



Zakat Distribution in Maqasid Al-Shariah Framework

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Abstract: Zakat is a form of responsibility for wealthy Moslems (muzakki) to spend certain amount of their wealth to be distributed to certain groups of people (mustahiq) that have been specified in Islam. This research aims at investigating how the zakat is managed by the Zakat Funds Organizer of Bangkalan Regency within maqasid al-shariah framework. The core of maqasid al-shariah is for pursuing good deeds and avoiding bad ones, or getting *manfa'ah* (advantage) and rejecting *mudharat* (loss). In other words, the purpose of this framework is to gain *maslahah* (benefit), which is in line with the main purpose of the establishment of Islamic law is to create benefit in order to maintain the objectives of shariah. The distribution of zakat by the Zakat Funds Organizer (ZFO) of Bangkalan has suited with the maqasid al-shariah framework. This was proven by the fulfillment of most of the indicators in maqasid al-shariah by the organizer in that region. Maintenance of religion indicator can be met by three of the seven zakat organizations, actually the four other organizations have the appropriate program, but the program is using *infaq* (alms) and *shadaqah* (charity) funds, so it does not correspond to the indicators in this study.

Keywords: Distribution, zakat, Maqashid al-shariah

1. INTRODUCTION

A. Background of Study

Zakat is one of teachings in Islam which is obligatory for every Moslem who already meets a certain minimum point of wealth. Zakat is a form of responsibility for wealthy Moslems (muzakki) to spend a part of their wealth that will be distributed to the people that have been specified in Islam (mustahiq). Zakat also has a role as a medium of assistance from the people who are obliged to pay zakat to the people who are eligible to receive zakat. Zakat is one of the instruments of wealth distribution from the wealthy people to the needy which is regulated in Islam. Zakat is one part of five Islamic Pillars and occupying the third position. Every single thing that Allah SWT created is not created without the wisdom behind its creation. The imposition of Islamic Law would also contain a variety of wisdom and purpose, in this case responsibility of zakat.

As a form of shariah guidance arranged in Islam, there is wisdom contained behind the obligation of zakat. As-Syatibi stated that the purpose of Islamic rules implementation (maqasid al-shariah) as quoted by Wibowo [1] is to achieve benefit or welfare. As-Syatibi offered welfare theory in maqasidal-shariah by limiting the maintenance of sharia to the five main elements, ie: religion, soul, intellect, lineage and property.



Welfare as an objective of the implementation of shariah should be felt by every human being, five main benchmarks of the achievement of welfare must be met by every individual. The fulfillment of the five welfare benchmarks is not only the responsibility of each individual, but also the responsibility of the society. Islam has regulations about this particular thing in the things that come to ukhuwah Islamiyah (Moslem brotherhood).

Efforts to fulfill the welfare of the individual through the fulfillment of the five main benchmarks have become a shared responsibility of every individual, so there must be attitude of sympathy and empathy between individuals. These sympathy and empathy is primarily needed from the individuals who have been able to meet the five primary benchmarks of well-being for helping other individuals who have not. Islam has arranged its followers to help each other in fulfilling the five benchmarks of welfare, one of which is that Islam has set about wealth distribution. Islam teaches equitable distribution of wealth in society, groups of people who have excess of wealth are required to distribute part of their property to other groups who lack possessions, in order to avoid accumulation of wealth that is only circulated in a particular groups of people. One of the instruments for the wealth distribution is zakat.

Māafāal-lāhu ‘alārasūlihī min ahli-l-qurāfalillāhiwalirrasūliwalizīl-qurbāwal-yatāmāwal-masākīniwabnis-sabīlikailāyākūnadūlatanbainal-agniyāiminkum

“Whatever God restored to His Messenger from the inhabitants of the villages belongs to God, and to the Messenger, and to the relatives, and to the orphans, and to the poor, and to the wayfarer; so that it may not circulate solely between the wealthy among you.”(QS Al-Hasyr: 07) [2].

According to As-Syatibi, the responsibility of Zakat aims to provide benefit, but in fact it still cannot be felt by everyone. In various regions where the majority of the population are Moslems who have implemented Shariah law, most of the population still live below the poverty line. Zakat as an instrument of wealth distribution in Islam still cannot be felt thoroughly, the obligation to pay zakat during this run was limited to fulfill its obligations and has not been able to provide economic and social impact as the purpose of zakat compulsory. One of the Moslem majority areas which most of its people remain below the poverty line as well as a relatively underdeveloped area is Bangkalan.

