

Optimization of the Distribution of Zakat Infaq Sedekah Funds on the Independence of Mustahik in Economic Program: A Case Study

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Islam has five pillars of Islam, one of which is zakat, the potential for zakat if developed optimally from all Islamic communities and managed properly with its management will realize a very large amount of funds and can be used to overcome poverty. This research aims to answer three main problems, namely how the mechanism of LAZ Al Bunyan, one of zakat institutions in Bogor City, in distributing zakat funds. This research aims to determine the optimization of the distribution of zakat infaq and shadaqah (ZIS) against mustahik independence in the economic program of Bogor city. This research uses qualitative methods with a descriptive qualitative approach. Data collection techniques include observations, interviews, and documentation. The result of this research is, in the distribution of the Amil Zakat Al-bunyan Institute in Bogor City in distributing zakat, infaq and alms funds using two ways, namely consumptive and productive distribution. The optimization of the distribution of zakat funds, infaq and alms looks at mustahik independence, can be seen from three factors, namely increasing income, business development, and having turned into a muzaki. The obstacles faced by the Amil Zakat Al-bunyan Institute in the 2021-2022 economic program program are constrained by the covid-19 virus, lack of communication with local RT / RW and very steep locations and usually in the interior.

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INTRODUCTION

Islam is a religion that is believed by Muslims as a religion revealed by Allah SWT to earth as a perfect religion. The main purpose of this religion is to be a religion that is *rahmatan lil-'alamin*, a teaching that brings love and peace to all creatures in the world. *Rahmatan lil-'alamin* is a teaching brought by the Prophet Muhammad SAW, which has the basics as a guide to life for Muslims. So that humans can behave well and stay away from bad behavior in society both in the environment, family, neighbors, economics, mingling between nations, and so on. According to the Islamic view, the economy must be based on moral and ethical principles in accordance with religious teachings. Islam also offers a *theological* and *dynamic* view of life in the economic field, so as to be able to face the challenges of modern times without losing its relevance over time. The concept of Islamic economics is based on the principles of justice, equal rights, and a balance between individual rights and social rights. Therefore, Islam becomes a belief system that provides important values for community culture, and becomes a driver and controller so that people can carry out the rules of life in accordance with Islamic teachings. (Makhrus, 2018: 1-2).

The pillars of Islam are a method created by Allah to shape the Muslim personality by providing some basic exercises. The basic training starts with oral training (shahada), followed by physical training (prayer), then material ownership training (zakat), followed by lust and desire control training (fasting), and ends with the full training of Hajj. The five pillars of the Pillars of Islam can produce a good Muslim personality in life and life if done seriously. (Nurjannah, 2014).

Zakat is an important Islamic teaching, related to the fair distribution of wealth. With the help of zakat, wealth flows from the rich to the poor, because in a person's property there are other people's rights that must be given, in giving zakat consumptively (directly) to those who are entitled and can benefit directly is a short-term gift. Zakat recipients, if they continue to receive zakat alone, only build a mindset to live in poverty. Because they think that when the zakat proceeds stop, they will get it back. This way of thinking will continue to develop if the distribution of zakat is given directly. So that zakat has a way of distribution with a productive system (indirect), which teaches people that we do not always have to depend on others waiting for the distribution of zakat. This productive zakat can be channeled to zakat institutions by managing the distribution of independent business assets or providing livestock for development funds or education.

If all Muslims paid their professional zakat up to 2.5% of the poor, no one would be deprived in financial matters. Zakat as an effort to help people who are weak and have limitations, help people who need help and support weak people in order to achieve something that is desired by Allah SWT. (Mustaqim Makki, 2019).

Indonesia is a country that is recommended to manage zakat well in order to alleviate poverty. Therefore, the biggest concern in Indonesia today is the management of zakat to reduce poverty. Indonesia is also the country with the highest number of studies on zakat during 2020-2021. This shows that zakat has a very important role in the social and economic context in Indonesia, and that there are efforts to optimally utilize zakat to improve the welfare of humanity. (Tanjung, H. & Hakim, N., 2022).

In Islamic teachings zakat has an important role that covers various aspects of human life, poverty in a country is a major problem. However, zakat can overcome this problem by utilizing the potential of collecting zakat funds optimally, zakat is believed to be able to make a major contribution in promoting social justice, human development, and reducing poverty. Therefore, zakat must be managed professionally and productively in order to play a role and contribute to improving the welfare of society. In addition, the awareness of Muslims through the active role of the government and the entire community is needed in an effort to build the welfare of the people as well as social responsibility in alleviating poverty in the community. (Sofyan, 2018).

Over the past few years, the development of zakat management organizations (OPZ) in Indonesia has been very rapid, with an increasing number and variety. Law 23 of 2013 regulates the management of zakat in Indonesia, and explains more specifically about zakat management organizations such as BAZNAS and LAZ. Zakat management organizations (OPZ) have a goal to gradually improve the welfare of the community, including in meeting basic needs and other needs. In this case, OPZ has similarities with public organizations in its objectives and activities. OPZ is funded by zakat, infaq, and sadaqah financing sources managed by OPZ and sourced from the community for the community. (Amil & National, 2020).

