

**OPTIMIZATION OF ZAKAT FUND MANAGEMENT, INFAQ
AND SHADAQAH IN IMPROVING *MUSTAHIQ'S* LIFESTYLE AT THE
NATIONAL ZAKAT AMIL BODY OF SAMBAS DISTRICT**

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ABSTRACT

The potential of Zakat, Infaq and Sadaqah (ZIS) in Indonesia is very large as an instrument to reduce poverty and improve people's welfare. This study assesses the effectiveness of ZIS management as optimally as possible, so that it can make a significant contribution to reducing poverty and increasing welfare. Law No. 23 of 2011 concerning zakat management has provided a strong legal basis in zakat management, through collection, distribution and utilization. The formulation of the problem in this study are: 1. How to optimize the management of zakat, infaq and shadaqah funds in increasing the standard of living of *mustahiq*. 2. How to improve the standard of living of *mustahiq* recipients of productive zakat from Baznas, Sambas Regency. The purpose of this research is to find out how to optimize the management of zakat, infaq and natural shadaqah funds to increase the standard of living of *mustahiq*. and to determine the level of public trust in the management of Baznas in Sambas Regency and to determine the improvement in the standard of living of *mustahiq* recipients of productive zakat from Baznas in Sambas Regency. This type of research is a field research conducted at Baznas, Sambas Regency. The nature of this research is descriptive qualitative and data collection techniques are carried out by interview, observation and documentation methods. The sample is 10 *mustahiq* recipients of productive zakat and 5 *mustahiq* recipients of consumptive zakat. While the method of determining the sample is by means

of purposive sampling. The data analysis technique was carried out with an inductive model consisting of data collection, data reduction, data presentation, and drawing conclusions. The results of the study show: 1. The management of Baznas in Sambas Regency has not been optimal in planning, organizing, implementing, and supervising. 2. The level of public confidence in the performance of Baznas in Sambas Regency is still low. 3. There is an increase in the standard of living of the *mustahiq*, and the level of welfare of the *mustahiq* is classified as pre-prosperous. In this case it is necessary to hold training to form competent human resources, there is a need for a mentoring program for *mustahiq* recipients of productive zakat, there is a need for supervision in managing zakat, infaq and shadaqah funds.

Keywords: Traditional Market, Wednesday, Gharar.

INTRODUCTION

Zakat is an obligation that Allah has commanded the Muslims. Zakat is also an act of worship included in the third pillar of Islam. Zakat in fiqh terms means a certain amount of property that is required by Allah to be handed over to those who are entitled. In terms of its implementation, zakat is a social obligation for the *aghniya* '(wealthy) after their wealth meets the minimum limit (*nishab*) and the span of a year (*haul*). One of the wisdoms of the stipulation of zakat is to realize equitable distribution of justice in the economy. As one of the assets of Islamic economic institutions, zakat is a potential strategic source of funds for efforts to build the welfare of the people. Therefore, the Qur'an gives signs so that the collected zakat is distributed to *mustahiq* (people who are really entitled to receive zakat). (Ahmad Rofiq, 2012: 259).

Islam makes zakat as an instrument to ensure the balance of income in society. This means, not everyone is able to wrestle in the economic arena, because some of them are not capable, both indigent and poor. Expenditures from zakat are minimal expenditures to make income distribution more even. With zakat, the needy and poor can play a role in their lives, carrying out their obligations to Allah. With zakat, people who do not have also feel that they are part of society. Poor people also feel valued because there is empathy from people who have them.

According to Sumar'in, the potential for Zakat in Indonesia in 2010 reached IDR. 217 trillion per year (Sumar'in Asmawi, 2017: 134), assuming the population in Indonesia in that year amounted to 250

million people. The data and potential of Zakat in Indonesia will continue to grow with the increase in population and zakat obligations in Indonesia. In 2020 the potential for Zakat throughout Indonesia is estimated to reach 340 T. (<https://www.cnbcindonesia>) assuming the total population is 229.62 million, 80% of the population is Muslim.

In general, modern economists discuss the problem of poverty in an expanded concept. Poverty is realized not only as an economic problem related to a person's ability to have a source of income, so that, with it, he can or cannot buy goods and services; but also covers aspects of social-deprivation, such as social protection, education, health, politics, access to resources, and other human rights. (M. Anton Athoillah, 2014-491-576).

However, for the context of developing countries, the problem of poverty still revolves around two main aspects, namely: (1) the level of poverty itself and (2) the large inequality in income distribution (economic disparity). (M. Anton Athoillah, 2014-491-576).

In Islam poverty has a multidimensional nature. The point is that poverty is not only seen from the material aspect but also from the spiritual aspect. This concept of poverty is based on the evidence of the Qur'an as contained in Surah Thoha verses 118-120, namely 118. Indeed, you will not starve in it and will not be naked. 119. And verily you will not feel thirsty nor will the heat of the sun hit you in it." 120. Then the devil whispered evil thoughts to him, saying: "O Adam, will I show you the tree of khuldi and the kingdom that will not perish?

Based on the verse above, it is stated that the basic needs that must be met by Muslims are being able to carry out worship properly, sufficient needs for clothing, food, and housing, as well as the loss of fear or the absence of threats and pressure from various parties. (Isro'iyatul Mubarakah, dkk. 2017: 37-50).

