

Direct Zakat in the Context of *Hablun Minallah Wa Hablum Minannas*

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Abstract

*Paying zakat to those who can afford it is a religious way to prevent wealth from accumulating only for certain people. Many zakat institutions have problems in collecting and distributing it. In response, some muzakki (zakat payers) have chosen to directly distribute zakat to mustahiq (eligible recipients). This study aims to explore the phenomenon of direct zakat distribution within the context of *Hablum Minallah* (relationship with Allah) and *Hablum Minannas* (relationship with fellow humans) and to examine its implications for zakat institutions. The research method used in this study is a literature review, gathering relevant references on the topic. The study focuses on direct zakat distributed to the community and on zakat institutions operating in Padang Pariaman Regency, West Sumatra. The findings of this study suggest that direct zakat distribution within the context of *Hablum Minallah* and *Hablum Minannas* not only serves as an expression of devotion to Allah but also fosters greater connection and care between muzakki and the surrounding community receiving zakat. Additionally, the study examines the implications of direct zakat on zakat institutions, recommending that these institutions develop more concrete programs and engage in stronger collaboration with all relevant stakeholders.*

Keywords: *direct zakat, hablum minallah, hablum minannas*

Abstrak

*Kewajiban menunaikan zakat bagi yang mampu merupakan cara agam untuk agar kekayaan tidak menumpuk pada orang-orang tertentu saja. Banyak lembaga zakat yang terkendala dalam hal mengumpulkan dan membagikannya. Beberapa alternatif muncul ditengah masyarakat, Muzakki berinisiatif membagikan zakat secara langsung pada Mustahiq. Penelitian ini bertujuan untuk menggali fenomena zakat langsung dalam kontekstual *Hablum Minallah Wa Hablum Minannas* kemudian menggali*

implikasinya terhadap lembaga zakat. Metode yang digunakan dalam penelitian ini adalah Litertur Review dengan mengumpulkan referensi terkait. Objek penelitian ini Zakat Langsung yang diberikan pada masyarakat dan pengelola lembaga zakat yang berada pada Kab. Padang Pariaman Sumatera Barat. Hasil Penelitian ini memberikan argumen bahwa pelaksanaan zakat secara langsung dalam kontekstual Hablum minallah Wa Hablum minannas telah membuat Muzakki bukan hanya bentuk mendekatkan diri pada Allah, tetapi konsep zakat secara langsung juga bisa menambah kedekatan dan kepedulian para Muzakki dengan Masyarakat sekitar yang menerima zakat (Mustahiq). Penelitian ini juga melihat dampak implikasi pelaksanaan zakat langsung terhadap lembaga zakat. Lembaga zakat direkomendasikan untuk punya program yang lebih kongkrit dan kolaborasi pada setiap stakeholder yang ada.

Kata kunci: *zakat langsung, hablum minallah, hablum minannas*

Introduction

One of the obligations for a financially capable Muslim is to pay zakat. Indonesia, as the majority of the world's Muslims, has great potential in collecting zakat funds. Data from the Indonesian Amil Zakat Agency (BAZNAS) states that in 2023 the potential for zakat could reach Rp. 327 trillion. However, the implementation is only able to collect Rp. 40 trillion. This means that only more than 10% of zakat funds can be collected by the State¹. The direct implementation of Zakat that occurs in the midst of society is another alternative form of channeling zakat to be precise and effective to Mustahik who receive it. The tradition of direct Zakat is usually carried out at the end of the month of Ramadan. This makes the enthusiasm of the community in receiving zakat directly from very high. One example of the routine and growing implementation of direct zakat is carried out by Padang Pariaman businessman H. Sagi. Since 2010 H. Sagi has paid zakat and mentasharufkan in Padang Pariaman amounting to Rp. 6 billion to residents around his birthplace Aur Malintang². This is more than the target of the same year of zakat fund collection conducted by BAZNAS Padang Pariaman Regency.

As a result, many residents are willing to stand in long queues waiting for their turn to receive zakat (Maruli, 2010). In addition to getting money or goods given by H. Sagi, the community is also happy to meet and feel the personal closeness carried out by Haji Sagi, who not only provides material assistance, but also builds emotional closeness

¹ BAZNAS RI, 'Dorong Potensi Zakat, BAZNAS RI Sambut Baik Kehadiran LAZNAS SI', 2023.