Optimization is a process to improve the efficiency and effectiveness of programs or activities that are already running, so that they can achieve better goals and objectives. Optimizing the potential of zakat requires cooperation between the government and zakat institutions in conducting socialization and education of

zakat to the community. The importance of developing a national zakat regulatory system also needs to be realized, because with clear regulations, it can facilitate the management of zakat and minimize the potential for misuse of zakat funds. In addition, education about the obligation to give zakat and its benefits is also important to increase public awareness in giving zakat through zakat institutions so that the potential of zakat can be realized optimally. (Nurfaidah, 2019).

Zakat distribution is a very important process for amil zakat institutions, especially LAZ Al Bunyan Bogor. This process involves the distribution of zakat funds to people who are entitled to receive it (*mustahik*) both consumptively and productively. By doing the right distribution, zakat funds can be channeled to people who need and really deserve to receive zakat. Therefore, LAZ Al Bunyan Bogor must have clear and transparent systems and procedures in distributing zakat, so as to ensure that the collected zakat can be distributed effectively and efficiently. Risk in the distribution of zakat occurs when there is an error in the distribution of zakat funds to people who are not entitled to receive it, which is caused by a mismatch between the beneficiaries and the criteria for zakat recipients. To reduce this risk, amil zakat institutions must conduct a comprehensive assessment of prospective beneficiaries so that zakat funds can be distributed appropriately and effectively. (Yuhasnibar, 2020).

More intensive efforts to increase the potential and optimize the role of zakat in Indonesia which has not been utilized optimally because the role of zakat has not been implemented effectively and efficiently. There are many factors that cause the amount of zakat that has not been maximally felt, including the weak religious motivation and Islamic awareness of most people, so that public awareness of the obligation to pay zakat is still low, lack of supervision from zakat management institutions in the distribution of zakat so that those who should get zakat do not get their rights, zakat is not only given to the poor and needy, but zakat is given to eight groups, namely the poor, poor, *amilin*, *mualaf*, *raqib*, *gharimin*, *ibnu sabil*, and *fiisabilillah*. Zakat given to *mustahik* is mostly used for momentary consumption so that there is no economic activity that can develop *mustahik*'s wealth, the zakat given by *muzakki* to *mustahik* should not only be in the form of money but also needs guidance in business capital and educational scholarships. (Dzikrulloh. & Permata., 2019).

Indonesia has quite a lot of Amil Zakat Institutions (LAZ), one of the amil zakat institutions in Indonesia that has become a provincial level in 2020 is

LAZ Al Bunyan. For this reason, the economic program must further optimize the distribution of zakat with the role of LAZ Al Bunyan as the distribution of business capital to MSME members, more intensive and effective socialization is needed so that people are more aware and understand the importance of paying zakat. In addition, so that *mustahik* can change their category to *muzakki*, programs are needed that make *mustahik* MSMEs become independent and empowered.

Based on the background that has been described, the authors are interested in conducting research entitled "Optimizing the Distribution of Zakat Infaq Sedekah (ZIS) Funds Towards *Mustahik* Independence in the Economic Program (Case Study of Amil Zakat Institution Al Bunyan Bogor City).

LITERATURE REVIEW

Background Theory

Optimization comes from the word optimal which means best, highest, while optimization means a process of elevating or increasing the achievement of the expected goals in accordance with predetermined criteria. Optimization is the process of optimizing a solution so that the best solution is found from a set of alternative solutions. Optimization is done by maximizing an objective function by not violating existing restrictions. With the optimization of a system, it can increase its effectiveness, such as increasing profits, minimizing processing time, and so on. (Rifdaningsi, 2020).

The distribution of zakat is the distribution of zakat to people who are entitled to receive zakat (*mustahik*) either consumptively or productively, this is one that is very important for amil zakat institutions, especially Laz Al Bunyan Bogor so that zakat can be distributed to the right people. The risk of zakat distribution occurs due to errors in the distribution of zakat funds to people who are not entitled due to discrepancies, to minimize distribution errors, amil zakat institutions must have a *comprehensive* assessment of potential beneficiaries. (Sandani, 2021).

According to the practical zakat guidebook (RI, 2013) explains the distribution and zakat is categorized in four forms, namely traditional consumptive distribution, creative consumptive distribution, traditional productive distribution, and creative productive distribution.

Zakat distribution management has goals and objectives. The target of distribution management is the parties entitled to receive zakat, while the goal is something planning that can be achieved from zakat

income occurs within the socio-economic framework, namely improving the welfare of the community in the economic field so as to reduce the weak economic group, which in turn will increase the muzakki group. (Afni, 2021).

So that distribution management has a function in carrying out the distribution of zakat, namely planning, organizing, moving, and supervising. (Sandani, 2021). However, economic inequality caused by income differences can be reduced through equalization, the distribution of income distribution that can be done through the implementation of *assistance* to the needy. This means that people who have financial advantages can donate to other people in need, Islam has a good mechanism for economic equality, some of these procedures include the obligation to pay zakat and the recommendation to spend money on infaq and sadaqah. (Hidayati et al., 2022).

