



The Perspective Of Maslahah On The Distribution Of Zakat Funds By IZI Lampung For Humanitarian Programs

Jayusman¹, Novendri², Shafra³, Mahmudin Bunyamin⁴

^{1,2,4}State Islamic University Of Raden Intan Lampung, Indonesia

³State Islamic University Of Sjech M. Djamil Djambek Bukittinggi, Indonesia

Koresponding * Email: jayusman@radenintan.ac.id

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Abstract: This study analyzed the issues surrounding zakat distribution. The distribution of zakat is clearly stipulated in Islamic law, specifically in the Qur'an, Surah Al-Taubah, verse 60. The Inisiatif Zakat Indonesia (IZI) Lampung allocated zakat funds for disaster victims, such as those affected by earthquakes, tsunamis, landslides, and the COVID-19 pandemic. This study focused on the perspective of Maslahah regarding the distribution of zakat funds for humanitarian programs by IZI Lampung. The research was conducted as field research related to the distribution of zakat funds for humanitarian purposes. The primary data consisted of observations and interviews about the zakat distribution process for humanitarian programs. The data were analyzed using the Maslahah theory to draw conclusions. The findings indicated that the distribution of zakat funds for humanitarian programs by IZI Lampung was based on a prioritization scale, targeting the poor and needy. For natural disaster victims, IZI Lampung prioritized distribution to the worst-affected areas, coordinating with local governments. This approach brought significant benefits (Maslahah) to zakat recipients (*mustahik*), who included the poor, needy, debtors (*gharimin*), and those in the path of Allah (*fi sabilillah*).

Keywords: IZI; Maslahah; Humanitarian; Zakat Fund Distribution

Abstrak: Penelitian ini menganalisis tentang permasalahan pendistribusian zakat. Pendistribusian zakat sudah ditentukan secara jelas dalam syariat yaitu di dalam al-Qur'an surat al-Taubah ayat 60. Selanjutnya IZI Lampung mendistribusikan dana zakat untuk korban bencana seperti gempa bumi, tsunami, tanah longsor, dan wabah covid-19. Fokus penelitian ini adalah: Bagaimanakah tinjauan Maslahah terhadap pendistribusian dana zakat untuk program kemanusiaan IZI Lampung? Penelitian ini adalah penelitian lapangan terkait dengan pendistribusian dana zakat untuk program kemanusiaan. Data primer penelitian ini adalah hasil observasi dan wawancara terkait pendistribusian dana zakat untuk program kemanusiaan. Lalu dianalisis menggunakan teori Maslahah untuk dilakukan penarikan kesimpulan. Kesimpulan penelitian ini adalah: Pendistribusian dana zakat untuk program kemanusiaan di IZI Lampung menggunakan skala prioritas, untuk golongan fakir dan miskin. Dana zakat yang diperuntukkan untuk membantu korban bencana alam, IZI Lampung memprioritaskan penyaluran ke wilayah terparah yang terkena dampak bencana alam, berkoordinasi dengan Pemerintah daerah setempat. Ini selaras dengan hukum Islam dan mendatangkan kemaslahatan bagi mustahik zakat. Mereka termasuk golongan fakir, miskin, gharimin dan *fi sabilillah*.

Kata Kunci: IZI; Maslahah; Kemanusiaan; Distribusi Dana Zakat

Introduction

In Indonesia, zakat management organizations are regulated under Law

Number 38 of 1999 concerning Zakat Management, providing legal certainty for zakat management institutions. This law was later amended by Law Number 23 of 2011 concerning Zakat Management, which outlines that organizations authorized to manage zakat in the Republic of Indonesia are divided into two categories: government-established organizations, referred to as the National Amil Zakat Agency (BAZNAS), and community-initiated organizations, known as Amil Zakat Institutions (LAZ).¹ Based on this foundation, *ijtihad* has been applied in the management of zakat funds by zakat management institutions to optimize the distribution of zakat funds for alleviating poverty within society.²

The Inisiatif Zakat Indonesia (IZI) is a national-scale zakat management institution that serves as a facilitator for zakat collection and distribution among Muslim communities. IZI was established on November 10, 2014, by Notary Nuri Nuraeni, under Deed Number 1 dated November 10, 2014. Eleven days later, IZI was officially recognized as a legal entity by the Minister of Law and Human Rights through Decree Number AHU-09148.50.10.2014, dated November 21, 2014. Thirteen months

later, on December 30, 2015, IZI was formally designated as a national zakat management institution by the Minister of Religious Affairs through Decree Number 423 of 2015.³

IZI has a program specifically focused on distributing zakat funds for humanitarian purposes, known as "Izi To Help." This program allocates zakat funds to social service initiatives, including disaster relief services under the "IZI Peduli Bencana" program. IZI Lampung has conducted several humanitarian aid distributions, such as providing assistance to tsunami victims in South Lampung Regency, flood and landslide victims in Tanggamus Regency, and communities affected by the COVID-19 pandemic in Bandar Lampung City. Notably, a portion of the funds utilized for these humanitarian efforts was derived from zakat funds. The data collected by the researcher on the distribution of zakat funds by IZI Lampung are as follows:

1. assistance in the form of two fishing boats was provided to fishermen affected by the tsunami in Way Muli Village, Raja Basa Subdistrict, South Lampung Regency, on January 15, 2019.⁴ Distribution of 200 basic food

¹ Undang-Undang Nomor 23 Tahun 2011, Tentang Pengelolaan Zakat, Bab II Pasal 5 dan Pasal 17.