² Khoiril Anam, *Saudagar Emas Bagikan Zakat Senilai 6 Miliar*, 2010.

with zakat recipients. This direct zakat distribution not only helps fulfill the economic needs of the community, but also strengthens *ukhuwah islamiyah* (Islamic brotherhood) and solidarity between H. Sagi and the surrounding community. Research conducted by Fauzia (2018) shows that, although zakat institutions in Indonesia operate legally and legally, many challenges are faced, especially in optimizing the potential of zakat. One of the main challenges is the low public participation in paying zakat through official institutions, which is caused by the lack of understanding and public trust in zakat institutions³.

Furthermore, Sholikhan (2020) revealed in his research that zakat management in Indonesia has made significant progress, seen from the number of amil zakat institutions and the high religious enthusiasm in the community. However, this management is still not optimal; the potential of zakat, which is worth trillions of rupiah, has not been maximally explored⁴. Then the sustainability of zakat directly is also supported by Hamzah and Muammar's research (2021) on Direct Distribution of Zakat without going through the Amil Zakat Agency (Juridical and Maslahat Perspectives) which states that the role of amil has been regulated in the nash and zakat legislation, while the direct distribution of zakat by *Muzakki* is not regulated in the zakat law. The law only gives authority to the Amil Zakat Agency in terms of collection, coordination, distribution, and utilization of zakat⁵.

One of the worship services that must be fulfilled by every Muslim who is sufficient in terms of wealth is Zakat⁶. Zakat is not only an individual obligation, but also a means to achieve social welfare and strengthen ties between communities⁷. In the Qur'an, the obligation to give zakat is juxtaposed with the obligation to pray as the main pillar of a Muslim's faith. Allah SWT says in the Quran Al-Baqarah: 43:

وَاقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

"Offer the prayer and pay the zakat and bow with those who are bowing..."

³ Rahmatul Fauzia, 'Analisis Kesesuaian Laporan Keuangan Baznas Kota Mojokerto Dengan PSAK 109 Tentang Akuntansi Zakat Dan Infak/Sedekah' (Universitas Brawijaya, 2018).

⁴ Munif Solikhan, 'Analisis Perkembangan Manajemen Zakat Untuk Pemberdayaan Masyarakat Di Indonesia', *Jurnal Ilmiah Syi'ar*, 20.1 (2020), 46–62.

⁵ Hamzah Hamzah and Muammar Hasri, 'PENYALURAN ZAKAT SECARA LANGSUNG TANPA MELALUI BADAN AMIL ZAKAT (PERSPEKTIF YURIDIS DAN MASLAHAT)', *Jurnal Al-Kharaj: Studi Ekonomi Syariah, Muamalah, Dan Hukum Ekonomi*, 1.1 (2021), 76–93.

⁶ Baznas, *Outlook Zakat Indonesia 2023* (Jakarta: Puskas Baznas, 2023).

⁷ Muhammad Syafril Nasution and Ramadhan Razali, 'Zakat Dan Keadilan Sosial: Analisis Terhadap Kitab Al-Amwal Karangan Abu Ubaid', *At-Tijarah*, 3.1 (2021), 13–24.

In the Ayat, there is a firm stance on zakat, that it is an obligation that cannot be ignored by any Muslim who is financially capable.

In the view of Imam Al-Qaradhawi (2004), zakat has two main roles: as a form of worship to cleanse the soul and wealth, and as a social instrument that can reduce poverty and economic inequality⁸. Zakat is not just a financial gift, but deeper than that, zakat functions as a wealth redistribution tool that aims to balance property ownership in society, reduce poverty, and strengthen social solidarity⁹. Zakat is required on assets that have reached the *nisab* (minimum amount subject to zakat) and are fully owned for one year (*haul*). The existence of the *nisab* and *haul* provisions shows that zakat is intended for those who are able, with the aim that wealth does not only rotate in certain circles, but is also enjoyed by all levels of society¹⁰. This is reinforced by Surah At-Taubah verse 60, which mentions eight groups of zakat recipients (*Mustahik*), Fakir, miskin, amil zakat, mu'allaf, riqab, gharim, fisabilillah, and ibnu sabil, all of whom have a need for financial support from fellow Muslims.

