

OPTIMIZING THE DISTRIBUTION OF ZAKAT, INFAQ, SHADAQA (ZIS) THROUGH THE BAZNAS PROGRAM ON PROSPERITY LEVELS IN BENGKALIS

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ABSTRACT

Social prosperity is a priority scale in efforts to achieve national development. Until now, the country is still facing problems and difficulties in achieving social prosperity. The Bengkalis Regency said that there was a problem with the high number of people below the poverty line. He said that "the poverty rate in Bengkalis Regency continues to decline every year", "in 2010 it was 8.25%, then in 2022 it was 6.32%, or is in the sixth lowest position of the 12 districts/cities in Riau Province and below the Riau Province average of 6.84% and the national average of 9.57%. The Goal of this qualitative research is to collect data on the best way to optimize the distribution of Baznas zakat, infaq and Shadaqa towards the level of prosperity of ZIS mustahik in Bengkalis Regency. Research data was collected using integrated primary data from observation, documentation and interviews. Triangulation techniques are used to analyze the collected data, which includes adjustment, presentation, drawing conclusions, and verification. As a result, the distribution of Zakat, Infaq, Shadaqa (ZIS) by BAZNAS is very effective. This is because BAZNAS audits Bengkalis Regency's Baznas financial reports every year, and independent auditors are used to carry out the audit. By considering BAZNAS' extraordinary programs such as the Bengkalis Sejahtera Program, Bengkalis Smart Program, Bengkalis Healthy Program, Bengkalis Care Program, and Bengkalis Taqwa Program, it can be concluded that optimizing the distribution of zakat will have a big impact on the prosperity of mustahik in Bengkalis Regency.

Keywords: ZIS distribution, BAZNAS program, Bengkalis prosperity

INTRODUCTION

Several countries agree that achieving social prosperity through implementing sustainable development goals—also known as Sustainable Development Goals (SDGs)—is a shared responsibility to ensure that every level of society feels the positive impact of the country's progress. Funding to implement equitable national development usually comes from the APBN, public assistance, or other sources. As a result, these funds are still insufficient to finance the achievement of the SDGs.¹ The Goal of developing this region through economic empowerment is to achieve social prosperity, which is in line with the fifth principle, "social justice for all Indonesian people."

It is hoped that this goal will lead to sustainable development that will produce sustainable prosperity covering issues such as innovation, climate change, economic inequality, justice, sustainable consumption and peace. Society is expected to achieve social prosperity and reduce disparities through goal setting. To improve social prosperity, secondary or alternative funds are needed. It is hoped that this alternative source will help the government carry out its duties and functions properly. Utilization of alternative funds, on the other hand, is a way for the state and society to work together. From here, zakat, infaq and sadaqah emerged as real forms of social and humanitarian concern.² The Islamic religious doctrine itself is in line with the presence of zakat infaq and sadaqah as alternative sources of funding, as mentioned in the Al-Qur'an, surah at-Taubah verse 60 (9:60).

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ
فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

¹ Sarah Asmalia, Rahmatina Awaliah Kasri, and Abdillah Ahsan, "Exploring the Potential of Zakat for Supporting Realization of Sustainable Development Goals (SDGs) in Indonesia," *International Journal of Zakat* 3, no. 4 (2018): 51–69.

² Ade Nur Rohim, "Social Fund For Sustainable Social Welfare: The Review Of Zakat," *Sosio Informa* 5 (2019).

"Indeed, zakat is only for the needy, poor people, zakat administrators, converts who are persuaded by their hearts, to (free) slaves, people who are in debt, for the cause of Allah and those who are on their way, as a decree required by Allah, and Allah is All-Knowing, All-Wise."

This holy book itself states that everyone who is Muslim must respect it. This shows that zakat funds will continue to be collected because it is necessary or mandatory. It is estimated that the zakat funds that can be collected will continue to increase every year with the hope that the number of Muslim residents will continue to exceed or increase. It is very likely that this large zakat fund will help and support the government budget to overcome poverty and improve community prosperity.