In fact, poverty reduction is even further from expectations and tends to maintain inequality between the rich and the poor, even the world's economic growth is increasingly unhealthy and fragile, the rich are getting richer and stronger, while the poor are getting poorer. This condition is a portrait of structural poverty. That is, the existing poverty is not caused by a weak work ethic, but is caused by the injustice of the system. The poverty of this model is very dangerous for the survival of a society, so it is necessary to have a mechanism that is able to channel the wealth owned by the rich (the have) to the poor (the have not). There are several reasons why the Islamic economy has a golden opportunity to continue to develop in Indonesia, namely the existence of social inequality

between the rich and the poor. This means that there is an injustice in a system that is fully backed up and becomes the monopoly of the authorities. (Damanhur dan Nurainiah, 2016: 71-82).

In the economic field, zakat can play a role in preventing the accumulation of wealth in only a few people and obliging the rich to distribute their wealth to a group of poor and needy people. Thus, zakat also acts as a potential source of funds to alleviate poverty. Zakat can also function as working capital for the poor to be able to create jobs, so they can earn and fulfill their daily needs. (Rozalinda, 2014: 248).

Recognizing the importance and close relationship between equitable distribution of income and poverty alleviation, Islam has its own instrument to solve this problem, namely zakat. Zakat is an obligation for a Muslim who is considered capable according to Islamic criteria to spend between 2.5% -20% of the proportion of his wealth to be distributed to the financially needy. Umar bin Abdul Aziz and Harun Al Rashid are examples of Islamic leaders who have succeeded in proving how effective this instrument is in distributing and improving the welfare of the people.

At present in Indonesia, public awareness to pay zakat tends to increase, but the potential for zakat is so large that it has not been explored/realized and coordinated optimally. This is related to the lack of public trust in distributing zakat through zakat management institutions.

Along with the realization of zakat collection which is still small, the utilization of zakat so far is also more consumptive than productive, so the impact of zakat on poverty alleviation and income distribution is not so significant. As a result, zakat only gives "fish" to the poor, not a hook and will only have a short-term effect.

Indonesia is a country with the largest Muslim population in the world. If you look at the data from the World Bank (2019), in 2019 the world's population was approximately 7.7 billion people. This means that the total population of Indonesia is around 3 percent of the world's population. Based on |

Research Center and Human Rights Watch, from the total Muslim population in the world, which in 2019 was approximately 1.8 billion people, the Indonesian Muslim population is in the range of 12.9 - 13 percent of the world's Muslim population. . (M. Anton Athoillah, 2014: 491-576).

With a relatively large population, Indonesia is one of the countries included in the category of developing countries. The existence of Indonesia today as a developing country, cannot be separated from various problems, one of the problems faced by the Indonesian nation

today is disparity and poverty. Based on the latest data in March 2019, the number of poor people in Indonesia reached 25.14 million people. (<https://www.bps.go.id/pressrelease/2019/07/15/1629/persentase-penduduk-miskin-maret-2019-sebesar-9-41-persen.html>).

Along with the development of Islamic Economics studies, zakat is increasingly being discussed as an instrument or solution to the problem of poverty and other economic problems. When zakat is seen as a donation, a number of previous studies state that there is nothing new about the habit of donating in Indonesia. Even the habit of donating in Indonesia has undergone a fundamental change. Activities that were initially only traditional and simple, have now become more “professional”.

Fundraising conducted at star hotels through fund nights, social bazaars, charity auctions, or whatever you call it, which involves more parties and raises more money, even if only among a limited number of wealthy people, has given the picture that the activity is increasingly finding the momentum. Moreover, if later the activity involves an institution or is institutional in nature. (M. Anton Athoillah, 2014: hlm. 491-576).

Zakat has a very strategic role in poverty alleviation or economic development. In contrast to other sources of finance for development, zakat does not have any repercussions except pleasure and hoping for a reward from Allah alone. However, it does not mean that the zakat mechanism does not have a control system. The strategic value of zakat can be seen through: First, zakat is a religious call, it is a reflection of one's faith. Second, the financial sources of zakat will never stop. This means that people who pay zakat, will never run out and who have paid every year or other period of time will continue to pay. Third, zakat can empirically erase social inequality and vice versa can create asset redistribution and equitable development. According to Musfiqoh, the empowerment of zakat activities, along with infaq and shodaqah is a strategy to improve the welfare of people's lives as well as efforts to reduce Indonesia's economic dependence on external assistance, and free the community from the problem of poverty.

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Sambas Regency is one of the regencies in West Kalimantan Province, judging from its population, this Regency has a Muslim majority population which is embraced by around 92.63%. In addition, there are also 3.55% Christians, 1.59% Catholics, 0.35% Hindus, 1.48% Buddhists and 0.04% Confucians, which on average are adhered to by people of Chinese descent and immigrants. As explained by the following table: Hindu.

