

Analysis of the Role of Zakat in Eradicating Poverty (Case Study of the Medan City Yatim Mandiri Foundation)

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Abstract Poverty is a major problem that is certainly experienced in a developing country, one of which is Indonesia. This means that poverty is a condition where someone cannot meet their basic needs. Welfare is something that can be felt by someone in their life where they feel their life is fulfilled and sufficient without any burden and pressure. This study aims to determine the role of zakat as a tool or intermediary in poverty alleviation in the city of Medan. This research method uses a qualitative method with a descriptive analysis approach. The type of data collected uses interview data at the Yatim Mandiri foundation in the city of Medan. The results of the study revealed that the Laznas Yatim Mandiri zakat program in the city of Medan has proven effective in improving the welfare of mustahik. With a collaborative approach between education, health, and economic empowerment, this foundation has succeeded in improving the standard of living of mustahik and reducing poverty.

Keywords: Zakat, Poverty, Medan Independent Orphans

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INTRODUCTION

In general, poverty is a condition where a person or group of people are unable to fulfill their basic rights to maintain and develop a dignified life (Priambodo, 2021; Hartoyo & Sulistyowati, 2023; Rahman et al., 2021). The concept used by BPS and several other countries is the ability to meet basic needs (basic needs approach), so that poverty is a condition of economic inability to meet basic food and non-food needs (measured from the expenditure side). Poor people are people who have an average per capita expenditure per month below the Poverty Line (GK), which is obtained from the results of a survey (sample). The poverty figures released by BPS are macro data and are the results of Susenas (National Socio-Economic Survey) which shows the percentage of poor people to the total population in an area. The poverty line in the city of Medan has decreased, the poverty rate in the city of Medan in 2021 was 193.03 40 people, in 2022 it was 187.74, and in 2023 it was 187.28 people.

| Year | Presentation |
|------|--------------|
| 2021 | 8,34 % |
| 2022 | 8,07 % |
| 2023 | 8,00 % |

Source: Official News of the Central Statistics Agency of Medan City

In 2024, there were 7.94 percent of poor people (people with per capita monthly expenditure below the poverty line) in Medan City. This percentage decreased by 0.06 points

when compared to the percentage of poor people in 2023 of 8 percent. The poverty line in Medan City increased from IDR 651,901 per capita per month in 2023 to IDR 695,295 per capita per month in 2024. The average gap in expenditure of each poor person to the poverty line (P1) in Medan City increased from 0.92 in 2023 to 1.09 in 2024. This indicates that the average expenditure of the poor tends to move away from the poverty line in 2024. Judging from the distribution of expenditure among the poor (P2) in Medan City, it also increased from 0.19 in 2023 to 0.26 in 2024. It can be said that the disparity in expenditure among the poor in Medan city in 2024 is greater when compared to 2023.

One way to help alleviate poverty according to Islamic law is to grow zakat. In addition to its spiritual dimension, zakat can also function in social and economic dimensions (Alhashmi, 2024; Herianingrum et al., 2024; Sevinç & Bulut, 2022). Zakat is one of the pillars of Islam that forms Islam, including in the *maaliyah ijtimaiyyah* worship which has a strategic position to build the economic welfare of the community (Juliana & Marliyah, 2023; Marliyah & Sari, 2021). The vertical function of zakat is to worship Allah (*hablumminallah*) and the form of worship is horizontal (*hablumminannas*).

The Medan City Yatim Mandiri Zakat Amil Institution is a social institution that focuses on collecting and managing ZISWAF funds (Zakat, Infaq, Shadaqah and Waqf) and other grant funds, both from individuals, groups, companies or Islamic institutions and distributing them professionally by emphasizing educational programs for the independence of orphans as a distribution of superior programs (Yatim, 2024; Widyanata & Nasirun, 2022; Soehardi, 2023; Saragih, 2024; Siregar et al., 2023; Setiawan & Soewarno, 2024).

