

Exploring the Distribution and Utilisation of Zakat, Infaq and Shadaqah Funds at LAZ and BAZNAS Solo Raya

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ABSTRACT: *Islamic social finance plays a pivotal role in solving social issues by closing the gap between rich and poor. The pandemic has created the opportunity to explore the untapped potential of Islamic social finance in Muslim countries. This study aims to analyse the strategy for distributing and utilising zakat, infaq, and shadaqah funds during the pandemic in Zakat institutions in Solo Raya. The paper adopted a qualitative research method with descriptive and analytical approaches. The data used in this study was obtained through interviews and documentation of seven zakat institutions in Solo Raya, namely BAZNAS Surakarta, BAZNAS Boyolali, BAZNAS Karanganyar, LAZIS Central Java Al Ihsan Surakarta, LAZISMU Surakarta, LAZ DT Peduli Surakarta, and LAZ Solo Peduli. The results of the study indicate that the strategies carried out by LAZ and BAZNAS in Solo Raya during the pandemic varied widely, such as priorities for certain recipients in the distribution of ZIS funds, reducing physical assessment, increasing ZIS fund collection by collaborating with partners, and focusing on their specific programs. This research will reference the literature on zakat, infaq, and shadaqah studies. It can be a consideration for stakeholders and zakat, infaq, and shadaqah institutions in Indonesia.*

Keuangan sosial Islam berperan penting dalam menyelesaikan berbagai permasalahan sosial dengan menutup kesenjangan antara yang kaya dan miskin. Pandemi telah menciptakan peluang untuk mengeksplorasi potensi keuangan sosial Islam yang belum tergali di negara-negara Muslim. Penelitian ini bertujuan untuk menganalisis strategi penyaluran dan pendayagunaan dana zakat, infaq, dan sedekah selama pandemi di lembaga zakat di Solo Raya. Artikel ini mengadopsi metode penelitian kualitatif dengan pendekatan deskriptif dan analitis. Data yang digunakan dalam penelitian ini diperoleh melalui wawancara dan dokumentasi terhadap tujuh lembaga zakat di Solo Raya, yaitu BAZNAS Surakarta, BAZNAS Boyolali, BAZNAS Karanganyar, LAZIS Jateng Al Ihsan Surakarta, LAZISMU Surakarta, LAZ DT Peduli Surakarta, dan LAZ Solo Peduli. Hasil penelitian menunjukkan bahwa strategi yang dilakukan oleh LAZ dan BAZNAS di Solo Raya selama pandemi sangat bervariasi, seperti memprioritaskan penerima tertentu dalam penyaluran dana ZIS, mengurangi penilaian fisik, meningkatkan penghimpunan dana ZIS dengan bekerja sama dengan mitra, dan berfokus pada program spesifik mereka. Penelitian ini diharapkan dapat menjadi referensi dalam literatur tentang kajian zakat, infaq, dan shadaqah. Dapat menjadi bahan pertimbangan bagi para pemangku kepentingan dan lembaga zakat, infaq, dan shadaqah di Indonesia.

Keywords: *Distribution of Zakat, Utilization of Zakat, Zakat, Infaq and Shadaqah.*

I. INTRODUCTION

Poverty remains the main issue in society that needs to be solved. Governments have taken several initiatives to address the issue of poverty (Sidiq & Yayuli, 2020). The central statistical agency (BPS) reported that the percentage of poverty in Indonesia fluctuated in the past years. However, the number of poverty in Solo Raya has increased in recent years, as shown in the figure below:

