



J-HES

Jurnal Hukum Ekonomi Syariah

Volume 9 | Issue 2 | December 2025
p-ISSN: 2549-4872 | e-ISSN: 2654-4970

Determination of Criteria for Income Zakat Recipients in Islamic Law at the Amil Zakat Infaq and Shodaqoh Muhammadiyah Institutions

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Abstract

Increasingly diverse socio-economic changes require zakat institutions to adjust the procedure for determining mustahik so that the distribution of income zakat takes place appropriately and in accordance with the principles of justice. This study aims to examine how LAZISMU Metro formulates the criteria for income zakat recipients and assesses its conformity with the principles of Islamic law. Through a qualitative approach, data was obtained from interviews with zakat managers and recipients as well as a review of official institutional documents. The findings of the study show that although LAZISMU Metro still makes eight asnaf as the basis of sharia, the institution makes practical adjustments to respond to today's social developments. The process of determining mustahik is carried out through systematic administrative stages, including submitting forms, field observations, verification, and determination in institutional meetings. The novelty of this research lies in the identification that operational modifications to asnaf can be carried out without deviating from the framework of maqāṣid al-syarī'ah, so that zakat plays a role not only as short-term assistance, but also as an instrument of empowerment and improvement of sustainable welfare. Thus, this study emphasizes the urgency of sharia-based flexibility so that zakat management remains adaptive to contemporary social challenges.

Keywords: Asnaf Classification; Income Zakat; Islamic Law; LAZISMU Metro; Mustahik Criteria

Penetapan Kriteria Penerima Zakat Penghasilan Dalam Hukum Islam di Lembaga Amil Zakat Infaq dan Shodaqoh Muhammadiyah Metro

Abstrak

Perubahan sosial ekonomi yang semakin beragam menuntut lembaga zakat untuk menyesuaikan prosedur penetapan mustahik agar penyaluran zakat penghasilan berlangsung tepat dan sesuai dengan asas keadilan. Penelitian ini bertujuan untuk mengkaji bagaimana LAZISMU Metro merumuskan kriteria penerima zakat penghasilan dan menilai kesesuaiannya dengan prinsip-prinsip hukum Islam. Melalui pendekatan kualitatif, data diperoleh dari wawancara dengan pengelola dan penerima zakat serta telaah dokumen resmi lembaga. Temuan penelitian menunjukkan bahwa meskipun LAZISMU Metro masih menjadikan delapan asnaf sebagai dasar syariah, lembaga tersebut melakukan penyesuaian praktis untuk merespons perkembangan sosial saat ini. Proses penetapan mustahik dilakukan melalui tahapan administratif yang sistematis, meliputi pengajuan formulir, observasi lapangan, verifikasi, dan penetapan dalam rapat lembaga. Kebaruan penelitian ini terletak pada identifikasi bahwa modifikasi operasional asnaf dapat dilakukan tanpa menyimpang dari kerangka maqāsid al-syarī'ah, sehingga zakat berperan tidak hanya sebagai bantuan jangka pendek, tetapi juga sebagai instrumen pemberdayaan dan peningkatan kesejahteraan berkelanjutan. Dengan demikian, penelitian ini menekankan urgensi fleksibilitas berbasis syariah agar pengelolaan zakat tetap adaptif terhadap tantangan sosial kontemporer.

Kata Kunci: Asnaf; Hukum Islam; Kriteria Mustahik; LAZISMU Metro; Zakat Penghasilan.

INTRODUCTION

Socio economic changes have developed with the changing times and times in terms of work and income, so the mechanism of distributing income zakat must be adjusted to remain relevant and fair (Sarif et al., 2024). Income zakat provides an opportunity for Muslims to fulfill obligations determined from income earned through work or profession carried out (Baihaqi, 2024). Hafidhuddin explained that the increasing variety of professions and the increasing level of community income can strengthen the role of zakat in social

empowerment. This situation opens up opportunities for a more equitable distribution of zakat, because the potential for zakat from professionals is also increasing (Safpuriyadi & Tanjung, 2024).