In addition, the obligation to pay zakat also has spiritual implications. Imam Al-Ghazali explained that zakat not only purifies wealth, but also the soul of the person who gives it from negative traits such as miserliness and excessive dependence on wealth. (Al-Ghazali, 2008). This shows that zakat contains a spiritual dimension that strengthens the relationship between a Muslim and Allah, and fosters awareness of the importance of sharing with others. (Farida, 2018).

The important role of zakat institutions in Indonesia in the management and distribution of zakat in a professional and structured manner¹¹. Zakat, as one of the pillars of Islam, is not only individual, but also involves collective management supported by state regulations to improve social welfare¹². The Indonesian government, through

⁸ Yusuf Al Qardhawi, 'Manajemen Zakat Profesional' (Solo: Media Insani Press, 2004).

⁹ Uswatun Hasanah, Muhammad Maghfur, and Moh Nurul Qomar, 'Literasi Zakat: Interpretasi Masyarakat Terhadap Kewajiban Membayar Zakat', *Journal of Islamic Social Finance Management*, 2.1 (2021), 83–92; Mila Sartika, 'Pengaruh Pendayagunaan Zakat Produktif Terhadap Pemberdayaan Mustahiq Pada LAZ Yayasan Solo Peduli Surakarta', II.1, 75–89; Rofiul Wahyudi and Dwi Santosa Pambudi, 'Digital Zakat Payment : User Experience of Islamic Bank in Indonesia', *At-Taqaddum*, 14.2 (2022), 61–70.

¹⁰ Ibn Qudâmah, 'Muhammad Ibn Abdillah Ibn Ahmad Ibn Muhammad,' Al-Mughni'', *Riyadh: Dar ..Alam Al-Kutub*, 1417.

¹¹ Baznas.

¹² Citra Sukmadilaga and Lucky Nugroho, 'URGENSITAS, KEADILAN DAN MAQASID SYARIAH PADA MERGER BANK SYARIAH', *HUMAN FALAH: Jurnal Studi Ekonomi Dan Bisnis Islam*, 8.2 (2021).

legislation, regulates zakat institutions to ensure that zakat funds can be channeled to *Mustahik* effectively and accountably¹³.

In Law Number 23 Year 2011 explaining the Management of Zakat, zakat institutions in Indonesia have a formal position and are recognized as part of the national effort in unraveling, overcoming poverty and social inequality. This law stipulates that zakat management is carried out by the National Amil Zakat Agency (BAZNAS) and Amil Zakat Institution (LAZ). BAZNAS is a zakat institution established by the government, while LAZ is a zakat institution established by the community but still supervised by the government to ensure compliance with the provisions of sharia and state law¹⁴. Article 5 of Law No. 23 Year 2011 states that: *zakat must be managed based on the principles of Islamic law, trustworthiness, prudence, compliance, benefits, justice, legal certainty, accountability, and transparency*. This provision emphasizes that zakat institutions must operate with high standards of professionalism and ethics, in order to maintain public trust. (Al-Mubarak et al., 2021)

Zakat is one of the obligations in Islam which aims as an instrument to maintain social welfare and balance in the economy¹⁵. In the legal context in Indonesia, zakat management is regulated by formal institutions such as the National Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ), which are regulated in Law Number 23 Year 2011 on Zakat Management. However, the law does not necessarily prohibit the distribution of zakat directly by *Muzakki* (zakat giver) to *Mustahik* (zakat recipient), so direct zakat can still be done while still observing certain rules. Law No. 23 Year 2011 emphasizes that zakat must be managed professionally to achieve equitable and effective distribution. Article 17 paragraph (1) of this law states that "Every person who is obliged to pay zakat can distribute their zakat through BAZNAS or LAZ." However, this sentence provides an option for *Muzakki* to channel zakat through an institution or directly. Thus, the law does not prohibit direct zakat, but rather recommends channeling through zakat institutions to achieve higher accountability¹⁶.

¹³ Asfi Manzilati and Muhammad Dandy Alif Wildana, *Zakat 2.0* (Universitas Brawijaya Press, 2019).

¹⁴ Nasrullah Nasrullah, Kholil Nawawi, and Ikhwan Hamdani, 'Manajemen Pemasaran Lembaga Amil Zakat Nasional (Laznas) Studi Kasus : Baitul Maal Hidayatullah (Bmh) Pusat Jakarta', *Al-Infaq: Jurnal Ekonomi Islam*, 11.1 (2020), 100 <<https://doi.org/10.32507/ajei.v11i1.619>>.