It should be remembered that because the majority of Indonesia's population is Muslim, the ZIS funds that come in are relatively large. It is clear that the amount of ZIS management in our country, especially its direction towards improving prosperity, is very large. Republic of Indonesia Law No.23 of 2011 concerning Zakat Management is attached. The government has formed the National Zakat *Amil* Agency (Baznas) throughout Indonesia to manage and utilize Islamic Zakat (ZIS) funds. Zakat has a very strategic role in minimizing poverty levels and increasing economic growth towards prosperity. other sources of development financing.

One of the focuses in the Islamic economic view is the equalization of the economic conditions of each person. This is demonstrated by the management and distribution of zakat as a way to reduce poverty and increase income in Indonesia. In accordance with Lailatun Nafiah's research³ and Yoghi Citra Prutama's research, which states that zakat is one way to eradicate poverty.⁴Because basically, Indonesian religious law and regulations allow the management of this zakat.

³Lailatun Nafiah, "Pengaruh Pendayagunaan Zakat Produktif Terhadap Kesejahteraan Mustahiq Pada Program Ternak Bergulir Baznas Kabupaten Gresik," *el-Qist: Journal of Islamic Economics and Business (JIEB)* 5.1 (2015).

⁴Yoghi Citra Pratama, ""Peran Zakat Dalam Penanggulangan Kemiskinan (Studi Kasus: Program Zakat Produktif Pada Badan Amil Zakat Nasional," *the Journal of Tauhidinomics* (2015): 93.

In order to further develop existing research on Zakat, Infaq and Sadaqah, researchers are interested in discussing the above titles. Then the researchers formulated several problem formulations, namely: Is the distribution of Zakat, Infaq and Shadaqa carried out by Baznas Bengkalis Regency optimal? What programs does Baznas Bengkalis Regency carry out to improve community prosperity?

Zakat, infaq and shadaqa are concepts of giving in Islam which have noble goals, namely improving social prosperity and helping those in need. This article will discuss the distribution of zakat, infaq and sadaqah as important instruments in achieving social justice and sustainable development. It is hoped that readers can better understand the role of zakat, infaq and sadaqah in improving social prosperity.

RESEARCH METHODS

In this research, qualitative methods are used, namely a descriptive qualitative approach or narrative study. According to Sugiyono,⁵ qualitative methods are research used to examine the condition of natural objects, where the researcher is the key instrument. Creswell states that qualitative research is research that begins with assumptions and the use of a theoretical framework that shapes or influences the study of research problems related to the meaning that individuals or groups impose on social or human problems.

Czarniawska proposed narrative research as a particular type of qualitative design in which narrative is considered as a spoken and written text that tells about events or actions that are connected chronologically. The procedures in this research focus on studying one or two subjects, collecting data through their stories, reporting the results of their experiences, and making reports about the meaning of each experience, and preparing reports on the meaning of each experience described. In this

⁵ Sugiyono, "Metode Penelitian Pendidikan Pendekatan Kuantitatif Kualitatif Dan R&D" (Bandung: Alfabeta, 2013), Hal. 8.

research, researchers collected information from informants or research subjects by adjusting data collection techniques. The information that has been collected is then analyzed to continue with the reporting process.⁶

The author will conduct this research at the Bengkalis Regency National Zakat *Amil* Agency (Baznas), which is located on Jalan Kelapapati Darat, Bengkalis District, Bengkalis Regency, Riau. This location was chosen because Bengkalis Regency has had an *Amil* Zakat Agency since 2000, which was established by Decree of the Bengkalis Regency Number 379/505/2000 regarding its appointment. Until 2009, the Regional Zakat Agency of Bengkalis Regency experienced three changes in management, namely management in 2000-2004, management in 2005-2006, management in 2007-2011 led by Mr. (H. Nurhadi, S.Ag), management in 2011- 2017 this organization was led by Mr (HM Nurnawawi, SH). And the leadership of the Bengkalis Regency National Zakat *Amil* Agency for the 2017-2022 period is led by Mr. (H. Ali Ambar, Lc, M. Pd.I). Apart from that, the formal legal management of ZIS in Bengkalis Regency has been systematically comprehensively networked at the sub-district to village level.

