



# Strategic Zakat Management for The Socio-Economic Empowerment of Converts: A Study of Amil Zakat Institution

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## ABSTRACT

This study aims to determine the concept of empowering converts through zakat philanthropy funds carried out by amil zakat institutions in improving the welfare of converts, and to analyze the impact of empowering zakat on converts in Indonesia. In general, this research can provide benefits to the community regarding the management and empowerment of zakat for converts, and become material for information and consideration, both conceptually, theoretically and programs for managing zakat funds at amil zakat institutions. The methodology used in this research is through a qualitative descriptive analysis with a comparative approach, while the object of this research is the National Amil Zakat Agency and the Arimatea Amil Zakat Institute related to the management of zakat and the empowerment of converts in Indonesia. Data collection techniques in this study were carried out by interviewing informants, direct observation and documentation. The data obtained in this study were processed qualitatively and analyzed systematically in relation to the observation of written data. The results of this study indicate that there is a collaboration in empowering zakat for converts carried out by the two amil zakat institutions, where both have various strategies in their management, such as exchanging data on converts in Indonesia, collaboration related to converts' economic activities in the form of direct assistance or development of household economics, and provision of capital to small businesses. The impact of implementing zakat for converts is to gain specific and sustainable reinforcement in the fields of religion, education, and economic improvement.

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## Introduction

The philosophy of zakat in Islam serves as a fundamental mechanism for promoting social welfare and empowering the underprivileged to achieve economic well-being. As a financial instrument grounded in faith, zakat plays a pivotal role in supporting community development

and reducing inequality. Therefore, the effective utilization of zakat funds requires collective attention and commitment from all stakeholders, particularly the *muzaki*, who fulfil their religious obligation, and the amil zakat institutions, which are entrusted with managing and allocating these funds. These institutions must formulate and implement appropriate policies and strategic approaches to ensure that zakat is effectively collected, managed, and distributed among the *mustahik* (eligible recipients). Proper zakat management, when executed professionally and transparently, can significantly enhance social welfare and contribute to economic empowerment (Hafidhuddin, 2002).

In practice, amil zakat institutions employ various methods to ensure optimal zakat management. One of the prominent strategies in empowering converts involves not only providing economic support but also strengthening their faith through continuous mentoring and religious guidance. Economic vulnerability remains one of the major challenges faced by converts in Indonesia, often compounded by their limited understanding of Islamic teachings. This condition necessitates holistic empowerment efforts that address both financial and spiritual dimensions to prevent the risk of religious relapse. Such challenges can be effectively addressed through a serious and professional approach to zakat management, recognizing zakat as a potential source of sustainable funding for social justice and equitable economic distribution. As a form of worship that is frequently mentioned alongside prayer, zakat embodies both spiritual devotion and social responsibility. It is an obligatory act for Muslims who possess wealth exceeding the *nishab* (minimum threshold) and have maintained it for one lunar year (*haul*). Ultimately, the goal of zakat is to realize justice, equity, and shared prosperity within society (Rafik, 2004).

Indonesia as a country with the largest Muslim population in the world, has a potential zakat of 327.6 trillion rupiah originating from 237.53 million Muslims in the country (Puskas Baznas, 2021). With the high income of zakat in Indonesia, it can be a solution to the problems faced by converts related to the economy that often befalls them. Even so, many of them have not received zakat assistance from amil zakat institutions; this could be due to the lack of attention from zakat institutions towards converts. When the converts decide to pledge and acknowledge Islam, they make himself experience many changes within themselves, their family, and their environment. People who have converted to Islam have experienced a great inner struggle and have very mature considerations. He must submit his heart, soul, and body to be able to accept and believe in the new truth. In addition, it must consider the economic and social aspects as a consequence of the choice (Fuadah, 2020). Therefore, many converts struggle to defend their beliefs from various kinds of tests, whether from family, environmental or economic trials. Every convert has different problems; some of them find difficulties in carrying out Islamic religious teachings, such as

carrying out the five daily prayers, fasting Ramadan, implementing zakat, and social interaction etc. Others do not know about the teachings of Islam at all (Supriadi, 2018). Thus, converts need attention, affection, invitation, and guidance from people or institutions that are focused and able to strengthen their condition, both in faith and financially. The existence of zakat for converts can strengthen them in embracing Islam.