¹⁵ Susilawati Nilda, 'Analisis Model Fundraising Zakat, Infak Dan Sedekah Di Lembaga Zakat', *AL-INTAJ*, 6.1 (2018), 1–8.

¹⁶ Presiden Republik Indonesia, *UU No 23 Tahun 2011, Kementerian Hukum Dan Hak Asasi Manusia Republik Indonesia*, 2011, p. 24.

In the view of Imam Al-Qaradhawi (2004), it is argued that zakat that is channeled collectively through zakat institutions has advantages in terms of management and distribution that are more effective and structured¹⁷. With the institution, zakat can be distributed to various empowerment programs that not only provide direct assistance, but also help *Mustahik* to become more economically independent. However, Imam Al-Qaradhawi also allows that in some provisions, direct zakat also has a good value if it is given in a targeted manner and fulfills the *Mustahik* requirements in accordance with sharia provisions.

Basically, the practice of implementing zakat directly has been carried out since the time of the Prophet Muhammad SAW¹⁸. The practice of direct implementation of zakat has been done since the time of Prophet Muhammad SAW, where the companions often gave their zakat directly to the poor or groups in need (Jaelani, 2016). Direct zakat is basically valid and recognized by the Shari'ah on the condition that it is given to *asnaf* (groups of zakat recipients) in accordance with the provisions in Al-Quran *Surah At-Taubah* verse 60. The implementation of zakat directly to *Mustahik* can be considered valid, because *Muzakki* has the capacity and authority to determine the recipients of zakat, as long as they ensure that the recipients are entitled *Mustahik*.¹⁹

The focus of this research wants to provide an argument that the implementation of zakat directly can improve the relationship of closeness to God, and increase closeness in society, this has long existed in the context of *Hablum minallah Wa Hablum minannas* has made *Muzakki* meaning that direct zakat is not only a form of getting closer to God, but the concept of direct zakat can also increase the closeness and concern of *Muzakki* in Padang Pariaman Regency with the surrounding community who receive zakat (*Mustahiq*). This research also looks at the impact of implications on the amount of zakat funds collected and the program of the zakat institution in Padang Pariaman Regency, West Sumatra Province.

METHOD

¹⁷ Al Qardhawi.

¹⁸ Rizki Ramdani Akbar and others, 'Relevansi Kebijakan Fiskal Pada Masa Rasulullah Dan Utsman Bin Affan Di Indonesia', *ADILLA: Jurnal Ilmiah Ekonomi Syari'ah*, 7.1 (2024), 58–67.

¹⁹ Salman Zakki, Syahriel Mubarak, and Slamet Santoso, 'Kebijakan Fiskal Pada Masa Utsman Bin Affan', 1.3 (2022), 240–44; Cynthia Oktivany and others, 'KONSEP KEBIJAKAN FISKAL PADA KONTEKS PERSPEKTIF EKONOMI ISLAM', *FeakonomicS: Journal of Islamic Economics and Finance*, 4.01 (2023), 20–36.

This research uses a qualitative design that relies on direct implementation of zakat. (Sugiyono, 2014). This research was conducted in Padang Pariaman Regency, West Sumatra. This district was chosen because the direct implementation of zakat is quite large in nominal terms, almost equaling the zakat funds collected by BAZNAS Kab. Padang Pariaman. Data collection techniques: data collection in this study uses literature studies on related books or articles using specific keywords that are relevant to the topic of direct zakat, *Hablum minallah Wa Hablum Minannas*, Social Kesholehan.²⁰ To search for literature on databases such as Google Scholar, Scopus, JSTOR, or institutional databases of the Government of Padang Pariaman Regency and BAZNAS Padang Pariaman Regency.

The data that has been collected is then subjected to three stages of analysis as stated by Mills and Huberman, namely reading the literature and recording important information relevant to the topic or research question, then data condensation is carried out after collecting references related to Direct Zakat, finally drawing conclusions from each theme, identifying emerging patterns, and concluding gaps or shortcomings in the literature²¹.