Primary and secondary data are the types of data used in this research. Primary data is data that is extracted directly as the first focus and is related to variables of interest to achieve certain goals. Primary data can only be obtained from research respondents; Other data sources can be obtained from questionnaires distributed online or from several respondents. As for secondary data, government publications, media documentation, websites, scientific journals, and the internet are some examples of secondary data that can be used to support primary data. Researchers used observation methods and documentation materials to collect data. Researchers made observations about the relationship between the distribution of Baznas Zakat,

⁶ John W Creswell, *Mixed-Method Research: Introduction and Application* (Lincoln: Academic Press, 1999).

Infaq, Shadaqa (ZIS) and the level of prosperity of ZIS mustahik in Bengkalis Regency. Researchers also use documentation sources to obtain information and data related to ZIS distribution.

RESULT AND DISCUSSIONS

A. Zakat, Infaq and Sadaqah

Zakat is an obligation of Muslims as stipulated in the Qur'an, the Sunnah of the Prophet, and the consensus of the ulama. It is one of the pillars of Islam which is often mentioned as parallel and in harmony with prayer. Terminologically, zakat itself comes from *isim masdar* from the words *zaka, yazku, zakah*. Therefore, it can be said that the word *zaka*, which means blessing and increase, is the basis of zakat. Some people even say that the meaning of growing and being full does not only refer to wealth, but can also refer to the souls of the people who do zakat. In short, zakat can not only increase income or prosperity, but can also increase the heart or spiritual wealth of those who receive it.⁷

According to the *fiqh* dictionary, zakat means purifying, developing, full, blessed and full of goodness. Zakat is a very different form of worship, apart from containing elements of *ta'abbudi* (servitude) to Allah, it also has a social purpose. This is an act of worship that Muslims must perform in the second year after the Hijriah. Most scholars agree that the Prophets were not obliged to pay zakat because zakat was intended to cleanse themselves of bad actions. The Prophets did not engage in bad deeds, did not own property, and would not inherit property. Zakat is one of the religious characteristics in dealing with

⁷ Sofyan Hasan, *Pengantar Hukum Zakat Dan Wakaf*, Cet. 1. (Surabaya: Al-Ihlas, 1995).

one's property ownership; In this case, it does not exist in other economic systems because only Islam regulates the ownership of these assets.⁸

One of the four wisdoms of obligatory zakat, according to Wahbah al-Zuhaili in Moh. Toriquddin, is to protect property from thieves. Zakat also helps those who are poor and needy. Zakat can also encourage poor people to achieve a decent life and poor people are also encouraged to work with enthusiasm. By doing this, society will be safe from poverty, and the country will be safe from violence and weakness. Zakat also functions to purify the souls of zakat givers from being stingy and stingy, as well as educating them to be generous and participate in their social responsibilities.⁹

The next word is *infaq*, this word comes from the word *anfaqa* which means to spend something in the form of property, for the benefit of something, including people who spend or spend their wealth for religious purposes (QS al-Anfal: 36). Meanwhile, epistemologically, infaq means spending part of one's assets, income or profits for the purposes outlined by Islamic teachings and the public benefit. Muhammad Sahri is of the opinion that infaq is property issued for the public benefit which is issued based on an agreement or decision between people, and the law is different from zakat which is issued based on the decision of Allah SWT. Meanwhile, the allocation of zakat for general benefit is only for the needs of Muslims.¹⁰

Charity is an Islamic teaching that is highly recommended for people who have excess wealth, even though they have fulfilled their zakat obligations. This is because giving has various advantages, as mentioned in several verses:

⁸ Mustafa Edwin Nasution, *Pengenalan Eksklusif Ekonomi Islam* (Jakarta: Kencana Premada Media group, 2007).