In the Qur'an, it is explained that there are eight groups who are entitled to receive zakat, where one of them is the converts. This is in accordance with the Quran at Surah Taubah verse 60; *"Zakah expenditures are only for the poor and for the needy and for those employed to collect (zakah) and for bringing hearts together (for Islam) and for freeing captives (or slaves) and for those in debt and for the cause of Allah and for the (stranded) traveler – an obligation (imposed) by Allah. And Allah is Knowing and Wise"*. The treatment of converts is more complex, apart from being entitled to receive zakat due to their entry into Islam, then they have the right to become *mustahik*, or due to their circumstances, such as poverty, debt, etc. This makes the Amil Zakat Institution have a different strategy in managing zakat for converts, both in its distribution and empowerment. Therefore, researchers tried to identify strategies for empowering converts through zakat carried out by amil zakat institutions, as well as the impact of implementing this empowerment, and the factors that hindered the distribution of zakat in empowering converts.

From the description of the background above, the researcher identifies the problems, which are:

1. The Amil Zakat Institution, as an institution appointed to manage zakat funds in Indonesia, has different management in managing these funds, especially in the distribution and empowerment of converts. Many of the converts have not received these funds, so a strategy is needed in terms of managing zakat so that it can be in accordance with the achievement targets.
2. Zakat is a potential source of funds for the welfare of the people and a solution to the economic problems of the people. Various strategies for empowering the people have been carried out by Amil Zakat institutions through this fund. It is necessary to know how the impact of the implementation of zakat empowerment, especially for converts to Islam in Indonesia;
3. Converts are one of the groups entitled to receive zakat, but several amil zakat institutions have not maximized their distribution for them, both in a consumptive and empowering manner. It is necessary to know what factors inhibit the distribution of zakat in empowering converts.

Etymologically, the word zakat comes from the word *zaka-yuzaki*, which means growing, blessing, clean and good (Anis, 1972). According to Lisan al-Arab, the basic meaning of zakat when

viewed in terms of language is holy, growing, blessing, and tested (Ibn Mandzur, 1995). All these meanings are used in the Qur'an and Hadith. The terminology for the meaning of zakat has been responded to with several meanings: According to the Syafi'iyah, the definition of zakat is a name of property or entity that is issued according to specified conditions. As for the Hanafis, zakat is defined as making some special assets the property of a special person, which is determined by the shari'ah because of Allah. Meanwhile, according to the Malikis, zakat is giving out a special portion of special assets that have reached the *nisab* (quantity limit that obliges zakat) to people who are entitled to receive it or *mustahik* (Zuhaili, 2011).

The legal basis for the meaning of zakat in language and terms is closely related, that every asset for which zakat has been issued will be holy, clean, good, blessed, growing and developing, this is in accordance with the word of Allah in the Qur'an surah At-Taubah verse 103: *"Take, (O, Muhammad), from their wealth a charity by which you purify them and cause them increase, and invoke (Allah's blessings) upon them. Indeed, your invocations are a reassurance for them. And Allah is Hearing and Knowing"*. The position of zakat in Islam has a high rank; apart from always being accompanied by the command to pray in the Quran, zakat is also part of the third pillar of Islam based on shohih hadiths. For example, the hadith of Gabriel when he asked the Prophet Muhammad PBUH a question: "What is Islam?" The Prophet replied: "Islam is a pledge that there is no God but Allah and Muhammad is Allah's Messenger, establishing prayers, paying zakat, fasting during Ramadan, and going on pilgrimage for those who can carry it out" (Narrated by Bukhari). This order is inseparable from the importance of the obligation of *zakat*, which is always mentioned and aligned in the Quran with the prayer command. People who perform prayers and zakat will always be praised, while those who leave it will be threatened with various threats. Warnings against people who do not pay zakat are not only in the form of painful punishments in the hereafter, but there are also punishments in this world (Qordhawi, 1991). As explained in authentic hadith:

1. People who do not pay zakat will be struck by hunger and long drought.
2. If zakat assets are mixed with other wealth, then the wealth will be destroyed.
3. People who do not pay zakat can be punished with fines and can even be fought and killed.  
As was done by Abu Bakr after the death of Rasulullah PBUH, where many disobedient Arab tribes did not want to pay zakat and only wanted to pray. Abu Bakr's statement: "By Allah, I will fight anyone who discriminates zakat from prayer".