The programs in Yatim Mandiri include: economic empowerment programs, health programs, education programs and humanitarian programs. In these programs, they use consumptive and productive models, both traditional consumptive, creative consumptive and conventional productive and creative productive, this is done according to the needs and requests of the beneficiaries (Nurbaiti, et al., 2023; Fharadilla & Muhtadi, 2023; Rahmat, 2024).

Theoretical Study

Zakat has several meanings in terms of language. According to Wasith in Saedi et al. (2024), the word zakat is the basic word (*masdar*) of *zaka* which means blessing, growing, clean and good. Sukmawati (2024) states that zakat means *nama'* (fertility), *thaharah* (purity), *barakah* (blessing). Zakat is one of the important instruments in Islam that aims to reduce poverty and improve social welfare (Sari et al., 2023; Kamrizal & Nenengsih, 2021). By focusing on Yatim Mandiri, this study can highlight how zakat directly helps orphans and the poor who are in great need of help. This study can describe the real impact of zakat-on-zakat recipients, especially orphans and poor families. This will show the effectiveness of zakat as a tool for economic empowerment and improving the quality of life. Zakat institutions have an important role in managing and distributing zakat effectively.

According to Hamidi et al. (2021), zakat institutions that operate professionally can increase public trust and increase the amount of zakat collected. Case studies on institutions such as Yatim Mandiri show how zakat-based programs can significantly change the living conditions of *mustahik*, especially in the context of empowering orphans and the poor. Usman (2021) stated that in essence zakat is worship. Worship is everything that is done in order to obey Allah SWT. Zakat can be used as a barometer of a person's obedience before Allah SWT. stated that zakat has an important position for a Muslim. For someone whose wealth has met the requirements for zakat, it is obligatory to pay zakat, so that if they do not do it, the person's Islam is not perfect and is even categorized as disobeying Allah's command. Based on several studies related to "Analysis of the Role of Zakat in Alleviating Poverty (Case Study of Independent Orphans in Medan City).

In a journal entitled "The Role of Zakat in Alleviating Poverty", it is explained that the Role of Zakat in alleviating poverty aims to create concern for the *aghniya'* to pay zakat and give alms. By realizing an economic order that allows for the birth of a fair distribution system, encouraging

the birth of concern from the haves (aghniya') towards the poor, needy, dhu'afa' and mustadh'afin. One form of concern for the aghniya' is their willingness to pay zakat and give alms.

In the journal entitled "The Influence of Productive Zakat on the Welfare of Mustahik at the East Java Independent Orphanage Institution", it is explained that the distribution of zakat has benefits for mustahik to develop these funds by increasing production results or buying equipment that is lacking to open their business and proving that the development of their business can provide an increase in zakat potential for increasing zakat potential in providing business capital in the form of productive zakat.

In the journal entitled "Efforts of Zakat Institutions in Alleviating Poverty (Comparative Study: LAZIS Al-Haromain, Indonesia Ziswaf Center and Rumah Yatim Yogyakarta)", it was found that the programs in the three zakat institutions that were the samples of this study have not been able to alleviate poverty directly, but the programs that are being attempted are still heading in that direction, namely poverty alleviation (Muhammad & Soemitra, 2023). However, the program carried out focuses on what is the root of poverty itself, namely education and health.

Related to the title of the author's research entitled "Analysis of the Role of Zakat in Alleviating Poverty (Case Study of Medan Independent Orphans)" is about the impact of zakat on underprivileged families, especially orphans through independent orphan programs that directly focus on poverty alleviation such as education programs, economic empowerment, direct assistance, health with the aim of improving the welfare of the community (Mulyawisdawati & Nugrahani, 2019).

It can be concluded that the author's research is different from other journal references, namely the author's research focuses on helping orphans and the poor through Medan independent orphan work programs.