"Every Muslim is obliged to give alms, they ask: "O Prophet of Allah, what is it that does not have?", the Prophet replied: "Work to get something for himself, then give alms". They asked again: "If you don't have a job?, the Prophet replied: "Do good and leave bad, that is charity." (H.R Bukhari)

Yusuf Qardlawi interpreted the generality of the meaning of the hadith that zakat is obligatory on income in accordance with the guidance of Islam which instills the values of goodness, willingness, sacrifice, compassion, and giving in the soul of a Muslim (Tinggi et al., 2024). For this reason, the Prophet obliges every Muslim to sacrifice part of his income or anything he can sacrifice (Marimin & Fitria, 2017). In distributing income zakat, we often face new problems, namely the emergence of forms of structural poverty that are not mentioned in 8 *Asnaf* (zakat recipients) so that it raises the question whether the distribution of income zakat should still adhere to 8 *Asnaf* (zakat recipients) or there is an adjustment based on *sharia*?. This study aims to analyze how the Amil Zakat Infaq and Shodaqoh Muhammadiyah Metro Institutions determine the criteria for income zakat recipients and evaluate the suitability of these criteria with the principles of Islamic law. Income Zakat is zakat that is issued from work done by oneself without depending on others such as lawyers and doctors or work done for other parties in exchange or salary such as employees (public or private) (Akbar, 2018). Zakat Income can be divided into two categories: First, *Kasbul 'Amal*, which is work done for the benefit of others, whether in government agencies, companies, or individuals, where a person receives a reward in the form of a salary or allowance. Examples are state civil servants, private employees, and non-civil servants. Second *Mihanul*

Hurrah, which is work that is done independently in the field of professional services. The reward received is in the form of professional honorarium. In the modern context, this type of work is known as a freelance profession, such as advocate, notary, doctor, and other similar professions (Bimasakti, 2019). Zakat income is classified as mal zakat because it is sourced from property obtained through halal work and has reached nisab. This zakat is also called professional zakat or income zakat, which is zakat that must be paid on routine income obtained from work activities in accordance with Islamic law. The limit of professional zakat nisab is equivalent to 85 grams of gold per year, while the level of zakat that must be paid is 2.5 percent of total net income. This provision indicates that any eligible income has an obligation to be partially incurred in order to fulfill social and religious responsibilities (Yulius et al., 2025). The obligation of Zakat is not only for rituals of worship but also has the opportunity to become a development of community welfare and reduce poverty which allows zakat recipients to become independent and sustainable economic actors (Zakariya et al., 2024). In Islamic teachings that are sharia to foster the values of equality, affection, and the spirit of helping between mankind. Zakat plays a role as a means to maintain social harmony and prevent the emergence of various forms of inequality that can threaten the welfare and benefits of life in this world and the

hereafter (Khalida, 2023). The understanding of the obligation of zakat shows that Islam is a religion that upholds social justice. The teachings of zakat provide a guarantee for the poor to obtain the basic necessities of life, while maintaining the rights of the rich in owning and managing their property according to their abilities and efforts, while still fulfilling social responsibilities through zakat (Rahmat et al., 2023). To achieve the goal *sharia*, has developed productive zakat, where zakat funds become business capital and training programs that aim to empower zakat recipients in the long term, not just temporary consumptive assistance (Mawardi et al., 2023)

RESEARCH METHODS

This research method uses a qualitative approach with the type of field research (*Field Research*) applied to the Institution *Amil Zakat Infaq and Shodaqoh* Muhammadiyah Metro. This approach was chosen so that researchers can understand in depth how the institution formulates and implements the criteria for income zakat recipients in depth (Scott, 2020). This research will be carried out at LAZISMU Metro which is located on Jl Diponegoro No.15, Imopuro, Central Metro, Lampung Metro City. This institution focuses on community empowerment through the management of zakat, infaq and alms funds through social programs. The data sources used are primary data that are original data obtained directly from the field through