That is the meaning of zakat and its position in Islam. Some things that need to be considered are that zakat is one of the provisions of Allah for each of his servants regarding property issues, because Allah makes property a means of life for all mankind, so it must be used for the common good to create a benefit.

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Provisions for the allocation of zakat distribution for *mustahik* zakat have been detailed in the Quran at Surah Taubah verse 60 which is famous for the eight *asnaf*. Allah said “*Zakah expenditures are only for the poor and for the needy and for those employed for it and for bringing hearts together (for Islam) and for freeing captives (or slaves) and for those in debt and for the cause of Allah and for the (stranded) traveller, an obligation (imposed) by Allah. And Allah is Knowing and Wise*”. From this verse, we can determine the main ideas that can be used as a basis for reformulating the policy of distributing zakat:

1. Allah has determined that eight *asnaf* are entitled to receive zakat and must be given all of them; may not come out of it.
2. Allah does not set a fixed amount between each part of the eight *asnaf*.
3. Allah does not stipulate that zakat must be distributed immediately after the zakat collection period, and there is no provision that all zakat collection must be distributed in its entirety.
4. Allah does not stipulate that the assets handed over must be in cash or in kind;
5. The distribution of zakat must be educative, productive, and economical, so it is hoped that the recipients of zakat will become *muzaki* (people who pay zakat).

The position of converts in zakat, which is stated in Surah Taubah verse 60 above, Allah has explained that among the groups entitled to receive zakat are converts. Converts are a group that attempts to be embraced, attracted, and strengthened in their hearts in Islam because their faith is not yet stable or to reject the disasters that they might cause to Muslims and take advantage of that might be used for their interests. Other scholars provide an understanding of converts as a group of people whose hearts are persuaded to join Islam, or so that they refrain from committing crimes against Muslims, or people whose services are expected to help and defend Muslims (Sayyid Sabiq, 2009). The scholars differed in determining the position of converts as recipients of zakat. According to Imam Syafi'i, converts are:

1. People who have just converted to Islam, whose faith is not strong;
2. An influential Muslim in his people who is still a disbeliever, and we hope, if he is given zakat, other people from his people will convert to Islam.
3. A Muslim who influences an infidel, if he is given zakat, we will be protected from the crimes of the infidel under his influence;
4. People who reject crime or people who are anti-zakat.

According to Imam Hambali, he believes that converts are people who influence them, while there is hope that they will convert to Islam or are afraid of their crimes, or Muslims who have hopes that their faith will strengthen, or there is hope that other people will convert to Islam

because of their influence. Meanwhile, according to Imam Maliki, converts are infidels who have hope of converting to Islam, or Muslims who have just embraced Islam. Specifically, the Malikiyah and Hanabilah scholars argue that people who have just converted to Islam and infidels who tend to convert to Islam fall into the category of converts (Zuhaili, 2011).

*Arimatea* is an institution owned by Muslims in Indonesia which is engaged in the field of special preaching to other people in fortifying the movement to destroy the faith of a Muslims. This institution preaches to non-Muslims about a religion that is straight and in accordance with nature. Bearing in mind that Islam is a universal religion, which can be a solution to the problems of the people, teaches peace and justice, so this information can invite the sympathy of adherents of other religions to further deepen that Islam brings peace. For this reason, Arimatea became an open organization, its management structure consisted of various elements of society and even many converts were moved to join it. In carrying out its da'wah mission, *Arimatea* formed an amil zakat institution called LAZ *Arimatea* to support the da'wah mission, which often requires funds in its implementation.