Economically, the distribution of zakat can be given in the form of consumptive or productive, in accordance with the provisions stipulated in Law No.23 of 2011 Article 27 paragraph 1. However, it is recommended that zakat institutions distribute zakat productively. This is done so that zakat can be used as business capital that is able to empower the economy of zakat recipients and help them in running a better life. Productive distribution of zakat can increase the potential of zakat recipients to open business activities and develop existing business activities, so that they can get a more stable income and improve the welfare of their families. (Rachmawatia et al., 2019).

The provision of consumptive zakat can have an impact on increasing the purchasing power of *mustahik* to meet their needs at that time. Economically, this can help accelerate economic growth because of the creation of an *equilibrium* interaction between producers and consumers. *Mustahik* who receive zakat can buy economic goods, so that producers can increase production to meet increasing consumer demand. Thus, consumptive zakat can have a positive impact on the economy as a whole. (Rachmawatia et al., 2019).

The role of zakat is very important for human welfare, that the poor and the needy are two groups of eight ashnaf that are prioritized to receive zakat which shows that zakat is intended to eradicate poverty and powerlessness. The zakat mechanism allows the redistribution of wealth from those who have excess assets to those in need, thus encouraging the creation of social justice and reducing economic inequality. If zakat is collected, empowered, and allocated optimally, it can

be an effective tool to reduce the misery of Muslims and improve the welfare of society. (Karuni, 2020).

The impact of economic empowerment of the poor through productive zakat will have a positive impact on *mustahik* both from an economic and social perspective. From an economic perspective, productive zakat encourages *mustahik* to become independent and be able to live properly, while from a social perspective, productive zakat allows *mustahik* to live in line with other people. Thus, the use of zakat productively can provide significant benefits in improving the welfare of *mustahik* and help reduce the economic gap that exists in society. (Rachmawatia et al., 2019).

With a Muslim-majority country, it is deemed necessary to have an institution or ministry that specifically handles zakat for Indonesian Muslims. So that it includes the impact of problems on BAZNAS / LAZ, namely weak human resources (HR), management and governance (collection), utilization, communication, socialization, and accountability. (Yumanita et al., 2018).

Previous studies

Previously there were several previous studies that were relevant to the problems and topics discussed. These studies will be described as comparative material and to find differences or updates to the research. The studies are:

- a) Previous research conducted by Lestari, D., Anwar, K.M, (2021) in the Journal of Economics, Management, Business and Social (Embiss) entitled "Optimizing the Distribution of Zakat, Infaq, Shadaqah Funds during the Covid-19 Pandemic at Baznas Ponorogo Regency". The results of this study indicate that the distribution of ZIS funds at Baznas Ponorogo Regency during the pandemic was carried out directly by implementing strict health protocols, consumptive and productive distribution. The distribution carried out by Baznas Ponorogo Regency during the pandemic was appropriate and optimal. In its implementation, it is in accordance with the points regarding the distribution of ZIS funds in Law Number 23 of 2011, MUI Fatwa Number 23 of 2020, and SE Number 8 of 2020. The distribution is carried out through the stages of the application procedure, assessing the eligibility of prospective *mustahik*, and determining and delivering ZIS funds. Based on the focus of this research, it can be concluded that there is little difference between previous research and the research that researchers have studied regarding the optimization of the distribution of zakat, infaq and

alms funds during the Covid-19 pandemic and in 2021-2022. The update in this study is related to the distribution of zakat which is back to normal or before the Covid-19 pandemic, considering that during the Covid-19 period a very strict protocol was implemented, while in 2022 it has entered the new normal period. this research is the distribution of zakat back as before the covid-19 pandemic.

- b) Previous research conducted by [Ramadhan, A.S., Huda, \(2022\)](#). In the Mulawarman Journal of Sharia Economics entitled "Optimizing the Utilization of Zakat, Infaq and Alms Funds Through Education Programs (Study at Laz Baitul Maal Hidayatullah Samarinda Outlet)". The results showed that LAZ Baitul Maal Hidayatullah Samarinda Outlet has successfully utilized zakat, infaq and alms funds through the Senyum Anak Indonesia education scholarship program. With the mechanism that has been running until now it can be said to be good even though some efforts are needed to optimize ZIS funds at LAZ BMH. While the benefits that have been felt from the provision of this scholarship assistance are very influential on students, starting from the economic influence on their families, to the level of education and also their memorization in pesantren, so that the impact generated from this scholarship program has been running well and optimally. Based on the focus of the research described, it can be concluded that there are differences in the focus of previous research with the research that the researchers studied. In the previous study, the focus was on the education program, while the researcher's study focused on the economic program. Even so, there are similarities in the research methods used by both studies, namely using a qualitative approach with a descriptive method type. This shows that both studies used a similar approach in conducting data collection and analysis to explore a deeper understanding of the object of research. Thus, the researcher's study can expand and provide a more complete understanding of the object of research from a different perspective.
- c) Previous research conducted by [Lestari, D., Anwar, K.M, \(2021\)](#) in the Journal of Economics, Management, Business and Social (Embiss) entitled "Optimizing the Distribution of Zakat, Infaq, Shadaqah Funds during the Covid-19 Pandemic at Baznas Ponorogo Regency". The results of this study indicate that the distribution of ZIS funds at Baznas Ponorogo Regency during the pandemic was

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Based on the review of previous studies, research has more in common in terms of qualitative research methods with a descriptive qualitative method approach, similarities in the object of distribution of zakat funds between previous research and researcher research, and conducting research at LAZ Al Bunyan. However, there are differences in the data collection mechanism, where previous studies used interview and documentation methods, while researcher research used observation, interview, and documentation methods and researcher research wants to update the focus of previous research by optimizing ZIS distribution through *mustahik* independence with economic programs so that research has a sufficient level of novelty.

