

## **ANALYSIS OF THE UTILIZATION OF ZAKAT, INFAQ AND ALMS FUNDS IN RURAL AREAS**

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### **ABSTRACT**

The purpose of this study was to analyze the distribution program of zakat infaq and alms in rural areas. The research method used is a qualitative method with observation and interview data collection techniques. Researchers will conduct observations and interviews with zakat institutions, beneficiary communities, . The results of this study indicate that the distribution of philanthropic funds from the city to the field has occurred in the form of animal husbandry and agriculture, the distribution of Islamic philanthropic funds in this form is considered very good but this distribution still requires innovation considering the enormous potential of the village.

**Keywords:** Zakat, Infaq, Alms, Distribution, Village

### **INTRODUCTION**

Islam is a religion that brings benefit to all creatures on earth ( Rahmatan Lil Alamin ). Islam has two major dimensions in worship that are inseparable, namely hablumminallah and hablumminannas . hablumminallah is the relationship between humans and God, this worship involves ritual worship such as prayer, pilgrimage, fasting, while hablumminannas is the relationship between humans and humans and the surrounding environment.

The relationship between humans and the environment is intended to help each other (ta'awun) in order to create balance and not oppress each other in various ways. The concept of ta'awun is known in the modern era as philanthropy. Islamic philanthropy has a very broad dimension, but the most phenomenal at this time is in terms of zakat, infaq and alms or abbreviated as zis. Allah has promised in the Qur'an a great reward and a multiplied reward for Muslims who pay tithe, give charity and donate, this has also been explained by the Prophet Muhammad in his various hadiths so that the Zumhur scholars argue that there are many benefits in doing zis.

Islam prescribes ZIS as the answer key and problem solving of economic problems that hit almost all parts of the world. This is the basis for thinking that Islamic philanthropy is very proportional to be used as a problem solving for the economic turbulence that is currently being experienced by Indonesia due to the COVID-19 pandemic, where this economic turbulence is marked by economic growth reaching minus numbers, weakening people's purchasing power, and severance of relations. massive work occurs (Abodunrin et al., 2020; Barro et al., 2020; Hanoatubun, 2020) . The proportionality of Islamic philanthropy as a problem solver of the economic crisis must of course be accompanied by optimizing the collection and distribution that is multi-purpose and reaches the wider community.

The practice of Islamic philanthropy in Indonesia shows a very promising condition even though its potential has not been fully explored. This is marked by the trend of collecting zakat, infaq alms which has increased in recent years (Canggih et al., 2017; Darmawati & Nawarini, 2016; Mubarak & Fanani, 2014; Saad et al., 2016) . This positive trend turns out to contain a dangerous signal if examined in depth, where the percentage of zakat collection never reaches 10% of its zakat potential (Fidaus et al., 2012; Puskas Baznas,

2019) . This phenomenon should get serious attention to be studied carefully in order to unravel the problems that occur in the practice of Islamic philanthropy in Indonesia.

The more substantial problem that must be looked for is optimizing the utilization of Islamic philanthropic funds, so that the benefits received are greater and sustainable. The distribution of philanthropic funds in mosques is generally only in the form of charity and only reaches the community around the mosque. This is considered normal because the ability of managers and the amount of funds obtained are still minimal, while in zakat institutions the management of Islamic philanthropic funds is considered to be still less effective (Huda et al., 2014) . Zakat institutions that should be filled by qualified people are still not able to manage Islamic philanthropic funds. Distribution of philanthropic funds is generally only limited to areas around zakat institutions based in big cities, so that villages are often neglected in the program for utilizing Islamic philanthropic funds by zakat institutions.

Zakat comes from Arabic, namely zakāh in terms of certain assets that must be issued by people who are Muslim and given to groups who are entitled to receive it (the poor and so on). Zakat in terms of language means 'clean', 'holy', 'fertile', 'blessing' and 'thriving'. According to the provisions set by Islamic law . Zakat is the fourth pillar of Islam . Zakat has great virtue in Islam.

Zakat assets have special provisions and are only given to certain groups. Assets that must be issued zakat must meet the haul and nisab first (Djatmiko, 2019) . Haul means a period of time and nisab means a minimum amount limit. Haul and nisab vary depending on the type of property owned by a person. The groups who are entitled to receive zakat are the poor, the poor, the amil, the mu'allaf, the riqab, the gharim, the fisabilillah, the traveler. This is explained in the Qur'an surah at-Tauba verse 60.

Infaq means spending wealth in the way of Allah. Infaq can also be interpreted as a living, in this case the assets given by the husband to his wife and children as a living are included in the infaq class. Infaq is divided into two types. The first type is infaq which is obligatory such as living, zakat, and the second type is infaq which has sunnah laws such as giving money to the mosque. Infaq is a big house for every activity of using assets in the way of Allah, in which there are zakat, alms, waqf, gifts, inheritance and so on. The implementation of infaq is based on the faith that every Muslim has.