⁹ Moh Toriquddin, "Pengelolaan Zakat Produkif Pespektif Maqasid Al-Syariah Ibnu 'Asyur" (UIN Maulana Malik Ibrahim Malang, 2014).

¹⁰ Muhammad Sahri, *Pengembangan Zakat Dan Infak Dalam Usaha Meningkatkan Kesejahteraan Masyarakat* (Malang, n.d.).

first, donating is a characteristic of a pious person (QS al-Baqarah [2]: 3; QS Ali-Imran [3]: 134), second is a characteristic of a person's level of faith. believer (QS al-Anfal [8]:3-4), third is the characteristic of a believer who hopes for eternal profits (QS al-Faathir [35]:29); and fourthly, giving infaq is a characteristic of people who want multiple rewards from Allah SWT (QS al-Baqarah [2]: 262) .¹¹

The next discussion is about shadaqah, in terms of Islamic law, shadaqah is the same as infaq, with all its laws and requirements. The only difference they have is regarding the objects, namely infaq is related to material things, while sadaqah is related to things that are not material. In al-Ahkam's interpretation, the words "cleanse" and "purify" are interpreted as ransom or kafarat for mistakes that have been committed. Because this verse was revealed because there was a friend who did not go to war with Rasulullah SAW and then came to him after the war was over with wealth. At first, Rasulullah SAW rejected it, but after the revelation of this verse he accepted it. In this interpretation, Imam As-Suyuthi states that this incident shows the sunnah law of giving shadaqah for people who make mistakes, although some scholars argue that it is an obligatory law. Sadaqa is not given to certain groups, unlike zakat which is given to the eight ashnaf.¹²

Giving sadaqah is not specifically intended for special groups, in contrast to zakat which is specifically for the eight *ashnaf* groups. In the hadith narrated from Jabir ra, "that a master had freed his slave, while the master had no other property, then the slave was offered to his friend to be bought or ransomed, then bought by Nu'aim bin Abdullah Al-Adawi for eight hundred dirhams, the

¹¹ Abu Ahmad Abdul Fattah, *Bersedekahlah Dan Tunggu Keajaiban Yang Akan Terjadi*, ed. Muhammad Azhar (Solo: As-Salam Press, 2011).

¹² Abdul Halim Hasan, *Tafsir Al-Ahkam*, Cet. 1. (Jakarta: Prenada Media, 2006).

money from the purchase of slaves by the Prophet was given back to the slave owners." Then Rasulullah SAW said:

"Start with yourself, and give charity to yourself. If there is anything left over, then give it to your relatives. And if there is more after your relatives, then this and this." Jabir explained that the person in question is the person in front of you, on your right, and on to your left."

According to Mahalli, this hadith explains the order to give sustenance or sadaqah to oneself, then to family, closest relative, then to other people.¹³

B. BAZNAS Bengkalis Regency

In Indonesia, people increasingly expect the implementation of zakat to be more professional and carried out well. This can be seen from the many Islamic figures who use the idea and opinion that the state must be responsible for zakat. After the government received suggestions from Islamic figures, Law Number 38 of 1999 concerning Management of Zakat and Decree of the Minister of Religion Number 581 of 1999 concerning Management of Zakat, which was refined by Law Number 373 of 2003. With the issuance of these two laws, problems Zakat will gradually end.