METHODOLOGY

The research method used in this research uses a qualitative method with a narrative study approach or descriptive qualitative. According to (Subadi, 2006) Qualitative research is a human instrument that acts to determine the focus of research, select informants as data sources, collect data, assess data quality, interpret data, and draw conclusions based on its findings. While the descriptive qualitative method in this study aims to describe, explain and answer in detail the problems studied.

This study uses primary and secondary data. Primary data is data obtained or collected by researchers directly from the data source and comes from pure data. (Siyoto & Sodik., 2015). Primary data sources in this study are informants from LAZ Al Bunyan and five mustahik where the mustahik data comes from LAZ Al Bunyan. As sources of this research, namely Mr. Ganep Agus Djuardi as Director of Network Development, Research & Transformation and Mr. Ikhsan Maulana as Staff, and five mustahik online oejk mothers, namely (Asti, Vinul, Maspifah, Hasan, and Ramdani). While secondary data in this study as a complementary data source. The data needed in this study, LAZ Al Bunyan internal data, namely the organizational structure, number of employees, vision and mission, infrastructure and others. To obtain data from information for the benefit of this research, the authors use several data collection techniques, namely:

Observation

In this study, researchers wanted to know how the process of distributing zakat, infaq and alms funds at the Al Bunyan Amil Zakat Institution, To get answers to these problems, researchers can make observations to the Al Bunyan Amil Zakat Institution directly. Of course, observations can be made when the distribution of zakat, infaq and alms funds is taking place.

Interview

The type of interview used by researchers is structured interviews, these structured interviews researchers use guidelines that have been arranged systematically. (Sugiyono, 2017). The purpose of making interview guidelines by researchers is to focus more on the topic of the problem and become one of the benchmarks in analyzing the Optimization of the Distribution of Zakat Infak Sedekah Funds Towards *Mustahik* Independence in the Economic Program. So that the interview steps that will be carried out by researchers include (Sugiyono, 2011):

- a. Researchers set the subject of the interview to Mr. Ganep Agus Juandi as Director of LAZ Al Bunyan Bogor City, Mr. Ikhsan Maulana as staff of the economic program utilization, and to 5 *mustahiks* of the economic program, namely Mrs. Asti, Mrs. Vinul, Mrs. Masfupah, Mr. Hasan, and Mr. Ramdani.
- b. The research will be conducted on February 15, 2023.
- c. Researchers prepare grids or guidelines that will be used as interview materials.

- d. Opened the interview by asking the subject's identity and so on.
- e. The researcher immediately asked the questions that had been made.
- f. The researcher reconfirmed the interview results received from the interview subject.
- g. Writing down the results of the interviews into the researcher's notes.
- h. Identify the follow-up interview results that have been obtained.

Documentation

Documentation is collecting a number of documents needed as information data material in accordance with the research problem. Data can be used as supporting information materials such as photography, videos, films, memos, letters, diaries, recordings and so on, and the main data sources obtained as part of the case study are the results of participant observation and in-depth interviews. (Sugiyono, 2011).

In this study, researchers looked for data sources such as documents and photos related to those needed in this study, used by researchers to analyze the data in the study to facilitate researchers.

RESULTS AND ANALYSIS

Mechanism for the Distribution of ZIS Funds in the Economic Program Year 2021-2022

In terms of the distribution mechanism of zakat, infaq, and alms is a way of distributing or distributing excessive assets to people who lack assets, namely *mustahik* both consumptively and productively. Productive zakat is a zakat management activity by providing assistance intended for productive business activities, so that it provides long-term benefits for *mustahik*, and consumptive zakat is zakat that is distributed directly in the form of daily needs such as food, clothing, and shelter.

The results of the interview with GAJ stated that LAZ Al Bunyan has two mechanisms in optimizing the distribution of Zakat, Infaq and Sadaqah funds. First, the distribution of ZIS funds with productive programs and secondly the distribution of ZIS funds with consumptive. One of the productive programs in the mechanism of distributing ZIS funds is the house of goodness. Rumah Baik is a productive program *initiated* by LAZ Al Bunyan by providing *mustahik* in the form of business capital from ZIS funds. In addition to business capital in the form of cash, the Rumah Kebaikan

program as a productive program at Al Bunyan also provides business capital in the form of equipment in supporting *mustahik* businesses. One of the goals of LAZ Al Bunyan's Rumah Kebaikan program is to make the *mustahik* targets of the program become muzakki in the future.

