

Management of Zakat, Infaq and Sadaqah Funds in Improving the Quality of Life of Mustahik

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Abstract: one of the goals of national development is to create a just and prosperous society, both materially and spiritually. To support national development goals, the government can collaborate with LAZ/BAZNAS to alleviate poverty with good ZIS (Zakat, Infaq and Sadaqah) fund management, which is expected to be able to improve Mustahiq's quality of life. This research aims to determine the Management of ZIS Funds (Zakat, Infaq and Sadaqah) at LAZISMU Jombang in Improving mustahiq's quality of life. The results of the study show that the management of ZIS funds (Zakat, Infaq and Sadaqah) must refer to PSAK Regulation No. 109 concerning financial accounting, which regulates the recognition, measurement, presentation and disclosure of zakat, infaq and sadaqah transactions. In empowering ZIS Funds (Zakat, Infaq and Sadaqah) by the Law No. 23 of 2011 in the distribution of zakat management to support the ZIS (Zakat, Infaq and Sadaqah) funds received are intended for the eight *asnaf* (fakir, poor, amil, convert, riqab (enslaved person), *gharimin*, *fisabilillah*, *ibn sabil*) group to improve the quality of life of mustahiq through programs namely (1) grebek: prayer for orphans (2) achieving the blessings of fajr alms (3) caring for honorary teachers (4) mentari scholarship (5) disaster alert (6) healthy assistance alms (7) mustahiq rises empowered.

Keywords: Poverty, Quality of Life, Management, Mustahik, ZIS

Introduction

The Amil Zakat Institution, known as LAZ, is an Islamic Philanthropy entity that has an important role in efforts to reduce poverty among all people. Philanthropic Institutions aim to improve the welfare of humanity. The Amil Zakat Institution (LAZ) is part of a social movement that aims to overcome the problem of poverty and promote overall social welfare. Even though the government and society have implemented various programs and solutions to reduce poverty, the poverty rate still needs to decrease significantly. One approach to overcoming this problem is through the application of Islamic economic principles; one of the key

instruments in Islamic economics is Zakat, Infaq and Shadaqah (ZIS).¹ In its role, the Amil Zakat Institution (LAZ) assists such as assistance in the form of consumables generally consumed by the people of Indonesia, including rice, eggs, meat, instant noodles and granulated sugar. Seeing the importance of these commodities, zakat can play a vital role in meeting these needs. This can be done in various ways, including providing direct assistance in the form of these commodities and empowering businesses that produce these commodities through Productive Zakat. Aid directly provides benefits because the commodities consumed by the community, especially food, are short-term solutions that focus on meeting urgent needs that are needed². In this case, the contribution of the Amil Zakat Institution (LAZ) is very helpful and influential in alleviating poverty in Indonesia.

Indonesia has a large gap between the rich and the poor. Poverty in Indonesia has increased during the Covid-19 pandemic. Indonesia is one of the many countries affected by the Covid-19 pandemic. It cannot be denied that the poverty and inequality that occurred in Indonesia existed before the Covid-19 pandemic. The problems of inequality and poverty in Indonesia are problems that the Indonesian state faces every year. The occurrence of the problem of poverty and inequality is triggered by factors that influence it, one of which is the unresponsiveness or inability of every community to face the problems of sudden social and economic change, for example, the coronavirus attack or what is often referred to as Covid-19 which is suddenly hit the country of Indonesia, making the Indonesian people's economic situation worse. In this case, all Indonesian people certainly cannot predict what will happen in the years to come. With this attack, the economic situation in Indonesia became unstable.³

Countries worldwide also continue to face and deal with poverty as a global problem.⁴ The value of poverty and unemployment is increasing; social inequality is becoming more clearly visible due to the decline in the existing socio-economic system in countries worldwide, one of which is

¹ Muhammad Farhan dan Noor Arief, "Peran Lembaga Filantropi Islam dalam Mengentaskan Kemiskinan Warga DKI Jakarta: Studi Kasus BAZIS DKI Jakarta," *Prosiding Seminar Nasional Ekonomi dan Bisnis*, 1. Query date: 2021-03-07 20:32:37 (2017) <<http://ojs.ekonomi-un kris.ac.id/index.php/SNEBIS/article/view/213>>.

² Syaakir Sofyan, "Peran Lembaga Zakat Dalam Pengentasan Kemiskinan Di Indonesia," 2018, 12.2 (2018), 339–64 <<https://jurnal.iainpalu.ac.id/index.php/blc/article/download/374/263>>.

³ Anang Dony Irawan, Al Qodar, dan Purwo Sulisty, "Pengaruh Pandemi Dalam Menciptakan Ketimpangan Sosial Ekonomi Antara Pejabat Negara Dan Masyarakat," *Jurnal Citizenship Virtues*, 2022.1, 251–62.

⁴ Solikhin, *Kemiskinan Di Provinsi Jawa Tengah 2018 - 2021, Apa Saja Penyebabnya?*, 2022, v.

Indonesia.⁵ Compared to the crisis between 1997 and 1998, many institutions and credible individual experts are concerned that the Covid-19 pandemic will not only result in an economic crisis but also an economic depression that will have a bigger, more significant and lasting impact. Long. The Covid-19 pandemic has also significantly impacted the economies of countries in the world. This also affects powerful countries, namely Singapore, Japan, Korea, South Korea, the United States, *etc.*⁶