² Dedy Efendi, Pendistribusian Zakat Di Yayasan Baitul Maal Bank Rakyat Indonesia (Ybm-Bri) Kanwil Medan Terhadap Korban Bencana Erupsi Sinabung, *Jurnal At-Tafahum* Vol 1, No 1 (2017), <https://jurnal.uinsu.ac.id/index.php/attafahum/article/view/668>, Afifuddin Kadir, Miftahur Rahman Hakim, Fahmi Syam, Murdiansah SA Karim, Penggunaan Dana Zakat Pada Korban Covid-19 Perspektif Maqashid Syariah, *Jurnal At-Tafaqquh* Vol 1, No 2 (2020), DOI:

<http://dx.doi.org/10.33096/al-tafaqquh.v1i2.61>,

³ Home, Tentang IZI, Profil IZI, Legalitas, <https://izi.or.id/>, Fernando Yudistira, Rahma Nur Alyah, Strategi Pemberdayaan Ekonomi Masyarakat Pasca Gempa Oleh Lembaga Amil Zakat Nasional (LAZNAS) Rumah Yatim. *Jurnal Ar-Ribhu*, 6(1), 446-456 (2023). <https://ojs.diniyah.ac.id/index.php/Ar-Ribhu/article/view/793>,

⁴ **Researcher's Interview** with Andriansyah, Utilization Staff at IZI Lampung, conducted on June 24, 2021, at the IZI Lampung Office. Abdul

packages to victims of the COVID-19 pandemic and natural disasters.

2. Repair of public facilities, specifically a damaged bridge in Pekon Way Karep, Semaka Subdistrict, Tanggamus Regency. This area was severely affected by flash floods caused by a breached embankment on January 9, 2020.⁵

Observing the current phenomenon, Mustafa Edwin Nasution argues that the allocation of zakat has been explicitly determined in Islamic law, as stated in Surah Al-Taubah, verse 60. According to this verse, zakat is designated solely for eight categories of recipients: the poor, the needy, zakat administrators, converts to Islam (muallaf), slaves, debtors (gharimin), those in the cause of Allah, and travelers in need (ibn sabil). The majority of Islamic jurists (fuqaha) agree that no group outside these eight categories is eligible to receive zakat. Furthermore, no party has the authority to alter or modify these stipulations.⁶

Considering the stipulation of the eight categories eligible to receive zakat, the current issue revolves around whether zakat may be allocated to victims of disasters such as earthquakes, tsunamis, landslides, fires, and the COVID-19 pandemic, as is currently affecting Indonesia. On one hand, the Qur'an explicitly states that zakat allocation is limited to the aforementioned eight groups. On the other hand, during disease outbreaks or natural disasters, it is possible for wealthy individuals affected by such events to receive zakat funds collected by IZI from muzaki (zakat payers). This practice raises concerns about its compliance with the Islamic legal principles governing zakat distribution.

A relevant previous study to this research is Neli's research titled, "Zakat Management at the Amil Zakat Institution Dompot Ummat, Sambas Regency, West Kalimantan, in 2017." The findings of this study indicate that the utilization and distribution of zakat at Dompot

Haris, Analisis Putusan Majelis Tarjih Muhammadiyah Tentang Dana Zakat untuk Korban Bencana Perspektif Maqashid Syariah, *Jurnal Masbarif al-Syariah: Jurnal Ekonomi dan Perbankan Syariah* Volume 7, No. 3, 2022 (920 - 929) DOI: <http://dx.doi.org/10.30651/jms.v7i3.15792>, Efi Syarifudin, Sulaeman Jazuli Irham Syarhuddin. Fina Fitratun Amaliyah, Implementasi Dana Zakat untuk Pengurangan Risiko Bencana Berbasis Komunitas: Studi Kasus Program BNPB-BAZNAS, *Jurnal Tamaddun* Vol. 2 No. 1 (2023): 2023, DOI: <https://doi.org/10.55657/tajis.v2i1.141>,

⁵ Respon Bencana Banjir Dan Longsor Tanggamus Lampung, Tim IZI Tanggap Salurkan Bantuan oleh Andriansyah, <https://izi.or.id/respon-bencana-banjir-bandang>, Aldiansyah Amar Amar, A. Intan Cahyani, Tinjauan Hukum Islam Terhadap Penyaluran Dana Zakat Bagi Korban Bencana Alam (Study Kasus Baznas Kabupaten Bantaeng), *Jurnal Iqtishaduna* Volume 4 Nomor 3 April 2023 / Volume 4 Nomor 3 April 2023, DOI:

<https://doi.org/10.24252/iqtishaduna.vi.32650>, Atika Wulandari, Neti Zuhelti, Pendayagunaan Zakat, Infaq, dan Sedekah Bagi Korban Bencana pada Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bungo, *Jurnal Istikhlaful* Vol. 6 No. 1 (2024): (Maret 2024), DOI: <https://doi.org/10.51311/istikhlaful.v6i1.538>, Nadia Safitri, Rahmad Hakim, Rahmi Amalia. Peran Zakat, Infaq, dan Sedekah dalam Pemulihan Perekonomian Para Pelaku Usaha Pasca Bencana di Kota Palu tahun 2018: Studi Kasus pada BAZNAS Provinsi Sulawesi Tengah. *Journal of Islamic Economics Development and Innovation (JIEDI)* 2023, 2(3), 178–192. Retrieved from <https://ejournal.umm.ac.id/index.php/ijiedi/article/view/20911>,

⁶ Mustafa Edwin Nasution, Zakat sebagai instrument pengentasan kemiskinan di era otonomi daerah, *Proceedings of International seminar on Islamic Economics as a Solution*, Medan: IAELI, 2005, h. 48.