Bangkalan is a santri (students who mainly focus on studying Islamic values) regency as the society lives with religious values, and more than 99% of its population are Moslems. According to the data from the Ministry of State Development of Lagging Regions, Bangkalan is included in the category of underdeveloped areas along with two other cities in Madura, namely Sampang and Pamekasan[3]. In the year of 2012, from the sum of 250,825 families who live in Bangkalan, 57.44% of them are considered as poor families. The level of income inequality based on the Gini ratio in Bangkalan is classified as moderate category, the value of the Gini ratio in Bangkalan was 0.47142 in 2012. Bangkalangini ratio shows that the level of people’s income inequality is not too severe because most of the Bangkalan’s population still live below the poverty line [4].

As a regency with a majority Moslem population, Bangkalan has a great potential of zakat collection. The collection of zakat in Bangkalan, one of which is done by Bangkalan Zakah Agency (Bazda Bangkalan) [5], has increased significantly. The zakat collection increased by almost 300% in the period of 2010-2013. The following table is presenting the amount of Zakat collection by Bazda Bangkalan from 2010 to 2013 and the growth percentage:



Tabel 1.1: Amount of Zakat Collection by Bazda Bangkalan in 2010-2013 And Anually Growth Percentage

	Year	Zakat Collection	Growth
1	2010	99,649,050	-
2	2011	133,161,656	34%
3	2012	127,607,009	-4%
4	2013	273,775,361	115%

Source of Data: Bazda Bangkalan [5]

The table above shows the amount of zakat collection conducted by Bazda Bangkalan [5] from 2010 until 2013. In 2010, the amount of zakat collection by Bazda Bangkalan is Rp 99,649,050. In 2011, the collection of zakat funds increased by 34% to Rp 133,161,656. In 2012, the collection of zakat made by Bazda Bangkalan reached Rp 127,607,009 or a decline of 4% compared to the previous period. In 2013, the collection of zakat funds has increased significantly, it increased by 115% from the previous period. Although there was a reduction in the collection of zakat funds in 2012, in overall the collection of zakat by Bazda Bangkalan has increased almost 300% within three years.

B. Problem Identification

This research focuses on identifying how the zakat is distributed within maqasid al-shariah framework at the Bangkalan regency.

C. Research Objective

The aim of this research is to find out how the zakat distribution by Zakat Funds Organization (ZFO) at Bangkalan Regency is managed within maqashid-syariah framework.

2. LITERATURE REVIEW

A. Zakat

Zakat has some definitions, in terms of language, etymology and also the term that it used. In terms of language, zakat can have meaning as al-barakatu which means blessing, an-nama' which means growth and development and ath-thaharatu which means purity. According to the etymology (derivation of words), zakat was originated from the word zakaa which means "increase and evolve". In accordance with the term that it used, zakat means fulfillment of some rights which is required on a particular wealth and is intended for the specific people with responsibility based on the haul (deadline) and nishab (minimum wealth required) [6].

Zakat is a responsibility to spend some wealth from the groups who must spend certain amount of their wealth (muzakki) towards the groups who can receive them (mustahiq). Shariah Law has regulated what kind of wealth required for the muzakki to spend the zakat. In determining the imposed compulsory zakat treasure is, there are four things that need to be considered. ie [7]:

- Types of property that is subject to zakat.
- the amount of wealth which imposed zakat on the each type of the wealth (nishab).
- levy imposed on each type.
- times of zakat collection (haul and so on)

There are differences of opinion on treasures imposed by zakat among scholars. First, some of the scholars contend that wealth that imposed by zakat is restricted on eight things that have been set by



Prophet Muhammad PBUH, ie : camels, cows, lambs, wheat, sorghum, dates, gold and silver. As for the treasures beyond the eight, paying zakat is not obligatory. Secondly, some other scholars provide the restriction on the treasures that zakat is mandatory following the current development, so it is not just limited to the eight things mentioned above.

Types of treasure that must be imposed by zakat and the amount of zakat from the treasures depend on the opinion of second groups of the scholars, including gold and silver, commodities, and also agricultural products [7].

