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THE ROLE OF BKM AL-HUDA IN MANAGING ZAKAT AL-MAL ON RICE AS AN INSTRUMENT FOR COMMUNITY ECONOMIC EMPOWERMENT IN HAMLET III, MASJID VILLAGE, BATANG KUIS DISTRICT

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Abstract

Zakat is the third pillar of Islam, and Muslims are obliged to pay it in accordance with Islamic law. This article aims to examine the role of the Mosque Welfare Agency (BKM) Al-Huda in managing zakat mal padi (paddy zakat) as an instrument for community economic empowerment in Hamlet III, Masjid Village, Batang Kuis District, Deli Serdang Regency. This research employs a qualitative method with a descriptive approach. Data were collected through participatory observation, in-depth interviews, and documentation. The results indicate that zakat management by BKM Al-Huda plays a vital role in community empowerment by providing business capital assistance, infrastructure development, and mentoring programs to help the community improve their standard of living. The zakat distribution model applied transforms zakat from a consumptive to a productive instrument, with potential to elevate mustahiq (zakat recipients) toward economic independence.

Keywords: BKM Al-Huda, Zakat Mal Padi, Economic Empowerment

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INTRODUCTION

Zakat is an Islamic financial instrument aimed at creating social welfare and promoting equitable economic justice. In Dusun III, Masjid Village, Batang Kuis District, zakat management has its own unique characteristics compared with other areas. Agricultural zakat (*zakat mal* from rice production) in this area is collected directly by the mosque caretaker (*marbot*) from house to house during each harvest season, which may occur up to three times a year.

An interesting phenomenon occurs when community members replace rice zakat with cash payments, which are then allocated by BKM Al-Huda as business capital assistance for local MSME actors. This practice makes zakat not only consumptive in nature but also productive, as it contributes to improving the living standards of the community.

Zakat is one of the financial instruments that has existed since the time of the Prophet Muhammad (peace be upon him) and constitutes one of the five pillars of Islam. The primary function of zakat is to promote social welfare by realizing equitable justice across all segments of society. Zakat is expected to contribute to poverty alleviation and reduce income inequality within the community (Mulyawisdawati & Nugrahani, 2019).

Allah SWT states in Surah Al-An'am, verse 141:

وَآتوا حَقَّهُ يَوْمَ حَصَادِهِ

"So, give its due on the day of its harvest" (Q.S. Al-An'am [6]: 141).

Zakat is an obligation ordained by Allah SWT for Muslims as an act of worship that constitutes the third pillar of Islam. In Islamic jurisprudence, zakat refers to a certain amount of wealth that Allah has made obligatory to be given to those who are entitled to receive it. In terms of its implementation, zakat represents a social obligation for the *aghniya'* (the wealthy) once their wealth has reached the minimum threshold (*nishab*) and has been possessed for a period of one year (*haul*). As one of the assets of Islamic economic institutions, zakat constitutes a strategic and potential source of funding for promoting the welfare of the Muslim community. Therefore, the Qur'an provides guidance that collected zakat should be distributed to those who are entitled to receive it (Jufri Jacob et al., 2024).

Zakat plays a role as a means of economic distribution and equalization, as well as a means of performing charitable acts for the benefit of society. Zakat occupies an important position in the community's economy, both generally and among Muslims, because it represents one of the largest potential sources of community funds for addressing various social problems (Anis, 2020).

Zakat has the potential to generate broad and significant impacts on various aspects of community life when its distribution is focused on productive activities. The utilization of zakat funds needs to be planned systematically through long-term investments so that its benefits can be sustained over time. This important function makes zakat a strategic instrument in Islamic teachings, as it directly contributes to the economic empowerment of society. When zakat is implemented properly, community economic independence can be enhanced (Maulana & Laksamana, 2023).

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Every Muslim whose wealth has reached the *nishab* threshold is required to fulfill the provisions of Islamic law by paying zakat as part of completing the third pillar of Islam. Zakat can be developed through business capital financing and the empowerment of economically disadvantaged communities, with the aim of providing people with capital and experience so that they can improve their standard of living (Suryani Dyah & Fitriani Laitul, 2022).

Community economic empowerment is essential to motivate and encourage people to explore and develop their potential so that their capabilities and quality of life can be improved. Consequently, improvements in the quality and standard of living can be achieved, ultimately creating an empowered community with greater economic independence.