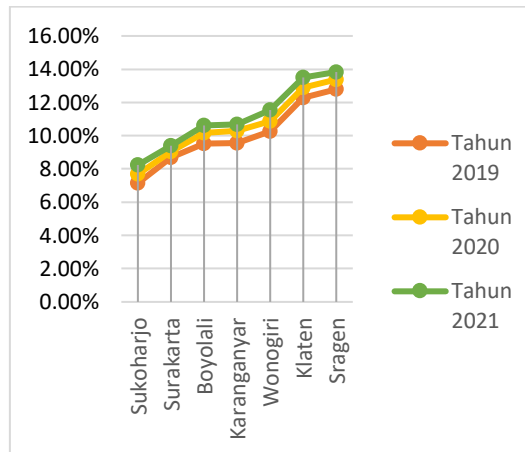


Figure 1. *Percentage of poor population in 2019-2021 in Solo Raya*

The data above indicates that the poverty rate in certain areas of the nation has increased in the past few years. Accordingly, there is a need for a solution to overcome the problem. The Islamic financial system emerged as a solution to the current financial system. As part of the Islamic financial system, Islamic social finance is believed to be among the solutions to overcome social issues such as poverty. Accordingly, zakat is vital in alleviating poverty (Rosyadi, 2020). The National Board of the Zakat Republic of Indonesia (BAZNAS) reported that the potential zakat collection in Indonesia reached IDR 233.8 trillion and IDR 327.6 trillion for 2019 and 2020, respectively. Unfortunately, the realisation of zakat collection is only at 21.7% of its potential with IDR 71.4 trillion (BAZNAS, 2019a, 2019b).

The low number of zakat fund collections is suspected due to some aspects such as religion, society, psychology, and regulation (Syafiq, 2018). The emergence of the COVID-19 pandemic hindered the collection and distribution of zakat funds (WHO, 2021). According to the Law of the Republic of Indonesia number 23 of 2011 regarding zakat management, the distribution of zakat funds is classified into two categories: consumptive and productive. The former offers short-term assistance, such as basic necessities, health services, and scholarships (UU No.23, 2011). Differently, the latter attempts to provide long-term assistance for the beneficiaries by providing capital for developing MSMEs (Ayuniyyah et al., 2017). Accordingly, the distribution of zakat funds by the Amil Zakat Institutions and BAZNAS must conform to the above regulation, shaping the society's trust (Puskas BAZNAS, 2021). However, it is found that most people in Indonesia tend to pay their zakat directly to recipients, as shown in the diagram below:

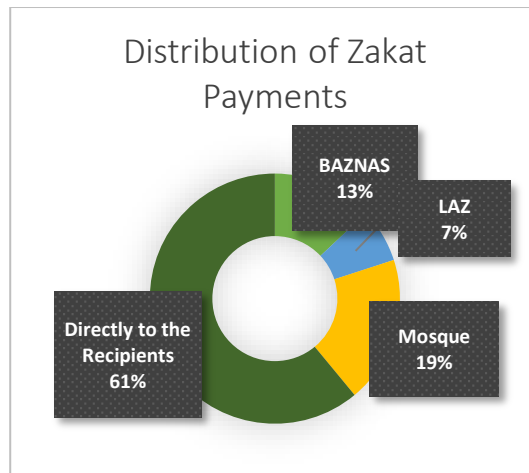


Figure 2. Distribution of zakat payments

As mentioned in QS. At-Taubah verse 60, the recipients of the zakat are divided into eight groups, including 1) Needy (*al-fuqarā*) are people who do not have property and do not have a job, so their needs cannot be fulfilled. 2) Poor (*al-masākīn*) are people who have property and work but are in a state of shortage to meet their daily needs. 3) Zakat administrators (*al-ʿāmilīn*) are appointed by the competent authority to serve as a committee for collecting, managing, and professionally empowering zakat. 4) Those whose hearts are to be reconciled (*muallaf*) are people who have recently converted to Islam of their own accord. 5) Those in bondage (slaves and captives) (*riqāb*) are people who are considered a slave to be freed from their master due to war, trafficking victims, etc. 6) The debt-ridden (*gharim*) are people who have debts that are used to meet their basic needs. 7) In the cause of God (*fi sabilillah*) is a person who is in the way of Allah to get His pleasure by obeying His laws and glorifying Islam. 8) The wayfarer (*ibn sabil*) is a person who is on a journey but does not have or runs out of provisions (such as the homeless who has no place to live, people who have lost due to being robbed, lost, and travellers to get the benefit of Islam (Rosadi, 2019).

Indonesian practices indicate the dominance of the consumptive distribution of zakat funds and are expected to change the pattern into productive distribution. The change in the distribution method is expected to increase the potential of the poor to create their income and get out of the poverty zone. In addition, the community is expected to be able to make changes where once only a recipient of zakat (*mustahik*) and later become a payer of zakat (*muzzaki*). The national zakat distribution is deemed less optimal with limited human resources who are experts in zakat management (Susilowati & Setyorini, 2018). Thus, there is a need to reform strategies for collecting and distributing zakat funds in Indonesia. Therefore, this study attempts to explore and analyse the collection and distribution of zakat, infaq and shadaqah funds at LAZ and BAZNAS with the hope it may contribute to developing the management system of zakat, infaq and shadaqah funds (Yayuli et al., 2022).