Based on information taken from the official BPS (Central Statistics Agency) website, point (1) explains that the percentage of poor people in September 2022 was 9.57 poor people and rose to 0.03 in March 2022 but fell to 0.14 poor people from September 2021 (2) In September 2022, there were 26.36 million poor people, and this rose to 0.20 million poor people from March 2022 and fell to 0.14 million poor people from September 2021 (3) In March 2022, 7.50 per cent of the population lived in urban poverty, in September 2022, this figure increased to 7.53 per cent. Meanwhile, 12.29 per cent of the rural poor lived in March 2022, then increased to 12.36 per cent in September 2022 (4). Urban residents increased by 0.16 million in September 2022 compared to March 2022 (from 11.82 million poor people in March 2022 to 11.98 million poor people in September 2022). Meanwhile, the number of poor people living in rural areas increased by 0.04 million poor people during the same period (from 14.34 million poor people in March 2022 to 14.38 million poor people in September 2022 (5)) In September 2022, the poverty line was recorded at IDR 535,547.00 per capita or per month, with a food poverty line of IDR 397,125.00 (or 74.15 per cent) and a non-food poverty line of IDR 138,422.00 (or 25.85 per cent) (6) In Indonesia, poor households had an average of 4.34 members in September 2022. As a result, the average household monthly poverty line is IDR 2,324,274.00.⁷

In this problem of poverty, there must be clear certainty about who belongs to the poor category and who are the objects of receiving assistance from the programs implemented. One is the program in the

⁵ Khoirul Rosyadi, "Kemiskinan dan Kesenjangan Sosial di Jawa Timur Pada Masa dan Pasca Pandemi Covid-19;Refleksi Sosiologis," *Prosiding Seminar Nasional Penanggulangan Kemiskinan*, 1.1 (2021), 1–6.

⁶ Junaedi Dedi dan Salistia Faisal, "*Dampak Pandemi Covid-19 Terhadap Pertumbuhan Ekonomi Negara - Negara Terdampak*," *Simposium Nasional Keuangan Negara*, 2.1 (2020), 995–1115. Hal. 999

⁷ Badan Pusat Statistik, "*Persentase Penduduk Miskin September 2022 Naik Menjadi 9,57 Persen*," *bps.go.id*<<https://www.bps.go.id/pressrelease/2023/01/16/2015/persentase-penduduk-miskin-september-2022-naik-menjadi-9-57-persen.html>> [diakses 16 Januari 2023].

Amil Zakat, Infaq and Sadaqah Muhammadiyah Institutions, often called LAZISMU.

LAZISMU (Amil Zakat, Infaq and Shadaqah Muhammadiyah Institute) is one of the national-level Zakat Institutions that focuses on empowering the community by utilizing funds originating from individuals, institutions/institutions, the business world or other organizations. LAZISMU (Amil Zakat, Infaq and Shadaqah Muhammadiyah Institute) is one of the zakat institutions under the leadership of Muhammadiyah. Muhammadiyah was founded on 8 Dzulhijjah 1330 H/18 November 1912 in Kauman Yogyakarta by K.H Ahmad Dahlan⁸. LAZISMU (Lembaga Amil Zakat, Infaq and Shadaqah Muhammadiyah) was inaugurated by the Minister of Religion of the Republic of Indonesia as the National Amil Zakat Institution through Decree No. 457/21 November 2002 with the enactment of Zakat Law number 23 of 2011, Government Regulation number 14 of 2014 and Decree of the Minister of Religion of the Republic of Indonesia number 333 of 2015, LAZISMU (Lembaga Amil Zakat, Infaq and Shadaqah Muhammadiyah) as the National Amil Zakat Institution has been re-inaugurated through the Decree of the Minister of Religion of the Republic of Indonesia No. 730 of 2016.

The establishment of LAZISMU (Amil Zakat, Infaq and Sadaqah Muhammadiyah Institute) was motivated by two factors: (1) There is the fact that the Indonesian state is afflicted by increasingly rampant poverty, there is ignorance and indicators of human development for the Indonesian state are still very low and all of this results in creating an order weakened social justice (2) Because zakat is believed to be able to provide assistance in supporting social justice, human empowerment and zakat can eradicate poverty.

The establishment of LAZISMU (Lembaga Amil Zakat, Infaq and Shadaqah Muhammadiyah) is planned as an organization that manages zakat as a solution to developing social problems. With a work culture that is reliable, skilled and straightforward, LAZISMU (Lembaga Amil Zakat, Infaq and Shadaqah Muhammadiyah) strives to develop itself into a Zakat Institution that is trusted in the long term and has strengthened public trust. With a spirit of creativity and development, LAZISMU (Lembaga Amil Zakat, Infaq and Shadaqah Muhammadiyah) generally

⁸ Mayangsari Istikomah dan Wisnu, "Lembaga Amal Zakat Infaq Dan Sadaqah Muhammadiyah (LAZISMU) Dalam Perkembangan Ekonomi Di Gresik Tahun 2010-2020," *Avatara, e-Journal Pendidikan Sejarah*, 11.1 (2021): 76

creates useful programs that can answer the difficulties of progress and social problems of developing communities.⁹

LAZISMU (Amil Zakat, Infaq and Sadaqah Muhammadiyah Institute) is located in several areas, one of which is in the Jombang region. Because basically, LAZISMU (Amil Zakat, Infaq and Sadaqah Muhammadiyah Institution) in carrying out its programs is encouraged by the existence of a Multi-Line Organization, namely the Unitary Organization of Zakat Institutions, which are spread throughout the region (locale/city based), which makes LAZISMU strengthening programs (Institutions Amil Zakat, Infaq and Sadaqah Muhammadiyah) are ready to reach all districts in Indonesia in a fast, centralized and on target manner.¹⁰

Based on information taken from the official website of the BPS (Badan Pusat Statistik) for Jombang Regency, it showed that points (1) In 2018, there were 120.19 thousand poor people in Jombang Regency, (2) Then it decreased in 2019 to 116.44 thousand people, (3) And increased in 2020 to 125.94 thousand people.¹¹ In this case, with the increase in the poverty rate in Jombang Regency, an effective method and strategy is needed to alleviate poverty in Jombang Regency to improve the welfare and quality of life of the people of Jombang Regency. The way that can be taken is to implement Zakat Management properly and correctly.¹² LAZISMU (Institute for Amil Zakat, Infaq and Shadaqah Muhammadiyah) has a very important role in eradicating poverty in society by using guidance and assistance to *mustahiq*.¹³

Based on previous studies on ZIS (Zakat, Infaq, and Sadaqah) Fund Management, which focused on empowering *mustahiq* in poor household improvement programs in Baznas Lumajang Regency, it was found that in the Management of ZIS Funds in Baznas Lumajang Regency, as much as 12.5% of the funds came from recipients. Zakat and 20% come from Infaq receipts, which support daily operations at Baznas Lumajang Regency in

⁹ Lazismu, "Latar Belakang : mengelola zakat dengan manajemen modern" lazismu.org, 2021.