interviews with institutional administrators and zakat recipients without intermediaries and secondary data obtained from official institutional documents such as guidelines for determining zakat recipients or annual reports (Rukhmana, 2021). The technique of taking informants using purposive sampling, namely the selection of participants based on competence, experience, and direct involvement in the mustahik determination process. The selection of zakat recipients is carried out by considering variations in mustahik categories so that the data is more representative. The technique used by the researcher for information relevant to the research problem being studied is an interview that will be conducted through a direct question and answer process and documentation. Then the data is analyzed in several stages, namely data reduction which aims to filter, compile and simplify information (Nowell et al., 2017), data presentation organizes data results reduction (Braun & Clarke, 2019), drawing conclusions and verifying connects with the research questions and verifies the truth of the findings, the last stage is the final conclusion of the analysis which summarizes and answers the research questions (Byrne, 2022). After collecting information or data from interviews, discussions and observations, then the results of the analysis are compared with official documents so that the researcher can see the extent of the suitability of the

institution *Amil Zakat Infaq and Shodaqoh* Muhammadiyah Metro sets the criteria for zakat recipients with Islamic law.

RESULTS AND DISCUSSION

Criteria for Zakat Recipients in Islamic Law

The determination of the recipient of zakat is explained in the Quran surah at-Taubah verse 60, which reads:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا
وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ
وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Indeed, zakat is only for the poor, the poor, the amil zakat, the one whose heart is softened (convert), to free the righteous slave, to (liberate) the debtor, for the way of Allah, and for the one who is on the way, as a blessing from Allah. Allah is All-Knowing, All-Wise.

The above verse explains about eight groups that are entitled to zakat, namely *first, Fakir*, are those who do not have property or fixed income. For example, a person who has a daily income of around Rp.40,000, while his daily needs reach Rp.100,000. This condition shows that his income is not able to cover half of his daily basic needs. Therefore, this group is included in the top priority in receiving zakat. The poor are considered the most entitled to receive zakat because of their condition which is very necessary to maintain the survival of themselves and their families, even regarding the safety of the religion they adhere to (Ali

Murtadho Emzaed et al., 2025). *Second, Poor*, are those who do not have enough to earn and are in a poor condition but are not as miserable as the *Fakir* (Muzayyanah MUzayyanah & Heni Yulianti, 2020).

Third, Amil is an officer who collects and distributes zakat (Chaerunnisa et al., 2025). *Fourth. Converts*, is a person who needs religious support because he has just converted to Islam (Syarif & Kusniawati, 2024). *Fifth, Riqab*, are people who live in conditions of poverty or are victims of various forms of injustice and crime, such as exploitation, modern slavery, or human trafficking, belonging to this group (Syamsuri & Khairani, 2024). *Sixth, Gharimin*, are people who have debts due to economic hardship and inability to meet their basic necessities. The debt in question is debt that is halal and is used for urgent needs, such as basic family needs. Meanwhile, debts arising from immoral acts, such as usury, gambling, including online gambling, are not included in this category. Ibn Kathir emphasized the importance of maintaining halal in debt so as not to go out of the provisions of Islamic sharia (Sitorus et al., 2025). *Seventh, Fisabilillah*, are people who fight in the way of Allah SWT, namely those who exert energy, time, and ability to defend and uphold the religion of Islam. In ancient times, it meant mujahid or fighters who were directly involved in the battlefield to defend the religion of Allah (Mahmudin Hasibuan et al.,

2025). *Eighth, Ibn Sabil*, is a person who is on a long journey and has run out of provisions, so he does not have the ability to continue his journey without help (Chaerunnisa et al., 2025).