Islam offers two distribution systems based on economic practices and social aspects (Munthe, 2014). Both systems are intended to achieve the purpose of almsgiving in Islam, covering religious, social, economic and educational purposes. Differently, the productive distribution method attempts to cater for the recipients with capital to start their

productivity. The Directorate of Zakat Empowerment classifies the utilisation model of zakat, infaq and shadaqah funds into four types, which are Traditional Consumptive, Creative Consumptive, Conventional Productive, and Creative Productive (Direktorat Pemberdayaan Zakat, 2008). Zakat holds the third position of the five pillars of Islam. It is believed that zakat is the only pillar of Islam dealing with the rights of God and humankind.

Moreover, the five pillars of Islam are related to each other's strengthening development and growth of Islam (Abidin, 2020). Generally, zakat is classified into two forms: *zakat fitrah* and *zakat māl*. In addition to zakat, there are other forms of almsgiving in Islam that can be done without limitation of time and amount, known as infaq and shadaqah. The differences between zakat, infaq and shadaqah are explained in the table below:

Table 1. Differences between zakat, infaq and shadaqah

Criteria	Zakat	Infaq	Shadaqah
Ruling	Obligatory	Obligatory and Voluntary	Voluntary
Object	Wealth	Wealth	Wealth and non-Wealth
Recipients	Eight recipients	Non-determined	Non-determined

The definition of the Amil Zakat Institution or LAZ according to Law Number 23 of 2011 concerning Zakat Management, Article 1, Point 8, is: "an institution formed by the community which has the task of assisting the collection, distribution, and utilisation of zakat". The community forms the Amil Zakat institution and has no relationship with BAZNAS. However, both must have their respective roles. BAZNAS is a representative of the government as a regulator, while LAZ is a representative of the community whose existence is also recognised by law. As stated in Article 19 of the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management, BAZNAS's duty is as a supervisor and an operator. Meanwhile, LAZ acts as a zakat operator who must still be responsible for reporting to BAZNAS (Ramadhita, 2012).

The Amil zakat must engage in innovative activities that empower the economic condition of recipients to boost the zakat funds' performance. Among the activities that have been done are the provision of business capital, assisted village, and entrepreneurship training (Huda, 2018). Based on the abovementioned literature, this paper humbly attempts to explore the distribution of zakat, infaq and shadaqah funds to contribute to the untapped area of the study. Some researchers believe that zakat institutions should be integrated into poverty reduction strategy among Muslim nations (Shirazi, 2014). In addition, a few studies believe that zakat, infaq, and shadaqah funds can contribute beyond social benefits (Bayinah, 2017). The SDGs agenda is deemed as one of the initiatives that the presence of Islamic social finance can support. Both share some values on social and environmental development (Shaikh & Ismail, 2017). However, to achieve an ideal zakat management system, a few aspects need to be catered such as a computerised zakat system, having a shariah board, and an independent human management system (Firmansyah & Devi, 2017).

Accordingly, with the unfinished discussion on the zakat, infaq and shadaqah fund management above, this paper humbly attempts to analyse and examine the distribution

and utilisation of zakat, infaq and shadaqah funds covering the pandemic period in Solo Raya. It is hoped that the study can fill the literature gap in the area of zakat, infaq and shadaqah management.

II. METHOD

This research is a qualitative study with a descriptive and analytical approach. The purpose of this study's qualitative research method is to analyse and understand a condition in the field (Hardani et al., 2020). With a descriptive approach, the results obtained will be more detailed than the exploratory approach. This is because every existing variable will be described based on its meaning (Denzin & Lincoln, 2018). Data collection techniques used in this study were semi-structured interviews and documentation of BAZNAS Surakarta, BAZNAS Karanganyar, BAZNAS Boyolali, LAZISMU Surakarta, LAZIS Central Java Al Ihsan Surakarta, LAZ DT Peduli Surakarta, and LAZ Solo Peduli. Each institution that became a resource person was the Deputy Chair II for the Distribution and Utilisation sector or the implementing staff from that field, and the data analysis techniques are carried out through data reduction, data display, and data verification (Ikhwan, 2021).