¹⁰ Lazismujatim, "Latar Belakang, Visi - Misi & Identitas," info.lazismujatim.org.

¹¹ BPSJombang, "Jumlah Penduduk Miskin Kabupaten Jombang (Ribu Jiwa, 2018 - 2020)," [jombangkab.bps.go.id<https://jombangkab.bps.go.id/indicator/23/59/1/jumlah-penduduk-miskin-kabupaten-jombang.html>](https://jombangkab.bps.go.id/indicator/23/59/1/jumlah-penduduk-miskin-kabupaten-jombang.html) [diakses 11 Februari 2023].

¹² Ibid, Hal. 107

¹³ Suwandi Ahmad dan Samri Yenni, "Peran LAZISMU (Lembaga Amil Zakat, Infaq dan Sadaqah Muhammadiyah) Dalam Mengentaskan Kemiskinan Masyarakat Kota Medan," *Management of Zakat and Waqf (MAZAWA)*, 3.2 (2022), 15–30 <<https://doi.org/10.31000/almaal.v2i1.2642>>. hlm. 27

the Poor Household Improvement program.¹⁴ In research on the Zakat, Infaq and Alms Management Strategy (ZIS) in supporting the economic empowerment of the people towards achieving the Sustainable Development Goals (SDGs) during the Covid-19 pandemic, this research emphasizes the effectiveness of the Zakat, Infaq and Alms (ZIS) fundraising stage which has been achieved by utilizing current digitalization. The amount of zakat collected continues to increase from year to year. The management of Zakat, Infaq and Alms (ZIS) through a development approach and capital assistance to Micro, Small and Medium Enterprises (MSMEs) has been going well. One indicator of its success is the change or increase in income experienced by *mustahiq*, who receive productive zakat funds¹⁵. In the same research discussing the Management of Zakat, Infaq and Alms (ZIS) as an effort to improve community welfare in Baznas Jombang Regency, the focus is on the level of welfare or quality of life of *mustahiq* beneficiaries. The results of the research show that the management of ZIS in BAZNAS Jombang Regency has reached an optimal level, as seen from the implementation of the program by the provisions of Law No. 23 of 2011 concerning Zakat Management, as well as paying attention to Sharia principles in the decision-making process, which involves supervision by the Supervisory Board Sharia.¹⁶

Based on the previous studies mentioned above, this research is a new effort in the context of ZIS Fund Management (Zakat, Infaq and Sadaqah). Even though there is a connection in the topic of discussion, this study still has significant differences from previous studies. The main focus of this research is to analyze how the Management of ZIS Funds (Zakat, Infaq, and Sadaqah) at LAZISMU Jombang can improve *Mustahiq's* Quality of Life through various programs in LAZISMU Jombang.

¹⁴ Dewi Khodijah, "Pengelolaan Dana Zakat, Infaq dan Shodaqoh Untuk Pemberdayaan Mustahiq Pada Program Perbaikan Rumah Tangga Miskin di BAZNAS (Kabupaten Lumajang)," *Muhasabatuna: Jurnal Akuntansi dan Keuangan Islam*, 1.2 (2020), 47–62 <<https://doi.org/10.54471/muhasabatuna.v2i2.822>>.

¹⁵ Khavid Normasyhuri, Budimansyah, dan Ekid Rohadi, "Strategi Pengelolaan Zakat, Infaq dan Sedekah (ZIS) Terhadap Pemberdayaan Ekonomi Umat Dalam Pencapaian Sustainable Development Goals (SDGs) Pada Masa Covid-19," *Jurnal Ilmiah Ekonomi Islam*, 8.02 (2022), 1947–62 <<http://dx.doi.org/10.29040/jiei.v8i2.5792>>.

¹⁶ Sakti Labuh Inderayani Eka dan Fahrullah A'rasy, "Pengelolaan ZIS Sebagai Upaya Meningkatkan Kesejahteraan Masyarakat (Studi Pada BAZNAS Kabupaten Jombang)," *Jurnal Ekonomika dan Bisnis Islam*, 5.1 (2022), 106–19.

Method

Research methods are the rules used to determine various themes or topics in determining a title contained in a study.¹⁷ An approach or a scientific method in a research does not leave out the advantages and disadvantages, benefits and disadvantages. In this case, a careful understanding of each approach is required to get the right view and choice.¹⁸

The research uses a descriptive qualitative research type involving two types of data sources. One of them is interviews; this method is used to obtain information or evidence in verbal form. In this case, interviews must be conducted fully to produce strong and comprehensive data.¹⁹ The parties interviewed were the heads of offices and executive bodies from LAZISMU Jombang, those who had relevant knowledge and understanding of the information needed by this study, which became the primary data in this study. Secondary data sources were obtained from LAZISMU Jombang archive files and various literature references, which will provide the basis for the results of this study.

Result and Discussion

Management of ZIS Fund Management (Zakat, Infaq and Sadaqah) LAZISMU Jombang

In the results of an interview conducted with the head of the office, namely Mr. Rony Wijaya, regarding LAZISMU Jombang's ZIS (Zakat, Infaq and Sadaqah) Fund Management, he explained that:

"The management of ZIS Fund Management at LAZISMU Jombang has adapted to the PP (Guidelines and Guidelines) from Central LAZISMU, namely that when managing incoming funds, it is included as ZIS Funds (Zakat, Infaq and Shadaqah), which will later be referred to the rules based on the PSAK Regulations No. 109"²⁰.