The criteria for the 8 categories of zakat allocation are: 1) *Fakir*: people who are not met for their basic needs, multidimensional poverty, people with disabilities and special needs, the elderly who have no income, loss of property due to disasters. 2) *Poor*: lack of basic needs, lack of capital for business, people who suffer from illness and do not have the ability to receive treatment, care of corpses, orphans who do not have inheritance, homeless, abandoned children. 3) *Amil*: salary/honorarium, operations of offices/institutions, administration, developing zakat institutions, and training *Amil*. 4) *Muallaf*: *muallaf*, people and institutions that are expected to support the development of spirituality, people who are trapped in actions: crime, immorality and drugs, rehabilitation of humanity. 5) *Riqab*: victims of social disasters, people with social problems, victims of trafficking, victims of conflict, victims of violence, imprisoned for slander, liberation of Muslims who were colonized by infidels. 6) *Gharimin*: Debt to loan sharks, debt for hospital expenses. 7) *Fisabilillah*: Awareness of Zakat, Institutional Development, Infrastructure Development (Infrastructure and Facilities), Salary/Allowance of Public Welfare Officers (Teachers, Missionaries and

others), Health Services: Improving Nutrition, Preventing and Treating Stunting. 8) *Ibn Sabil*: assistance with higher and special education costs, training assistance in special fields, people who run out of provisions on the way (lost, stolen or robbed), people who do not have the money to make important and urgent trips, people who seek asylum (Oni sahrani, 2018)

The implementation of the use of zakat does not have to be given to the eight mustahik groups as a whole, but is adjusted to the order in the mention of the mustahik group. Where the first order gets priority for zakat assistance compared to the second, third order and so on. (Ghofur, 2013)

Determination of Zakat Recipient Criteria at LAZISMU Metro

Institution *Amil zakat Infaq and Shodaqoh Muhammadiyah Metro* implements a system of income zakat collection with neatly organized procedures. The initial stage begins with data collection of muzaki, both individuals and groups, who have a fixed income and have reached the nisab limit of 85 grams of gold per year. The amount of zakat that must be issued is set at 2.5 percent of the total monthly net income. Zakat submission can be done directly at the zakat service office or through transfer to the institution's official account. After zakat is received, the officer records the muzaki data, the nominal zakat, and the time of delivery. Each muzaki then gets an official proof of payment as proof that the zakat

obligation has been fulfilled. The entire process shows an orderly, accurate, and transparent administrative system in zakat collection activities. LAZISMU Metro has official guidelines as a basis for collecting and distributing zakat, infaq and shodaqoh. LAZISMU Metro classifies zakat recipients into two main categories, namely individual or institutional zakat recipients (*Fakir, Mipoor, Amil, Muallaf, Gharim, Ibn Sabil*) and recipients of general or public zakat (*Riqab* and *Sabilillah*). LAZISMU Metro defines criterion 8 *Asnaf* taking into account changes in the current social and economic context of society such as 1) *Fakir*: people who are not met with their basic needs, multidimensional poverty, people with disabilities and special needs, the elderly who have no income, loss of property due to jokes, 9 years of basic education. 2) *Poor*: not met basic needs, lack of capital for business, people who suffer from illness and do not have the ability to receive treatment, funeral arrangements, 12 years of basic education. 3) *Amil* : salary/honorarium, office/institution operations, administration. 4) *Convert* : people and institutions that are expected to support the development of spirituality, *Converts*. 5) *Gharim* : indebted to loan sharks, indebted for hospital expenses. 6) *Ibn Sabil* : assistance for higher and special education fees, training assistance in special fields, people who run out of provisions on the trip, people who do not have money to make important and urgent trips. 7) *Riqab* :

Victims of social disasters, social problems, victims *traffic*. 8) *Sabilillah*: zakat-aware socialization, institutional development of LAZISMU, infrastructure development (infrastructure and facilities), salaries/allowances of public welfare officers (teachers, missionaries and others) (DECISION OF THE LAZISMU SYARIAH COUNCIL, 2018).