As the National Zakat Agency (BAZNAS), which is an official institution formed by the government based on the Decree of the President of the Republic of Indonesia No. 8 of 2001 which has duties and functions in collecting and distributing zakat, infaq, and alms (ZIS) at the national level. The role of BAZNAS as an institution authorized to manage zakat nationally was strengthened by the enactment of Law Number 23 of 2011 concerning Zakat Management. In this Law, BAZNAS is stated as a non-structural government institution that is independent and responsible to the President through the Minister of Religion (Presiden RI, 2011). In terms of carrying out Islamic da'wah and channelling zakat funds to converts, BAZNAS has formed a division known as the BAZNAS convert centre (MCB), this program is a movement of the Distribution and Utilization Division which has the task of providing guidance and assistance to converts according to the demands of Islamic law to become Muslim and Muslimah *kaffah* (Baznas Yogyakarta, 2020).

This research used a qualitative descriptive analysis with a comparative approach. The objects of this study are the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institute Arimatea. The variable that will be examined are the concept of zakat management carried out by the two institutions in empowering converts in Indonesia through zakat philanthropy funds. The population of this study were converts who received zakat assistance through BAZNAS or LAZ Arimatea. Data collection method is through the interview, questionnaire, and field documentation which are the list of the questions that reveals the variables and self-reflection rubric. Data validity used the content validity and data triangulation, verification, and FGD (Focused Discussion Group). The technic of analysis data used descriptive analysis technic by



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showing the result of specific data.

## **Discussion**

### **The Role of Amil Zakat in Zakat Management**

Zakat has been clearly explained in its use in the Quran surah At-Taubah verse 60, and it has unique characteristics that distinguish it from conventional fiscal instruments. When compared with other social fund instruments, zakat has advantages in terms of its use. Zakat appears as an alternative instrument in effective poverty alleviation and is more concerned with the welfare of the community. Apart from the aspect of its use which has been determined by Islamic law, zakat has broad instruments and scope, ranging from agricultural products, animal husbandry, gold and silver deposits, commercial trading activities, and mining goods extracted from the bowels of the earth. In contemporary fiqh, zakat is also taken from all income generated from assets or work expertise. Thus, the potential for zakat becomes so great and becomes an important basic capital for financing poverty alleviation programs. Therefore, the role of amil zakat is needed to regulate all administrative procedures for managing zakat assets and reporting the results.

According to the majority of scholars amil zakat is an officer who takes care of all zakat issues, such as people who collect zakat funds, write down the amount of incoming and outgoing funds, record the remaining funds that have been managed, maintain zakat assets, and distribute these funds to *mustahik* (people entitled to receive zakat). As for its relation to the management of zakat in Indonesia, it is regulated based on Law Number 23 of 2011 Article 1 Chapter 1 of 2011 concerning Technical Guidelines for Zakat Management (Presiden RI, 2011). Based on these regulations, it is explained in Articles No. 7 & 8 that zakat management organizations consist of two types: Amil Zakat Agency (BAZNAS) and Amil Zakat Institutions, both have different roles in its management, while BAZNAS represents the government and the other represents various institutions or organizations in Indonesia such as LAZ Arimatea. In this case the state or institution is obliged to appoint or regulate people who meet the requirements to become amil zakat. In Law number 23 of 2011 in chapter I article 3 it is stated that the management of zakat is aimed at:

1. Improving services for the community in paying zakat in accordance with religious demands
2. Improving the function and role of religious institutions in realizing social welfare and social justice
3. Increasing the usability of zakat.

Related to the implementation of zakat management, there are several tasks that must be carried out by amil zakat:

1. Collecting data on *muzaki* and *mustahik*, coaching and assistance, collecting and receiving zakat, compiling the administrative and managerial system of the collected zakat funds.
2. Utilizing the collected data on *mustahik* and *muzakki*, mapping the *mustahik* needs, and determining the distribution, then conducting ongoing coaching for *mustahik* who receive zakat funds.