Discussion

Zakat directly in the concept of Hablum Minallah

In Islam, zakat is one of the main obligations for every Muslim who has sufficient wealth. The function of zakat covers two dimensions: first, as an act of worship that strengthens the relationship between humans and Allah (*hablum minallah*), and second, as a socio-economic instrument that strengthens the relationship between fellow humans (*hablum minannas*). In the context of *hablum minallah*, zakat is a form of servitude that shows the obedience and sincerity of a Muslim to Allah SWT. As an act of worship, zakat can directly strengthen the spiritual dimension and emphasize absolute obedience to

²⁰ Ni Putu Sinta Dewi and others, 'Dasar Metode Penelitian' (PT MAFY MEDIA LITERASI INDONESIA, 2024).

²¹ Matthew B Milles and A Michael Huberman, 'Analisis Data Kualitatif: Buku Sumber Tentang Metode-Metode Baru', *Jakarta: UIP*, 1992.

Allah's commands. Zakat, as required in the Qur'an, acts as a form of purification of the soul and wealth. Allah SWT says;

"Take zakat from some of their wealth, with which you cleanse and purify them..."
(QS. At-Taubah: 103).

This verse shows that zakat plays a role in tazkiyah, or purification, both in material and spiritual aspects (Al-Qaradhawi, 2000). By paying zakat sincerely and directly, a Muslim not only cleanses his property from the rights of others but also purifies his soul from miserliness and excessive dependence on the material world. Zakat in this context emphasizes the vertical relationship of a servant with his Lord. Imam Al-Ghazali in *Ihya Ulumuddin* emphasizes the importance of sincere intention in zakat as a form of worship. He explains that zakat must be given with sincerity, without the desire to seek praise from fellow human beings²². In this view, direct zakat allows *Muzakki* (zakat giver) to involve themselves personally in zakat worship as an expression of pure and sincere faith in Allah. Zakat given directly without going through an institution provides a deeper personal and emotional dimension. As an act of worship that has spiritual value, direct zakat provides an opportunity for *Muzakki* to fulfill their obligations with full sincerity to Allah SWT. This sincerity is essential, because zakat in *hablum minallah* requires purification of intentions only to gain the pleasure of Allah, as confirmed in the hadith narrated by Imam Bukhari, *"Verily every deed depends on its intention"*²³.

According to Al-Suyuti (2005), zakat that is distributed with a straight intention only for Allah has a deeper impact on the soul of *Muzakki*²⁴. The sincere intention strengthens the realization that the money spent is part of Allah's command, and the direct implementation of zakat creates a direct relationship between *Muzakki* and Allah without intermediaries. This confirms that zakat is a form of worship that is essentially intended to get closer to Allah, just like prayer and fasting. Zakat in the context of *hablum minallah* reflects the nature of *tawadhu'* and deep obedience, because zakat is a sacrifice made out of love for Allah²⁵. Thus, zakat can directly foster a deep sense of gratitude in the hearts of *Muzakki*, and remind him that all assets are a trust from Allah that must be managed with full spiritual awareness.

²² Imam Al-Ghazali, *Ringkasan Ihya'ulumuddin* (Akbar Media, 2008).

²³ Umar Sulaiman Al-Asyqar, *Fiqih Niat* (Gema Insani, 2022).

²⁴ Jalāl al-Dīn Al-Suyūṭī, 'Al-'Itqān Fī 'ulūm Al-Qur'ān' (Medina: Muḥamma' al-Malik Fahd, 2005).

²⁵ Biografi Ibnu Taimiyah, 'Maqashid Syariah Ibnu Taimiyah', *Panorama Maqashid Syariah*, 82 (2021).

Zakat directly in the concept of *Hablum Minannas*

Zakat, as one of the main pillars of Islam, not only reflects the spiritual relationship between a Muslim and Allah (*hablum minallah*), but also contains a social dimension in strengthening relationships between individuals in society (*hablum minannas*)²⁶. According to Al-Qardhawi (2004), zakat functions as a socio-economic instrument that helps reduce poverty and inequality by distributing some of the wealth from *Muzakki* (zakat givers) to *Mustahik* (zakat recipients)²⁷. In the context of *hablum minannas*, direct distribution of zakat from *Muzakki* to *Mustahik* can increase social solidarity and build closeness and trust between individuals in the community.