The process of determining recipients is carried out in stages and in a systematic manner. Prospective recipients can apply directly to the LAZISMU Metro City office or through recommendations from Muhammadiyah Leaders, autonomous organizations, and community leaders. Each candidate is required to fill out a form containing personal identity, income data, number of dependents, and socio-economic conditions. After that, the field team conducts surveys and interviews to obtain valid data, the results of the survey will then be analyzed using a feasibility scale and discussed in the institution's internal meeting to determine eligible recipients. After the determination is made, the recipient's data is recorded and monitored regularly. The institution will also keep supporting documents such as photocopies of ID cards, KK and poor certificates to maintain the accuracy and validity of mustahik data. LAZISMU routinely ensures that the assistance distributed is on target and has a real impact. This activity is also carried out so that the institution can review the

condition of the recipients, whether they are entitled to receive zakat assistance, whether they still meet the criteria of mustahik or have experienced an increase in welfare. Because if the recipient has achieved economic independence, the institution will distribute assistance to other communities that are more in need. The income zakat program brings many benefits to people's lives. The assistance helps increase family income, provides small business capital, and provides opportunities for recipients to participate in entrepreneurship training. In addition to the economic aspect, Zakat contributes to strengthening togetherness and improving the quality of social relations in the community. With measurable implementation and continuous monitoring, LAZISMU Kota Metro has succeeded in making income zakat a means of empowerment that has a wide impact, both in improving the standard of living of mustahiq and in building social solidarity in the community. LAZISMU Metro City carries out zakat distribution by adjusting eight groups of recipients according to the needs of today's society by developing various thematic programs that cover the fields of education, economy, health, humanity and social da'wah. Through this program, zakat recipients will receive sustainable benefits, such as business capital support, skills training, and educational assistance. The management of zakat funds focuses on improving the economic and social

capabilities of recipients because zakat is managed as a means of empowerment so that zakat recipients can live independently and prosperously and can even transform into empowered parties and have the potential to become muzaki in the future. With the management of zakat funds like this, it also shows that LAZISMU does not only distribute zakat as a momentary assistance, but uses it as a tool for productive and empowered community development. LAZISMU Metro City distributes zakat guided by *the principle of maqāṣid al-syarī'ah*, which is to maintain the benefit, justice, and welfare of the people. This principle is the basis in every activity of collecting and distributing zakat funds so that the benefits can be felt comprehensively by the community. Through this approach, LAZISMU seeks to ensure that the distribution of zakat not only functions as a form of fulfilling religious obligations, but also as a means of social development and improving people's living standards. In its implementation, each zakat program is prepared by considering basic human needs such as access to education, health, and a decent source of livelihood. The institution is committed to safeguarding the rights of vulnerable communities, as well as strengthening social justice in the midst of increasingly complex economic challenges. The form of implementation of this principle can be seen in economic empowerment programs, educational assistance for underprivileged families, and health and humanitarian support for

people in need. The approach taken by LAZISMU Metro also reflects an awareness of modern social conditions that give rise to new forms of poverty, such as economic inequality and low employment opportunities. Through the productive zakat program and empowerment activities, the institution seeks to help the community to be able to improve their economic conditions in a sustainable manner. Overall, the implementation of income zakat at LAZISMU Metro shows that zakat management can be an effective instrument in realizing the goals of Islamic law, namely the creation of a prosperous, fair, and beneficial life. Zakat plays an important role in strengthening social solidarity, fostering a sense of responsibility between people, and encouraging the creation of economic balance in society. With the application of the principles of *maqāṣid al-syarī'ah* in each of its programs, LAZISMU Metro is able to present zakat management that is not only orderly according to sharia, but also brings real benefits to the welfare of the ummah at large.

Analysis of Islamic Law Determination of Zakat Recipient Criteria at LAZISMU Metro

The determination of the criteria for zakat recipients at LAZISMU Metro is based on the principles of Islamic law sourced from the Qur'an, hadith, and the views of scholars. In the Qur'an, Surah At-Taubah verse 60 explains that there are eight groups or *asnaf* who are