Table 1.
Population Data Kab. Sambas Per. districts
Based on Religion

No	Districts	Religion						
		Islam	Christi	Cath	Hind	Buddh	Confucia	Belief
1	Sambas	47.573	699	1.470	6	4.539	114	3
2	Teluk	69.540	301	314	4	1.279	47	0
3	Jawai	43.462	212	30	2	1.581	14	0
4	Tebas	65.745	2.268	2.398	8	8.655	125	0
5	Peman	38.792	813	1.059	13	12.163	1.661	2
6	Seiang	27.458	79	93	1	184	6	2
7	Selaka	33.810	221	156	6	5.286	283	7
8	Paloh	27.672	399	267	1	1.591	11	0
9	Saiinga	1.266	1.997	8.294	0	15	0	0
10	Subah	16.202	4.085	4.018	192	115	0	5
11	Galing	24.584	13	55	2	3	0	0
12	Tekara	17.493	25	5	0	458	27	0
13	Sempa	28.509	105	75	6	2.189	400	1
14	Saiad	14.141	4	4	0	18	0	0
15	Sebawi	19.140	124	40	3	1.736	71	0
16	Jawai	17.779	180	62	16	5.353	96	1
17	Tangar	27.242	6	0	0	16	0	0
18	Salatig	17.293	114	36	2	2.196	57	0
19	Selaka	13.441	101	18	4	7	0	0
Jumlah		551.14	11.746	18.39	266	47.384	2.912	21

Source: Data from the Central Bureau of Statistics of Sambas Regency 2019.

The Central Statistics Agency for Sambas Regency released the poverty rate in Sambas Regency (BPS) releasing the poverty rate in West

Kalimantan Province reaching 381,350 people in 2016. The percentage of poverty in Sambas Regency is higher than the percentage of West Kalimantan as a whole with 9.42%.

Table 2.
Poverty Line, Percentage of Poor Population, and Number of Poor Population in Sambas Regency 2015-2018

Tahun	Poverty Line Year Rp/Percapita/Month	Percentage of Poor People (%)	Poor People (000)
2015	329 993	9,42	49,29
2016	345 066	8,54	44,88
2017	369 202	8,59	45,42
2018	407 346	8,55	45,48

Source: Central Bureau of Statistics of Sambas Regency, 2019.

Based on the table above, the poverty rate of Kab. Sambas from the calculation of the results of the Central Bureau of Statistics Kab. Sambas experienced fluctuations of increase and decrease. In 2018 the number of poor people in Kab. Sambas reached 8.55 percent or decreased by 0.04 percent compared to the previous year 2017.

Based on the table above, it can be seen that every year, the population in Kab. Sambas continues to fluctuate up and down. Public trust in zakat institutions is currently still lacking. Many people are not sure about the distribution of zakat by zakat institutions. The problems found in optimizing the management of zakat, infaq and shadaqah funds in the community are:

1. The lack of socialization to zakat managers (amil) related to management, namely in planning, organizing, implementing and supervising.
2. The utilization of zakat, infaq and shadaqah (ZIS) funds has not been maximized by the zakat institution
3. The programs that have been made by zakat institutions in the welfare of mustahiq are not yet optimal.
4. The maximum level of Baznas in operating.
5. There are still many poor and needy in Sambas Regency.
6. Lack of public awareness of the obligation of zakat.
7. The level of public trust in zakat institutions.
8. Lack of attention from local government in dealing with zakat.
9. Lack of socialization of religious leaders in calling for zakat.
10. The lack of muzakki is due to economic conditions.

Baznas of Sambas Regency is a government-owned zakat institution, which aims to increase the effectiveness and efficiency of services in zakat management and increase the benefits of zakat to achieve community welfare and poverty alleviation.

Baznas of Sambas Regency Baznas carries out four functions, namely: 1) Planning for the collection, distribution, and utilization of zakat; 2) Implementation, collection, distribution, and utilization of zakat; 3) Control of collection, distribution, and utilization of zakat; 4) Reporting and accountability for the implementation of zakat management.

In addition to receiving zakat, the Baznas of Sambas Regency can also receive infaq, shadaqah, and other religious social funds. The distribution and utilization of infaq, shadaqah, and other religious social funds are carried out in accordance with Islamic law and carried out according to the designation pledged by the giver and must be recorded in a separate book.

Baznas has attempted a zakat awareness movement campaign for the people of Sambas Regency, but this has not been able to increase the amount of zakat collected. It is not known why the amount of zakat funds collected still does not meet the desired target. In Sambas Regency there is 1 government-owned zakat management organization.

Table 3.
Recapitulation of Zakat Collection Results, Infaq/Shadaqah
Sambas District National Amil Zakat Agency 2012-2019

NO	Tahun	Zakat Maal/ Profesi	Infaq/ Shadaqah	Total
1	2012	310.231.772	106.807.964	417.039.736
2	2013	406.595.059	11.782.043	418.377.102
3	2014	370.313.105	158.339.442	528.652.547
4	2015	269.206.145	116.769.940	385.976.085
5	2016	346.251.786	108.092.825	454.344.611
6	2017	327.195.743	116.525.475	443.721.218
7	2018	349.520.593	143.976.395	493.496.988
8	2019	347.517.118	167.916.717	515.433.835
TOTAL		2.726.831.321	930.210.801	3.657.042.122

Based on the table above, it is stated that the zakat, infaq and shadaqah funds collected by the Baznas of Sambas Regency from 2012-2019 amounted to IDR 3,657.042,122 (three billion six hundred fifty-three million forty-two thousand one hundred and twenty-two rupiahs).

Based on the table above, the development of zakat and infaw fund receipts issued by zakat obligors has fluctuated from year to year, but in general it has increased but not significantly.