Alms are all activities done to please others. Alms has an element of worship. Alms which are part of infaq have a sunnah law. Alms has a wider dimension than infaq. Alms is not only about activities related to wealth alone. Alms includes all activities that are material and non-material. Material alms such as giving donations, while non-material alms can be in the form of kind words, motivation and smiles. Alms has a reward of up to 700 times that of Allah SWT. Alms can be done anytime, to anyone with varying amounts depending on the ability of the person giving.

Indonesian Muslims have to bear double taxes, namely taxes and zakat (Hidayat, 2013) . This poses a fairly heavy burden for Muslims in Indonesia, at least the community is divided into three groups, namely people who are reluctant to pay taxes in full and are more oriented to zakat, people who pay more taxes than zakat, and people who fulfill taxes and zakat. overall in accordance with their responsibilities, although this third group is relatively less.

Problems between taxes and zakat are also experienced by other Muslim countries such as Malaysia and Saudi Arabia. The solution given to this problem is different in every Muslim country. Saudi Arabia imposes an obligation, meaning that Muslim citizens who have paid

zakat are not required to pay taxes. Malaysia treats charities as tax deductible if the charity is paid at the agency's official charity. Indonesia applies a tax reduction system in the sense that zakat that has been paid by residents can reduce taxable income (Ridwan, 2016).

ZIS management in Indonesia today is dominated by the private sector. This is based on the large number of private sector initiatives to manage zakat, infaq and alms funds. Many LAZs have sprung up from community institutions and not a few private companies have also created zakat institutions in their companies. This has demonstrated the dynamic process of Islamization of the private sector in Indonesia (Latief, 2013).

There are two steps in the management of zakat, infaq and alms; namely the steps that are structural and cultural. Structural steps are more emphasized on special institutions that handle it so that it runs well, while cultural steps are more emphasized on individuals, both individuals who are expected to be one of the subjects of poverty alleviation and empowerment of the needy and poor as well as those who are objects. In both structural and cultural steps, government involvement is needed, even seen as a necessity (Rodin, 2016).

The emergence of this zakat management organization changed the method of collecting and distributing ZIS funds in Indonesia. Zakat management organizations generally collect ZIS with zakat pickup services, payments through accounts, and can also be delivered directly to the office (Kusmanto, 2014) . The presence of this variation is intended to make it easier for Muslim communities to distribute their ZIS, so that people's motivation in distributing ZIS is higher. In the distribution sector, zakat management organizations are competing in implementing productive zakat programs.

Productive zakat is zakat that can make mustahik have an income (Dimiyati, 2018) . The ultimate goal of productive zakat is to change mustahik into muzaki or change someone who receives assistance into someone who gives assistance in the future. Productive zakat has a real impact in poverty alleviation efforts (Pratama, 2015) . Productive zakat is carried out by building or growing a business unit for the recipient of zakat through the provision of grants for business capital (Fitri, 2017) , or simply productive zakat is carried out by creating new entrepreneurs from the mustahik community. (Haidir, 2019).

Implementation of productive zakat have more challenges \_ big compared with consumptive zakat . Productive zakat program demand zakat institution for To do construction and accompaniment to mustahik (Bonandar, 2018) . Every mustahik have ability and different mainset \_ Among one with the others . Diversity this bring up four cluster mustahik . Cluster first is mustahik who has ability and have will for entrepreneurship . Cluster second is mustahik who has ability but no have desire for entrepreneurship . Cluster third is mustahik that doesn't have ability but have desire for entrepreneurship . Cluster four is mustahik that doesn't have ability and will for entrepreneurship . This thing It is the productive zakat program that requires conducted with careful , careful and sustainable.

Effectiveness and efficiency distribution of zakat is very important because could increase donors ' trust (Al Haq & Abd. Wahab, 2017) . Effectiveness and efficiency this Becomes his spirit zakat institutions , because reason main establishment zakat institution is effectiveness and efficiency distribution fund philanthropy islam . Effectiveness and efficiency are reflected in the ability of zakat institutions to map different needs of mustahik \_ one each other so that distribution conducted by appropriate target (Ali & Aziz, 2014). Distribution of philanthropic funds Islam can too made as a problem lover on inhibiting factors \_ the collection like level trust Public on zakat institutions that are still low and the minimum awareness Public Muslim for fulfill the zakat (Faisal, 2011) ., but saying zakat

institutions are assessed still not yet effective and efficient in distribute philanthropic funds successful islam \_ collected (Huda et al., 2014; Hudayati & Tohirin, 2010).