Ummat in Sambas Regency had not significantly improved community welfare. This was attributed to the proportional allocation of zakat not aligning with Islamic law.⁷ Another relevant study is Khusnul Huda's research titled, "The Jurisprudence of Productive Zakat Management as an Effort to Develop Mustahik Resources (A Case Study at the Muhammadiyah Zakat Management Agency (BAPELURZAM) Weleri Kendal Muhammadiyah Branch)." The findings of this study reveal that, from an Islamic legal perspective, the management of productive zakat at BAPELURZAM of the Muhammadiyah Weleri Kendal Branch aligns with Allah's command for *amil* (zakat administrators) to collect zakat funds from those obligated to pay. The study discusses the management of productive zakat, which involves providing business capital to mustahik, scholarship programs, teacher competency improvement, and the development of Islamic proselytization (*dakwah*). These initiatives aim to improve the livelihoods of mustahik for a better future.⁸ Another relevant study is Dedy Efendy's research titled, "The Distribution of Zakat by the Baitul Maal Foundation of Bank Rakyat Indonesia (YBM-BRI) Medan Regional Office to Sinabung Eruption Victims." This study found that disaster victims who are impoverished

or entirely unable to access their wealth due to the calamity whether in the form of money in bank accounts or other assets are eligible to receive zakat (*mâl*). This is because they fall into the categories of individuals unable to meet their basic needs. Wealthy individuals, on the other hand, are only eligible to receive zakat if they are completely unable to access and utilize their wealth. This eligibility lasts until they regain access to their resources. However, disaster victims who are wealthy and still able to use their assets, maintain accounts to cover their living expenses, or otherwise meet their basic needs are not considered eligible to receive zakat.⁹ The focus of this study is: How does the concept of *Maslahah* apply to the distribution of zakat funds for humanitarian programs at IZI Lampung?

Maslahah is the opposite of *mafsadah* and refers to anything that holds beneficial value, either by promoting good or averting harm. Terminologically, *Maslahah* is the benefit that serves as the objective of Allah's Sharia for His servants, which encompasses the preservation of religion (*dîn*), life (*nafs*), intellect (*'aql*), lineage (*nasl*), and wealth (*mâl*). In other words, anything that ensures the preservation and enhancement of these five elements is categorized as *Maslahah*. Conversely,

⁷ Neli, Manajemen Zakat di Lembaga Amil Zakat Dompot Ummat Kabupaten Sambas Kalimantan Barat Tahun 2017, Fakultas Syari'ah Institut Agama Islam Negeri Surakarta. <https://fit.iain-surakarta.ac.id/>.

⁸ Khusnul Huda, Fiqh Pengelolaan Zakat Produktif Sebagai Upaya Pengembangan Sumber Daya Mustahik (Studi Kasus di Badan Pelaksana Urusan Zakat Muhammadiyah (Bapelurzam) Pimpinan Cabang Muhammadiyah Weleri Kendal), Program

Studi Magister Studi Islam Fakultas Syariah dan Hukum IAIN Walisongo Semarang. <https://ptipd.walisongo.ac.id>,

⁹ Dedy Efendy, Pendistribusian Zakat di Yayasan Baitul Maal Bank Rakyat Indonesia (YBM-BRI) Kanwil Medan Terhadap Korban Bencana Erupsi Sinabung, *Journal Of Islamic Law At-Tafahum* Vol. 1, No. 1, Tahun 2017, <https://jurnal.uinsu.ac.id>,

anything that threatens or harms these five elements is referred to as mafsadah.¹⁰

Islamic law (Sharia) places significant emphasis on the role of Maslahah, as its foundation is aimed at achieving benefits (Maslahah) and eliminating harm (Mafsadah). These two principles form the core agenda and primary focus of various Sharia rulings. As stated by ‘Izzudin bin ‘Abd al-Salam:

“Whoever diligently studies Sharia and understands the intent of the Qur’an and Hadith will recognize that everything Allah commands is intended to achieve benefits, eliminate harm, or accomplish both simultaneously. Likewise, everything prohibited by Sharia aims to eliminate harm and achieve benefits.”¹¹

The next issue arises when there is a conflict between Maslahah as understood from textual evidence (nas) and Maslahah as perceived by human reasoning. If Maslahah contradicts a nas that is qat’i al-dalalah (definitive in its indication), the majority of scholars except for al-Thufi agree that the nas should take precedence. However, if the conflict involves a nas that is zanni al-dalalah (speculative in its indication), scholars hold differing views:

1. The opinion that prioritizes nas absolutely. Proponents of this view argue that nas holds the highest rank in the hierarchy of Islamic legal sources.

Therefore, if any legal source conflicts with a nas, the nas must take precedence.