The distribution stage in the consumptive mechanism explained by IM is not much different from the productive mechanism, except that the consumptive mechanism does not conduct surveys and interviews so that this economic program prioritizes productive mechanisms.

In the mechanism of distributing Zakat, Infaq, and alms funds, LAZ Al Bunyan has criteria explained by IM, namely:

1. Included in the asnaf zakat are fakir, poor, *muallaf*, *riqab*, *gharimin*, *fsabilillah* and *ibnu sabil*.
2. In terms of eligibility, *mustahik* candidates are eligible to receive assistance in the form of productive or consumptive mechanisms.
3. And the level of priority scale, to measure this priority level, LAZ Al Bunyan uses a cybest diagram to determine whether the *mustahik* candidate is included in the productive or consumptive mechanism.

Based on the results of interviews with GAJ and IM as an explanation, it is concluded that the general mechanism in the distribution of Zakat, Infaq and Sadaqah funds can be categorized into two purposes, namely productive distribution and consumptive distribution. The mechanism for distributing ZIS funds in LAZ consists of 5 stages, namely: (a) submission, (b) document selection, (c) eligibility survey, (d) interview of *mustahik* candidates, and (e) distribution of ZIS funds in economic programs.

Optimizing the Distribution of Zakat Funds in the Economic Program in 2021-2022

Optimization in the distribution of zakat, infaq and alms funds on the independence of mustahik in economic programs can be seen from the management of the distribution of zakat, infaq and alms funds in economic programs. Based on the statement put forward by GAJ, it states that the distribution management of LAZ Al Bunyan is:

- a. Planning. With the determination of planning, the first thing to do is to send volunteers at each point where the distribution will be carried out, then determine any needs needed by *mustahik* such as business capital, basic necessities, school payments

(SPP) and other needs that will be adjusted to the needs of *mustahik*.

- b. Organizing. In selecting employees, Lemabaga Amil Zakat Al Bunyan will look at the condition of the body that is fit, trustworthy, responsible, trustworthy and honest and disciplined in every channeling and distribution of zakat infaq, and sadaqah funds.
- c. Implementation. In implementation, every day there will be funds released to be used to meet the needs of *mustahik* who apply for assistance at the office or through the www.lazalbunyan.org website, where before being given assistance *mustahik* who apply will be directed to fill out the application form first so that the institution knows what complaints and needs are needed by *mustahik*. After the submission form is filled in and has been reported to the zakat fund manager and then approved, then the next institution will conduct a direct survey, after that conduct an interview to see the feasibility of the prospective *mustahik* and provide the assistance funds to the distribution party to be given to the *mustahik*.
- d. Monitoring. Every time the institution distributes zakat, infaq and alms, volunteers are required to document it and then report to the institution that the assistance has been delivered to the *mustahik*.

Researchers did not only conduct to GAJ, but researchers conducted interviews with *mustahik* online motorcycle taxi mothers using existing data and then the authors analyzed according to the *mustahik* conditions. One of the factors of improving welfare is the income that mustahik has, such as capital assistance *mustahik's* income has increased. Based on research findings in the field, LAZ Al Bunyan Bogor distributed business capital assistance to several *mustahiks*, namely five people in the 2021-2022 period. Business capital assistance provided in the form of business support tools such as carts, tables, gas cylinders and groceries. The life of the *mustahiks* before receiving business capital assistance from LAZ Al Bunyan, they only worked as online motorcycle taxi drivers with irregular income. However, after receiving the business capital assistance, five *mustahiks* opened businesses in the culinary field such as rice stalls, chicken porridge, soto Bogor, pickled betawi, ketoprak, and snack boxes so that the five *mustahiks* get much better income than their previous situation and can improve their welfare. This explanation is in accordance with the results of interviews with informants (five *mustahiks*).

Based on the findings of interviews with GAJ and five respondents, the author concludes that LAZ Al Bunyan has a management system for the distribution of ZIS funds for a planning goal that can be achieved from the income of ZIS funds in improving the welfare of mustahik in the economic field. So the optimization of the distribution of Al Bunyan ZIS funds in the economic program there is 1 out of 5 *mustahik* whose income remains after being given the *mustahik* assistance is the *mustahik* code M3, this is due to a lack of understanding of the use of social media in marketing their business online. Meanwhile, M2's income has improved and M1, M4, and M5's income has progressed or experienced development from before. Most of the increase in *mustahik* income is caused by increasing the variety, quantity and quality of merchandise due to additional capital and work tools.

Inhibiting Factors Against Optimizing ZIS Distribution In the Economic Program for 2021-2022

Based on the interview with GAJ, the productive distribution mechanism really requires human resources who not only have good character (*morally* good), but also must have competence or ability in empowering *mustahik*. Empowerment competence requires an educational process where the science of *mustahik* empowerment can be learned by human resources in an LAZ. Because LAZ Al Bunyan has obstacles in terms of human resources, it hinders productive distribution. So that until now, LAZ Al Bunyan is still dominated by consumptive distribution.