Globally, the flow of tasks carried out by amil zakat in optimizing the management of zakat funds can be seen in the following figure:



**Figure 1.** Tasks flow management of zakat

These tasks must be carried out by amil zakat in managing zakat assets optimally. By carrying out this task, amil zakat is included in the zakat recipient group, not merely a personal matter that is handed over to them by the *muzaki*, but as a professionalism in the management of zakat. The reality in this modern era is that the amil group will be more optimal if it is played by an intermediary system, or it can be called an Amil Zakat Institution (both government amil and zakat institutions managed by a certain organization). then in terms of institutional regulations in the management of zakat funds can at least fulfill several things:

1. Amil zakat are all parties who act to manage zakat funds related to the collection, storage, maintenance, recording, and distribution of zakat assets. They are appointed by the Islamic community to collect and distribute zakat as well as other tasks related to zakat, such as raising public awareness about zakat laws, explaining the characteristics of property owners who are subject to the obligation to pay zakat, storing, maintaining, and investing zakat assets in accordance with the provisions stipulated in Islamic law.
2. The amil zakat are entitled to receive a share of zakat according to the amil quota given by the party who appointed them. Note that this portion does not exceed the proper wages even though they are not among the poor, and with an emphasis so that the total salary of the amil and administration costs is not more than 1/8 zakat or 12.5%. On the other hand, amil zakat are not allowed to accept bribes, gifts, or grants in the form of money or goods.
3. The tasks entrusted to the amil zakat must be in accordance with their expertise and meet the requirements set by the fiqh scholars, such as being Muslim, being honest, and knowing the law of zakat, etc.
4. The agency that appoints and issues a license to operate a zakat agency is obliged to carry out supervision in carrying out the task of controlling the amil zakat. Therefore, an amil



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zakat must be honest and responsible for the zakat assets in his hands and be responsible for replacing damage caused by carelessness and negligence.

5. Amil zakat officers should have Islamic ethics in general, such as being friendly, kind, honest, and responsible. Furthermore, they must be able to explain the importance of zakat in creating social solidarity and be able to distribute zakat as soon as possible to *mustahik*.

Referring to law No. 23 of 2011 concerning Zakat Management, Amil Zakat Institutions are required to be able to apply the principles of good organizational governance which are based on Islamic law with the following principles:

1. The element of Benefit, which means that in the implementation, collection, distribution and utilization of zakat or other assets such as Infaq and alms, must be able to provide benefits for Muslims and all elements of society in realizing prosperity and justice.
2. The element of justice, which means that the implementation of the distribution and utilization of zakat and other assets (infaq and alms) must be carried out based on databases compiled in an orderly and regular manner by the Zakat Management Agency.
3. The element of openness, which means that in the implementation of the collection, distribution and utilization of zakat and other assets (infaq and alms) must be carried out under the supervision of the Zakat Management Agency and the public and published through print or electronic mass media.
4. The elements of Accountability, which means that the implementation of the collection, distribution and utilization of zakat and other assets (infaq and alms) must be carried out in an orderly and responsible manner accompanied by auditing by a public accountant.
5. The elements of Legal Certainty, which means that the implementation of the collection, distribution and utilization of zakat and other assets (infaq and alms) must be carried out based on a clear and firm legal rule.

From the explanation above, it can be concluded that Amil is a person or institution that has the task of taking, collecting, maintaining, and receiving zakat from *muzaki*, then distributing it to *mustahik*. With the requirement of Amil Zakat as a *Mukallaf*, which means understanding zakat law well, being honest, trustworthy, having the ability to carry out duties as an amil. The tasks and roles entrusted to him are also very difficult to carry out and cannot be arbitrary, thus the amil gets his right to 12.5% of all collected zakat funds.

### **Zakat Management Strategy by Amil Zakat Institutions Against Converts**

Management of zakat funds requires a management strategy that regulates the collection of zakat funds, utilization, and its distribution to provide prosperity for Muslims. Strategic

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management is a series of managerial decisions and actions that determine the company's long-term performance. Companies need to formulate stages and strategic tools so that companies can grow and develop (Hunger, 2006). BAZNAS and LAZ Arimatea as Institutions that are given the mandate to manage zakat funds, especially for converts, have various strategies in carrying out various programs in their institutions. In improving the welfare of converts in Indonesia, the two institutions have an economic empowerment strategy for converts. Among the achievement strategies are:

1. Optimization of Human Resources: maximizing the potential of existing human resources with all their capacities. This optimization process is carried out by providing guidance and assistance to converts according to the demands of Islamic law to become complete Muslims.
2. Targeted program: make a program that has a clear direction in detail and not sporadically. The examples of program activities that have been carried out by the two institutions are "Gifts for Converts" which is a BAZNAS program, and "Care for Arimatea" which is a sharing program for LAZ Arimatea, both are forms of caring activities in fostering converts to Islam in Indonesia.
3. Clear timeline: completing program targets with time benchmarks in each division. The target for empowering converts on average has a one-year time limit with various implementation programs.
4. Performance measurement and evaluation: measuring program performance by creating key performance indicators (KPI) and conducting monitoring and evaluation processes (Hakim, 2019).