This view is supported by the Shafi’iyah and Hanâbilah schools of thought.¹²

2. The opinion that prioritizes Maslahah over nas if the Maslahah is characterized as *darûriyyah* (essential), *qat’iyyah* (definitive), and *kulliyyah* (universal).
3. The opinion that generally prioritizes Maslahah over nas. This perspective is further classified into two groups: First group: The Mâlikiyyah and Hanafiyyah schools. They advocate prioritizing Maslahah over nas if the nas is *zanni* in either its indication (*dalâlah*) or its transmission (*šubûl*), while the Maslahah is *qat’i* (definitive). Second group: Sulaiman al-Thufi's view permits prioritizing Maslahah over nas regardless of whether the nas is *qat’i* or *zanni*. However, this opinion is limited to matters of muamalat (transactions and civil dealings).¹³

Regarding Maslahah in general, scholars who agree on the validity (*hujjiyah*) of Maslahah establish four conditions to safeguard against the misuse of this concept:¹⁴ The conditions are as follows:

1. The Maslahah in question must be truly evident and not merely based on conjecture.

¹⁰ Ibnu Taimiyah, *Majmu’ Fatawa*, Juz X, (Jeddah: T.Th., *Wizaratus Syu’un Al-Islamiyah*, 2000), h. 512.

¹¹ ‘Izzuddin bin ‘Abd al-Salam, *Al-Fawa'id Fi Iktisari'l Maqasid*, (Beirut: Darul Kutub Al-Ilmiyah, 2000), h.53.

¹² Abdallah M. al-Husayn al-Amiri, *Dekonstruksi Sumber Hukum Islam*, (Jakarta: Gaya Media Pratama, 2004), h. 4.

¹³ Galuh Nasrullah Kartika Mayangsari R dan Hasni Noor, “Konsep Maqashid al-Syariah

dalam Membentuk Hukum Islam (Perspektif al-Syatibi dan Jasser Auda),” *Jurnal Ekonomi Syariah dan Hukum Ekonomi Syariah*, Vol. 1, Desember 2014, h.66

¹⁴ M. Atho Mudzhar, *Fatwa-Fatwa Majelis Ulama Indonesia: Sebuah Studi tentang Pemikiran Hukum Islam di Indonesia 1975-1988*, (Jakarta: Indonesian Netherlands Cooperation in Islamic Studies, 1993), h. 87

2. The Maslahah being pursued must serve the public interest (*al-maṣlahah al-‘ammah*), rather than personal interests (*al-maṣlahah al-syakhsīyah*).
3. The established Maslahah must not contradict any legal ruling or provision derived from nas (textual evidence) or ijma' (scholarly consensus).
4. The overarching objective of Islamic law is *jalb al-maṣāliḥ wa dar' al-mafāsid* (promoting benefits and preventing harm). The theoretical assessment of whether disaster-relief zakat aligns with maqāṣid al-syarī'ah depends on the fundamental principles of *maqāṣid al-syarī'ah* itself, which serve as the key parameter in this discussion.¹⁵

This study employs a field research approach.¹⁶ This research is qualitative in nature, focusing on the mechanisms of zakat fund distribution for humanitarian programs at IZI Lampung.¹⁷ The characteristic of this research is descriptive,¹⁸ This study is field research; therefore, the data collected focuses on sources directly related to the research theme. The primary data used in this research are derived from firsthand sources that provide direct information.¹⁹ The primary data include direct interviews with IZI Lampung administrators, who are responsible for

distributing zakat funds for humanitarian programs, and with mustahik who received zakat assistance. Additionally, data were obtained through field observations and documentation. The secondary data consist of indirect sources, which serve as supplementary information for the study.²⁰ The primary data include direct interviews with IZI Lampung administrators, who are responsible for distributing zakat funds for humanitarian programs, and with mustahik who received zakat assistance. Additionally, data were obtained through field observations and documentation. The secondary data consist of indirect sources, which serve as supplementary information for the study.²¹ The data collection method used in this research is interview.²² The data analysis method used in this study is the inductive approach. According to Erliana Hasan, the inductive approach begins with field facts, which are analyzed to generate questions, then connected to the theory of Maslahah, relevant evidence (dalil), and applicable laws. This process leads to structured statements and ultimately to conclusions.²³

Discussion

1. Humanitarian Programs by IZI Lampung

¹⁵ *Ibid*, h. 88.

¹⁶ *Ibid*, h. 9.

¹⁷ *Ibid*, h. 13.

¹⁸ Andi Prastowo, *Memahami Metode-Metode Penelitian*, (Jakarta: Ar-Ruzz-Media, 2011), h. 202. Matthew B. Miles dan A. Michael Huberman, *Analisis Data Kualitatif*, Penerbit Universitas Indonesia, (UI-Pres 2014) h. 15.

¹⁹ Burhan, *Analisis Data Penelitian Kualitatif*, (Jakarta: PT.Rajagrafindo Persada, 2003), h. 39.

²⁰ Sutrisno Hadi, *Metodologi Penelitian*, (Yogyakarta: Gramedia Pustaka, 1990), h. 53. Saifuddin

Azwar, *Metode Penelitian*, (Yogyakarta: Pustaka Pelajar, 1997), h. 92. Saifuddin Azwar, *Metode Penelitian*, (Yogyakarta: Pustaka Pelajar, 1997), h. 92.