¹⁷ Ramdhan Muhammad, *Metode Penelitian*, ed. oleh Aidil Amin Effendy, 1 ed. (Surabaya: Cipta Media Nusantara (CMN), 2021). Hal. 13

¹⁸ Nurdin Ismail dan Hartati Sri, *Metodologi Penelitian Sosial*, ed. oleh Lutfiah (Surabaya: Media Sahabat Cendekia, 2019). Hal. 39

¹⁹ I Made Laut Mertha Jaya, *Metode Penelitian Kuantitatif Dan Kualitatif Teori, Penerapan, dan Riset Nyata*, ed. oleh Fira Husaini, 1 ed. (Yogyakarta: Anak Hebat Indonesia, 2020).

²⁰Rony Wijaya, *Interview* (Jombang, 31 Maret 2023)

By the explanation of Financial Accounting (PSAK No. 109) that regulates the recognition, measurement, presentation, and disclosure of Zakat, Infaq or Alms transactions²¹. He also explained that:

"In PSAK Regulation no. "This 109 LAZISMU (Amil Zakat, Infaq and Shadaqah Muhammadiyah Institution) Jombang is required to record details starting from the type of receipt, a form of donation, muzakki's name and complete address, etc"²².

Therefore, every ZIS Fund (Zakat, Infaq and Sadaqah) that is entered and recorded in the report has been coordinated and knows from which sources the funds have been obtained, whether from ZIS Funds (Zakat, Infaq and Sadaqah) or other funding sources such as DSKL (Other Religious Social Funds). Based on the rules from BAZNAS, the DSKL Funds include Qurban, Fidyah, Nadzhar, Kafarat, Custody and others that are outside the scope of zakat and infaq.²³

Tabel 1.1 :
Recording Report Form

No	Date	Muzakki	Transaction Description	Debt Amount	Receiving Cashier
1	03/08/22	Bpk. Marzuki	Infaq	100,000	ANNISA
2	03/08/22	Bpk. Syaiful	Infaq	100,000	ANNISA
3	03/08/22	Ibu Tutik	Infaq	75,000	ANNISA
4	03/08/22	Bpk. Leli	Orphans	500,000	ANNISA
5	04/08/22	Ibu Frista	Orphans	90,000	ANNISA
6	04/08/22	Ibu Ismiati	Orphans	125,000	ANNISA

²¹ Nasution Surayya Fadhillah, AK Marlyia Fatira, dan Kholil Ahmad, *"Implementasi PSAK 109 Untuk Pengelolaan Zakat, Infaq/Sedekah Pada LAZIS Muhammadiyah Kota Medan,"* El-Barka: Journal of Islamic Economic and Business, 3.1 (2020), 27–50

<<https://doi.org/10.21154/elbarka.v3i1.1759>>. Hal. 33

²² Rony Wijaya, *Interview* (Jombang, 31 Maret 2023)

²³ Baznas, *"Pengelolaan Keuangan Zakat,"* baznas.go.id, 2020 <<https://pid.baznas.go.id/wp-content/uploads/2020/08/Perbaznas-No-5-Tahun-2018-Tentang-Pengelolaan-Kuangan-Zakat-Salinan.pdf>> [diakses 1 Juli 2023].

7	04/08/22	Ibu Yani	Zakat	300,000	ANNISA
8	04/08/22	Bpk. Khotob	Zakat	100,000	ANNISA
9	04/08/22	Ibu Puranita	Zakat	250,000	ANNISA
10	04/08/22	Bpk. Ujang	Zakat	100,000	ANNISA

Source: (Data processed by the author, 2023)

So, in Fund Management, it is mandatory to know the source of incoming funds from any type of fund receipt to make it easier to identify the sources of funds that have been received and received from wherever the source is and to make it easier for the funds to be allocated to anyone who is included in the *asnaf* group.

In connection with receiving funding sources by the LAZISMU Guidelines and Guidelines Chapter XII Finance and Wealth in Article 35 Section 1 concerning Finance ²⁴:

- a. LAZISMU can seek funds from lawful, legal and non-binding sources outside ZISKA with approval and coordination with the Organizational Leaders through the Institution.

In this case, the results of his interview also confirmed that:

"This rule also applies to LAZISMU (Amil Zakat, Infaq and Shadaqah Muhammadiyah Institution) Jombang, which is not permitted or permitted to receive sources of funds originating from terrorists, money launderers or corruptors who want to clean up their assets so that they are not detected by the PPATK (Center for Reporting and Financial Transaction Analysis) or other institutions that deal with eradicating corruption or *money laundering crimes*"²⁵.

This rule applies because LAZISMU (Amil Zakat, Infaq and Shadaqah Muhammadiyah Institute) Jombang is one of the Islamic Philanthropy Institutions which operates through Zakat, Infaq and Sadaqah.

In Management Management, there are several stages, namely:

a. Planning Stage

²⁴ Lazismujatim, "Pedoman Pimpinan Pusat Muhammadiyah Tentang Lazismu 'BAB XII Keuangan Dan Kekayaan Pasal 35 Bagian 1 Tentang Keuangan,'" lazismujatim.org, 2017<<https://lazismujatim.org/wp-content/uploads/2017/04/Pedoman-PP-Muhammadiyah-Tentang-Lazismu.pdf>> [diakses 2 Mei 2023].

²⁵ Rony Wijaya, *Interview* (Jombang, 31 Maret 2023)

Planning is a series of actions that have been planned and will be implemented within a predetermined period. Planning within the Amil Zakat Institution (LAZ) or Badan Amil Zakat (BAZ) has a variety of main focuses. Still, it is related to efforts to improve the economic welfare of *mustahiq*, to direct them towards better economic conditions²⁶.

According to the explanation given by the head of the LAZISMU Jombang office, it can be described as an example: *"By planning the forms of programs that are by the pillars, such as the economic, social and da'wah pillars, humanity, education, health"*²⁷.

He also gives examples such as: *"LAZ (Amil Zakat Institution) needs to have the ability to identify and plan the needs of individuals who will become mustahiq"*.

He also stated that: *"The needs identified must be aligned with the programs set by LAZISMU Jombang"*²⁸.