In the context of *hablum minannas*, zakat given directly has the potential to strengthen the social relationship between *Muzakki* and *Mustahik*²⁸. According to As-Sa'di (2002), zakat that is given directly is able to create a sense of empathy and personal closeness between the giver and recipient of zakat²⁹. This closeness is not just a material relationship, but also builds a strong moral bond in the community. When *Muzakki* gives zakat directly, he is not only fulfilling a religious obligation, but also building a deeper social concern for the needs and living conditions of *Mustahik*. The practice of zakat performed by Haji Sagi Dermawan every year in Padang Pariaman illustrates more than just the fulfillment of a religious obligation; it reflects a manifestation of high *social piety* and a close relationship with the surrounding community. Zakat, in a broader context, is a spiritual and social instrument that not only cleanses the wealth and soul of the giver (*muzakki*), but also creates a significant social impact on the receiving community (*mustahik*).

From the perspective of *social piety*, zakat not only fulfills Allah's command, but also strengthens the values of solidarity among Muslims. By choosing to distribute his zakat directly, Haji Sagi was able to witness for himself how the zakat provides tangible benefits to the *mustahik* in his neighborhood. This underlines that directly distributed

²⁶ Abdul Kallang, 'Konteks Ibadah Menurut Al-Quran', *Al-Din: Jurnal Dakwah Dan Sosial Keagamaan*, 4.2 (2018), 1–13 <<https://doi.org/10.35673/ajdsk.v4i2.630>>.

²⁷ Al Qardhawi.

²⁸ Rapindo Pindo, Mentari Dwi Aristi, and Intan Putri Azhari, 'Pengaruh Akuntabilitas, Transparansi Dan Kualitas Pelayanan Terhadap Kepercayaan Muzakki Dalam Menyalurkan Zakat Pada Baznas Provinsi Riau', *ECOUNTBIS: Economics, Accounting and Business Journal*, 1.1 (2021), 121–35; Ruhiat Tatang, 'Strategi Pendayagunaan Zakat Produktif Untuk Pengentasan Kemiskinan (Implementasi Indeks Zakat Di LAZISMU)', *Malia: Jurnal Ekonomi Islam*, 11.2 (2020), 277–88.

²⁹ Abdurrahman As-Sa'di, 'Taisirul Karimirrahman Fi Tafsiri Kalamil Manna', *Dar Al-Hadith, Cairo*, 2002.

zakat allows muzakki to better understand the social needs around them, thus creating a stronger sense of responsibility in meeting the needs of others. As stated by Al-Ghazali, zakat functions as a rope between the rich and the needy, thus forming a social bridge that reduces inequality³⁰.

From the perspective of *hablum minannas*, Haji Sagi's act of direct zakat can be seen as a form of strengthening harmonious human relations. By interacting directly with zakat recipients, muzakki like Haji Sagi not only fulfill their financial obligations, but also strengthen the social relations that underlie community life. The relationship established between muzakki and mustahik through this direct zakat plays an important role in building mutual trust, mutual respect, and deeper care. According to Ibn Taimiyah, zakat in this context is not just "giving" but also creating "togetherness" that strengthens social ties³¹.

Therefore, this research seeks to dig deeper into how the practice of direct zakat by Haji Sagi Dermawan connects two main dimensions in Islam: *hablum minallah* (relationship with Allah) and *hablum minannas* (relationship with fellow humans). This understanding is expected to provide an academic contribution to the discourse of zakat as a social instrument that advances the overall welfare of society. Thus, this argument shows that direct zakat, apart from being a vertical act of worship, also functions as a driver of *social piety* that improves the quality of relationships between individuals in society.

Furthermore, zakat given directly by H. Sagi in Padang Pariaman Regency can help *Muzakki* understand the problems faced by *Mustahik* more concretely, thus encouraging more responsive and targeted zakat giving. This is in line with the purpose of zakat in Islam which is not just a transfer of wealth, but also as a means to touch and feel directly the lives of the surrounding community who need help³².

In this context, direct zakat allows the creation of a sense of belonging and togetherness, which is the essence of *hablum minannas* in Islam. The development potential of direct zakat in the context of *hablum minannas* requires a balanced approach between social responsibility and personal supervision. *Muzakki* who distribute zakat

³⁰ Al-Ghazali.