The distribution pattern of Baznas in Sambas Regency is: first, the traditional consumptive pattern. The mustahiq groups who receive zakat funds are the Poor, Amilin, Muallaf, Riqab, Gharimin, Sabilillah, Ibn Sabil.

Improving the welfare of the community through the management of zakat, infaq and shadaqah carried out by the Baznas of Sambas Regency in terms of utilization can be classified into two models. First, the consumptive distribution model, namely the distribution of zakat, infaq and shadaqah whose utilization is directly used by mustahiq and runs out in the short term and its utilization does not cause economic impact and empowerment of mustahiq, this model is divided into two models, namely the traditional consumptive distribution model and the creative consumptive model. Second, the productive distribution model, namely the distribution of zakat, infaq and shadaqah whose utilization does not run out immediately and their utilization creates an economic impact and empowerment of mustahiq. This model is only a creative productive distribution model. (Pre-Interview with the Deputy Chairperson).

METHOD

This research includes field research, which is based on place. The field research in this research is descriptive with qualitative research characteristics, according to Sumadi Suryabrata, descriptive research is research that intends to make a description of situations or events. In this study, researchers conducted field research to find out about the Optimization of ZIS Management at the Baznas of Sambas Regency in improving Mustahiq's Welfare. The source of data in this study is data obtained directly from the place that is the object of research directly from the main sources, namely the Baznas manager of Sambas Regency, as well as the community of zakat recipients (mustahiq) in Sambas Regency. The data collection used in this research is interview (interview), observation, documentation.

RESULTS AND DISCUSSION

Optimization of Management of Zakat, Infaq and Shadaqah Funds at Baznas Sambas

Based on the data obtained from the documentation and interviews, overall to the mustahiq recipients of zakat, infaq and shadaqah funds. BAZNAS Kab. Sambas has collected zakat funds of IDR. 347,517,118,- in

2019. And for infaq and shadaqah funds of IDR. 167,916,717,- Baznas Kab. Sambas manages zakat, infaq and shadaqah funds correctly, as follows:

a. Management System for zakat, infaq and shadaqah

A Baznas has a management system that can be said to be not optimal. Where the elements that must be considered are:

1) Have a System

Clear procedures and rules; As an institution, all policies and provisions must have clear and written rules. So that the sustainability of the institution does not depend on figures alone but on the system. If there is a change of HR, it will not affect the running of the Baznas.

2) Open Management

Its function is in the supervision of the Baznas. With this open management, there is a reciprocal relationship between zakat amil and the community. So that a control system is formed that involves a control system from outside elements, namely the community itself.

3) Have a Clear Work Plan

By having a clear work plan, Baznas activities will be more focused and can achieve the targets that have been programmed.

4) Have a Distribution Committee

The task of the Disbursement Committee is to conduct a selection for each disbursement of funds to be made. Are these funds really channeled to those who are entitled, in accordance with the provisions of the Shari'ah which has been mentioned in the word of Allah SWT in the letter At-Taubah verse 60 and the policy of the institution.

5) Have an Accounting and Financial Management System

By having a good accounting and financial management system, Baznas can run effectively and efficiently.

6) Audited

One of the principles in the Zakat Management Act is the principle of transparency. Therefore, each Baznas must be audited by both external and internal auditors. Thus, the transparency of the Baznas management can be maintained.

7) Publication

Publication is very much needed by Baznas, as well as an effort to socialize the enactment of the Zakat Management Act to the

general public. This publication can be done through various mass media such as the web, newspapers, bulletins, radio and others.

8) Continuous Improvement

A Baznas should not be satisfied with the current state of affairs, but it must always be improved and improved so that it can always keep up with the times. Seeing from the management strategy of zakat, infaq and shadaqah are good. It can be said that the District Amil Zakat Agency. Sambas institutionally and its human resources have sufficient potential.

In the management of zakat, infaq and shadaqah funds at Baznas Kab. Sambas has managers and staff who are in accordance with their fields. This can be seen from the management of the Kab. Sambas who has an education level of up to S1 (strata one), this is of course. Can support the ability of amil in carrying out zakat management in a professional manner. Meanwhile, from the institutional side of the Kab. Sambas is managed by several figures in the community and government so that it is possible to have strong and entrenched institutional influence and power in Kab. Sambas. However, even though the Amil Zakat Agency is managed by influential figures, there are still some notes to improve the performance of the Amil Zakat Board management. Among them is the seriousness of the leaders who become administrators to promote and provide good examples so that people who are obliged to pay zakat are willing to pay their zakat at the District Amil Zakat Agency. Sambas. Regarding the strategy of Baznas Kab. Sambas.

To maintain security and justice in optimizing the management of Zakat, infaq and shadaqah funds, the Baznas Kab. Sambas must prioritize the following:

- a) Guaranteed implementation of the shari'a zakat
- b) Equity (because with the involvement of one hand, it is hoped that a person will not receive aid funds more than once from two sources. And it is hoped that all mustahiq will get their share).
- c) Maintaining the honor of the mustahiq (because the mustahiq do not have to deal directly with the zakat givers (muzakki) and do not have to come to ask.