In this context, it can be concluded that at the planning stage, LAZISMU Jombang identified the needs of *mstahiq* based on the programs that had been prepared. For example, the Grebek: Prayer for Orphans program's relevant needs will differ from those of the Achieving the Blessings of Morning Alms program. With careful planning for the needs of *mustahiq*, it is hoped that it can improve the welfare and quality of life of *mustahiq*.

b. Organizing

The arrangement of the organizational structure in an entity refers to the allocation of work and the responsibilities of the individuals involved in the ZIS organization. In the context of ZIS management and distribution, there are assignments given from parties in positions of authority or leadership²⁹.

In this context, LAZISMU Jombang appoints individuals and assigns responsibilities to them by mutual agreement on the competencies possessed by each individual. As an example expressed in the interview results:

²⁶ Nurma Fitrianna et al., "Pengelolaan ZIS Dalam Upaya Meningkatkan Perekonomian Mustahik (Studi Kasus LAZISMU KL BMT Hasanah Ponorogo)," *Journal of Islamic Philanthropy and Disaster (JOIPAD)*, 1.1 (2021), 55–70 <<https://doi.org/10.21154/joipad.v1i1.3053>>. Hal. 60

²⁷ Rony Wijaya, *Interview* (Jombang, 31 Maret 2023)

²⁸ Rony Wijaya, *Interview* (Jombang, 31 Maret 2023)

²⁹ Yashinta Sari, "Pengelolaan Zakat, Infaq dan Sedekah (ZIS) Di Panti Asuhan Budi Utomo Kota Metro," 2018 <[https://repository.metrouniv.ac.id/id/eprint/573/1/Skripsi Yashinta SarI.pdf](https://repository.metrouniv.ac.id/id/eprint/573/1/Skripsi%20Yashinta%20SarI.pdf)>. Hal. 65

"For example, when there was a distribution of assistance in the Grebek: Prayer for Orphans program, Mas Maulana was chosen to take care of collecting data on the number of orphans living at PAYM (Orphanage for Yatim Muhammadiyah)"³⁰.

In this case, assignments have been determined based on individual abilities and expertise in their respective fields.

c. Implementation

Implementation refers to directing individuals to work by targets that have been planned and determined previously³¹. For example, in the implementation of distribution, this action is adjusted to the program to be implemented, whether it focuses on consumptive or productive assistance³².

d. Supervision

Supervision is carried out in each program unit to ensure they carry out their duties responsibly. Reports from LAZ or BAZ are required as an effort to maintain transparency to the public and as a way to be held accountable for their actions³³.

In the interview, he explained that:

"After the event or distribution activities, we evaluate how the event went on that day, what needs to be improved, and what were the obstacles during the event, both internal and external"³⁴.

In the management of zakat at LAZISMU Jombang, there are stages or parts, namely, planning, organizing, implementing and monitoring. Where in (1) Planning, planning programs by the pillars and identifying *mustahiq* needs based on the program being held; (2) Organizing, selecting/appointing each individual based on their abilities and expertise based on mutual agreement; (3) Implementation, in this case guiding and directing individual parties to carry out tasks and be responsible for what has been assigned by the leadership, to achieve mutual success (4) Supervision, in this section it can be concluded that it refers to the results of reviewing/evaluating the results of the overall

³⁰Rony Wijaya, *Interview* (Jombang, 31 Maret 2023)

³¹ Ibid, 67

³² Ibid, 60

³³ Ibid, 60 – 61

³⁴ Rony Wijaya, *Interview* (Jombang, 31 Maret 2023)

activities that have been carried out, which contains the process of the event and the obstacles encountered.

By implementing these systematic rules, zakat management can run regularly by expectations, which in turn can improve the quality of life of *mustahiq* through good management. This is because the potential for zakat in Indonesia still has room for improvement. There are 549 National Amil Zakat Institutions (BAZNAS) and 587 active Amil Zakat Institutions (LAZ). One approach to increasing the potential of zakat is to increase the growth and development of more Amil Zakat Institutions/Amil Zakat Bodies, which will increase effectiveness in collecting zakat in the future.

In essence, effective zakat collection has the potential to help reduce poverty and improve the quality of human resources (HR).³⁵.

Tabel 1.2 :
ZIS Fund Collection 2019 – 2022

No	Year	Total Collection Amount
1	2019	Rp. 379. 922. 194,-
2	2020	Rp. 700. 107. 908,-
3	2021	Rp. 1. 607. 682. 595,-
4	2022	Rp. 3. 068. 909. 300,-

Source: (LAZISMU Jombang Annual Report, 2019 – 2022)

The table above shows that the amount of funds raised by LAZISMU Jombang between 2019 and 2022 has continued to increase from the initial fundraising in 2019 of Rp. 379.922.194,- increased to Rp. 700. 107. 908, - in 2020, then increase significantly in 2021 of Rp. 1. 607. 682. 595, - to Rp. 3. 068. 909. 300, - in 2022.

With the continuous increase in Fundraising at LAZISMU Jombang, it is hoped that it can help alleviate poverty in the Jombang Regency area and help the Jombang Regency government to prosper the people of Jombang Regency.

³⁵ Kemenkopmk, "Lembaga Zakat Berkontibusi Dalam Pengentasan Kemiskinan dan Mewujudkan SDM Unggul," 2020 <<https://www.kemenkopmk.go.id/lembaga-zakat-berkontibusi-dalam-pengentasan-kemiskinan-dan-mewujudkan-sdm-unggul>>.

Distribution of ZIS (Zakat, Infaq and Sadaqah) Funds to Improve *Mustahiq*'s Quality of Life

The results of the interviews that were conducted with the head of the office, namely Mr. Rony Wijaya, regarding distribution and ZIS, he explained that:

"LAZISMU (Amil Zakat, Infaq and Sadaqah Muhammadiyah Institute) Jombang in distributing and channelling aid does not look at the group whether the *mustahiq* is from the Muhammadiyah people group or not, because all LAZISMU (Amil Zakat, Infaq and Sadaqah Muhammadiyah Institutions) have an obligation, namely to serve the people as well as LAZISMU (Amil Zakat, Infaq and Sadaqah Muhammadiyah Institute) Jombang"³⁶.