METHODS

The approach method in this study is qualitative descriptive research, which describes data and information based on actual observations. Qualitative research is fundamental and naturalistic or natural in nature, and cannot be carried out in a laboratory, but in the field. This study emphasizes understanding the context and meaning contained in the phenomenon being studied. Types of Data This study uses two types of data: Primary Data: Primary data was obtained through direct interviews with several informants, namely the Head of the Foundation Branch, ZIZSCO, and Program Staff at the Alms Institution of the Medan City Yatim Mandiri Foundation. This interview aims to obtain information about the implementation of the zakat program and its impact on beneficiaries and the management of zakat funds. Secondary Data: Secondary data was obtained from relevant journal articles, annual reports, and other related documents published by the Medan City Yatim Mandiri Foundation. This data is used to enrich the analysis and provide a broader perspective on the background and existing practices.

RESULTS AND DISCUSSION

The National Zakat Institution (LAZNAS) is a system that contains many messages of social justice, overcoming inequality, raising the dignity of Muslims and overcoming the limitations of society due to economic problems. Therefore, socialization in fostering community welfare among people with limitations must continue to be intensified by LAZNAS Yatim Mandiri. Yatim Mandiri is an institution formed by the community and stands in the midst of society, as an institution that functions to collect zakat funds.

Zakat is intended for 8 groups, while infaq and shadaqah are not limited in their use. In practice, in the orphan empowerment program of the Yatim Mandiri zakat institution. First, zakat can help the poor to meet their basic needs such as clothing, food, and shelter. That way, zakat can help improve people's standard of living and reduce poverty. Yatim Mandiri chooses to focus on empowering and building the values of independence of orphans and the poor. In Islam, the

concept of zakat, infaq and shadaqah has actually been explained in the Qur'an. Based on the results of interviews conducted at Yatim Mandiri Medan:

Interview with the Head of the Medan Yatim Mandiri Foundation Branch

Question: What is the mechanism for collecting and distributing zakat at the Medan Yatim Mandiri Foundation? Is there a structured system for collecting zakat? How is zakat distributed to mustahik (zakat recipients)? Answer: The Medan Yatim Mandiri Foundation has a structured mechanism for collecting and distributing zakat to ensure that zakat is managed properly and on target. The following is a general overview of the mechanism:

Receipt System the Mandiri Yatim Foundation receives zakat from various sources, both individuals and companies. Collection is carried out through various channels, such as bank transfers, direct donations at branch offices, and collection through volunteers or special donation programs. The foundation actively educates the public about the importance of zakat through campaigns on social media, seminars, and other activities to raise awareness of the obligation of zakat. In addition to manual collection, Yatim Mandiri also utilizes digital platforms to make it easier for the public to pay zakat, including secure and verified online services.

Data Collection and Verification of Mustahik

Prospective zakat recipients (mustahik) can register themselves or be registered by other parties to receive assistance. The data collected includes identity, economic conditions, and number of family dependents. After registration, Yatim Mandiri conducts verification to ensure that prospective mustahik truly meet the criteria as zakat recipients, such as destitute, poor, or orphans. Zakat is distributed directly to verified mustahik in the form of cash or basic necessities. Yatim Mandiri also often holds direct zakat handover events in various locations. In addition to direct distribution, zakat is also distributed through special programs, such as educational scholarships for orphans, business capital assistance, skills training, and health assistance.

Yatim Mandiri Foundation provides transparent reports on the use and distribution of zakat to muzakki (zakat givers) as a form of accountability. Yatim Mandiri continues to monitor the mustahik who have received assistance to ensure that the zakat given brings sustainable benefits. Periodically, the foundation evaluates the zakat distribution program to improve the effectiveness and efficiency in helping mustahik. With this structured mechanism, the Medan Yatim Mandiri Foundation ensures that the zakat collected can be distributed appropriately to those who are entitled, so that it can help ease the burden of those in need.

Interview with the Head of the Medan Yatim Mandiri Foundation Branch

Question: What programs are implemented by the Medan Yatim Mandiri Foundation that focus on poverty alleviation? Are there any education, health, economic empowerment, or direct assistance programs? How effective are these programs in improving the standard of living of mustahik? Answer: The Medan Yatim Mandiri Foundation runs several programs that directly focus on poverty alleviation. These programs include: We have the Mandiri Achievement Scholarship program that provides financial support to orphans from underprivileged families. In addition to scholarships, we also provide skills training and tutoring to improve the quality of their education. Zakat can also help improve the quality of education in the community by providing assistance in the field of education such as building schools and providing textbooks.