III. RESULT AND DISCUSSION

Researchers conducted interviews with administrators of the Zakat institutions to get a comprehensive result. The interviews were conducted from October 2021 until February 2022. In order to understand the subject thoroughly, the interviews covered some aspects of zakat institutions, such as the history of establishment, organisational structure, and specific parts of the distribution and utilisation of Zakat, Infaq, and Shadaqah funds (Interview, 2021). Based on the results of interviews conducted, the following information is obtained regarding the utilisation of Zakat, Infaq and Shadaqah funds:

Table 2. Strategies for utilisation of zakat, infaq and shadaqah funds

Institution	Strategies
BAZNAS Surakarta	- Targeting the distribution of ZIS funds for asnaf fi sabilillah and mosques that previously received operational funds from infaq and alms.
BAZNAS Boyolali	- Minimise direct (physical) contact through online surveys and transfer assistance - Maximise the institution's function
BAZNAS Karanganyar	- Increased budget during the pandemic - Focus on the BAZNAS program
LAZIS Jateng Al Ihsan Surakarta	- Prioritising productive and incidental economic development.
LAZISMU Surakarta	- Cooperate with partners
LAZ Solo Peduli	- Optimisation in timing, administration, policy, distribution, and reporting
LAZ DT Peduli	- Prioritising social and humanitarian programs - Reactivate economic programs after the pandemic starts to improve

The explanation above shows that most Zakat institutions are more concerned with and prioritise several programs owned by each institution by paying attention to health protocols. Moreover, this method is considered capable of supporting the distribution that can be carried out properly. In addition, they are trying to increase the collection of ZIS funds further, given that the higher the spread of the COVID-19 virus, the more distributions will be given (Kemenkes RI, 2022). Automatically, the required funds will also increase. As stated by LAZISMU Surakarta Media and Program Manager, collaborating with partners is a good method to support the distribution of ZIS funds.

Several studies revealed that the strategies carried out by BAZNAS Karanganyar were in several activities and programs, including courses, goat farming, and assistance for street vendors (Triyawan & Shafiyah, 2019). While the lack of Human Resources is one of its obstacles, some researchers believe that the distribution of zakat in BAZNAS Karanganyar affects the spiritual and moral welfare of *mustahik* through regular assistance and monitoring (Agustin, 2020). Apart from that, the program created by BAZNAS Boyolali was right on target even though it had not been effective in socialisation and program monitoring (Maula, 2020). BAZNAS Boyolali has an efficiency level of 86%, which is caused by the potential for the distribution of ZIS funds that is not optimal (Alam, 2018). Meanwhile, the productive zakat program carried out by BAZNAS Surakarta and LAZISMU Surakarta is quite effective because it can increase *mustahik's* income, although online assistance causes less than the maximum (Hakim et al., 2022).

BAZNAS and LAZ, when distributing ZIS funds, often encounter several *mustahik* who want regular assistance. According to BAZNAS Surakarta, this is allowed for certain *mustahik*. In this regard, the programs owned by each institution are classified into five types, namely education, health, economics, social humanity, and da'wah, with consumptive and productive distribution methods as follows:

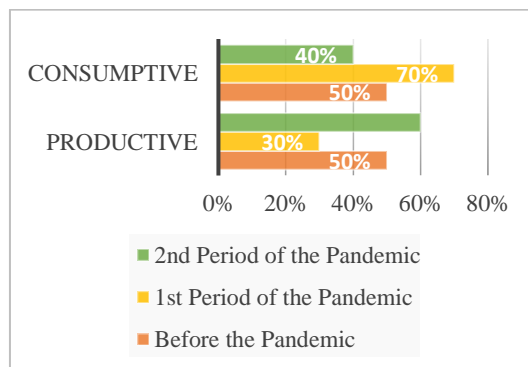


Figure 3. Classifications of ZIS funds distributions

Differences in the Distribution and Utilisation of ZIS funds before and after the pandemic at BAZNAS and LAZ in Solo Raya