LAZISMU (Institute for Amil Zakat, Infaq and Shadaqah Muhammadiyah) has no mission except humanitarian, social and da'wah. By the strategic policies of LAZISMU (Institute for Amil Zakat, Infaq and Sadaqah Muhammadiyah) Jombang, one of which is social service and da'wah.

However, in this case, LAZISMU (Amil Zakat, Infaq and Shadaqah Muhammadiyah Institute) Jombang also has a system for determining and identifying in advance whether the *mustahiq* is worthy of assisting or not.

He also explained that:

"Regarding the source of eligibility or not, LAZISMU (Amil Zakat, Infaq and Sadaqah Muhammadiyah Institute) Jombang refers to assessment or survey parameters to obtain information about *mustahiq*. In this case, complete data will be accompanied by photocopies of KTP and KK to strengthen the data obtained"³⁷.

LAZISMU (Institute Amil Zakat, Infaq and Shadaqah Muhammadiyah) is a Philanthropic Institution that operates through Zakat, Infaq and Sadaqah, which is related to community service, so it must have a good system to determine whether a *mustahiq* is worthy or not.

He explained again that:

³⁶ Rony Wijaya, *Interview* (Jombang, 31 Maret 2023)

³⁷ Rony Wijaya, *Interview* (Jombang, 31 Maret 2023)

"After obtaining information related to mustahiq, we will first consider whether this mustahiq falls into the incidental or routine category. If it is incidental, then assistance is only provided once, such as a mustahiq on a journey. On the other hand, if the mustahiq is included in the routine category, then initial considerations will provide assistance on an ongoing basis. This helps the funds used to be coordinated to whom the funds are distributed and empowered"³⁸.

Tabel 1.3 :

Total Empowerment of ZIS Funds for 2019 – 2022

Year	Empowerment
2019	Rp. 273. 128. 455,-
2020	Rp. 604. 013. 728,-
2021	Rp. 1. 605. 062. 570,-
2022	Rp. 3. 086. 042. 200,-

Source: (LAZISMU Jombang Annual Report, 2019 – 2022)

In empowering ZIS Funds (Zakat, Infaq and Shadaqah), we need tools to support so that ZIS Funds (Zakat, Infaq and Sadaqah) are channelled to *mustahiq* who need them.

By Law no. 23 of 2011 in article 25 part two: Distribution regarding Zakat Management, it is stated that the distribution of Zakat is prioritized to *mustahiq* and according to Islamic Shari'ah³⁹, So that later, the assistance provided can provide benefits to those who receive it.

The LAZISMU Manual and Guidelines Chapter III Principles and Objectives in Article 5 concerning ZISKA Fund Management aims⁴⁰:

- a. Improving service effectiveness and efficiency in managing ZISKA funds to achieve the aims and objectives of the Organization.

³⁸ Rony Wijaya, *Interview* (Jombang, 31 Maret 2023)

³⁹ Rabitha Daniel, *"Pemberdayaan Dana ZIS (Zakat, Infaq, Shadaqah) Dan Kesejahteraan Sosial (Studi Kasus Pada BAZNAS Kabupaten Serang)"*, 2018. Hal. 680

⁴⁰ Lazismujatim, *"Pedoman Pimpinan Pusat Muhammadiyah Tentang LAZISMU 'BAB III Prinsip Dan Tujuan Pasal 5 Tentang Pengelolaan Dana ZISKA,"* lazismujatim.org, 2017 <<https://lazismujatim.org/wp-content/uploads/2017/04/Pedoman-PP-Muhammadiyah-Tentang-Lazismu.pdf>> [diakses 1 Juli 2023].

- b. Increase the benefits of the ZISKA Fund to realize the welfare of the people and overcome poverty to achieve the goals and objectives of the Association.
- c. Improving the people's economic capacity through empowering productive businesses.

In the distribution of ZIS (Zakat, Infaq and Sadaqah) funds issued and empowered at LAZISMU (Institute Amil Zakat, Infaq and Sadaqah Muhammadiyah) Jombang, by the provisions of the eight *asnaf* which are included in the eligible category. By the Word of Allah SWT in (QS. At-Taubah verse 60)⁴¹:

"Indeed, zakat is only for the needy, the poor, those receiving zakat, whose hearts are softened (converts), to (free) servants, to (free) people who are in debt, for travel, as an obligation from Allah. Allah is All-Knowing, All-Wise." The table for groups entitled to receive zakat, according to the eight *asnaf* groups, is as follows⁴²:

Tabel 1.4:
Asnaf Group Entitled to Receive Zakat

No	<i>Asnaf</i>	Context of Distribution of Zakat
1	Fakir	Zakat is given until it fulfils basic needs and frees people from poverty.
2	Poor	Zakat can be given as far as is needed until a certain limit is reached so that a person is free from poverty and can fulfil their basic needs.
3	Amil	Determined based on considerations of a leader's general good and judgment, but does not exceed a reasonable salary or exceed 1/8 of the amount of zakat.
4	Convert	It is determined based on a leader's assessment and considerations of goodness.
5	Riqab (<i>enslaved person</i>)	A sum of money sufficient to free him from slavery and redeem himself from the zakat wealth.

⁴¹ Hadiyanto Redi dan Pusvisasari Lina, "Efisiensi Pengumpulan dan Pendistribusian Zakat dan Wakaf di Indonesia," *Jurnal Ilmiah Ekonomi Islam*, 8.2 (2022), 2076–82 <<https://doi.org/10.29040/jiei.v8i2.4738>>.

⁴² Makhda Intan Sanusi, "Skala Prioritas Penentuan Mustahiq Zakat Di Lembaga Amil Zakat (LAZ) Ummat Sejahtera Ponorogo," *Lisyabab: Jurnal Studi Islam dan Sosial*, 2.1 (2021), 103–18 <<https://lisyabab-staimas.e-journal.id/lisyabab>>. Hal. 111

6	Gharimin	They are given an amount equal to their debt burden without any additions.
7	Fisabilillah	Donating all or part of the zakat is permissible for ijthad by the caliph's assessment of other zakat recipients.
8	Ibn Sabil	Zakat is given in an amount sufficient to take them back to their home country and cover all travel expenses, no matter whether the amount required is large or small.