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Al-Quran suraah At-Taubah verse 60 describes the groups entitled to receive zakat. Based on that verse, zakat cannot be distributed to a random person, but should only be distributed to those groups who have been prescribed in Islam. The groups that have the rights to receive zakat based on Suraah At-Taubah verse 60 are the poor, the needy, amil zakat, muallaf, captives or slaves, people in debt, for the cause of Allah, and also traveller that need help.

Zakat can also be posed as efficiency and allocative creator in the economy. Zakat transfer a portion of revenue from the wealthy which is a small part of the society to the poor who are the biggest part of the society. This thing will directly increase the demand of goods and services from the poor. Generally, they request the basic needs, such as foods, clothing, and housing. Higher demand related to zakat for the society's basic need will affect the production of goods and services that will be produced on the economy, so it will bring the allocation of resources toward the sectors that are more socially desirable [8].

B. Zakat Funds Organization

Zakat fund Organization (ZFO) is an institution which is engaged in managing zakat, infaq, and shodaqoh funds. Based on the law of Indonesian civil system, Zakat management is activities on planning, organizing, implementing, and supervising towards zakat collection, distribution, and utilization.

The existence of ZFO in Indonesia is ruled by some legislations, ie: UU No. 23 in year 2011 about the zakat management [9], Government Regulations (Peraturan Pemerintah (PP)) PP. No.14 in year 2011 about the implementation of UU No. 23 in year 2011. In the above regulations, it is being recognized the existence of two types of zakat management organization, ie [10] :

Indonesia Zakah Agency (Baznas) is zakat management organization which is formed by the government. Private Zakah Agency (Laz) is zakat management organization which is fully formed by a part of the society and affirmed by the government.

C. Maqasid al-Shariah

Linguistically, maqashid syariah contains of two words, maqasid dan syariah. Maqashid is the plural form of maqsd which means "deliberateness or purpose". Linguistically, Syariah means the way towards the water[11]. According to 'Allal Al-Fasiy, maqashid syariah can be defined as the objectives desired by syara' and secrets set by Syâri' (Allah) for every law. The core of maqashid syariah is for realizing good deeds and also avoiding bad things, or getting the manfa'ah and rejecting the mudharat, in other words, to gain the maslahat (benefit), because the purpose of establishment of law in Islam is to create the benefit in order to maintain the objectives of syara[12].



According to the terms, *maqashid syariah* means aim or purpose that wanted to be achieved in each establishment of Islamic law by Allah SWT and His Messenger. Zuhaili stated that *maqashid syariah* are the values and goals of the Shari'a which implicit in all or most of its laws. Values and goals were seen as sharia's objective and confidential, which is set by the syari' in any legal provisions. As-Syaitibi explained that the purpose of the law of Allah SWT is for the benefit of mankind [1]

In general, the purpose of the enactment of sharia rule is for the benefit of all mankind, either the benefit in this mortal world or the benefit in the after life, which is eternal. Allah says:

Wamā arsalnaka illā rahmatan lil'alamīn

“And We have not sent you, [O Muhammad], except as a mercy to the worlds.”(QS. Al-Anbiya:107) [2].

The phrase ‘a mercy to all the worlds’ in the verse above is defined by people benefits. In this regard, the scholars agreed that the *syara'* law contains benefits to mankind (Syamsuddin in Jamaa, 2011: 1256) [11].

As-Syatibi offers the concept of *maqashid syariah* in the sense of *maqashid mukallaf* to be implemented in everyday life by the way of fulfillment of the five main elements to achieve the benefit. Five main elements in achieving benefits within the *maqashid syariah* framework according to As-Syatibi are to preserve religion, nourish the soul, nurturing sense, maintain the honor and descent and maintain the property [1].

D. Proposition

The distribution of Zakat funds by Organization of Zakat Management in the Bangkalan Regency have complied with the framework contained in *maqashid syariah* with the indicator of fulfillment of five main elements, namely: maintaining religion, nourishing the soul, nourishing mind, nurturing offspring, and maintaining the wealth.

3. RESEARCH METHOD

The method used in this research is descriptive qualitative approach with case study research type. The unit of analysis in this study is the zakat management organization in Bangkalan regency which consists of three sub-districts namely Bangkalan, Socah, and Burneh. The analysis technique used in this research is data reduction, data presentation, conclusion and verification. The results of the research will be described in the form of descriptions and tables.