On the other hand, in maximizing the management of zakat funds, amil zakat institutions have a strategy like the development of a company, called the Wheelen and Hunger strategies which include enterprise strategy, corporate strategy, business strategy and functional strategy. This strategy shows how institutions manage internally, improve services to the community and establish cooperation between institutions. This strategy is related to the function of the National Amil Zakat Agency which has planning, implementation, control and reporting on the collection and distribution of zakat funds. This Zakat Fund Management Strategy can be described as follows:

1. Enterprise Strategy

This strategy is related to community views, increasing institutional capacity, and establishing collaboration between institutions, as has been done between BAZNAS and LAZ Arimatea and several other institutions. The implementation of this activity program is closely related to institutions and the community. The program can be seen at BAZNAS

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in obtaining data on converts from the Arimatea Foundation, then conducting direct surveys to convert homes and providing assistance directly through the foundation.

2. Corporate Strategy

This strategy is linked to the institution's mission. BAZNAS as an institution engaged in the management of zakat funds has a mission to become a trustworthy, transparent, professional, and integrated institution. In maximizing the role of zakat in overcoming poverty, ignorance, and backwardness, it is carried out through synergy and coordination with related institutions. For example, in achieving this management mission, BAZNAS increases the capacity of implementing staff and amil by collaborating with the *Arimatea* Foundation which has experience in converting Islam and providing guidance to converts.

3. Business Strategy

This strategy is applied to institutions, how to seize opportunities so that the organization is in the heart of every community, government and muzaki. All divisions in the institution are maximized to create a growing organization. This strategy is carried out through the "gift for converts" and "*Saudagar* BAZNAS" programs. This program is carried out by providing prizes and business capital assistance in coaching converts. It is hoped that after converting to Islam, converts can be independent and have no difficulties in the economy. The need for Islamic study guidance is also provided through the convert center.

4. Functional Strategy

This strategy is an integral part of supporting other strategies, in which this strategy includes the functions of enterprise, corporate and business strategies in relation to maximizing resource productivity to provide individual competencies that provide competitive advantages for institutions.

### **The Impact of Zakat Empowerment Implementation on Converts**

Zakat distribution is divided into two, distribution and empowerment. Distribution is consumptive, tentative, and oriented towards fulfilling the urgent needs of *mustahik* in a short period of time. As for empowerment, zakat distribution activities are productive, empowering and seek to optimize the potential of *mustahik* so that they have good resilience in the long term. Distribution and empowerment both have the same goal, which is to improve people's welfare and alleviate poverty. According to the distribution of zakat carried out by BAZNAS and LAZ Arimatea to converts is generally carried out in two ways: consumptive and productive form. Consumptive zakat is given aiming to meet the basic economic needs of converts with something that can be consumed directly. Zakat in this form is distributed to *mustahik* to meet their needs such as food, shelter, paying debts, etc. This distribution concept is the origin of the function of zakat in Islam,

by giving zakat assets for daily needs. As for productive zakat, zakat funds are given in the form of business capital to empower the recipient's economy, so that converts can carry out their business activities to finance their lives continuously. The distribution with this concept provides many benefits for *mustahik*, some of the benefits are: 1) Encourage converts to be able to have their own business. 2) helping the business development of converts through business capital provided. 3) Encouraging converts towards a better life with increased living income, so that they can meet their needs properly (Nasution et al., 2022).