²¹ Susiadi AS, *Metode Penelitian*, (Bandar Lampung: Fakultas Syariah UIN Raden Intan Lampung, 2014), h. 23.

²² Rianto Adi, *Metodologi Penelitian Sosial dan Hukum*, (Jakarta: Granit, 2004), h. 112.

²³ Erliana Hasan, *Filsafat Ilmu dan Metodologi Penelitian Ilmu Pemerintahan*. Bandung: Galia Indonesia, 2011, h. 174.

Based on the data collected on January 9, 2019, IZI Lampung distributed 100 basic food packages, provided free public kitchen and clean water facilities, and donated two boats to fishermen affected by the tsunami in Way Muli Village, South Lampung Regency. In carrying out this program, IZI collaborated with the local government, represented by the Village Head, who coordinated with Hamlet Heads to collect data on residents most severely impacted by the disaster. Those who receive benefits include the following;

- a. Masroni, a 38-year-old Muslim fisherman from Dusun 4, Way Muli Village, Rajabasa Subdistrict, South Lampung Regency, expressed his gratitude for the assistance. He shared, "Due to the tsunami, I lost my house and my boat. I am deeply grateful for the assistance distributed by IZI, especially the boat donation, which allows me to resume fishing to support my family and repair my damaged house. Additionally, IZI provided free public kitchen facilities and clean water for residents displaced by the tsunami."²⁴
- b. Arijan, a 43-year-old Muslim fisherman from Dusun 2, Way Muli Village, Rajabasa Subdistrict, South Lampung Regency, also expressed his gratitude during an interview with the researcher. He stated that the tsunami caused him to lose his house and his boat. He felt greatly assisted by IZI's support, particularly the boat donation, which

enabled him to resume fishing to provide for his family and repair his damaged house. Additionally, Arijan appreciated IZI's provision of free public kitchen facilities and clean water for residents displaced by the tsunami.²⁵

On April 4, 2020, IZI distributed 100 basic food packages to COVID-19 pandemic victims in Bandar Lampung. In implementing this program, IZI collaborated with the local government. Those who receive benefits include the following;

- a. Zubaidah, a 54-year-old Muslim woman with an elementary school education, works as a mobile pempek vendor and lives on Jalan Harimau 4, Sukamenanti Subdistrict, Kedaton District, Bandar Lampung City. During the interview, she expressed her gratitude for the food assistance provided by IZI. She explained that in her current situation, she faces significant difficulties in purchasing basic necessities due to a drastic decline in income, sometimes earning no money at all because her products do not sell. As a result, she has had to borrow money from others to meet her family's daily needs.²⁶
- b. Usman, a 48-year-old Muslim with an elementary school education, works as a daily laborer and resides on Jalan Hi. Komarudin, Rajabasa Jaya Subdistrict, Rajabasa District, Bandar Lampung City. During the interview, he expressed his gratitude for the food assistance provided by IZI. He explained that in

²⁴ **Interviews** with Masroni and Arijan, victims of the tsunami in Way Muli Village, Raja Basa Subdistrict, South Lampung Regency, conducted on October 30, 2021.

²⁵ **Interviews** with Arijan, victims of the tsunami in Way Muli Village, Raja Basa Subdistrict,

South Lampung Regency, conducted on October 30, 2021

²⁶ **Interviews** with Zubaidah warga Kelurahan Sukamenanti, Kecamatan Kedaton, Kota Bandar Lampung, Mustahik terdampak Covid-19, pada tanggal 31 Oktober 2021.

his current situation, he struggles to purchase basic necessities because there are times when he does not earn any income due to a lack of work opportunities. As a result, he occasionally has to borrow money to meet his daily needs.²⁷

On May 4, 2020, IZI distributed 50 basic food packages to COVID-19 pandemic victims at ITERA (Institut Teknologi Sumatera) in Bandar Lampung. This program was carried out in collaboration with the local government.²⁸ Those who receive benefits include the following;

- a. Surono, a 44-year-old Muslim who works as a cleaning service staff member at ITERA, resides in Way Galih Village, Tanjung Bintang Subdistrict, South Lampung Regency. During the interview, he expressed his gratitude for the assistance provided by IZI. He explained that the COVID-19 pandemic had significantly reduced his income as a contractual worker, making it difficult for him to meet his family's daily needs...²⁹
- b. Agus Setiono, a 38-year-old Muslim who works as a security officer at ITERA, resides in Way Huwi Village, Jati Agung Subdistrict, South Lampung Regency. He expressed his gratitude for the

assistance provided by IZI, stating that he had been struggling to meet his family's daily needs.³⁰

On January 9, 2020, IZI distributed 63 basic food packages consisting of essential supplies and conducted public facility repairs, specifically repairing a damaged bridge in Pekon Way Karep, Semaka Subdistrict, Tanggamus Regency. This area was severely impacted by flash floods caused by a breached embankment.³¹ In implementing this program, IZI collaborated with the local Village Head. Those who receive benefits include the following;

- a. Solihin, a 46-year-old Muslim agricultural laborer residing in Dusun II, Pekon Way Karep, Semaka Subdistrict, Tanggamus Regency, expressed his gratitude for the assistance provided by IZI. He stated that the basic food packages and ready-to-eat meals were immensely helpful in addressing the impact of the flash floods that struck Pekon Way Karep on January 9, 2020. Additionally, he appreciated IZI's efforts in helping the community repair the damaged bridge caused by the floods..³²
- b. Another beneficiary, Rusdi, a 48-year-old Muslim agricultural laborer residing in Dusun II, Pekon Way Karep, Semaka

²⁷ **Interviews** with Usman, Warga Kelurahan Rajabasa Jaya, Kecamatan Rajabasa, Kota Bandar Lampung, Mustahik terdampak Covid-19, pada tanggal 31 Oktober 2021.

