

## Management of Zakat Funds in the Mustahik Medical Device Assistance Program

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### ABSTRACT

*One of the worship in Islam is the implementation of zakat. On the other hand, zakat is an effective solution in empowering the people's economy. Medical device services are an important component in addition to drugs. This study aims to increase the effectiveness of zakat funds at KL RS Roesmani in the city of Semarang. The research method uses narrative qualitative research with KL RS Roesmani figures, LAZISMU Semarang City managers and beneficiary communities as informants in the research. Narrative qualitative method with data collection used in this study is a non-statistical technique namely through the method of questionnaires, interviews, and direct observation pre and post. The results of this study show the history of the establishment of LAZISMU, the management of KL RS Roesmani zakat funds, the sources of ZIS KL Roesmani funds and the mechanism for distributing medical device funds by KL Roesmani. The patients who received medical device assistance experienced positive significant changes after being given medical device assistance. The assistance provided from KL RS Roesmani was in the form of medical equipment for oxygen cylinders, digital blood pressure, and wheelchairs.*

*Keywords: Zakat, Zakat Management, Medical Devices*

### INTRODUCTION

Zakat is an economic instrument in Islam that is used to build the welfare of the people as well as an instrument for equal distribution of income. (Widiastuti et al., 2019). Islamic economic thinkers define zakat as assets that have been assigned by the government or authorized officials to the general public or individuals that are binding, final, without receiving certain rewards that are carried out by the government according to the ability of the owner of the assets. Zakat is allocated to meet the needs of eight groups that have been determined by the Qur'an, as well as to meet political demands for Islamic finance.

The role of zakat in overcoming poverty is an important thing that cannot be denied. In the view of the general public, knowledge about the purpose of zakat is only to overcome poverty and help the needs of the poor without knowing a clear and complete picture. This policy has been contained in Law Number 23 of 2011 explaining the Management of Zakat. The law describes the management of zakat which aims to increase the effectiveness and efficiency of services in the management of zakat and increase the benefits of zakat in order to realize social welfare and reduce poverty. (P & Cahyani, n.d.). The 2011 Zakat Law is considered to be a breath of fresh air for some groups, especially those government institutions

that have become bigger. With the legitimacy of the law, BAZNAS and BAZDA have two functions at once; control function and operator function. In their control function, BAZNAS and BAZDA can supervise the implementation of the management of zakat funds carried out by LAZ (Amil Zakat Institution, a term used to refer to amil institutions established by community organizations/Ormas).

The presence of the Covid-19 outbreak or pandemic in Indonesia has not only built our collective awareness that health problems still need serious attention, but also that health problems have a broad impact, including in the socio-economic, political and cultural fields. The pandemic has become a national and world disaster that must be approached and resolved in a comprehensive, multi-perspective and interdisciplinary manner.

This new awareness after the Covid-19 pandemic has inspired Islamic philanthropic activists in Indonesia, including LAZISMU, to be able to build a stronger system. Preparedness to deal with the impact of natural disasters, which Islamic philanthropic institutions have often faced for years, seems to have to be tested with trials in the form of more complicated and complex cases such as the Covid-19 pandemic. It seems that in the next few years, until mass vaccination is carried out, the impact of the Covid-19 pandemic will still be felt. Socio-economic stability will still be disturbed and not yet will grow normally (Lazismu, 2021). Departing from the framework above, this research was conducted to find out the efforts made at Roesmani Muhammadiyah Semarang Hospital in managing zakat, infaq and alms in order to become a modern, trustworthy, transparent and professional Lazismu KL, the results of which can be socialized to prospective muzaki or munfiq and used as a reference for UPZIS MU Care LAZISMU and other philanthropic institutions.

## *Theoretical Basis*

### 1. Zakat

Zakat according to language is developing, increasing. The Arabs say zakaa a z-zar'u when a z-Zar'u (plant) grows and increases. Zakat an-nafaqatu when the nafaqah (living expenses) is blessed. Sometimes zakat is recited for a sacred meaning. Assets issued in syara' are called zakat, because zakat will add to the items issued, keeping these assets away from disasters.

Definition of zakat According to the fuqaha is used for the act of giving zakat itself. It means giving mandatory rights to property. Zakat in urf fuqaha is also used to mean a certain part of the property that has been determined by Allah as the right of the poor. Zakat is called sadaqah because it shows the servant's honesty in worship and obedience to Allah. (Az-Zuhaili, nd) In fiqh terms, zakat is a number of assets that are issued from certain types of assets that are handed over to people who are entitled to receive them with conditions that have been determined by syara' (Zaharullah, 2019).

Zakat is divided into several types, among others:

1. Zakat Al-Fitr;
2. Professional Zakat;
3. Commercial Zakat;
4. Agricultural Zakat;
5. Money Zakat;
6. Gold and Silver Zakat;
7. Zakat on Stock Investment;
8. Zakat on Livestock Products.