The external constraints that will become opportunities for the institution are:

- a. constrained by the covid-19 virus which severely limits the space for each volunteer to distribute, due to government policies that require people not to leave the house and work at home.
- b. The majority of Bogor City is Muslim, of course this will be a very big opportunity for LAZ Al Bunyan in the future.
- c. Bogor City is an area that has many professions, most of Bogor residents have a profession as entrepreneurs.

Then continued by IM that the obstacle faced by the institution in 2021 is volunteer education because in 2021 LAZ Al Bunyan won an increase, which was originally only at the city level, now it is at the provincial level, so with the increase to the provincial level the

institution is still looking for a network of volunteers until now.

Based on the results of interviews with GAJ and IM as an explanation, it is concluded that every implementation of the distribution of zakat, infaq and alms funds must have internal constraints and external constraints as opportunities for institutions. The internal obstacles that are still often faced by institutions, namely natural resources and socialization to the community, are still less active, because there are still many people who wonder about LAZ Al Bunyan when collecting data in a village and the most important external obstacle in 2021-2022 is the virus that has hit the world including Indonesia, namely the covid-19 pandemic, where every day the increase in transmission of this virus is increasing. To be able to cover the obstacles in the distribution of zakat, infaq and alms funds, the Al Bunyan Amil Zakat Institution in 2023 is building 13 LAZ Al Bunyan branches in several cities and villages to motivate *muzzaki* and facilitate distribution to *mustahik*.

Analysis

Mechanism for the Distribution of Zis Funds in the 2021-2022 Economic Program

The optimal distribution of zakat, infaq and sadaqah funds on the independence of *mustahik* in the economic program can be seen from the mechanism of distributing zakat, infaq and sadaqah funds using two strategies or forms, namely

- a. Productive distribution of zakat, infaq, and alms is providing direct assistance in the form of funds, such as providing business capital which will be used to open a business, and others.
- b. Consumptive distribution of zakat, infaq, and alms is the distribution of zakat by the Amil Zakat Institution to *mustahik* based on the submitted application.

Al Bunyan Amil Zakat Agency has various programs in distributing the collected zakat. One of the special programs to deal with *mustahik* economic poverty is the economic program (house of goodness). The economic program (house of goodness) is an effort to raise the degree of *mustahik* in increasing income to reach the degree of *muzzaki*.

The kindness house program is channeled in the form of empowering online motorcycle taxi mothers who are members of the Majelis Taklim Perempuan Ojek Online Bersatu (MTPOB), caring and protecting assistance, renovating *poor* houses, and social economic assistance. Majelis Taklim Perempuan Ojek Online Bersatu (MTPOB) is a flagship program in the house of

kindness program in 2021-2022 because looking at the Bogor Regency Central Statistics Agency data, the number who have divorce certificates alive or dead continues to increase by 8%. These Ojol women have relatively similar problems in the economic field, they try to get additional income by becoming online motorcycle taxis due to divorce, losing their husbands' role in livelihood, and being involved in debt, empowerment is carried out in the form of increasing family education, providing basic needs assistance, providing assistance for children's education, and providing business assistance, providing MSME assistance and carts to mothers who are members of the MTPOB community and have participated in LAZ Al Bunyan empowerment activities.

Regarding this, it can be understood that the implementation of productive and consumptive zakat distribution at LAZ Al Bunyan is quite creative, because zakat is given in the form of guidance, capital to increase small business capital. According to researchers, the provision of capital in improving family education, providing basic needs assistance, providing assistance for children's education, and providing business assistance. With additional capital, it will increase the ability to improve its business performance. Therefore, providing business assistance is a policy that can be justified for zakat management institutions. Various efforts have been made by LAZ Al Bunyan in distributing zakat funds to *mustahik* with various purposes both for business capital and for improving the performance of small businesses.

Before the *mustahik* receives assistance, LAZ Al Bunyan conducts a survey of prospective *mustahik* beneficiaries who will be given business capital assistance because the survey is an inseparable part of the aid disbursement process. The survey is carried out with the aim of knowing data about *mustahik* in terms of residence, type of business, and ability to pay obligations made. After the *mustahik* receives the benefits LAZ Al Bunyan does not just let go but LAZ Al Bunyan provides guidance and supervision. Because in 2021-2022 LAZ Al Bunyan has a flagship program, coaching and supervision of *mustahiks* is called Majelis Taklim Perempuan Ojek Online Bersatu (MTPOB), the purpose is to see the development of these *mustahiks*.

Based on this statement in accordance with the journal written by (Sandani, W.Y, 2021) and in accordance with the provisions stipulated in Law No.23 of 2011 Article 27 paragraph 1. That the amil zakat institution Al Bunyan of Bogor city in distributing zakat, infaq, and alms uses two methods, namely productive

and consumptive distribution. And in the distribution system at LAZ Al Bunyan in accordance with the practical zakat guidebook (Hamka, 2023) that in the distribution of ZIS funds LAZ Al Bunyan in the economic program uses a traditional productive distribution system because zakat is given in the form of productive goods such as carts, tables, gas cylinders, and stoves. As for the form of capital assistance categorized in the creative productive distribution system.