²⁸ **Interviews** with Andriansyah, Staf Pendayagunaan IZI Lampung, pada tanggal 24 Juni 2021.

²⁹ **Interviews** with Surono petugas cleaning service ITERA, Mustahik terdampak Covid-19, pada tanggal 31 Oktober 2021.

³⁰ **Interviews** with Agus Setiono petugas security ITERA, Mustahik terdampak Covid-19, pada tanggal 31 Oktober 2021.

³¹ Respon Bencana Banjir Dan Longsor Tanggamus Lampung, Tim IZI Tanggap Salurkan Bantuan oleh Andriansyah, <https://izi.or.id/respon-bencana-banjir-bandang>,

³² **Interviews** with Solihin, mustahik korban banjir bandang di Pekon Way Kerap, Kecamatan Semaka, Kabupaten Tanggamus, pada tanggal 6 November 2021.

Subdistrict, Tanggamus Regency, expressed his gratitude for the assistance provided by IZI. He stated that the basic food packages and ready-to-eat meals were extremely helpful in coping with the aftermath of the flash floods. He added that he did not have the money to purchase basic necessities to meet the daily needs of himself and his family.³³

2. Distribution of Zakat Funds for Humanitarian Programs by IZI Lampung: A Maslahah Perspective

The IZI To Help program focuses on distributing zakat funds for humanitarian purposes. This initiative is a zakat distribution program in the realm of social services, which includes the IZI Peduli Bencana (IZI Disaster Care) service. Through this

program, IZI utilizes zakat funds collected from muzaki (zakat payers) to assist victims of natural disasters.³⁴ Assisting those affected by disasters brings goodness and Maslahah (well-being) to their lives while preserving the utility and charitable purpose of the wealth entrusted by the muzakki.³⁵

Through its disaster relief program, IZI has distributed zakat by prioritizing the poor (fakir) and needy (miskin). In distributing zakat funds, IZI employs a prioritization scale, focusing on those most in need, with the poor and needy being the primary recipients. For zakat funds allocated to assist victims of natural disasters, IZI Lampung prioritizes distribution to the areas most severely affected by the disasters.³⁶ In distributing zakat funds for natural disaster victims, IZI consistently coordinates with the government,

³³ Interviews with Rusdi, mustahik korban banjir bandang di Pekon Way Kerap, Kecamatan Semaka, Kabupaten Tanggamus, pada tanggal 6 November 2021.

³⁴ Wawancara dengan Andriansyah, Staf Pendayagunaan IZI Lampung, pada tanggal 24 Juni 2021.

³⁵ Edo Segara Gustanto, Maqashid Sharia Analysis of the Decree on the Use of Zakat Funds for Disaster Management, *Jurnal An-Nur* Vol. 15 No. 2 (2023): July-December, <https://doi.org/10.37252/annur.v15i2.617>, . Ernawati This approach aligns with the guidance for zakat distribution, particularly for the poor and needy who face further hardships due to natural disasters. Based on the data collected and cross-checked by the researcher in various disaster-affected areas, it can be concluded that the zakat distribution mechanism implemented by IZI Lampung adheres to the provisions outlined in Articles 25 and 26 of Law Number 23 of 2011 concerning Zakat Management, as well as the provisions of BAZNAS Regulation Number 3 of 2018 concerning the Distribution and Utilization of Zakat. These regulations specify that zakat distribution may include humanitarian efforts, encompassing disaster

relief, assistance for victims of accidents, abuse, and other humanitarian tragedies.

The distribution of zakat funds for humanitarian programs under the IZI Peduli Bencana initiative by IZI Lampung can be categorized into four groups of mustahik (zakat recipients). The first category includes the distribution of zakat funds to Masroni and Arijan in the form of two boats provided for fishermen affected by the tsunami in Way Muli Village, South Lampung Regency, on January 9, 2019. These two mustahik lost nearly all of their possessions, including their boats, which were their primary means of livelihood. The researcher concludes that they fall into the fakir category, as the disaster resulted in the loss of their assets, livelihoods, and income sources. S Kaseng, Manajemen Filantropi Kebencanaan Terhadap Masyarakat Terdampak Bencana, *Jurnal Ekonomi Dan Riset Pembangunan*, 2(1), 1–10. (2024) <http://jurnalprofau.com/index.php/JERP/article/view/38>, Rahmad Hakim, Teologi Bencana (Covid-19) Perspektif Ekonomi Islam, *Prosiding Konferensi Integrasi Interkoneksi Islam Dan Sains (KIIS) EDISI 4*, Vol. 4 No. 1 (2022), <https://ejournal.uin-suka.ac.id/saintek/kiis/article/view/3187>,

³⁶ *Ibid.*

specifically through the Village Head, who then works with Hamlet Heads to gather data on residents most severely affected by the disaster. Once this data is collected, the IZI disaster relief team conducts on-site cross-checks to assess the severity of the disaster's impact and identify the specific needs of the victims. After gathering the necessary information, the IZI disaster relief team proceeds to the field to implement the assistance program.³⁷ This is in accordance with the guidelines for zakat distribution to the poor and needy, especially those whose lives have become even more challenging due to natural disasters.