In this way, zakat can help improve the level of education in the community and create an intelligent and educated society. Through the Mandiri Health Service program, we provide free health checks, medical assistance, and nutritional assistance for orphans and their families in need. This program aims to ensure that our mustahik have access to adequate health services. Zakat can also help improve public health conditions by providing assistance in the health sector such as medicines and medical equipment. In this way, zakat can help reduce mortality rates and prevent the spread of disease.

We run the Mandiri Sejahtera program which provides business capital assistance and skills training to orphans and underprivileged families. This program helps them to start or develop small businesses so that they can increase family income. In addition to the above programs, we also provide direct assistance such as basic food packages, clothing, and other basic necessities, especially at certain times such as the month of Ramadan and before Eid al-Fitr. Question: How effective are these programs in improving the standard of living of mustahik?

We always conduct evaluations to ensure the effectiveness of the programs we run. Based on the data and feedback we receive; these programs have proven to be quite effective in improving the standard of living of mustahik. For example, through the economic empowerment program, many families are now able to stand on their own and no longer depend on assistance. The education program has also helped many orphans to continue their education to a higher level, which in turn will increase their chances of getting better jobs in the future. We believe that collaborative efforts between education, health, and economic empowerment are key to breaking the chain of poverty. Of course, this is a long-term process, and we are committed to continuing to support our mustahik until they are truly independent.

Interview with Zakat, Infaq, Shadaqah, and Corporate Social Responsibility Officer (ZIZSCO) Yayasan Yatim Mandiri Medan

Question: How does zakat distribution impact the welfare of orphans and the poor in Medan? Is there a significant improvement in the quality of life of those who receive zakat? How does zakat play a role in improving access to education and health? Answer: -The distribution of zakat that we do at Yayasan Yatim Mandiri Medan has a significant impact on the welfare of orphans and the poor. Through programs funded by zakat, we have seen positive changes in their lives, especially in terms of access to basic needs such as education and health. Orphans who previously had difficulty continuing their education can now go to school in peace, while poor families receive assistance that helps them escape poverty. Yes, there is a significant improvement in the quality of life of the mustahik who receive zakat. One of the indicators that we monitor is the increase in academic achievement among orphans who receive scholarships.

In addition, many poor families who were previously in difficult economic conditions are now starting to show improvements, especially those who have received business capital assistance through our economic empowerment program. Zakat plays a very important role in increasing access to education and health. The zakat funds that we manage are allocated to various programs that focus on these two sectors. For example, in the field of education, zakat is used to provide scholarships, tutoring, and school material support. This allows orphans who were previously at risk of dropping out of school to continue their education. In the health sector, zakat is used for free health service programs, including routine check-ups and medical assistance. This is very helpful for our mustahik, especially those who have limited access to proper health services. With this support, their health is better maintained, which ultimately also contributes to improving the overall quality of life. Overall, zakat distributed through our foundation is one of the main instruments in reducing social inequality and improving the welfare of mustahik in Medan.

Interview with Program Staff of Yayasan Yatim Mandiri Medan

Question: How does the foundation evaluate the success of the zakat program they run? Are there any specific indicators or metrics used to measure the effectiveness of the zakat program? Does the foundation conduct survey or research to determine the impact of the zakat program on recipients? Answer: -At Yayasan Yatim Mandiri Medan, evaluating the success of the zakat program is a very important process and is carried out periodically. We have a structured monitoring and evaluation system to ensure that the zakat program we run achieves the goals that have been set. Evaluation is carried out by collecting data from the field, interacting directly with beneficiaries, and analyzing program progress reports periodically.