When this law was made, people in Bengkalis Regency, most of whom were Muslim, also paid zakat. However, because the practice is still traditional, the amount of zakat paid is not yet known. Muzakki directly pays his Zakat Maal through the largest Asnaf in 120 villages and sub-districts in 11 sub-districts of Bengkalis Regency, which is still by the traditional management. On 30 December 2000, the Bengkalis Regency issued Decree Number 379/505/2000 concerning the appointment of the Regional Zakat *Amil* Agency (BAZDA) Management of Bengkalis Regency for the 2000-2005 term because of the enormous potential for zakat. In accordance with the Decree of the Director

¹³ Ahmad Mudjab Mahalli, "Hadits-Hadits Muttafaq 'Alaih," in *Hadits-Hadits Muttafaq 'Alaih*, Cetakan Ke. (Jakarta: Prenada Media, 2004), 472.

General of Islamic Guidance No. DJ.II/568 of 2014 dated June 5 2014, BAZNAS Bengkalis Regency was officially established.¹⁴

BAZNAS Regency has a vision, namely "To become the main institution for the prosperity of the community in realizing a noble, advanced and prosperous Bengkalis Regency". BAZNAS has established 8 (eight) missions to achieve this vision:¹⁵ (1) "Building a strong, trustworthy and modern BAZNAS as a non-structural government institution with authority in managing zakat"; (2) "Maximizing regional Zakat literacy and increasing the collection of Zakat, Infaq, Shadaqa and Other Religious Social Funds (ZIS-DSKL) in a massive and structured manner"; (3) "Maximizing the distribution and utilization of Zakat, Shadaqa Infaq and Other Religious Social Funds (ZIS-DSKL) to alleviate poverty, improve prosperity and reduce social inequality"; (4) "Strengthening the competence, professionalism, integrity and prosperity of regional Zakat *Amil* in a sustainable manner"; (5) "Modernization and digitalization of regional zakat management with a robust and measurable data-based management system"; (6) "Strengthening the planning, control, reporting, accountability and coordination system for zakat management"; (7) "Building a Partnership between Muzaki and Mustahik with a spirit of mutual help and increasing synergy and collaboration of all relevant stakeholders to develop regional zakat"; (8) "Increasing synergy and collaboration of all relevant stakeholders for regional zakat development".

The collection, distribution and utilization of zakat, infaq and Shadaqa funds is carried out by BAZNAS Bengkalis in a professional and transparent manner. Funds are distributed based on priority taking into account equity,

¹⁴ Tim Baznaz, "Laporan Keuangan BAZNAS Kabupaten Bengkalis 2022," last modified 2022, <https://kabbengkalis.baznas.go.id/keuangan>.

¹⁵ Tim Humas Media Baznas, "Visi Misi BAZNAS," last modified 2023, <https://kabbengkalis.baznas.go.id/baznas-profile>.

fairness and regionalism. Funds are distributed through consumptive and productive mechanisms through the following programs: "Bengkalis Sejahtera Program (Productive Economic Empowerment Assistance, BAZNAS Rice ATM, Cost of Living)". "Bengkalis Smart Program (Educational Assistance, Scholarships for Assisted Students, Scholarships for Santri Assisted by Tahfidz, Operational Assistance for Islamic Boarding Schools)". "Bengkalis Sehat Program (Electricity Installation Assistance, BAZNAS Disaster Response, BAZNAS Active Services, House Rehabilitation, Purchase of Land for Livable Houses, Construction of Livable Houses, Clean Water Program, Drilled Well Program)". "Bengkalis Peduli Program (BAZNAS Da'i in Aqidah Prone Areas, Assisted Islamic Boarding Schools, Development of Prison Residents, Compensation for Converts, Converts Center)". And the last one is "Bengkalis Taqwa Program (Treatment Assistance, Patient Accompanying Assistance, Duafa's Circumcision together, Cataract Surgery, Basic Sanitation / Healthy Latrines, Free Ambulance, Health Social Services)".¹⁶

C. The Influence of Zakat Optimization by BAZNAS on Mustahik's Prosperity

The collection, distribution and utilization of public funds by BAZNAS has gone very well. This can be seen from the annual audit of Baznas Bengkalis Regency's financial reports, which consists of the balance sheet dated December 31 2022, report on changes in funds, report on changes in assets under management, and cash flow report for the year ending on that date, as well as notes to the financial statements consisting of summary of important accounting policies. The optimal collection, distribution and utilization of funds by BAZNAS certainly has a big influence on the prosperity of mustahik. Prosperity is when someone is prosperous, there is no longer poverty,