Based on the data collected and cross-checked by the researcher in several disaster-affected areas, it can be concluded that the zakat distribution mechanism implemented by IZI Lampung aligns with the provisions set forth in Articles 25 and 26 of Law Number 23 of 2011 on Zakat Management. Additionally, it complies with the provisions outlined in BAZNAS Regulation Number 3 of 2018 concerning the Distribution and Utilization of Zakat.³⁸ The distribution of zakat includes humanitarian efforts, encompassing the provision of assistance to victims of natural disasters, accidents, abuse, and other humanitarian tragedies. The zakat distribution for humanitarian programs under the IZI Peduli Bencana

initiative by IZI Lampung can be categorized into four groups of *mustahik* (zakat recipients).

The first group involves the distribution of zakat funds to Masroni and Arijan in the form of two boats provided to fishermen affected by the tsunami in Way Muli Village, South Lampung Regency, on January 9, 2019. Both individuals lost nearly all of their possessions, including their boats, which were their primary means of livelihood. The researcher concludes that they fall into the *fakir* category, as the natural disaster caused them to lose all their assets, sources of livelihood, and income.³⁹

The second category includes the distribution of zakat funds by IZI Lampung to Zubaidah, Usman, Surono, and Agus Setiono in the form of basic food packages provided to COVID-19 pandemic victims in Bandar Lampung on April 4, 2020, and May 4, 2020. It also includes Solihin and Rusdi, victims of the flash floods in Tanggamus. These six *mustahik* experienced a significant decline in income due to the pandemic and flash floods, leaving them unable to meet their daily living needs. The researcher concludes that they fall into the *miskin* category, as they suffered a partial loss of their livelihood and income sources.

The Fatwa Team of the *Majelis Tarjih dan Tajdid PP Muhammadiyah* supports this view, stating that victims of natural disasters

³⁷ *Ibid.*

³⁸ Etika Sabariah, Konfigurasi Satu Pintu Database Penghimpunan Bantuan Sebagai Manajemen Mitigasi Bencana Alam, *Journal of Industrial Engineering & Management Research* Vol.2 No.6 DOI: <https://doi.org/10.7777/jiemar.v2i3>,

³⁹ Nurwinsyah Rohmaningtyas, Wakaf Dan Bencana Alam di Indonesia, *Jurnal Faktorial: Jurnal Inovasi Pendidikan dan Pembelajaran*

Matematika Vol 4 No 2 (2021): Juli, DOI: <https://doi.org/10.52166/adilla.v4i2.2520>, Andi Robiansah, et.al. Peran Mahasiswa dan Kampus Dalam Pembangunan Masyarakat Melalui Mitigasi Bencana di Desa Rawan Bencana Alam. *Prosiding Konferensi Pengabdian Masyarakat*, 1(1), 59–61 (2019) <http://sunankalijaga.org/prosiding/index.php/abdimas/article/view/136>

may qualify to receive zakat funds by analogy with the *fakir* and *miskin* categories. This reasoning is based on the understanding that disaster victims are in urgent need, as the definitions of *fakir* and *miskin* according to the majority of scholars describe individuals in a state of deprivation and neediness.⁴⁰

The third category involves the distribution of zakat funds to Zubaidah, Usman, Surono, and Agus Setiono in the form of basic food packages for COVID-19 pandemic victims in Bandar Lampung. These individuals fell into debt to meet their living needs. The researcher concludes that they can be categorized as *gharimin* (debtors), as the difficult conditions they faced led them to incur debt to provide for themselves and their families after the disaster.

The researcher aligns with the perspective of Yusuf al-Qardhawi, who specifically addressed the eligibility of disaster victims to receive zakat, categorizing them as *gharimin*. According to al-Qardhawi, disaster victims are particularly suited to be classified as debtors, as they face significant personal and financial hardships, often

requiring urgent loans to sustain themselves and their families.⁴¹ The allocation of zakat for individuals affected by disasters or natural calamities is based on the Hadith of Qabishah, as mentioned earlier. In this Hadith, the Prophet permitted individuals to request zakat from authorities to attain a dignified livelihood. This implies that zakat aims to restore their financial stability, enabling them to reintegrate and live decently within society.⁴²

The fourth category involves the distribution of zakat funds by IZI Lampung for the provision of clean water facilities and free public kitchens for tsunami victims in Way Muli Village, South Lampung Regency, on January 9, 2019, as well as the repair of a damaged bridge in Pekon Way Karep, Semaka Subdistrict, Tanggamus Regency, on January 9, 2020, following flash floods caused by a breached embankment. The researcher concludes that this distribution of zakat funds can be categorized as *fi sabilillah* (in the way of Allah), as the funds were allocated for rebuilding public facilities to benefit disaster victims.