Source: (Makhda Intan Sanusi, 2021)

In distributing ZIS Funds, LAZISMU follows five program pillars as guidelines: the Pillars of Education, Health, Economy, Da'wah, and Social Humanity⁴³. In this case, to develop ZIS Funds (Zakat, Infaq and Sadaqah) that are more productive and consumptive, programs are also needed to support the empowerment of ZIS Funds so that they will be more beneficial for mustahiq later.

There are several programs at LAZISMU (Lembaga Amil Zakat, Infaq and Shadaqah Muhammadiyah) Jombang, namely:

1. Grebek: Prayer for Orphans

From the results of interviews that were conducted with Mr. Alfano as part of the program, he explained that:

"This program is an assistance program for orphans in Jombang regional foundations, one of which is a foundation in the Jombang area, namely PAYM (Orphanage Orphanage Muhammadiyah). Groceries depending on mutual agreement)"⁴⁴.

Allah SWT says:

"It is not a virtue to turn your face toward the east and west, but that virtue is to believe in Allah, the Day of Judgment, angels, books, prophets and giving the property he loves to his relatives, orphans, people, poor people, travellers (who need help) and people - people who beg and (free) enslaved people, establish prayers and pay zakat and people - people who keep promises when they promise and people - people who are patient in narrowness, suffering and war. These are the pious people." (QS. Al-Baqarah: 177)

⁴³ Prita Yuliana dan Nasrulloh, "Peran Dan Kontribusi Dana Zakat Sebagai Akselerasi Penanggulangan Kemiskinan Masyarakat Dhuafa Kabupaten Bojonegoro," 5.1 (2023), 37–52.

⁴⁴ Alfano, *Interview* (Jombang, 13 Juni 2023)

Seeing the Word of Allah SWT, giving charity and providing assistance, one of which is meeting the basic needs of orphans, is one of the benevolent behaviours for people who fear Allah SWT by sacrificing personal interests above the interests of others⁴⁵. Likewise, praying with orphans blesses those who support and care for orphans. In organizing the Orphan Prayer Grebek program, LAZISMU (Amil Zakat, Infaq and Sadaqah Muhammadiyah Institute) Jombang often collaborates with other Amil Zakat Institutions to make this program successful. During the implementation of this program, funds have been obtained in the amount of Rp.14.798,000,- with a total of 125 beneficiaries.

Gambar 1.1

LAZISMU Jombang Contribution to the Jombang Grand Alms Event



Source: (Secondary Data, 2023)

2. Reaching the Blessings of Morning Alms

In the interview results, it was explained that:

"Reaching the Blessings of Fajr Alms is a program carried out routinely every Friday when dawn arrives; there is also a dawn study which young preachers will deliver from KMM (Mubaligh Muhammadiyah Corps). "This program assists in the form of vegetables, eggs and tempeh, which will later be given to the morning prayer congregation and mosque administrator"⁴⁶.

So that this program provides consumptive assistance for *mustahiq*; during the implementation of this program, funds have been obtained in the amount of Rp. 3. 510. 700, - with a total of 480 beneficiaries.

He also explained:

⁴⁵ Miss Senee E-sor, "Penerapan Prinsip Al-Qur'an Dalam Memelihara Anak Yatim Di Provinsi Yala Selatan Thailand". (Universitas Islam Negeri Ar-Raniry Darussalam-Banda Aceh, 2020). Hal. 41

⁴⁶ Alfano, *Interview* (Jombang, 13 Juni 2023)

"The program schedule for Reaching the Blessings of the Dawn Alms program is held in 16 mosques or prayer rooms spread across the Jombang area. One of them is located at the Mojowarno Al-Ukhuwah Islamiyah Mosque, Al-Furqon Janti Mojoagung Mosque, Al-Muttaqin Pulo Mosque Jombang and other mosques scattered in the area around Jombang⁴⁷".

The benefits provided by this program are:

- a. Motivating Muslims to perform morning prayers in the congregation.
- b. Empowering the potential of da'i - da'i in carrying out light dawn study activities.
- c. Empowering small and medium vegetable traders (Tebas Lijo) around existing mosques or prayer rooms.
- d. Get the prayers of angels and the morning prayer congregation.
- e. Distribution of morning alms in the early morning of a blessed Friday.
- f. Meet the needs of a family in the morning.

Gambar 1.2

Documentation of the Program to Achieve the Blessings of Morning Alms



Source: (Secondary Data, 2023)

3. Caring for Honorary Teachers

In the interview results, it was explained that:

*"The Honorary Teacher Care Program is specifically for honorary teachers whose monthly salaries are below 500 thousand"*⁴⁸. The assistance was in the form of rice, sugar, noodles, corned beef, chilli pieces, and crackers. But later, the package that will be given can also change according to existing conditions. During the implementation of this program, funds have been obtained in the amount of Rp. 15. 949. 500, - with a total of 143 beneficiaries.

⁴⁷ Alfano, *Interview* (Jombang, 13 Juni 2023)

⁴⁸ Alfano, *Interview* (Jombang, 13 Juni 2023)

This program can help honorary teachers meet their daily needs, such as consumer needs, even though little assistance is provided. Besides being able to share, it can also positively impact Honorary Teachers out there because they feel cared for and happy to receive assistance from LAZISMU (Amil Zakat, Infaq and Shadaqah Muhammadiyah Institute) Jombang.

Gambar 1.3 :
Honorary Teacher Care Program Documentation



Source: (Secondary Data, 2023)

4. Mentari Scholarship

The Mentari Scholarship Program assists students/students currently pursuing elementary, secondary, or high school education and the equivalent. This program provides a monthly/semester education fee that has been adjusted to the level of education of students/students as needed. This program is a new program from LAZISMU Jombang, which will be realized by LAZISMU Jombang in 2023.