4. RESULT AND FINDINGS

There are seven ZFO that are operating in Bangkalan regency which is managed by government and private, namely Bazda Bangkalan, Baitul maal hidayatullah (BMH), Lembaga Amil Zakat (LAZ) Sidogiri, Lembaga Amil Zakat Muhamaddiyah (LAZISMU) Bangkalan, LAZISMU Socah, LAZISMU Burneh, and Lembaga Manajemen Infaq (LMI).

LAZ Sidogiri is a zakah agency headquartered at Jalan Raya Sidogiri No. 5 Sidogiri Kraton Pasuruan 67151 Jawa Timur. LAZ Sidogiri was founded on 1 JumadalUla 1426 H/ 5 June 2005. LAZ Sidogiri has a vision of “Realization of change that the poor and mustahik can be prosperous”. The mission of LAZ Sidogiri is “Enhancing the potential and benefits of Zakat, Infaq, and Shadaqah in an effort to create a society that is intelligent, healthy, affluent, independent and prosperous”.

Programs run by LAZ Sidogiri in the distribution of Zakat, Infaq, and Shadaqah (ZIS) funds are as follows:



Table 4.1: ZIS distribution programme in LAZ Sidogiri Indonesia Working Blessings of Almighty

Programme Core	Programme Activities
Empowered of Education	Yatim <i>Dhuafa</i> scholarships
	Trained Da'i
	Empowered of Human Resources
	Empowered of Library
	Empowered of Dakwah
	Education Assistance
Empowered of Healthcare	Healthcare Services
	Massive circumcision
	Mother maternities Services
	Provision of clinical services
	Provision of Ambulance
	Provision of health Nutrients
	Healthcare Assistance
	Mustahik basic needs
Empowered of Economy	MSME assistance
	Provision of Places for Healthy Snacks
	Capital Aid
Empowered of Environment	Islamic civil society
	Wells of Life
	Hygiene Toilets
	Qurani Village
	Prosperous Yatim and <i>Dhuafa</i>
	Religious facilities aid
Special	Cheerful Ramadhan
	Happy Muharram
	Aid of Disaster

Source: Profile of LAZ Sidogiri



LAZISMU is a nonprofit institution that serve at national level in empowering communities through the utilization of productive zakat funds, infaq, awqaf (endowments) and other charitable funds from both individuals and institutions, companies and other institution.

LAZISMU is not fully operated on Bangkalan regency level, but it operates independently at the branch level or sub-district level, known as Zakat Collection Unit (ZCU). There are three branches of LAZISMU Bangkalan Regency operated at the sub-district level, namely Bangkalan Sub-District, Socah Sub-District, and Burneh Sub-District.

LAZISMU Socah was the first LAZISMU branch to operate in Bangkalan, even before the stewardship of LAZISMU at the level of Bangkalan regency. LAZISMU Bangkalan subdistricts formed in 2010, but began operating in 2014. LAZISMU Burneh is one of the other LAZISMU branch in Bangkalan. It began the operational since 2007 in which the scope of work is in the Burneh Sub District. At 2015 LAZISMU Burneh has several programs, ie:

- a. Intensification and expansion of funding sources by increasing number of regular donors and inspire existing donors to increase their donations.
- b. Raise awareness in the community about the importance of of Zakat Infaq Shadaqah through public lectures.
- c. Engaging potential young generation in Zakat Infaq Shadaqah activities.
- d. Make a poor society map.
- e. Optimizing distribution of ZIS funds to the parties eligible to receive and the needy, especially for scholarships purposes.
- f. Encourage the dlu'afa to be productive so they will have a good income and lead them to have a habit to set aside 2.5% of their revenue for zakat and entrust them through LAZIS Muhammadiyah

LAZ is a professional philanthropic institution that has a purpose to lift the dignity of poor people through zakat, infaq, shadaqah, awqaf, and Corporate Social Responsibility funds. Social and empowerment programs for the underprivileged have made the funds gathered by LMI created added value and benefits for the underprivileged. LMI has strived constantly foster transparency and professionalism to escort large public trust [13].

BMH is a private zakah agency engaged in charity fund raising, infaq, shadaqah, humanity, and Corporate Social Responsibility. BMH distributes the fund through education, da'wah, social and economy nationally. BMH legal operation based on provision of the Ministry of Religion issued in 2001 which set BMH as a nationwide zakah agency. Currently, BMH already has 54 branches throughout Indonesia. BMH wants to provide convenience to the public for pay their zakat as well as to optimize the ZIS funds collection. BMH Bangkalan is one of the branches of the 54 branches owned by BMH. It started operating since year 2000.