### 2. Zakat Management

Management is the process of carrying out certain activities by mobilizing the energy of other people, or it can be interpreted as the process of providing oversight of all matters involved in implementing policies and achieving goals (Zaharullah, 2019). According to

Islam, the control of zakat lies directly or indirectly under the authority of Ulil Amri (government). Directly, the government collects and distributes zakat directly. Indirectly, other institutions such as private institutions that get permission from the government to manage zakat in accordance with regulations issued by the government. The principles of zakat administration are based on the word of Allah SWT, as stated in Surat At-Taubah: 60 (Gino Mardianto, nd).

The management of zakat according to law No. 38 of 1999 describes the management of zakat as an activity of planning, organizing, implementation and supervision of the collection, distribution and utilization of zakat. The objectives of implementing zakat management by zakat managers include: increasing public awareness in the harvest and service of zakat, increasing the function & role of religious institutions in an effort to realize social welfare and social justice, and increase the efficiency and usability of zakat (Bastomi, 2018).

### 3. Medical Devices

The hospital is a service institution health services that provide individual health services in full provides inpatient, outpatient and emergency services emergency. In providing continuous professional health services, quality hospitals need to be supported by the availability of medical devices that meet work standards. (Kenedi et al., 2018). While Medical Devices are instruments, apparatus, machines and/or implants that do not contain drugs used to prevent, diagnose, cure and alleviate disease, treat sick people, restore health in humans, and/or form structures and improve body functions. (Ramadhan, 2019). Medical device health services are one of the important components

besides usage drugs. This makes a lot of variety of types, forms and manufacturers. Medical devices can be classified based on: Non-electromedical radiation and electromedical radiation medical devices; Sterile and non-sterile non-electromedical medical devices; as well as in vitro diagnostic products (Yusuf Supriadi, 2021).

### LITERATURE REVIEW

There are several research results that discuss the management of zakat funds in Indonesia. Among them are M Fajran Sidiq P, Muhammad Ghaly Nugraha Ramadhan, Gino Mardianto, Heru Sulisty, Hasan Bastomi, and Amiruddun K.

According to Sidiq P's research (2022) discussing the BAZNAZ Annual Budget Financial Planning Strategy in the Zakat Fund where the funds are distributed, and allocated properly. In the perspective of Islamic law regarding the distribution of zakat related to health program assistance is not explained in detail in the Al-Qur'an or As-Sunnah but based on ijma' of scholars and MUI fatwas.

Ramadhan (2021), discusses the strategy for managing zakat funds, the steps for distributing zakat funds. Ramadhan found a way to optimize the distribution of zakat funds to all BAZNAZ mustahik and Manage Healthy Homes according to an Islamic economic perspective.

According to Mardianto (2022), his research discusses allocating ZIS funds properly and correctly. Where zakat funds are managed by amil institutions by planning, implementing, and coordinating activities related to collection, distribution, and use in accordance with Islamic law. While Sulisty (2016), discusses the proper management of BAZDA. Where every BAZDA performance is taken as a sample and evaluated for the next year.

According to Bastomi (2018), theoretically, the potential for zakat in our

environment is very large, and if this can be maximized, of course the many needs of the people, such as infrastructure, construction of educational places, public facilities and others will be supported by these zakat funds. Zakat has a strategic function in distributing wealth, empowering the people's economy, advocacy, and education. However, the Indonesian Muslim community lacks knowledge about zakat. From this statement bastomi has steps to optimize zakat funds.

According to Zaharullah (2019) discusses the steps for channeling zakat funds, distributing zakat funds in accordance with Islamic law in the baitul mal. One of the main steps is strengthening the strategy in the management of zakat so that the realization of zakat as a means of increasing the ummah's economy. From starting an analysis strategy, channeling consumptive zakat funds and productive zakat funds.

According to K (2015) in his research explaining the management of zakat in several Muslim countries in the world. In this management there are 3 types of management models, namely first, countries that require zakat, second, the state does not oblige zakat to its citizens but is directed to the awareness of each individual or zakat is a religious obligation and is not required by the state. Finally, where zakat may be managed by the private sector or the state, as in Indonesia.

It can be interpreted that from the several studies above there are similarities between the two researchers, namely from Sidiq P and Ramadhan whose content discusses medical device assistance based on Ijma 'Ulama and MUI Fatwas. It is from this source of study that we make reference in our research.

## METHODOLOGY

This research is a field research (field research) using qualitative methods

narrative, which makes narrative data in the form of written or oral terms according to the person & behavior observed. The data source for this research is the primary data source, namely direct interviews with informants related to this research. Second, secondary data sources come from documents, books, research journals. The data collection technique used in this study is a non-statistical technique, namely through the method of questionnaires, interviews, and direct observation before and after the process of distributing assistance for the cost of caring for dhuafa patients, then management techniques and data analysis were carried out through several stages, namely data reduction, data presentation and drawing conclusions.