5. Disaster Alert

The Disaster Preparedness program assists victims of natural disasters, both donations in the form of goods or donations in the form of money. During the implementation of this program, funds have been obtained in the amount of Rp. 190, 675, 950,- in the form of money and Rp. 117. 181. 700, - included in the donation in kind. In the results of the interview, it was explained that he asserted:

"The number of beneficiaries in this program cannot be determined because this program usually provides direct assistance to the public kitchen logistics department"⁴⁹.

This program is a form of social concern for other people or fellow Muslims/Muslim women when relatives are in trouble.

⁴⁹ Alfano, *Interview* (Jombang, 13 Juni 2023)

A narrated hadith from al-Nu'man bin Basyhir said Rasulullah SAW said:

"You will see the believers in terms of loving one another, loving and caring like one body. If one of the limbs is sick, then the whole body will be awake and hot (also feel the pain)". (by Bukhari)

Seeing this Hadith, humans on this earth are like the same unit. If you think about it, humans are like robots; if one component is not functioning, the other components will also be affected by not functioning. It's the same as humans; if humans are like the same unit, then if one is scratched, all will feel it. This Hadith illustrates that humans should have a spirit of great social concern for other humans, especially as believers. We can certainly feel what our brothers feel. So please help and work hand in hand with us regarding goodness. Because the best of humans are the most useful for others⁵⁰.

6. Alms to Help Healthy

Sedekah Bantu Sehat is a program specifically for *mustahiq* with low financial resources to meet their medical needs. In the interview results, it was explained that:

*"The form of assistance provided can be in the form of medical costs and transportation costs intended for each mustahiq"*⁵¹.

During the implementation of this program, funds have been obtained in the amount of Rp. 2. 250. 000, - with only one *mustahiq* beneficiary data, considering this program is still being implemented.

7. Mustahiq Rises Empowered

The *Mustahiq* Bangkit Berdaya program is a community empowerment program through the productive empowerment of ZIS (Zakat, Infaq and Sadaqah) funds. In the interview results, it was explained that:

"This program empowers *mustahiq* who do have a business or who have talent in entrepreneurship, but they do not have sufficient finances to support their business, and not all *mustahiq* can be empowered; this program only empowers *mustahiq* who have great enthusiasm to continue to progress and be successful."

He also gave examples such as:

⁵⁰ Mukhtar Mukhlis, *Kepedulian Sosial Dalam Perspektif Hadis*, 2021, XXIII. hlm. 85

⁵¹ Alfano, *Interview* (Jombang, 13 Juni 2023)

"The Meraih Berkah Alms Dawn program empowers small vegetable traders located around existing mosques or prayer rooms, but the system used is different from the Mustahiq Bangkit Berdaya program"⁵².

The *Mustahiq* Bangkit Berdaya program is also a new program from LAZISMU Jombang in 2023 and will later be realized in 2023.

With these programs, ZIS (Zakat, Infaq and Sadaqah) funds can be distributed to *mustahiq* who need them. With these programs, ZIS (Zakat, Infaq and Sadaqah) funds will be more productive and wasteful to be empowered by *mustahiq*. With the distribution of wasteful aid and continuous or sustainable empowerment of *mustahiq*, it is hoped that it can improve the quality of life of *mustahiq*. To create good quality, continuous and continuous hard effort is needed to create something good, too.

Tabel 1.5
Data Accumulation Based on the Program

No	Program	Obtaining Funds	Benefit recipients
1	Grebeek: Prayer for Orphans	Rp. 14. 798. 000,-	125 Child
2	Reaching the Blessings of Morning Alms	Rp. 3. 510. 700,-	480 Jama'ah
3	Caring for Honorary Teachers	Rp. 15. 949. 500,-	143 Honorary teacher
4	Mentari Scholarship	-	-
5	Disaster Alert	Rp. 190. 675. 950,- (money) Rp. 117. 181. 700,- (goods)	Coordinated from the center
6	Alms to Help Healthy	Rp. 2. 250. 000,-	1 <i>Mustahiq</i>
7	<i>Mustahiq</i> Rises Empowered	-	-

Source: (Data processed by the author, 2023)

⁵² Alfano, *Interview* (Jombang, 13 Juni 2023)

Conclusion

Based on the overall results of the research description above, it can be concluded that Jombang ZIS Fund Management (Zakat, Infaq and Sadaqah) is by PP (Guidelines and Guidelines) from Central LAZISMU which refers to PSAK Regulation No. 109 by Financial Accounting (PSAK No. 109) which states that to regulate the recognition, measurement, presentation and disclosure of Zakat, Infaq or Sadaqah transactions. Systematic rules start from planning, organizing, implementing, and supervising. (1) Planning, planning programs according to the pillars and identifying the needs of *mustahiq* based on the programs implemented (2) Organizing, selecting/appointing each individual based on their abilities and expertise based on mutual agreement (3) Implementation, guiding and directing individual parties to carry out tasks and being responsible for what has been assigned from the leadership, to achieve a joint success (4) Supervision, referring to the results of reviewing/evaluating the results of all activities that have been carried out, which contains the process of the program and the obstacles encountered. The Empowerment of ZIS Funds (Zakat, Infaq and Sadaqah) is by Law no. 23 of 2011 in Distribution regarding Zakat Management to support ZIS Funds (Zakat, Infaq and Sadaqah) intended for groups of 8 *asnaf* who are eligible to receive ZIS Funds (Zakat, Infaq and Sadaqah) in LAZISMU (Institute for Amil Zakat, Infaq and Sadaqah Muhammadiyah) Jombang so that the ZIS Funds (Zakat, Infaq and Sadaqah) are more productive and wasteful to improve *Mustahiq's* Quality of Life through the following programs: (1) Grebek: Prayer for Orphans (2) Receiving the Blessings of Morning Alms (3) Caring for Honorary Teachers (4) Mentari Scholarship (5) Disaster Preparedness (6) Alms to Help Healthy (7) *Mustahiq* Rise Empowered.

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