BMH has several programs to achieve its vision and mission, the programs are:

- a. Senyum Anak Indonesia, which consists of various activities such as education for the children of the island, education for orphans, education of rural and inland children, and education for children that live at the country border.
- b. Dai Tangguh consists of various activities such as allowances for the da'i (preacher), training for dai, da'i cares da'i empowerment, umrah for da'i, and a million Quran endowments (Awqaf).
- c. Mapan (mandiri terdapan) consists of working capital financing using qardhulhasan pattern, spiritual coaching, business skills coaching and entrepreneurship training.



- d. Bina Muallaf consists of guide for muallaf, dai companion for muallaf, assistance for religious facilities, and muallaf empowerment.
- e. Pesantren Berdaya consists of self-reliance training, and school empowerment and school assistance.
- f. Bahagiakan Yatim dan Dhuafa consists of scholarships for orphans and the needy, training for orphans and the poor, shopping with orphans, and cash endowments for orphanage and underprivileged dormitory.

To obtain the data in this study, the author conducted direct observation of the ZFO in Bangkalan. The author also used interviews with ZFO's administrators and managers. Observations and interviews conducted have obtained the following data:

In the preservation of religion, Bazda Bangkalan run assistance programs to supply worship supplies for the poor. The program is in the form of relief supplies such as sarung (prayer tools commonly used by Moslem men), mukena (prayer outfit commonly worn by Moslem women) and jilbab (veil), the program has been running since 2005. LAZISMU Socah also implement the same program with Bazda Bangkalan da'wah (missionary endeavor) programs coupled with the physical da'wah in the form of development assistance for mosque or prayer room to maintain the faith and religion of the mustahiq. This program has been running since 2001.

LAZISMU Bangkalan implementing development and assistance programs in a form of repairment for mosques to maintain mustahiq's faith and religion, it is equal with the program held by LAZISMU Socah. This program has been running since 2013. LAZ Sidogiri, LMI, and LAZISMU Burneh still does not have a zakat distribution program that match for preserving mustahiq's religion. Basically, all Zakat Management Organization in Bangkalan have the appropriate program for the preservation of religion, however, at LAZ Sidogiri, LMI, and LAZISMU Burneh, the religion preservation program did not use the zakat funds; instead, they used the infaq and shadaqah funds because the amount of zakat collected was relatively small compared to the shadaqah and infaq funds. In general, most Zakat Management Organization have been met the indicators of religion preservation in the distribution of zakat. They held some programs to encourage or assist mustahiq to perform religious activities.

In the maintenance of Soul, BazdaBangkalan ran programs for the orphans and the poor in a form of food and cash assistance. This program has been running since the beginning of the BazdaBangkalan's operation. Food and cash assistance program for the needy was a program run by BMH Bangkalan to maintain mustahiq's soul. The program was implemented by providing assistance in the form of basic food and cash for the poor in the region of Bangkalan on a regular basis.

LAZ Sidogiri held groceries and clothing assistance programs for the poor in the region of Bangkalan to meet the mustahiq's soul preservation. The program was in the form of food assistance and coupons with the value of Rp 200,000 that can be exchanged in a clothing store that has a partnership with LAZ Sidogiri. LAZISMU Bangkalan implemented food and cash assistance programs for the poor. This program has been running since 2010 and carry out by collecting the poor in Ramadan to receive such assistance.

LAZISMU Socah also carries out a food and cash assistance program to the needy people in the Socah Sub-District to preserve the mustahiq's soul. LMI Bangkalan has a cash assistance program and also medical expenses aid for the poor. Cash assistance program is conducted periodically, while the medical expenses aid program is being held if the mustahiq or their family are sick. Soul care program has been held since 2008.

Santunan dhuafa is a zakat distribution program conducted by the LAZISMU Burneh in efforts to



maintain mustahiq's soul. Generally, all ZFO have met the indicator of maintaining mustahiq's soul for their zakat distribution program.

In the preservation of mind, Bazda Bangkalan run donation program for ustadz (Teacher) in Bangkalan. Scholarship program for students and alumni of the school and donation program for ustadz are the zakat distribution program conducted by LAZ Sidogiri in order to meet the preservation of mustahiq's mind. Scholarship students and alumni get living expenses each month, which is different in amount. Donation for ustadz is a routine program held every month of Ramadan in the form of cash assistance to the ustadz in the region of Bangkalan.