## RESULTS AND DISCUSSION

### *Study of the Objective Condition of LazizMu RS Roesmani*

Organizational Structure of the Lazizmu Service Office Roesmani Hospital

1. Head of Office: Syaifulloh, S.Sos, MM
2. Members : Sarmadi, S.Ag, M.Pd.I.  
Erniza, S.KM.  
Syaiful Haq Miftahur  
Ridlo SH  
Muhammad Nazif  
Mulia

### *Discussion*

Distribution of KL RS Roesmani funds to patients who receive assistance with treatment costs for the 2022 period. KL RS Roesmani Provides assistance with medical devices, including: Assistance with Medical Devices for Oxygen Tubes, Digital Tension and Wheel Chairs. Every week the recipients of health assistance from Roesmani Hospital experience significant health changes.

### 1. Sources of Zakat, Infaq and Sadaqah Funds KL Lazismu RS Roesmani

Source for KL Lazismu RS Roesmani is from employee zakat funds which are deducted monthly from salaries, and the remaining 20% comes from infaq and alms. From the finance side of Roesmani Hospital, deducting 2.5% of employee salaries, to be deposited to the Lazismu Semarang City office, henceforth from Lazismu Semarang City giving 40% of the total zakat funds received from Roesmani Hospital to the lazismu service office Roesmani Hospital to then become funds to be managed. Such a flow is a policy that has been agreed upon by the Semarang city lazismu office and the Roesmani Hospital.

### 2. Management of ZIS KL Lazismu Funds RS Roesmani

KL Lazimu RS Roesmani has several programs according to Service Work Indicators (IKAL) that have been arranged by the Lazismu office in Semarang. Such as the lunch program for class 3 patients, then the basic food program for cs employees and retired employees who are classified as poor or poor, programs for procuring medical devices to be loaned to patients with special needs, and also programs for subsidizing patient care costs.

### 3. Health Device Assistance Program at Lazismu KL Roesmani Hospital

This program is assistance by lending medical equipment needed by patients with special care such as hemodialysis patients. Loaned medical devices such as oxygen cylinders, blood pressure monitors, wheelchairs and others according to patient needs. Of course, patients who are assisted enter the asnaf mustahik, which can be known through interviews with these patients. In distributing these funds, there are mechanisms for providing medical device assistance, including:

- a) KL Lazismu RS Roesmani accepts requests for medical device assistance from the patient's family both orally and in writing supported by data in the form of photo copies of KTP and KK.
- b) Amil conducted interviews with the patient's family regarding the family's economic conditions, including: income, debt, living conditions, family educational needs, and various other expenses. And amil also conducted interviews in terms of family religiosity from the aspect of understanding and observance of family worship.
- c) Amil validated the patient's family data as a result of the interview, by conducting a survey to the patient's family home and also carrying out documentation as an archive.
- d) The management of the Lazismu KL held a meeting to make a decision, be assisted or rejected.
- e) Amil informed the answers of the Management of KL Lazismu RS Roesmani to the patient's family regarding the assistance or rejection of the patient's application for assistance.
- f) If it is agreed to be assisted, the amil prepares the procurement of medical devices according to the needs of the applicant.
- g) Symbolically handing over assistance to families, photos were taken as documentation and socialization was also held regarding the medical equipment assistance provided.
- h) Amil carries out routine control of the patient's development and also the medical devices that are lent.