The results of the study regarding the differences in the distribution and utilisation of ZIS funds before and after the pandemic will be divided into four aspects, and the details are as follows:

1. Strategies

Several differences exist, and it is concluded that the different strategies by BAZNAS and LAZ in Solo Raya are grouped into three types, as illustrated below:

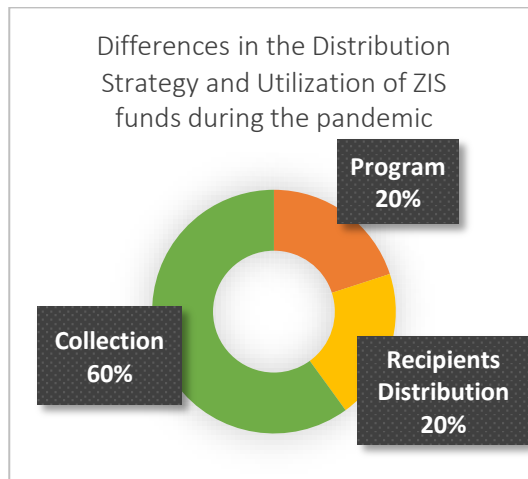


Figure 4. Differences in the distribution strategy and utilization of ZIS funds

The diagram above shows that the strategies carried out during the pandemic were based on the program. Before the pandemic, there were five programs, while during the pandemic, they only carried out social humanitarian and health programs. Then, regarding the distribution to the recipients, zakat before the pandemic was distributed to 8 *asnaf*, and when the pandemic began, it was only addressed to the indigent, poor, *ibn sabil*, and *gharimin*. However, the distribution of infaq and alms funds is not limited to certain groups. Regarding the collection, before the pandemic, the collection continued to show an increasing trend; however, during the pandemic, it decreased by only 60% compared to the normal situation.

2. Terms and Procedures

Before the pandemic, the completeness of the requirements for the proposed assistance was one of the considerations for the institution to process. However, during the pandemic, the procedure is more concise. Only the basic procedures in the form of ID cards and family cards are collected. The procedure follows: *Mustahik* comes to the BAZNAS/LAZ office, submission proposals accompanied by complete requirements, data verification process, surveys and interviews by the committee, and notification of eligibility decisions.

3. Distribution Method

Methods of distribution and utilisation of zakat, infaq, and shadaqah funds carried out by BAZNAS and LAZ in Solo Raya are divided into two types, namely direct and indirect

distribution. The former was a challenge for zakat institutions because they were vulnerable to the spread of the COVID-19 virus. Consequently, the latter becomes a solution by cooperating with several partners such as BPJS, Unilever CSR, BPKH (Hajj Financial Management Agency), PLN, BMT, and Management of Zakat foundations.

4. Evaluation

Evaluations carried out before the pandemic can take place regularly. Meanwhile, several forms of evaluation related to direct interaction with many people during the pandemic, including *mustahik*, are very limited, considering health protocols and government regulations that must be followed.

IV. CONCLUSION

The strategies carried out by LAZ and BAZNAS in Solo Raya during the pandemic varied widely, such as priorities for certain asnaf in the distribution of ZIS funds, reducing physical contact when conducting surveys, increasing ZIS fund collection by collaborating with partners, and focusing on their specific programs. Certain programs that are channelled for asnaf are prioritised during the pandemic for zakat, namely the indigent, poor, *fi sabadilla*, and charming groups. However, the distribution and utilisation of infaq and shadaqah funds are not limited to these groups. The positive side of this pandemic phenomenon makes valuable lessons and strengthens a sense of solidarity and tolerance for non-Muslims to help each other. Before the pandemic, the ratio was the same, namely 50% for consumptive and 50% for productive. When the first wave of the pandemic occurred, the percentage changed to 70% for consumptive and 30% for productive. Changes continued until the second wave of the pandemic, namely 40% for consumptive and 60% for productive. Improved performance by each institution will impact the development of work programs in the future. BAZNAS and LAZ in Solo Raya should also consider more deeply distributing ZIS funds to *mustahik* so as not to avoid mistargeting. As a stakeholder, the government must be able to become a facilitator in terms of zakat operations for the advancement of optimal zakat management. It is hoped that in the future, the researchers who conduct their research will distribute and utilise ZIS funds in the collection and financial reporting aspects.

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