The results of interviews conducted by researchers with *mustahik* among converts regarding the productive zakat given to them by BAZNAS and LAZ *Arimatea*, show an increase in income felt by *mustahik*, which is around 50% from before they received zakat assistance. This means that productive zakat is very optimal in helping the *mustahik's* economy and has a positive impact on them, where *mustahik* directly feel an increase in their income. Therefore, it can be concluded that the distribution and empowerment of zakat in both ways have a positive impact. With the existence of *zakat*, it can increase income, consumption, and education for converts, as well as reduce poverty and income gaps. Even though the zakat funds collected at Amil zakat institutions are relatively limited, the empowerment of *mustahik* through productive or consumptive zakat programs is still an alternative to provide solutions for the community related to the problem of poverty that occurs in many converts. Thus, *mustahik* become more empowered and more independent. Therefore, zakat can be utilized optimally as a solution in strengthening the economy of converts.

### **Inhibiting Factors in Empowering Converts in Zakat Distribution**

The concept of empowering converts is carried out through the distribution of productive zakat, which is an economic empowerment program. This empowerment takes the form of capital assistance (in the form of cash or goods) for trading and equipment for businesses in earning a living. The distribution of productive zakat is given to *mustahik* in carrying out various types of business activities that can generate long-term benefits and release the economic dependence of the poor from assistance from other parties. This productive zakat recipient must fulfill three conditions; 1) Have a decent productive business. 2) Willing to accept mentoring assignments that function as mentors and 3) Willing to submit periodic business reports every six months (Peraturan Badan Amil Zakat Nasional Republik Indonesia Nomor 3 Tahun 2018 Tentang Pendistribusian Dan Pendayagunaan Zakat, 2018). These three conditions must be fulfilled by *mustahik* to be able to receive productive zakat assistance, which is also a commitment that must be held by them.

Implementation of empowerment for converts carried out by BAZNAS and LAZ Arimatea, is often faced with various problems when providing assistance and coaching. The results of interviews from the two amil zakat regarding the obstacles faced in the process of fostering converts are 1) The difficulty of detecting the honesty of converts, so that it is constrained in obtaining administrative evidence which ultimately has an impact on reports of empowerment results that are not optimal. 2) The allocation of funds distributed by BAZNAS and LAZ Arimatea for converts is very limited, approximately around five hundred rupiah to one point five million rupiah. Even though the funds obtained by the amil zakat institution are very large, the funds for converts are relatively small, most of these funds are allocated to *mustahik* other than converts, so this limited fund affects the management of productive zakat management. 3) The spread of converts in cities is very wide, so it tends to be more difficult to provide guidance and empowerment. For example, if coaching is held, such as weekly and monthly evaluations at one point, not everyone can take part because the distance is quite far and requires transportation funds. In addition, the existence of busy factors and different work schedules makes coaching difficult for them. However, for converts to Islam in the village it tends to be easier because the background of the population is homogeneous, the area coverage is not large, and the jobs in the village are relatively the same.

The empowerment of *mustahik* should be carried out in collaboration between amil zakat institutions and all levels of society together. This is because the problems faced by the community, especially converts in Indonesia, are closely related to a poor culture and weak social capital of a community. Social capital is all resources, both actual and potential, related to the ownership of a network of institutional relations that are based on mutual knowledge and recognition. In this regard, poverty is often thought to influence a convert to increase social capital, coupled with a weak increase in self-potential to better understand and explore religious teachings. So that they need motivation and support from all levels of society to be able to survive in maintaining and practicing Islam.

## Conclusion

Based on this research, both BAZNAS and LAZ Arimatea have made various efforts to empower the economy to improve the welfare of converts in Indonesia. Among the achievement strategies are: 1) Optimizing Human Resources by maximizing existing potential with all capacities possessed. 2) Targeted programs by making programs that have a clear direction in detail and are not sporadic. 3) Clear timeline for completing program targets with time benchmarks for each division. 4) Performance measurement and evaluation by measuring program performance through KPIs and conducting monitoring and evaluation process. The impact of the implementation of zakat for converts is to get strengthening in the fields of religion, education,

and economic improvement in a specific and sustainable manner. Nonetheless, there are obstacles in the economic empowerment of converts; 1) Limited allocation of funds for converts from both BAZNAS and LAZ Arimatea, 2) Difficulty in detecting the honesty of converts in carrying out reporting and administrative processes. 3) The spread of converts in urban areas is very wide, making it difficult for the coaching and empowerment process. In contrast, in the village it tends to be easier because of the homogeneous background of the population.

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