entitled to receive zakat, namely *the fakir*, the poor, *the amil*, *the converts*, *the riqab*, *the gharim*, *the fisabilillah*, and *ibn sabil*. This provision is the main basis for LAZISMU Metro in determining the parties who deserve to receive zakat in accordance with the guidance of Islamic law. In its implementation, LAZISMU Metro determines zakat recipients through systematic and layered stages. This process begins with collecting data on mustahiq candidates and filling out forms containing personal identities, socioeconomic conditions, and income levels. After the data is collected, the field team conducts a survey and verification to assess the feasibility of potential recipients. Each verification result is then discussed in the institution's internal meeting to determine who is entitled to receive zakat. The procedure shows the implementation of the principles of justice and prudence in Islamic law, so that the distribution of zakat can be carried out accurately and in accordance with the goals that have been determined by the sharia. In the view of Islamic law, the system run by LAZISMU Kota Metro reflects the value of trust in managing zakat. Each stage of collection to distribution is carried out in an orderly manner through clear and open administrative records. This principle is in line with the words of Allah SWT in Surah Al-Baqarah verse 267 which commands Muslims to allocate wealth from good sources to those who are entitled to receive it. In

addition, the data collection and verification process carried out by the institution is in line with the rules, which emphasize that every decision must be based on definite data and information so as not to cause doubts in its implementation. The results of the study also show that LAZISMU Metro distributes zakat based on the principles of justice and the benefit of the people. The distribution of zakat is carried out through various forms of activities designed to provide long-term benefits, such as economic empowerment programs that aim to improve the standard of living of mustahiq. This approach is in line with the essence of zakat in Islamic law which functions as a means of purifying wealth, strengthening the sense of social concern, and efforts to create economic balance between the people who have enough and those in need. Based on the results of the analysis of Islamic law, it can be concluded that the determination of the criteria for zakat recipients at LAZISMU Metro is in line with the provisions contained in the Qur'an and sharia principles. The implementation of zakat management in this institution reflects the application of the values of trust, justice, and social responsibility as taught in Islamic law. LAZISMU Metro City has carried out its role as *an amil* institution well through targeted and targeted zakat management, so that zakat funds are distributed to the right parties and provide real benefits for the benefit of the people.

CONCLUSION

Based on the results and discussions that have been explained earlier, it can be concluded that the management of income zakat at the *Amil Zakat Infaq* and *Shodaqoh* Muhammadiyah Institutions of Metro City takes place with an orderly system and in accordance with the provisions of Islamic law. This institution has a clear mechanism in every stage of activities, starting from the process of collection, data collection, to the distribution of zakat. Each muzaki is recorded systematically, and the implementation of payments is carried out with neat and transparent administrative procedures. These steps show LAZISMU's commitment to maintaining public trust and ensuring that zakat funds are distributed to eligible recipients. In determining the recipients of zakat, LAZISMU is guided by the eight groups listed in the Qur'an Surah At-Taubah verse 60. The determination process is carried out through systematic stages, starting from data collection of prospective recipients, verification, field surveys, to feasibility assessments which are then determined through institutional meetings. Each stage is supported by the completeness of documents such as ID cards, family cards, and poor certificates to ensure the validity of the data. This structured procedure illustrates the professionalism of the institution in ensuring that the distribution of zakat runs fairly, on target, and can be accounted for. The zakat distribution

program at LAZISMU Metro also shows innovation in its management. The institution not only distributes zakat based on consumptive needs, but also develops various thematic programs in the fields of education, economy, health, humanitarian, and social da'wah. This approach makes zakat a means of empowering the community to improve welfare and achieve economic independence. Zakat is managed to provide sustainable benefits and play a role in the social development of the people. LAZISMU continuously evaluates zakat recipients to ensure that the assistance provided provides real results. Based on the results of the evaluation, income zakat has been proven to help improve the standard of

living of recipients, open up small business opportunities, and strengthen social relationships and the spirit of togetherness in the community. Overall, the management of income zakat at LAZISMU Metro City has been in line with the values of *maqāṣid al-syarī'ah*, which emphasizes the importance of welfare, justice, and social welfare. This institution is able to optimize zakat as a means of developing the ummah with a transparent, measurable, and empowerment-oriented system. With directed and sustainable management, LAZISMU Metro has succeeded in showing that zakat can be a real instrument in realizing community welfare and strengthening social solidarity in the Muslim community.

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