*Analysis of Interview Results*

Table 1. Analysis of Interview Results

PATIENT	MEDICAL DEVICES ASSISTANCE	INTERVIEW EXCERPT
Sriyani's mother	Oxygen tube	Before getting HD help, Mrs. Suryani often went back and forth to Roesmani Hospital and also asked for oxygen treatment. But after getting the help of an oxygen cylinder, when he experienced shortness of breath, he calmed down because he could get oxygen at home and Mrs. Suryani also did routine HD in a week so that her condition was getting better than before. Even though the process of applying for the tools to be given was rather long, Mrs. Suryani was happy because the Roesmani Hospital made sure that mustahik deserved assistance and were greatly helped by this program. Mrs. Suryani hopes that in the future she can help more people in need.
Mr Dalyono	Oxygen tube	Mr. Dalyono is often worried if he has shortness of breath suddenly, especially during long trips. After getting the help of medical devices from Roesmani Hospital, Alhamdulillah I got better and did the HD routine twice a week. Mr. Dalyono understands that the process is slow because when the distribution is made one to another. He saw that some of his HD friends around him had not received this assistance because the information was still minimal, and there were also patients who were reluctant to apply for help.
Mr. Jauhari	Digital Tension	After receiving Medical Equipment Assistance in the form of a Blood Pressure Monitor, Mr. Jauhari did routine HD twice a week so that his condition was getting better. Mr. Jauhari felt that this interview was quite in-depth regarding family economic data so that it was right on target in distributing this medical device assistance, the presentation was sufficient to educate regarding medical devices and so on. Mr Jauhari was assisted in this program but some of his friends still lacked information about this medical device assistance so he advised that the information be disseminated widely.
Mr Suwardi	Digital Tension	Before getting help from medical devices, Suwardi could not check his own blood pressure at the hospital so it was out of control. After getting the medical device assistance, he was able to prepare before doing HD. He does routine HD every 2 times a week. Mr. Suwardi understood that the Commonwealth needed data on his family so an interview was held. For the performance, it is quite neat because it goes together with the others and can be said to be socialization. Mr. Suwardi hopes to speed up the process of distributing the aid because some of his friends really need this assistance in the near future, such as oxygen cylinders.
Sri Budiarti's mother	Wheel chair	Even though Mrs. Sri Budiarti was still assisted by her child when moving around, it was greatly helped by getting the help of this medical device. Mrs. Budiarti admits that the interview is still complicated, but for her performance at home so that the family is not corrupt. Mrs. Sri Budiarti hopes to monitor the provision of this assistance program so that the beneficiaries do not forget this service.

PATIENT	MEDICAL DEVICES ASSISTANCE	INTERVIEW EXCERPT
Ruminah's Mother	Oxygen tube	Mother Ruminah's child admits that her mother is no longer able to carry out activities after being given the assistance of this medical device. Although still with the help of his uncle who had been told how to do it, if his mother had shortness of breath, his uncle would help his mother swiftly. According to Anak Ibu Ruminah, the interview was normal because the condition of her family paid attention to her, so she did what was used as a condition for getting help. The housewife's daughter hopes that this program will continue, and believes that there are still many people out there who need it more.
The younger brother of Mr. Agung Riyadi	Oxygen tube	Even though Mr. Agung Riyadi's condition is still the same after the provision of this health assistance, at least it is resolved more quickly. In the interview, Mr. Agung Riyadi's younger brother was pleased with the information that if a non-Muslim patient, funds are taken from infaq funds, it does not include zakat funds from one of the ashnaf. For the performance, it was late because it didn't coincide with the others, but they were still being taught how to use the tools. Mr. Agung Riyadi's younger brother hopes that this program information will be disseminated again.
Mother Ismiyati	Digital Tension	After receiving this assistance, Mrs. Ismiyati routinely has HD twice a week and is more consistent in checking her blood pressure without the hassle of coming to the puskesmas. According to Mrs. Ismiyati, this assistance program is very helpful, making it easier and socializing. Mrs. Ismiyati hopes that this program can be sustainable so that more people can benefit from it.
Suharti's mother	Oxygen tube	Prior to receiving this assistance, Suharti's mother often could not sleep because her illness recurred at night. After receiving the assistance of this medical device to carry out routine HD 2 times a week, he was greatly assisted by this assistance program. Mrs. Suharti hopes to speed up the process of distributing this Aid and this program will get even better.
Amil Lazimu RS Roesmani		According to Amil Lazimu RS Roesmani, in the distribution process, we are very careful in determining the mustahik who wants to be assisted, must really fall into the category of eligible to be assisted, besides that we conduct a survey and also validate the results of interviews with prospective mustahik . The procedures have been effective even though the process is a bit long but can be accounted for, and your usual compilation will be improved in the future so that more programs are carried out and help more people in need.

This assistance program is very effective for people who can't afford it, especially the eight ashnaf groups. In the distribution of medical device assistance, there were several complaints from patients who received this assistance. As the process of distributing medical device assistance is still taking a long time, there are even some patients who are not aware of this medical device assistance program. So that the performance of the RS Roesmani KL can be further improved so that many people need this medical device assistance program.

### CONCLUSION AND SUGGESTIONS

As we know that zakat is an obligation for all Muslims who are able and have enough wealth. In realizing the goal of maximizing zakat funds, Roesmani Hospital has several programs according to Service Work Indicators (IKAL) which have been regulated by the Semarang city lazismu office. The zakat fund is almost 80% of employee salary deductions each month and the remaining 20% comes from alms and infaq. One of the main programs is Medical Devices assistance. This assistance is given to patients who meet the criteria with the mechanism set by Roesmani Hospital. The assistance is in the form of oxygen tube medical equipment, digital blood pressure, and wheelchairs.

The government should issue more credible regulations to support programs to improve the people's economy through zakat. To KL RS Roesmani should be more active in conducting outreach and education to increase zakat receipts in the medical device assistance program. Community leaders should help Roesmani Hospital in providing enlightenment to the community so that they can support programs to improve the people's economy through zakat.

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