Distribution fund philanthropy divided Becomes two category , distribution consumptive ( charity ) and productive ( utilization ). Zakat institutions are competing developing programs for utilizing philanthropic funds for maximizing benefit philanthropic fund management (Dimiyati, 2018) . Distribution of philanthropic funds Islam by productive aim for change mustahik Becomes muzakki with developing philanthropic funds for used as working capital for mustahik (Ibrahim, D., & Ruziah Ghazali, 2014; Widiastuti & Rosyidi, 2015) . Distribution fund philanthropy by productive no easy distribution consumptive , because distribution productive presenting challenge more challenges \_ heavy like risk failure in business , or no her trust mustahik in manage the business capital obtained from philanthropic funds , for that zakat institutions must Secrete power extra in realize distribution of philanthropic funds Islam by productive . At least needed three step must be concrete conducted zakat institution in distribute philanthropic funds Islam , namely ; 1 . Survey first in determine businessman the micro will Becomes mustahik with verify condition home , member family , income daily , and expenditure candidate mustahik . 2. Choose businessman small as candidate mustahik by objective . 3. Analyze needs business mustahik , and help needs business mustahik (Bonandar, 2018).

## METHODS

This study uses a qualitative descriptive design, namely research carried out to obtain an overview by collecting data, looking for facts, and then explaining and analyzing the data, namely by compiling and collecting data, then interpreted based on the existing theoretical basis. The data collection techniques of this research are interviews, observation, and documentation. The data validation technique uses triangulation, and data analysis uses analytic description.

## Results and Discussion

Villages that seem to get the image of a middle and even medium economy actually have extraordinary economic potential that is not inferior to urban areas. The thing that distinguishes a village from a city is related to the management of its potential, where urban communities are able to manage their regional potential more optimally than rural communities, where financial strength and the quality of human resources cause this phenomenon to occur.

Given this, of course, it is a shared obligation for urban communities to participate in helping to build civilization and the economy in rural areas in order to reduce socio-economic disparities between urban areas and rural areas with the spirit of unity and religion.

The religious spirit possessed by Islam is contained in the concept of taawun and implemented in zakat, infaq, alms, and waqf which is then better known as Islamic philanthropy. Islamic philanthropic funds will actually have a significant impact if they are utilized to increase village potential, where the village potential in question is economic resources, namely natural and human.

Islamic philanthropic funds can be used to develop their natural potential, turn the village into a tourist village so that it can increase economic activity and bring prosperity to the local village community, or it can also be done by managing natural resources independently.

Zakat institutions that manage Islamic philanthropic funds seem to have started the path of distributing Islamic philanthropic funds to villages, although this has not been massively carried out or is still very small compared to quantitative distribution in urban areas, but this deserves appreciation considering Islam is a blessing. lil natural for the whole universe.

The factor that causes zakat institutions to be more dominant in distributing philanthropic funds in urban areas is to solicit donations from donors. Several studies have stated that donors will be more touched if the zakat institution supports the poor who are around their homes. Considering that the majority of donors to zakat institutions live in the city center, it is only natural that the distribution of philanthropic funds is mostly in urban areas.

The program for distributing philanthropic funds to villages carried out by the Indonesian zakat initiative zakat institution and the duafa wallet in the form of giving goats or cows. The zakat institution, the Indonesian initiative, applies a rotating scheme in providing livestock assistance to one villager. Where LAZ IZI gave livestock to person A which was a mustahik in the village five years later, A gave the livestock to mustahik B again, and so on. This program is considered effective for improving the economy of the rural poor, especially in the midst of the COVID-19 pandemic as it is today, although the cattle or goat business is not a business that immediately gets results in a short time, but this business is more stable and brings big profits. plus no special skills are needed to run this business.

LAZ Dompot duafa, although it has the form of distribution of goats and cattle, like LAZ IZI, has a different distribution pattern. LAZ Dompot Duafa builds a cattle or goat farm, then turns the mustahik in the countryside into a cage child to take care of the farm for 2 years, after two years the caged child will be given several livestock to manage himself in his hometown, then LAZ Dompot Duafa is looking for more mustahik to be used as cage children for the next two years. Distribution of philanthropic funds with this method is very good because mustahik get a steady income for two years so that they can meet their needs, and at the same time mustahik have knowledge, experience and skills in managing livestock so that when LAZ Dompot Duafa provides mustahik with livestock, mustahik can manage it well.

## CONCLUSION

### Conclusion

The conclusion of this study is that the productive distribution of Islamic philanthropic funds in rural areas carried out by LAZ IZI and Dompot Duafa is very effective in improving the welfare of people in rural areas, and is considered resistant in facing the economic recession due to covid 19, but this distribution program does not bring instant results. . It takes a long period of time so that the quantity of the transfer in this form must be increased again.

### Recommendations

1. LAZ IZI and Dompot Duafa should increase the quantity of Islamic philanthropy fund distribution programs to rural areas accompanied by an increase in the variety of program forms.
2. Muslim researchers should be more concerned in conducting research on zakat institutions so that they can contribute concepts of thought that can be referred to by zakat institution managers, and moreover they can collaborate with LAZ in fostering mustahik to improve their welfare.

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