REVIEW OF LITERATURE

The Concept of Zakat in Islam

Zakat is one of the fundamental pillars of Islamic teachings, embodying the principles of humanity, social justice, and obedience to Allah SWT. The word "zakat" originates from Arabic and means "purification" or "growth." In the Islamic context, zakat is a religious obligation that requires Muslims to set aside a portion of their wealth and distribute it to those in need, in accordance with the objective of reducing social disparities and alleviating poverty (Mohammad Haikal, 2023).

From an economic perspective, zakat involves the transfer of wealth from the affluent to the less fortunate. The transfer of wealth also represents the transfer of economic resources. From an economic approach, zakat can develop into a broader concept of social relations (*muamalah*), namely a concept concerning how people live and interact within society, including its economic dimensions. Therefore, two concepts are consistently emphasized in discussions of Islamic socio-economics and are closely interconnected: the prohibition of *riba* (usury/interest) and the obligation to pay zakat, as stated in Q.S. Al-Baqarah [2]: 276 (Amalia, 1999).

The Legal Basis of Zakat

The legal basis for zakat is explicitly stated in the Qur'an, Surah At-Taubah, verse 103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ

> "Take zakat from some of their wealth, by which you purify and cleanse them, and pray for them. Indeed, your prayer is a source of tranquility for them. And Allah is All-Hearing, All-Knowing." (Q.S. At-Taubah [9]: 103).

Zakat has two main dimensions: the relationship between human beings and Allah SWT (*hablum minallah*) and the relationship between human beings and one another (*hablum minannas*). The dimension of the relationship with Allah is manifested through obedience to His commands. A person can be considered a believer if they are willing to fulfill all obligations ordained by Allah, including the obligation to pay zakat. Furthermore, paying

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zakat represents an expression of a servant's gratitude for the sustenance and blessings bestowed upon them by Allah (Rianto & Arif, 2013).

RESEARCH METHOD

Type and Research Approach

This study employed a descriptive qualitative research design. A qualitative approach was chosen because it enables the researcher to obtain comprehensive and detailed data regarding the role of BKM Al-Huda in managing zakat mal from rice production as an instrument for community economic empowerment in Dusun III, Desa Masjid, Batang Kuis District, Deli Serdang Regency. Through this method, the researcher was able to explore information comprehensively from BKM administrators at the mosques in Desa Masjid regarding the role and mechanisms involved in managing rice-based zakat mal.

Data Collection Techniques

Data collection is a crucial step in research because its primary objective is to obtain valid and reliable data. The researcher employed three data collection methods:

1. **Participatory Observation:** The researcher directly observed the mechanisms for collecting and distributing rice zakat in Dusun III, Desa Masjid.
2. **In-Depth Interviews:** Interviews were conducted with the Chairman of BKM Al-Huda (Muliyono, S.Pd.) and the Mosque Nazir (M. Odo) as key informants.
3. **Documentation:** Written records and photographs of zakat management activities were collected as supporting data.

Data Analysis Techniques

Data analysis employed the Miles and Huberman model, which consists of three concurrent stages: (1) data reduction, (2) data display, and (3) conclusion drawing and verification. Data obtained through observations, interviews, and documentation were analyzed qualitatively to obtain a comprehensive understanding of the quality and effectiveness of BKM Al-Huda's role in managing rice-based zakat mal as an instrument for community economic empowerment.

RESULTS AND DISCUSSION

The Role of BKM Al-Huda in Managing Rice-Based Zakat Mal

Zakat, in the sense of blessing, refers to a portion of wealth that is given with the intention of attaining blessings from Allah SWT. The purpose of zakat as an act of worship is to address various socio-economic problems, such as unemployment and poverty. Therefore, the distribution of zakat funds should be directed toward fulfilling people's basic needs while simultaneously promoting economic empowerment to improve their standard of living (Santoso, 2022).

In relation to zakat, three important aspects need to be considered:

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1. **The Divine Aspect:** Zakat signifies the faith of every Muslim in Allah SWT.
2. **The Humanitarian Aspect:** In addition to its dimension of the relationship between humans and Allah (*hablum minallah*), zakat also has a social dimension involving relationships among human beings (*hablum minannas*).
3. **The Economic Aspect:** Zakat is an act of worship that is closely associated with economic elements, as its obligation depends on the amount of wealth owned by the *muzakki* (zakat payer).