The zakat recipient sector is not only limited to individuals but also for the public benefit, and this sector can only be signed by the government.

b. Zakat Collection

Interpretation of data findings from research results on zakat management in Baznas Kab. Sambas there are several steps that must be taken to manage the results of zakat, infaq and shadaqah. Where the author's research results from interviews can be interpreted as a process, namely a series of actions, activities, or work that leads to certain targets, in this zakat collection, it can be said that a process to obtain zakat funds from the community as much as possible. In collecting zakat, Baznas Kab. Sambas performs a good management process that includes management functions, namely:

1) Planning (Planning)

Based on sources from Baznas Kab. Sambas, Mr. Ahkam Muawis, S.Pd.I As deputy chairman III for Planning, Finance and Reporting, stated that the planning for zakat collection at Baznas Kab. Sambas has existed since the beginning of the formation of the Baznas Kab. Sambas, namely by distributing brochures/leaflets, ball pick-up system, sending proposals and letters to government offices and socializing Baznas Kab. Sambas All Agencies, Services, Schools in the District Government Environment. Sambas and Mosques/Musholas throughout the District. Sambas.

Baznas Kab. Sambas has several excellent Baznas programs, namely: and KLM (Mustahiq Service Counter) services, assistance provided:

- a) Assistance for mustahiq's living needs
- b) Health assistance (Road medical assistance)
- c) Education assistance (school arrears fees etc.)
- d) Ibn Sabil's assistance (assistance for the displaced)
- e) Help Gharimin
- f) Help for converts
- g) Help Fisabilillah
- h) Advocacy assistance for education and health services.

Where is Baznas Kab. Sambas can be said to be quite optimal in its program, namely the program to help the mustahiq in meeting their daily needs by receiving the rice assistance given, a certain amount of money. In assistance in the health sector, by financing outpatient care for 2 mutahiq. And in the field of education has provided educational funding assistance to 50 orphans.

In the Ibnu Sabil Assistance program (assistance for the abandoned), Gharimin Assistance, Muallaf Assistance, Fisabilillah Assistance and Advocacy Assistance, education and health services

have not been said to be effective because they have not been able to help the mustahiq as much as possible in their problems.

In the ZIS fund utilization program conducted by Baznas Kab. Sambas in carrying out the programs that have been announced, are as follows:

a) Healthy Sambas Program

Namely the Baznas program that focuses on the health sector. The main targets of this program include:

- (1) Providing medical expenses assistance to underprivileged or needy people with certain classifications.
- (2) Providing mobilization/transportation assistance to people in need for treatment (funds are adjusted according to need).

In this program there are programs that have been said to be effective where Baznas Kab. Sambas has helped 4 mustahiq in medical expenses. And in the second program it is not said to be effective where Baznas Kab. Sambas does not provide transportation assistance to mustahiq.

b) Smart Sambas Program

Namely the Baznas Kab. Sambas which focuses on the field of Education. The targets of this program include:

- [1] Scholarship assistance for underprivileged students or students or orphans with achievements.
- [2] Assistance with learning equipment for underprivileged students or students.

In this program, Baznas Kab. Sambas can be said to be effective in its program, which has provided scholarships for orphans to 50 children in the Sambas sub-district.

c) Independent Sambas Program

In the Sambas Mandiri program, Baznas Kab. Sambas provides capital in the form of money and skills training, so that mustahiq can be more independent and can improve the standard of living of those belonging to the lower economy.

In this program it is said to be relatively effective, where Baznas Kab. Sambas provides capital in the form of money. However, it does not provide skills training to mustahiq.

d) Sambas Cares Program

This program focuses on social and humanitarian activities, the main objectives of this program include:

- [1] Providing compensation to victims of natural disasters, house fires and other disasters.
- [2] Providing compensation for abandoned families.
- [3] Provision of compensation for mourning or spiritual money for poor families.
- [4] Providing compensation for travelers and converts.
- [5] Providing compensation to nursing homes and orphanages.

In this program, Baznas Kab. Sambas can be said to be relatively effective in social and humanitarian activities, in point (a) by providing blankets, medicines, food, milk, cereals, rice. However, at the point of providing compensation for abandoned families, providing compensation for mourning or spirituality for poor families, providing compensation for travelers and converts and providing compensation to nursing homes and orphanages it has not been effective where Baznas Kab. Sambas has not realized its program because the ZIS funds collected are not large enough to realize all the planned programs.

e) Prosperous and Just Sambas

This program focuses more on productive zakat issues. The main target of the productive zakat program is the provision of business capital assistance in the form of funds or goods business to community groups or individuals, such as:

- (1) Providing business capital assistance for small and medium-sized enterprises (SMEs).
- (2) Providing business capital assistance for craft and professional groups.
- (3) Providing business capital assistance for fishermen groups.
- (4) Providing business capital assistance for farmer groups.
- (5) As well as plans to form a business entity owned by Baznas

This program can be said to be relatively effective where only point (a) can be implemented. And at other points it cannot be implemented. At Baznas Kab. Sambas has shortcomings where, there is no assistance after mustahiq receives productive zakat, there is no guidance or direction from Baznas Kab. Sambas in increasing income from the business they are currently carrying out. There is no mustahiq association for productive zakat recipients, where with the mustahiq association they can exchange ideas, or provide input to

other mustahiq so that the capital provided by Baznas Kab. Sambas can be useful and can increase mustahiq's income.