Yes, we use several indicators and metrics to measure the effectiveness of the zakat program. Some of the main indicators we use include: Measured from changes in the economic conditions of mustahik, such as increased family income after receiving business capital assistance. Educational Achievement: We monitor the academic development of orphans receiving scholarships, such as report card grades, school attendance, and participation in extracurricular activities. This is measured through access and acceptance of health services by mustahik, as well as changes in their health conditions after receiving health assistance. We also measure the level of satisfaction of mustahik with the assistance provided through satisfaction surveys and direct interviews. Yes, we routinely conduct surveys and research to measure the impact of the zakat program that we run.

This survey is conducted by collecting feedback from mustahik, both qualitatively and quantitatively. For example, we conduct surveys related to the level of welfare before and after receiving assistance, as well as in-depth research on the long-term impact of the zakat program on the education and health of orphans. The data we obtain from these surveys and research are very valuable for improving and developing the program in the future. With this comprehensive evaluation approach, we strive to ensure that every rupiah of zakat distributed truly provides maximum benefits to its recipients and has a positive impact on improving their quality of life.

Interview with Program Staff of Yayasan Yatim Mandiri Medan

Question: What are the challenges faced by Yayasan Yatim Mandiri in managing zakat for poverty alleviation? Are there any obstacles in terms of funding, management, or distribution? How does the foundation overcome these challenges? Answer: Managing zakat for poverty alleviation certainly does not come without various challenges. One of the main challenges we face is ensuring that the zakat collected is sufficient to meet the needs of the programs we run. In addition, another challenge is ensuring that the distribution of zakat is right on target, so that it can really reach those who need it most. Yes, we face several obstacles in all three aspects. In terms of funding, the main challenge is the fluctuation in the amount of zakat collected, especially outside the month of Ramadan or when the community's economic conditions are unstable.

This can affect the smooth running of the program, especially long-term programs such as education scholarships and economic empowerment. On the management side, the challenge is ensuring that all administrative and operational processes run efficiently and transparently. We must continue to update the systems and technologies used for zakat management to keep up with the times and the needs of the community. For distribution, the challenge is to ensure that zakat really reaches those who are entitled in an effective and efficient manner. We need to consider geographical and logistical factors, especially when it comes to reaching mustahik in remote or hard-to-reach areas. To overcome funding challenges, we strengthen campaigns and education to the community about the importance of zakat, and utilize digital platforms to make it easier for donors to distribute zakat. We also strive to expand our network of cooperation with various parties, including companies and communities, to increase the amount of zakat collected.

In terms of management, we continue to increase the capacity of the team through training and development, and adopt the latest technology for data management and distribution processes. Transparency and accountability are always our priorities, so that donors feel confident that the zakat they give is managed well. For distribution challenges, we conduct detailed area mapping and work with local volunteers to ensure that zakat can arrive on time and on target. In addition, we also implement strict monitoring and evaluation to ensure that the distribution process runs according to plan. With this approach, we strive to ensure that every challenge that arises can be overcome properly, so that the zakat that we manage can truly be beneficial for poverty alleviation in Medan. Here is the Financial Report of Yatim Mandiri Kota Medan:

Performance

Table 1. Receipts and Distribution in December 2021

| Reception | |
|--------------------------------|----------------|
| Receipt of Zakat Funds | 1.136.815.294 |
| Receipt of Infak/Sadaqah Funds | 8.869.121.807 |
| Receipt of Bound Funds | 127.101.000 |
| Receipt of Death Funds | 304.626.251 |
| Total Receipts | 10.437.664.352 |
| Last Month's Balance | 1.022.050.109 |
| Available Funds | 11.459.714.461 |
| Distribution | |
| Education Program | 7.633.682.915 |
| Health and Nutrition Program | 1.688.988.932 |
| Da'wah Program | 588.518.539 |
| Humanitarian Program | 323.757.742 |
| Economic Program | 386.118.511 |
| Number of Distribution | 10.621.066.639 |
| Remaining Balance | 838.647.822 |