³¹ Abdul Azim Islahi, *Economic Concepts of Ibn Taimiyah* (Kube Publishing Ltd, 2015), XII.

³² Ani Mardiantari and others, 'Peranan Zakat, Infak Dan Sedekah (ZIS) Dalam Upaya Meningkatkan Perekonomian Masyarakat Kota Metro', *At-Tahdzib: Jurnal Studi Islam Dan Muamalah*, 7.2 (2019), 1–19.

directly are encouraged to continue to consult with zakat institutions or local scholars to ensure that zakat is distributed correctly and on target. This approach helps to ensure that direct zakat remains effective and has a positive impact on society at large.

Implications of Zakat directly on zakat institutions

Zakat has an important role in the Islamic socio-economic system and is one of the effective instruments to reduce social inequality. In Padang Pariaman Regency, zakat management is organized structurally through official institutions such as the National Zakat Agency (BAZNAS) of Padang Pariaman Regency and the Amil Zakat Institution (LAZ). However, the phenomenon of direct distribution of zakat by *muzakki* (zakat giver) H. Sagi to *mustahik* (zakat recipient) has an impact on the effectiveness and accountability of zakat institutions. The zakat revenue target of BAZNAS Padang Pariaman Regency is almost the same amount as the zakat issued by one Muzakki, namely H. Sagi ³³.

In the context of zakat revenue, direct zakat by muzakki such as Haji Sagi can have an impact on the total amount of funds collected in zakat institutions in Padang Pariaman. The potential for zakat in this region is quite large, given the high religious adherence of the community. However, with many muzakki choosing to channel zakat privately, zakat institutions lose some of the funds that could have been managed collectively for the benefit of the wider community. Afrina (2020) notes that in areas with high direct zakat practices, the role of zakat institutions is often marginalized as people feel that direct zakat is more transparent and closer to the recipients ³⁴. However, on the other hand, this approach reduces the effectiveness of centralized zakat collection, which ultimately impacts the institution's capacity to run empowerment programs ³⁵.

Another impact that needs to be considered is the effectiveness of zakat institution programs in Padang Pariaman. Zakat institutions in this region, as in many other regions, have a focus on not only distributing zakat in cash, but also developing economic empowerment, education, and health programs for mustahik. Septria Susanti (2019) mentioned that collectively managed zakat allows for long-term and sustainable programs, providing opportunities for mustahik to improve their quality of life. However, with the increasing preference of Padang Pariaman people for direct zakat, zakat

³³ RRI, 'Target 12 M Zakat Baznas Padang Pariaman 2024', 2024.

³⁴ Dita Afrina, 'Manajemen Zakat Di Indonesia Sebagai Pemberdayaan Ekonomi Umat', *EkBis: Jurnal Ekonomi Dan Bisnis*, 2.2 (2020), 201–12.

³⁵ M.Sc Dr.K.H.Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern* (Jakarta:Gema Insani, 2002, 2002).

institutions face difficulties in designing and financing organized and impactful empowerment programs ³⁶.

Conclusion

Zakat distributed directly by *muzakki* (H. Sagi) to *mustahik* (Community of Padang Pariaman Regency) not only strengthens the spiritual dimension of zakat as an act of worship but also strengthens the solidarity of community togetherness. Direct zakat provides an opportunity for muzakki to carry out worship sincerely, and reinforces the awareness that the assets owned are entrusted by God which must be distributed to those in need. Direct zakat not only fulfills a religious obligation but also strengthens the servant's relationship with his Lord, reinforces the value of sincerity, and brings him closer to Allah's pleasure. Direct zakat by muzakki like Haji Sagi can have an impact on the total amount of funds collected in zakat institutions in Padang Pariaman. The potential for zakat in this region is quite large, given the high religious adherence of the community. However, with many muzakki choosing to distribute zakat privately, zakat institutions lose some of the funds that could have been managed collectively for the benefit of the wider community. It needs special evaluation and attention for zakat management institutions in Padang Pariaman Regency of West Sumatra to show superior performance and programs.

³⁶ Septria Susanti, 'Pengaruh Prinsip Accountability Dan Independency Terhadap Preferensi Muzakki Membayar Zakat Di Lembaga Amil Zakat Izi PKPU Kota Bukittinggi', *Ekonomika Syariah*, 3.1 (2019).

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