2) Organizing

Organizing is done to collect and manage all the necessary resources, including humans, so that the desired work can be carried out successfully. In Baznas Kab. Sambas has a clear organizational structure and each has its own parts, so there will be no overlapping of tasks and work. With the management structure and sections above, it is clear that every administrator in Baznas Kab. Sambas has a well-structured section, so overlapping the work of each employee can be avoided.

3) Execution / Actuating

It is an effort to move group members in such a way that they are willing and trying to achieve the goals that have been planned together. In terms of implementing (actuating) all the agendas in the planning have been carried out quite well starting from distributing brochures/leaflets in strategic places, distributing proposals to government institutions or agencies, picking up zakat, collaborating with surrounding mosques by holding zakat posts, until the collection of zakat through direct delivery (coming) to the Baznas Kab. Sambas, but the funds obtained are still minimal, in the distribution of zakat productively it can only be given to 5 mustahiq by providing business capital of IDR. 500,000, to IDR. 4,000,000, -.

4) Supervision (Controlling)

In terms of supervision, it can be said that it is sufficient, but there is no follow-up to the provision of productive zakat to mustahiq both in terms of mentoring and coaching. Guidance both in terms of financial management for mustahiq's businesses as well as coaching in religious matters (recitation). And there is no association for productive zakat recipients, where if there is such an association the mustahiq can share their business experiences.

c. Distribution of Zakat

Distribution of zakat funds, at Baznas Kab. Sambas is given to those who are entitled, namely the mustahiq in several forms:

1) Traditional/Consumptive (Temporary Assistance)

Consumptive means fulfilling daily needs. The traditional pattern is that the distribution of zakat funds is given directly to mustahiq to be used directly, such as zakat fitrah which is given to the poor in the district. Sambas to meet daily needs. The

distribution of zakat fitrah is distributed before the Eid prayer is held every year. Zakat mal, infaq and shadaqah distributed to victims of natural disasters such as aid for flood victims such as: medicines, vitamins, blankets, instant noodles, milk and compensation for orphans in the form of scholarship assistance for students from poor families.

2) Contemporary/Productive (Empowerment Assistance)

The productive pattern is the pattern of distributing Zakat funds to mustahiq by providing funds for business/business capital. Productive zakat is the giving of zakat that can make the recipients produce something continuously, with wealth

Zakat that has been received. Thus, productive zakat is zakat where the wealth or zakat funds given to mustahiq are not spent but are developed and used to help their businesses, so that with these efforts they can meet the needs of life continuously. This productive zakat in Baznas Kab. Sambas is manifested in a small business economic empowerment program in the form of assistance from Baznas Kab. Sambas for IDR 500,000, up to IDR 4,000,000.

d. Utilization of Zakat

Utilization is an effort to be able to bring results or exploitation (manpower and so on) so that they are able to carry out their duties properly. The pattern of utilization of Zakat is the method/system of distribution and allocation of Zakat funds based on the guidance of the times and in accordance with Islamic law. In this case Baznas Kab. Sambas has an empowerment program that helps capital for mustahiq to become entrepreneurs. The program, which has been running since 2017, has empowered 5 mustahiq.

Based on the research conducted, the income earned by mustahiq before receiving assistance was a month and there was also income for mustahiq of Rp. 200,000, - to Rp. 1,800,000, - while after receiving assistance from Baznas Kab. Sambas they can earn around Rp. 350,000-Rp. 2,000,000. The funds used for mustahiq empowerment come from zakat funds that have been collected at the Baznas Kab. Sambas and distributed to the mustahiq.

The mechanism for providing assistance by Baznas Kab. Sambas was originally Bazna Kab. Sambas conducted a field survey to mustahiq who deserved to be given assistance. Then

Baznas Kab. Sambas chooses mustahiq who meet the requirements to be empowered, namely with the requirements to be domiciled in Sambas, have a business, have a minimum education of elementary school (SD), and age in the productive category. Mustahiq who has met the requirements then held a meeting to discuss the agreement between the Kab. Sambas and mustahiq. After that, mustahiq who are eligible for assistance are given some money as business capital.

Improving the Welfare of Productive Zakat Recipients

Baznas Kab. Sambas is enough to make effective management, collection, distribution to eight asnaf both in the form of productive and consumptive zakat. In other words, Baznas Kab. Sambas has tried to manage the funds from the muzakki which will be distributed to the mustahiq.

Increasing people's income through zakat, infaq and shadaqah management is carried out by Baznas Kab. Sambas seen from the side of its utilization can be classified into two models. First, the consumptive distribution model, namely the distribution of zakat, infaq and shadaqah whose utilization is directly used by mustahiq and runs out in the short term and its utilization does not cause economic impact and empowerment of mustahiq, Second, the productive distribution model is the distribution of zakat, infaq and shodaqah whose utilization is not direct. exhausted and its utilization creates an economic impact and empowerment of mustahiq. This model is only a creative productive distribution model.

Zakat can be used as an effective means of individual spiritual contemplation. This can be done when paying zakat is interpreted not only as a normative religious obligation, but also as a way to avoid mental burdens, and to purify oneself from social burdens. unselfish, considerate and peaceful.

Apart from that, zakat management is one of the efforts to rid oneself of miserliness, clean up dirty assets because they are still listed with the rights of others, and develop muzakki wealth as promised by Allah and the Qur'an.

In an effort to alleviate poverty and improve the welfare of mustahiq, it is necessary to have good management to support the achievement of the zakat management process properly and correctly.

