSN-MUI fatwas and national zakat regulations, there remain gaps in contract standardization, post-disbursement supervision, and alignment with maqashid sharia. Some programs emphasize legal compliance but neglect social impact, highlighting a form over substance tendency. The study recommends integrating maqashid sharia principles and participatory development approaches to enhance both the legal validity and socio-economic effectiveness of productive zakat. These insights contribute to the development of sharia-compliant governance and support innovation in Islamic philanthropic management.

Keywords: amil zakat institution, Islamic economic law, maqashid sharia, productive zakat, zakat governance

1. INTRODUCTION

The concept of productive zakat has emerged as a significant innovation in the application of Islamic economic law, particularly in strengthening the role of zakat not only as a consumptive aid but also as a tool for economic empowerment. Productive zakat aims to provide long-term benefits to beneficiaries (mustahiq) through business capital, skills training, or productive assets that can generate sustainable income (Ahmed, 2004). The management of productive zakat requires not only a strong understanding of Islamic jurisprudence (fiqh) but also the application of contemporary economic management principles that align with the objectives of Islamic law (maqashid syariah) (Dusuki & Abdullah, 2007).

In Indonesia, amil zakat institutions such as BAZNAS and LAZ have implemented various productive zakat programs. However, the effectiveness and compliance of these

practices with Islamic economic legal principles remain under-researched. The urgency of this research lies in examining the extent to which Islamic economic law has been implemented in the governance, distribution mechanisms, accountability, and outcomes of productive zakat programs (Rivai & Asnawi, 2020).

This study aims to analyze the implementation of Islamic economic law in the management of productive zakat, with a focus on a case study of selected amil zakat institutions. The research seeks to uncover challenges, best practices, and the alignment between operational mechanisms and Islamic legal values. Through this study, it is expected that there will be a constructive contribution to the improvement of zakat governance and its role in achieving social justice and economic empowerment in line with Islamic teachings.

2. IMPLEMENTATION METHOD

This study uses a qualitative descriptive approach with a case study design. The focus is on examining how Islamic economic law is implemented in the management of productive zakat in selected amil zakat institutions. The selection of institutions is based on their proven track record in implementing productive zakat programs and the availability of measurable outcome indicators.

The target audience in this study consists of zakat managers, staff of amil zakat institutions, and beneficiaries (mustahiq) who have received productive zakat assistance. Data were collected through in-depth interviews, documentation, and direct observation of zakat program implementation.

The instruments used in this research include interview guides, program evaluation checklists, and beneficiary profiling forms. Tools were designed to capture performance indicators such as income growth, sustainability of zakat assistance, and compliance with sharia principles.

The productivity of the instruments was tested through a pilot study in one institution to refine the data collection instruments before full implementation. The data analysis technique used is thematic analysis, which involves organizing and interpreting qualitative data into themes related to the application of Islamic economic law, such as transparency, justice, and maslahat.

Table 1. Summary of Observed Indicators in Zakat Productive Programs

Variable	Institution A	Institution B	Institution C
Number of Beneficiaries	50	75	60
Business Survival Rate (%)	80	85	72
Compliance with Sharia (%)	90	88	91

3. RESULTS AND DISCUSSION

The implementation of Islamic economic law in productive zakat management, as observed at several selected amil zakat institutions, reflects an evolving effort to institutionalize the values of justice (al-‘adl), benefit (al-maslahah), and accountability (al-amanah) in economic empowerment. Based on interviews with zakat managers, mustahiq (recipients), and examination of program reports, it was found that the institutions have made substantial progress in structuring zakat programs to be more sustainable and transformative, rather than merely consumptive.

1. Legal Compliance in Zakat Distribution

The institutions generally refer to DSN-MUI Fatwa No. 07/DSN-MUI/IV/2000 concerning the distribution of zakat for productive purposes. In practice, this is translated into programs such as micro-business capital assistance, equipment procurement, and skills training. However, not all programs are accompanied by proper akad (contracts), which weakens the legal robustness of the program. This finding confirms research by Mahmud (2021), who emphasized that lack of legal documentation often leads to misunderstandings or misuse of zakat funds.

2. Economic Impact on Mustahiq

Data collected from program beneficiaries show a significant increase in monthly income post-assistance, as illustrated in the table below.

Table 2. Impact of Productive Zakat Program on Mustahiq

Indicator	Before Assistance	After Assistance
Monthly Income (IDR)	500,000	1,200,000
Number of Active Business Units	0	1 per recipient
Financial Literacy Score (1-5)	2.1	4.3

The table indicates that productive zakat, when implemented effectively, plays a transformative role in improving livelihoods. This aligns with Chapra’s theory of Islamic economics which positions zakat as a tool for equity redistribution and empowerment, rather than a mere charity instrument (Chapra, 2000).

3. Institutional Challenges

Despite positive outcomes, challenges persist. Among them are the lack of post-assistance monitoring, limited human resources skilled in both sharia and business, and dependence on donor patterns rather than sustainable funding mechanisms. The dual burden of amil as both religious and administrative actors also affects their capacity to maintain full compliance and performance. Moreover, while some institutions have started to adopt digital systems for zakat collection and reporting, their data governance remains weak, and integration with national zakat databases is still limited. This finding is consistent with the

assessment by BAZNAS (2023), which highlights the need for technological upgrading in most regional zakat institutions.

4. The Role of Maqashid Sharia

From a normative perspective, the productive zakat programs mostly fulfill the objectives of maqashid sharia, particularly in preserving wealth (hifzh al-mal) and enhancing human dignity (hifzh al-nafs wa al-'irdh). However, some products such as qardhul hasan or business loans using zakat funds still generate debate in terms of their long-term effectiveness without proper market linkages or value chain access.

5. Comparative Reflection

When compared to practices in countries like Malaysia or Sudan, Indonesia's approach tends to be more grassroots-based but less standardized. In Malaysia, zakat institutions often collaborate with Islamic banks to distribute capital in forms that mimic commercial finance, while in Indonesia, the orientation is more social and developmental (Kahf, 2008).

The implication of these findings is that Islamic economic law must not be seen solely as a body of rules but as a dynamic framework that evolves with social and economic needs. The role of ijtihad, maslahah mursalah, and institutional fiqh is crucial in reformulating productive zakat mechanisms in modern contexts.

4. CONCLUSION

The implementation of Islamic economic law in the management of productive zakat has shown significant influence in enhancing the welfare and economic independence of zakat beneficiaries. Through the application of sharia principles such as fairness (adl), benefit (maslahah), and accountability (amanah), productive zakat programs are proven to not only fulfill religious obligations but also become effective instruments of socio-economic empowerment.

The findings demonstrate that well-structured and legally compliant productive zakat distribution improves mustahiq income, develops entrepreneurship, and increases financial literacy. However, challenges remain in the form of standardization of legal documentation, sustainability of support systems, and capacity building for zakat managers in legal and economic aspects.

Going forward, the implementation of Islamic economic law in productive zakat must be strengthened through the integration of fiqh muamalah into institutional policies, training of human resources, digital monitoring systems, and legal reinforcement in contracts. Collaboration between scholars, practitioners, and government regulators is essential to ensure that productive zakat can be implemented consistently with the objectives of maqashid sharia and contribute to poverty alleviation in a sustainable manner.

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