Optimizing the Distribution of Zakat Funds in the Economic Program for 2021-2022

LAZ Al Bunyan implements a functional zakat management system in terms of collection, distribution, utilization, and financial management, to achieve its vision and mission. As desired in terms of increasing independence based on improving the welfare of *mustahik*. In order for zakat management to run optimally, zakat officers must have *integrity, credibility, professionalism, and quality of service* and have honest and trustworthy nature.

In an effort to make people aware to give zakat, infaq, and sadaqah, LAZ Al Bunyan tries to streamline zakat collection activities through socialization activities, preaching and taking a series of steps aimed at building and raising economic programs. The main objective of the economic program is to build public trust and increase their awareness to give zakat, infaq, and sadaqah, then it is expected that people can decide to channel ZIS at LAZ Al Bunyan Bogor. The second goal is that with the media as the main link between the community and the institution, the *mustahik* can more quickly get assistance from LAZ Al Bunyan which is actually an absolute right for them. In addition, *muḥṣin* are also easier to channel their zakat, infaq and alms through banking services with online zakat calculations that have been provided.

Amil Zakat Institution Al-bunyan Bogor City in distributing zakat, infaq, and alms funds uses a management system, such as planning, organizing, implementing, and supervising. The distribution of zakat, infaq, and alms, among others, are:

Planning

In planning, the Al-bunyan Amil Zakat Institution before distributing its zakat, infaq and alms funds will first carry out planning by sending volunteers at each point where the distribution will be carried out and the Al-bunyan Amil Zakat Institution prioritizes the needs of *mustahik*, consisting of the needs of food clothing, school fees, the need to open a business etc..

In meeting the needs of *mustahiks*, the Al-bunyan Amil Zakat Institution has a source of funds, namely zakat, infaq, and alms as a source in meeting the needs of *mustahiks*. Al-bunyan Amil Zakat Institution in obtaining sources of zakat, infaq and alms funds has regular donors, namely from the government, private sector and *muzakki*.

Organizing

In the distribution of Zakat, Infaq, and Sadaqah, of course the Al-bunyan Amil Zakat Institution makes groups whose division of duties is directly directed by the director and in the selection of employees not only in the collection and management of zakat, infaq, and sadaqah but in the distribution of zakat, infaq, and sadaqah the institution also selects in terms of physical health, honesty, trustworthiness, discipline and others.

Implementation

Implementation or action is a The activity of mobilizing people to work in accordance with the objectives that have been planned and determined. Implementation is related to the planning that will be carried out for a certain time, which is related to the expenditure of zakat, infaq and alms funds at the Al-bunyan Amil Zakat Institution to meet the needs of the mustahik. Implementation is carried out to see whether the plan implemented is in accordance with the planning that has been made.

Surveillance

Supervision is a management function whose existence is very important, because with supervision, what is done by each subordinate or in charge of their respective parts can be directed to the right part with the intention of achieving the goals that have been planned at the beginning. that supervision in the management and distribution of zakat, infaq, and alms at the Amil Zakat Institution Al-bunyan Bogor City is very important, because with supervision, every plan will be achieved.

The purpose of the management of the distribution of ZIS funds at Laz Al-bunyan is in accordance with the journal written by (Afni, 2021). That the management of zakat distribution has goals and objectives. The target of distribution management is the parties entitled to receive zakat, while the goal is something planning that can be achieved from zakat income occurs within the socio-economic framework, namely improving the welfare of the community in the economic field so as to reduce the weak economic

group, which in turn will increase the *muzakki* group, As for the functions and forms in carrying out zakat distribution management in accordance with the journal written by zakat, namely planning, organizing, implementing, and supervising. (Sandani, 2021).

In a journal written by (Zuliana, 2022). Explaining that the optimization of the distribution of zakat, infaq and alms funds is a procedure to effectively and efficiently achieve maximum results or in accordance with what is planned or expected. The purpose of zakat, infaq and alms is to prosper the community in terms of its economy. In this case, optimal means achieving the objectives of zakat, infaq and sadaqah to improve the status of *mustahik* to *muzakki*. This explanation is in accordance with the results of interviews with *mustahik* respondents because there are 3 mustahik who have turned into *muzakki*, namely M1, M4, and M5. So that the optimization of the distribution of Zakat, Infaq and Sadaqah funds in the economic program is said to be optimal.

Obstacles to Optimizing ZIS Distribution in the Economic Program

Weakness is a shortcoming that exists in organizations, especially zakat management organizations. Every organization must have its own weaknesses, especially in LAZ Al Bunyan Bogor City. These weaknesses are:

Human Resources (HR)

Human Resources (HR) has an important role for every organization, because HR is the main role in the management process. Al Bunyan amil zakat institution already has several members to be assigned according to their respective abilities and skills, but according to observations and interviews, it shows that LAZ Al Bunyan still lacks human resources both in terms of quantity and quality, because finding people who want to fight with the institution is still difficult. the findings of the discussion of the interview results are in accordance with the journal written by Fitriani & Priantina, (2016). That the internal problems of BAZNAS / LAZ are program plans that are not optimal, lack of reliable human resources, and no standard tools for program success.