LAZISMU Bangkalan distributes zakat funds in a form of running a scholarship program and supports the school's building improvement. A scholarship program in the form of tuition assistance for students who come from poor families. School building improvement is a program that aims to improve the quality of education, through improved facilities and infrastructure. Educational scholarships program and routine religious programs are forms of zakat distribution program run by LAZISMU Socah in order to meet mustahiq's mind preservation. Education scholarship is an aid for the students from poor families in the form of tuition fees as well as transportation assistance. LAZISMU Socah holds routine religious program every week regularly with the mustahiq which aims to improve mustahiq's religious knowledge and solve problems they encounter.

LMI Bangkalan runs a scholarship program for needy students and Islamic studies program on a regular basis as it is run by LAZISMU Socah. These scholarships are awarded to students from poor families or who are orphans. Regular lecture program is a weekly program from LMI Bangkalan that is intended for the mustahiq in order to improve their knowledge about Islam.

Zakat distribution program to maintain the mustahiq's honor and offspring are not well operated by zakat management organization in Bangkalan, from seven existing organizations, BMH Bangkalan is the only that has programs that are relevant to this point. According to most zakat management organizations, such program is not too necessary in Bangkalan, so they prefer to distribute the zakat funds for things that are needed by the Bangkalan people. BMH Bangkalan has an assistance program for muallaf's (non-Moslem newly Islamic religion) marriage costs to implement maintenance of honor and offsprings. This program is being held after ied.

Zakat distribution program in order to maintain mustahiq's wealth has run well, the majority of zakat management organization in Bangkalan has implemented the program, only LAZISMU Burneh that has not run it yet. Actually LAZISMU Burneh also has this kind of program, but because of the zakat funds managed by them is still low, then this program uses the infaq and shadaqah funds.

Bazda Bangkalan has zakat distribution program in the form of capital assistance for Micro Small and Medium Enterprises (MSMEs). The program is a no-interest working capital loans for MSMEs that need it, the amount ranges from Rp 500,000- Rp 1,000,000. They will return the loan in installments programs according to their ability. Grants for venture capital is a program of zakat distribution in order to meet the maintenance of the wealth run by BMH Bangkalan. Assistance in the form of grants are given to small businesses, especially for the elderly to float their business.

LAZ Sidogiri has a capital assistance program to meet mustahiq's property preservation. LAZISMU Bangkalan has a loan program for MSMEs. This program is in the form of loans without collateral and interest to MSMEs who need additional capital for their businesses. Program miskin produktif (Poor-Productive) is a program run by LAZISMU Socah as an effort to maintain mustahiq's treasure. LMI Bangkalan has a loan program for venture capital in order to maintain mustahiq's wealth.



5. CONCLUSION AND SUGGESTION

A. Conclusion

The distribution of zakat by ZFO in Bangkalan has described the implementation of maqasid al-shariah framework. This was proven by the fulfillment of most of the indicators in maqasid al-shariah by ZFO in that region. Maintenance of religion indicator can be met by three of the seven zakat organizations, actually the four other organizations have the appropriate program, but the program is using infaq and shadaqah funds, so it does not correspond to the indicators in this study.

Soul nourishing indicator can be met by all zakat organizations, showing that the program is assessed by them as the most suitable program for Bangkalan because most of Bangkalan people are still living below the poverty line. Mind nourishing indicator can be met by the six agencies, but only BMH that cannot fulfill this indicator because BMH using infaq and shadaqah funds for the program this indicator.

Honor and offspring preservation indicator can only be met by BMH, while others have not, because other zakat institutions considering that indicators is not needed by the people of Bangkalan. Wealth preservation indicators have been fulfilled by six of the seven zakat organizations, only LAZISMU Burneh that have not met the indicators. This thing is indicating that existing zakat organizations in Bangkalan have their commitment to improve Bangkalan local economy which is currently low.

B. Suggestion

- a. For muzakki, this study can be used to learn that zakat paid through official zakat organizations will be more useful rather than given directly to the recipient.
- b. For zakat organizations, they need to increase their efforts to improve the collection of zakat infaq shadaqah funds, especially zakat funds, which is still in a very small amount.
- c. For zakat organizations that in the future, they need to pay more attention to the honors and offspring programs through the wedding expenses aid, because in some areas in Bangkalan there are still many unrecognized marriage that will affect their off-spring in the future.

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