Table 2. Receipts and distribution in December 2022

| Reception | |
|--------------------------------|---------------|
| Receipt of Zakat Funds | 916.844.704 |
| Receipt of Infak/Sadaqah Funds | 5.618.834.346 |
| Receipt of Bound Funds | 57.010.000 |
| Receipt of Death Funds | 82.427.833 |
| Total Receipts | 6.675.116.883 |
| Last Month's Balance | 2.365.380.738 |
| Available Funds | 9.040.497.621 |
| Distribution | |
| Education Program | 4.403.895.225 |
| Health and Nutrition Program | 355.450.758 |
| Da'wah Program | 2.417.337.063 |
| Humanitarian Program | 180.330.839 |
| Economic Program | 99.317.480 |
| Number of Distribution | 7.456.331.365 |
| Remaining Balance | 1.584.166. |

Table 3. Receipts and distribution in December 2023

| Reception | |
|--------------------------------|----------------|
| Receipt of Zakat Funds | 872.997.382 |
| Receipt of Infak/Sadaqah Funds | 5.860.074.362 |
| Receipt of Bound Funds | 40.178.944 |
| Receipt of Death Funds | 37.086.800 |
| Total Receipts | 6.810.337.488 |
| Last Month's Balance | 986.266.452 |
| Available Funds | 7.796.603.940 |
| Distribution | |
| Education Program | 3.787.157.856. |
| Health and Nutrition Program | 722.246.801 |
| Da'wah Program | 2.356.523.041 |
| Humanitarian Program | 168.541.888 |

| | |
|------------------------|---------------|
| Economic Program | 122.648.352 |
| Number of Distribution | 7.157.117.948 |
| Remaining Balance | 639.485.992 |

Source: www.yatimmandiri.org

Role

Zakat as an instrument for poverty alleviation is an obligation for Muslims who have economic ability. In the context of poverty alleviation, zakat functions as one of the resources that can help meet the basic needs of those who are less fortunate, especially orphans, the destitute, the poor, and the dhuafa.

The role of Zakat Institutions such as Yatim Mandiri Medan as an institution that focuses on empowering orphans and the dhuafa, has an important role in managing zakat. This institution uses the zakat received for various programs, such as educational assistance, health, economic empowerment, and direct assistance for orphans and their families. Through these programs, zakat can help reduce poverty by providing access to education and skills training. The zakat given is not only in the form of consumptive assistance but is also given in the form of business capital or skills training for orphans or dhuafa families. This aims to make them economically independent in the long term, so that they can escape the trap of poverty.

Most of the zakat received by institutions such as Yatim Mandiri Medan is used to help orphans in terms of education, be it scholarships, school fees, or procurement of learning tools. Education is one of the main keys to eradicating poverty, because it can provide opportunities for children from poor families to have a better future. The distributed zakat has succeeded in reducing the poverty rate in Medan, especially among orphans and the poor. For example, by looking at the level of education graduation, the success of orphans in getting jobs, or improving the welfare of poor families after receiving zakat assistance.

CONCLUSION

Zakat is an important instrument in Islam to help improve social welfare and reduce economic disparities. LAZ Yatim Mandiri, especially in Medan City, has run various empowerment programs for mustahik (zakat recipients), such as economic, educational, health, and direct assistance programs. These programs have proven quite effective in improving the standard of living of mustahik, where many families who were previously in difficult conditions can now be more economically independent, and orphans have the opportunity to continue their education. Periodic evaluations show a significant increase in the quality of life of mustahik, both in terms of education, health, and economy. This foundation also runs a structured and transparent zakat collection and distribution mechanism, with verified mustahik data collection and the use of digital platforms to make it easier for the public to donate. Despite facing challenges such as fluctuations in zakat funds and distribution to remote areas, LAZ Yatim Mandiri continues to strive to overcome these obstacles through efficient management and educational campaigns to the public. With a collaborative approach that integrates education, health, and economic empowerment, LAZ Yatim Mandiri is committed to helping eradicate poverty in Medan City and providing long-term positive impacts for beneficiaries.

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