The model of community economic empowerment through zakat represents an embodiment of the principle of *dakwah bil al-a'mal* (preaching through action). Zakat as an act of worship reflects Islam's commitment to combating social inequality and consistently striving to establish economic balance between wealthy and disadvantaged groups. Efforts to create a balance between *muzakki* and *mustahiq* (zakat recipients) are manifested in two forms:

First, the obligatory form (*top-down*), in which every individual who meets the requirements of *nishab* and *haul* is obligated to allocate a portion of their wealth to the *mustahiq*. Second, the voluntary form (*tathawwu'*), which emphasizes awareness of the importance of social solidarity. Both forms are prescribed in Islam as efforts to establish a harmonious social order within society.

Implementation of the Empowerment Concept by BKM Al-Huda

BKM Al-Huda implements three main concepts in community economic empowerment:

1. **Enabling:** Raising community awareness of economic potential through the utilization of agricultural products.
2. **Empowering:** Strengthening this potential by facilitating capital assistance for micro-enterprises managed by community members.
3. **Protecting:** Protecting community interests through participatory decision-making processes in the distribution of zakat funds.

The Theory of Community Economic Empowerment

In community economic empowerment, BKM Al-Huda applies five main strategies:

1. Capital Assistance

The provision of capital assistance is the most fundamental initial step in community economic empowerment. One of the main weaknesses of small businesses is limited access to capital. Through capital assistance sourced from zakat funds, constraints that hinder business development can be addressed, enabling micro-enterprise actors to develop their potential.

2. Infrastructure Development Assistance

A development strategy based on support and empowerment is understood as a process of transformation in the social, economic, cultural, and political relations of the community. The expected structural change is a natural process in which those who produce should also benefit from the results, and those who benefit should also contribute to production.

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3. Mentoring Assistance

Mentoring is an activity considered capable of encouraging the empowerment of economically disadvantaged communities. The need for mentoring arises from differences in understanding between aid providers and aid recipients. In carrying out their duties, mentors act as planners, advisors, information providers, motivators, liaisons, facilitators, and evaluators. Mentoring also includes increasing awareness and developing skills through basic education and participatory programs.

4. Institutional Strengthening

Institutional strengthening is an effort to enhance and develop the role of institutions by maximizing their organizational functions. Strong institutions can be utilized to formulate and implement various work programs aimed at achieving community empowerment objectives. Institutional strengthening is intended to accumulate capital and establish independent financial institutions so that community economic empowerment can be implemented sustainably.

5. Partnership Strengthening

The development of partnerships cannot be separated from the support of a conducive climate for investment and business growth in the region. Support in the form of facilities, ease of licensing, credit policies, and conducive regional regulations can significantly facilitate the partnership process. Partnership refers to cooperation between parties who possess capital and those who possess expertise or business opportunities, based on the principle of mutual benefit.

Sectoral Impacts of Zakat Management by BKM Al-Huda

The management of zakat by BKM Al-Huda has had a positive impact on various sectors of community life. The following summarizes the forms of empowerment implemented:

Sector	Forms of Empowerment by BKM Al-Huda
Economic	Provision of business capital, entrepreneurship development, and mentoring for small-scale traders and MSME actors.
Education	Provision of educational facilities and scholarships for students from underprivileged families.
Health	Medical assistance and provision of healthcare services for disadvantaged members of the community to improve their productivity.
Social	Assistance for orphans and emergency aid for disaster victims as an expression of social solidarity.

Several factors influence the success of community economic empowerment activities through business partnerships, including the availability of adequate resources, mutual trust among the parties involved, and a strong shared commitment. These factors need to be embraced and upheld by both the empowering parties and the communities being empowered.

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CONCLUSION

The management of rice-based *zakat mal* by BKM Al-Huda in Dusun III, Desa Masjid, Batang Kuis District, has proven to be an effective instrument for transforming the economic status of the community from *mustahiq* (zakat recipients) toward greater economic independence, with the potential to eventually become *muzakki* (zakat payers). BKM Al-Huda applies three main approaches to empowerment, namely enabling, empowering, and protecting, which are implemented through business capital assistance, infrastructure development, mentoring programs, institutional strengthening, and partnerships.

Nevertheless, improvements in management capacity and innovation in long-term distribution mechanisms are needed to ensure that the impact of this empowerment initiative can be sustained and optimized. Further research is also recommended to examine more comprehensively the effectiveness of this productive zakat program in improving the community's standard of living through measurable indicators.

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