¹⁶ Baznaz, "Laporan Keuangan BAZNAS Kabupaten Bengkalis 2022."

ignorance, fear or anxiety in their life, and they live in security and prosperity both physically and mentally.¹⁷ Prosperity is always related to material things, and the level of productivity is related to the level of income. As Platama and Mandala argue, other prosperity measures, such as education, health and nutrition, freedom of choice of work, and future insurance, can be seen from the fact that they are not even essential for a better future . Al-Ghazali¹⁸ provides a view of prosperity, namely achieving benefit.

Zakat is a social action that has an impact on the economy and society. Several groups feel the influence of zakat, especially according to Al Imam Al Allamah Abdullah Bin Abdurrahman Bil Fadil Al Hadrami in his book entitled *Almukaddimatul al hadromiyyah* states "the real purpose of zakat is that zakat given to mustahik is able to make mustahik become muzakki, in the sense of "This can have an impact on mustahik, who initially have no income and can have income with business capital assistance which can then improve the prosperity of mustahik."¹⁹

This is supported by research conducted by Ilyasa Aulia Nur Cahya regarding the Role of Productive Zakat Utilization on the Prosperity of Mustahik. Based on the research findings that have been conducted, it can be concluded that mustahik who receive productive zakat business capital assistance distributed by the Zakat Management Organization have a positive impact. in the form of increasing business income. The business carried out is able to improve prosperity holistically, including the material and spiritual aspects of mustahik. This increase in prosperity can be viewed from the aspect

¹⁷ Fahrudin, "Pengantar Kesejahteraan Sosial," in *Pengantar Kesejahteraan Sosial* (Bandung: Refika Aditama, 2012), Hal. 8.

¹⁸ Abdur Rohman, *Ekonomi Al-Ghazali, Menelusuri Konsep Ekonomis Islam Dalam Ihya 'Ulum Al-Din* (Surabaya: Bina Ilmu, 2010).

¹⁹ Al Imam Al Allamah Abdullah Bin Abdurrahman Bil Fadil Al-Hadrami, *Al Mukaddimatul Al Hadromiyyah* (Jakarta: Maktabah At-Thurmusy Littirous, 2017).

of Maqashid Al-Syari'ah which states that human prosperity comes from maintaining religion (*Ad-Diin*), reason (*Al-Aql*), descendants (*An-Nasl*), soul (*An-Nafs*), and wealth (*Al-Maal*).²⁰

CONCLUSION

The collection, distribution and utilization of public funds by BAZNAS is very optimal, this is because BAZNAS annually audits the financial reports of Baznas Bengkalis Regency and the auditors used to audit the finances are independent auditors. Then this optimization certainly has a big influence on the prosperity of mustahik, especially since the programs prepared by BAZNAS are also very good, such as the Bengkalis Sejahtera Program, Bengkalis Smart Program, Bengkalis Healthy Program, Bengkalis Care Program and Bengkalis Taqwa Program. It can be concluded that the optimal distribution of zakat by BAZNAS has a significant and significant impact on the prosperity of mustahik in Bengkalis Regency, so it is hoped that the zakat given to mustahik will be able to turn mustahik into muzakki as mentioned by Al Imam Al Allamah Abdullah Bin Abdurrahman Bil Fadil Al Hadrami in his book entitled *Almukaddimatul al hadromiyyah*.

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²⁰ Ilyasa Aulia Nur Cahya, "Peran Pendayagunaan Zakat Produktif Terhadap Kesejahteraan Mustahik," *Sultan Agung Fundamental Research Journal* 1, no. 1 (2020): 1, <http://jurnal.unissula.ac.id/index.php/safjrj/article/view/7767>.

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