The results obtained by researchers regarding the management of ZIS at Baznas Kab. Sambas in utilizing ZIS funds for economic

management of mustahiq has increased but has not been able to prosper the mustahiq. A few things as follows:

a. Against Muzakki

Human nature when doing an activity then creates a feeling of wanting to be praised by others. it makes muzakki more happy when the mustahiq says infinite thanks, then a feeling of extraordinary joy arises. So that the original intention to do charity is lost or reduced. His sincere intentions have decreased, on the contrary, only for popularity alone.

This is also one of the most decisive factors in the empowerment and economic development of mustahiq, because if there is no praise, it is possible to pay zakat which is an obligation for him to be forgotten.

But as much as possible Baznas Kab. Sambas approached the muzakki to make them aware of these despicable traits. The efforts made by Baznas Kab. Sambas is through a spiritual approach to the muzakki, for example by advising the muzakki.

These efforts continue to be carried out for muzakki, in addition to muzakki, it includes helping mustahiq through the zakat they issue by distributing them to Baznas Kab. Sambas, the goal is to form in the muzakki that paying zakat is their obligation.

- 1) The efforts made have a positive impact and bring the nature and perception of changing mindsets that are sincere in doing everything for the sake of Allah, including the following: There is a sense of need for muzakki to purify their wealth.
- 2) Muzakki issue zakat based on their obligations to Allah, so that they become disciplined in issuing zakat.
- 3) There is a sense of concern for muzakki to others.
- 4) The existence of gratitude muzakki, by issuing zakat, infaq and shadaqah and other practices.
- 5) The nature of the responsibility to help others.
- 6) Provide working capital for mustahiq.
- 7) And there is a sense of obedience to His Creator.

b. Against Mustahiq

In practice, there are at least some maximum results that have been carried out by Baznas Kab. Sambas on the economic management of mustahiq, includes:

- a) The emergence of creativity in developing a business.
- b) Knowing mustahiq's own potential.
- c) As well as the independence of mustahiq in meeting their needs.

Based on the results of the description above, efforts to manage ZIS funds provided by muzakki have been carried out by Baznas Kab. Sambas in empowering the mustahiq economy.

c. Against Amil Zakat Agency (BAZ)

In Article 7 of Law Number 38 of 1999, concerning the management of zakat, the issue of the Amil Zakat institution is determined, the first paragraph in the article, that the Amil Zakat institution is confirmed, fostered and protected by the government. While the second paragraph determines the requirements set out in the Ministerial Regulation and now the procedure can be seen in the Decree of the Minister of Religion Number 581 of 2000 (KMA).

In an effort to achieve the effectiveness of the management carried out by zakat charities, there are several principles that must be owned and adhered to so that management can be successful as expected, and there is a sense of trust between muzakki in distributing zakat through the Amil Zakat Agency, including the following:

- a) There is the principle of openness, namely in managing zakat, it should be done openly and known to the public, both muzakki and mustahiq.
- b) The existence of a voluntary principle, meaning that the collection of zakat should always be based on the voluntary principle of Muslims who surrender their zakat assets without any element of coercion or methods that are considered coercion. But basically Muslims who are reluctant to pay their zakat must receive sanctions according to the provisions of Allah that have been set.
- c) There is an integrated nature, meaning that in carrying out its duties and functions it must be carried out in an integrated manner among other components.
- d) The nature and attitude of professionalism, meaning that zakat management must be carried out by those who are experts in their fields, both administratively, financially and so on.

The existence of the principle of independence, this principle is actually a continuation of the principle of professionalism, it is hoped that institutions that manage zakat can be independent and able to carry out their functions and do not need to wait for help from other parties. From the description above, overall Baznas Kab. Sambas has approached from the things above, this can be seen in the collection, distribution and utilization of ZIS funds, although it cannot increase the welfare of mustahiq but has helped mustahiq in

terms of increasing their daily income. If it is said that the mustahiq are prosperous if their health, economy, education and basic needs of clothing, food and shelter are met.

The mechanism for distributing productive zakat can be briefly seen in the above scheme, Baznas Kab. Sambas is able to process funds from muzakki more effectively in the form of services. BAZNAS Kab. Sambas in giving productive zakat goes through several stages, namely:

- a) Looking for muzakki (zakat givers), BAZNAS Kab. Sambas conducted counseling to government agencies, mosques, schools in Sambas and came directly to the muzakki's house.
- b) Determining mustahiq, BAZNAS Kab. Sambas has criteria in determining mustahiq, namely: domiciled in Kab. Sambas, has a business, has studied and is of productive age.
- c) Field survey, the implementing staff conducts a survey to the mustahiq's house or place of business
- d) Providing business assistance, after being declared eligible to receive productive zakat, mustahiq can receive productive zakat funds by visiting the Baznas Kab. Sambas.

Baznas Kab. Sambas as a zakat management institution carries out several roles through institutional activities which include:

- 1) Provide counseling to the community, especially people who are able to pay zakat (muzakki) about the importance of the potential for zakat, infaq and shadaqah. So that people understand and understand that the large potential of zakat, infaq and shadaqah can help government programs in alleviating poverty that is currently being experienced by this country.
- 2) Providing capital assistance to mustahiq as well as providing business directions.
- 3) Providing clothing, food assistance through money or zakat that has been collected by Baznas Kab. Sambas.
- 4) Providing financial assistance/scholarships to underprivileged students and orphans.
- 5) Helping people who experience disasters such as natural disasters and diseases.