⁴⁰ Rahwan Rahwan, Ach. Zukin, Distribution Of Zakat Funds To Victims Of Natural Disasters Syafi'iyah Mazhab Perspective Penyaluran Dana Zakat Kepada Korban Bencana Alam Perspektif Mazhab Syafi'iyah, *Jurnal al-Risalah: Jurnal Studi Agama Dan Pemikiran Islam* Vol 14 no 1 (2023), DOI: <https://doi.org/10.34005/alrisalah.v14i1.2260>, Gebrina Rizki Amanda, Fatatun Malihah, Sulistiani Indriyastuti, Nur Khumairah, Tulasmi Tulasmi, Titania Mukti, *Pendayagunaan Zakat Pada Masa Pandemi Covid-19*, *Jurnal Ilmiah Ekonomi Islam* Vol 7, No 1 (2021), DOI: <http://dx.doi.org/10.29040/jiei.v7i1.1789>, Hijrah Saputra, Zakat Sebagai Sarana Bantuan Bagi Masyarakat Berdampak Covid-19, *Jurnal*

Al-Ijtima`I: International Journal Of Government And Social Science Vol 5 No 2 (2020), DOI: <https://doi.org/10.22373/jai.v5i2.549>,

⁴¹ Yusuf al-Qardhawi, *Fikih Zakat...*, h. 593. Maulana Kurnia Putra, Kemiskinan Transien Dan Masyarakat Pedesaan Pasca Bencana, *Jurnal Jodasc* Vol 4, No 2 (2021), DOI: <https://doi.org/10.20961/jodasc.v4i2.54490>, Muharrani, Khoirul Iman Nasution, Yeni Yasyah Sinaga, Strategi Aksi Cepat Tanggap Dalam Pendistribusian Bantuan Korban Bencana, *Jurnal Dakwatul Islam* Vol 6 No 2 (2022), DOI: <https://doi.org/10.46781/dakwatulislam.v6i2.512>,

⁴² *Ibid.*, h. 902.

Imam al-Qaffal cites the views of some *fuqaha* in his commentary, stating that they permit the use of zakat for all forms of goodness, such as shrouding the deceased, building fortifications, and maintaining mosques. This interpretation is based on the Qur'anic term *fi sabilillâh*, which is considered general and inclusive, encompassing various acts of public benefit.⁴³

From the explanation above, it can be concluded that the distribution of zakat funds to natural disaster victims is permissible, provided that the victims fall into the categories of *fakir* (the poor) and *miskin* (the needy), or into the category of *gharimin* (debtors), as it is possible that they incur debts to fulfill their basic needs due to the disaster. This ensures that other categories of *mustahik* are not neglected, as zakat can be distributed simultaneously to all eligible groups.⁴⁴ The IZI disaster relief program carried out by IZI Lampung brings benefits and *Maslahah* (well-being), aligns with the objectives of zakat as prescribed by Islamic law, and complies with the target groups outlined in Surah Al-Taubah, verse 60. IZI utilizes zakat

funds to address essential needs (*darûrriyyât*), particularly by assisting those suffering from natural disasters.

• Conclusion

The findings of this research indicate that the distribution of zakat funds for humanitarian programs by IZI Lampung is based on a prioritization scale, focusing on the poor (*fakir*) and needy (*miskin*). For natural disaster victims, IZI Lampung prioritizes aid distribution to the most severely affected areas, coordinating with local governments to ensure maximum benefit for zakat recipients (*mustahik*). These recipients include the poor, needy, debtors (*gharimin*), and those in the path of Allah (*fi sabilillâh*).

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⁴³ Imam al-Razi, *Tafsir al-Kabir*, Jilid VI, (Beirut: ad-Daar al-Kutub al-Ilmiyah, 2000), h. 87, Wendi Parwanto, Teologi Bencana Perspektif Hadis: Mendiskusikan antara yang Menghujat dan yang Moderat, *Jurnal Al-Bukhari* Vol 2 No 1 (2019): Januari–Juni, <https://doi.org/10.32505/al-bukhari.v2i1.1132>, Romi Itifaqi Robby. "Manajemen Pengelolaan Dana Zakat, Infaq, Dan Shadaqah Untuk Korban Bencana Alam Di Lembaga Yayasan Dana Sosial Al Falah Malang?". *Sakina: Journal of Family Studies* 3 (3) 2019. <http://urj.uin-malang.ac.id/index.php/jfs/article/view/344>, Khaerul Aqbar, Azwar Iskandar, Kontekstualisasi Ekonomi Zakat Dalam Mengentaskan Kemiskinan: Studi Kebijakan Zakat Umar Bin Khatthab dan Perzakatan di Indonesia, *Jurnal Laa Maisyir* Vol.

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⁴⁴ Siti Fariza Muhd. Fisal, Hasanah Abd. Khafidz, Irwan Mohd Subri, Azman Ab. Rahman, Aplikasi Kaedah Fiqh Al-Darurah Tuqaddar Biqadariha dalam Agihan Zakat untuk Mangsa Banjir. Application of Al-Darurah Tuqaddar Biqadariha from Islamic Legal Maxims in Zakat Distribution for Flood Victims, *Jurnal Pengurusan dan Penyelidikan Fatwa* Vol. 8 No. 1 (2016): (Special Edition : "Edisi Banjir"), DOI: <https://doi.org/10.33102/jfatwawol8no152>, Wibisono, et.al, Destana Patra: Desa Tangguh Bencana Berbasis Masyarakat Pesisir di Desa Sungai Kupah, Kalimantan Barat, *Jurnal Ilmiah Ekonomi Islam* vol. 6 no. 3 (2022): oktober, DOI: <https://doi.org/10.23887/jppsh.v6i3.51562>,

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