Change of Responsibility

In 2021 LAZ Al Bunyan increased from the city level to the provincial level, so the internal obstacle is that the institution does not have a network of volunteers because the increase in city-level institutions

to the provincial level has new responsibilities, initially only focusing on one city with the increase to the province must focus on all nine cities. These obstacles are in accordance with the journal written by Yumanita et al., (2018). covering the impact of problems on BAZNAS / LAZ, namely weak human resources (HR), management and governance (collection), IT utilization, communication and socialization, and accountability. Yumanita et al., (2018).

In addition to internal barriers from LAZ Al Bunyan, there are also external barriers to LAZ Al Bunyan, which affect the management process from outside LAZ Al Bunyan. Favorable external conditions can be a factor to advance the organization or an opportunity for the institution. From the results of interviews that have been conducted, the obstacles that LAZ Al Bunyan has are:

Weather conditions

In 2021-2022, it is constrained by the covid-19 virus which severely limits the space for each volunteer to distribute, due to government policies that require people not to leave the house and work at home. This discussion is in accordance with previous research written by Kahfi, N.A., et al, (2022) that all human activities are being limited by the covid-19 virus being a very supportive external inhibitor.

Muslim majority

The majority of Bogor City has a Muslim community. Of course this will be a very big opportunity for LAZ Al Bunyan because every Muslim must have an obligation, one of which is the obligation to pay zakat, both zakat fitrah and zakat maal. The discussion is in accordance with the journal written by Yumanita et al., (2018). That, in a country with a majority of Muslims, it is deemed necessary to have an institution or ministry that specifically handles the zakat of Indonesian Muslims.

Favorable nature

The city of Bogor is an area that has many entrepreneurial professions, almost every Bogor resident has a profession as an entrepreneur. Because the city of Bogor has many tourist attractions and culinary centers, this will be an opportunity where entrepreneurs must also pay zakat when their income has reached nisab and haul. The discussion is in accordance with the journal written by Atabik, (2015). That in zakat mall, entrepreneurs if they have reached a certain value (nisab) are already required to pay zakat.

CONCLUSIONS

Based on the results of research that has been carried out with the title "Optimizing the Distribution of Zakat Infaq Sedekah (ZIS) Funds Towards *Mustahik* Independence in the Economic Program Case Study of Amil Zakat Institution Al Bunyan Bogor City" It can be concluded as follows:

- a. The mechanism of the Amil Zakat Institution Al Bunyan Bogor City in distributing economic zakat funds in 2021-2022 uses two methods, namely consumptive and productive distribution. In consumptive distribution, it is conditional according to what is needed by the *mustahik* concerned. For example in the form of groceries, wheelchairs, bicycles, treatment for those who have been sick for years, as well as providing scholarships to students in schools and others. While productive distribution is to provide direct assistance in the form of funds, such as providing business capital which will be used to open a business, adding business capital to make it more varied and others.
- b. Optimization of the distribution of zakat, infaq and sadaqah funds looks at the independence of *mustahik*, it can be seen from three factors, namely increasing income, business development, and has turned into a *muḥṣin* or the ability to give and give alms after getting capital assistance. In measuring an influence, the author uses a very simple way, namely by looking at *mustahik* data that receives capital assistance from economic programs, conducting interviews with *mustahik*, and seeing the conditions or income of *mustahik* after getting revolving capital assistance.
- c. The obstacles faced by Lembaga Amil Zakat Al Bunyan in the 2021-2022 economic program are internal and external obstacles. The internal obstacles faced by LAZ Al Bunyan are natural resources and changes in responsibility. As for the external obstacles faced by LAZ Al Bunyan, namely the Indonesian weather conditions in 2021-2022, the majority of Islam in the city of Bogor, and nature that supports the entrepreneurial profession in the city of Bogor, which is so developed. So that to be able to cover the obstacles in optimizing the distribution of zakat, infaq and alms funds, the Al Bunyan Amil Zakat Institution in 2023 is building 13 LAZ Al Bunyan branches in several cities and villages to motivate *muḥṣin* and facilitate distribution to *mustahik*.

Recommendation

Based on the results of the discussion and conclusions obtained, there are several recommendations that can be applied at the Amil Zakat Institution (LAZ) Al Bunyan Bogor City. Amil Zakat Institution Al Bunyan of Bogor city in the distribution of zakat, infaq and alms funds is still not optimal. Because there is still one *mustahik* after being given business capital assistance, his income is still fixed. This needs to be improved supervision in terms of financial management and can be done by future researchers. Apart from that, there is also a need for collaboration of instruments for more optimal *manfaat*, for example between ZIS and other social finance such as waqf (Rusydia, 2019; Fajariah et al., 2020).

The scope of the Al Bunyan Amil Zakat Institution in 2021 has obtained a West Java provincial license with the Decree of the Ministry of Religion No. 559 of 2017 and BAZNAS license Number 578/ANG/BAZNAS/X/2020. By obtaining a West Java provincial scale permit, it is possible and makes a new spirit to find more *mustahik*, especially in economic programs. Where in this economic program can make greater opportunities to turn *mustahik* into *muazzaki*.

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