In carrying out the role of social services above, especially productive zakat, several positive values are raised and can be used as learning materials/references for other institutions, both social institutions and Islamic financial institutions.

The welfare of the people is the ideal of the state and all human beings on this earth, advancing public welfare is one of the national goals of the Republic of Indonesia as mandated in the 1945 Constitution. material physical and mental spiritual, among others, through development in the field of religion. One of the goals to be achieved in the development of the religious sector is to increase the participation of religious communities in national development.

Muslims as the majority group are demanded to have a bigger role through the provision of development funds through the collection and utilization of zakat funds. One of the basic teachings in Islam is that humans come from God and will return to Him.

Zakat assets (especially zakat maal) must be viewed as revolving fund capital whose use must be left to productive businesses so that the sustainability of businesses carried out in the people's economic sector can be guaranteed. Productive zakat will be very effective if it is used to alleviate poverty, because this problem is really an urgent problem for Muslims.

Based on welfare standards according to the Central Statistics Agency (BPS). Has several indicators in measuring the welfare of mustahiq, namely: income, housing, transportation, health, education, expenses, ease of obtaining health services and housing facilities. Indicators are very important to study regarding the development of mustahiq before receiving productive zakat from Baznas Kab. Sambas and after getting productive zakat.

After conducting surveys and conducting interviews with recipients of productive zakat, the expenses they have to spend for daily life, children's educational needs, medical treatment, paying debts. In the medium category where the expenditure is (Rp. 1,000,000 – Rp. 5,000,000).

There are 5 housing indicators assessed, namely the type of roof of the house, walls, home ownership status, floor and floor area. From the 5 items, they will be classified into 3 groups, namely: From the results of the service, the houses of productive zakat recipients fall into the categories of permanent and semi-permanent houses where the walls are half walls/brick without plaster/low quality wood, the floors are made of tiles/cement/wood low quality and the roof is zinc/tile/shingle/asbestos.

The indicator for residential facilities assessed consists of 12 items, namely yard, electronic devices, coolers, lighting, vehicles owned, fuel for cooking, clean water sources, drinking water

facilities, how to obtain drinking water, drinking water sources, toilet facilities, and the distance of the MCK from the house.

Where the condition of the mustahiq's residence is included in the sufficient class which has a few yards in his house, has electronic equipment there is a TV, the cooler has a fan, lighting, the vehicle owned is a motorcycle, fuel for cooking, clean water sources, drinking water facilities, how to obtain drinking water, drinking water sources, toilet facilities and in the poor category where there is no yard, has electronic equipment there is a tv, cooler has a fan, lighting, the vehicle owned is a motorbike even though the payment is by credit, fuel for cooking, water sources clean, drinking water facilities, how to obtain drinking water, sources of drinking water, toilet facilities, and the distance of the toilet from the house is not far.

To get health services, namely the distance to the nearest hospital, distance from drugstores, handling of drugs, prices for medicines, and contraceptives can be classified as sufficient where the mustahiq's house can still be reached by using a motorized vehicle, which can make it easier for mustahiqs to access health services. activity and in terms of health.

Mustahiq in education is included in the sufficient category where the distance to school can be reached using a motorized vehicle or public transportation, for the cost of sometimes not being able to pay school fees, sometimes being able to pay. And in the process of receiving zakat recipients, it is quite sufficient.

In conditions of income that can only meet the daily needs of the mustahiq in terms of vehicle costs, vehicle facilities, and vehicle ownership status. It can be said that it is difficult, where for costs that can be said to be expensive, vehicle facilities in the form of public transportation and motorbikes are paid in installments for leasing for 3 years. And there are mustahiq who are included in the sufficient class, which have private vehicles.

From some of the explanations above, it can be said that the mustahiq are in the sufficient category and difficult in terms of vehicle facilities are included in the difficult category where the income is not so large that they have to pay motorbike loans for 3 years. From this, the mustahiq cannot save for financial reserves if something happens in the future.

In measuring the effectiveness of the management of ZIS funds at Baznas Kab. Sambas, the researcher uses a very simple method,

namely by looking at the condition of the mustahiq data who have received productive zakat from Baznas Kab. Sambas from before to after receiving zakat. After looking at the existing data, the researcher tried to analyze the data according to the mustahiq conditions.

Based on the data obtained, almost all mustahiq economic conditions improved after receiving productive zakat assistance from Baznas Kab. Sambas Rp. 500,000, - and Rp 4,000,000.- recipients of productive zakat funds have progressed from income. Based on data from Baznas Kab. Sambas can be said to be a productive zakat distribution given by Baznas Kab. Sambas to 5 mustahiqs affects mustahiq's income. From an optimal point of view, productive zakat has an impact on the income level of mustahiq, but on the level of welfare according to BPS (Central Statistics Agency).

Although the amount of productive zakat received by mustahiq appears to have significantly increased in income for the development of mustahiq's business, the ability of the business in the variety of mustahiq's business development can be said to be not high. The income earned by mustahiq is still low.

Zakat productive Baznas Kab. Sambas is able to improve the standard of living of the community although it has not been able to optimally alleviate the problem of poverty. So far, researchers have assessed that Baznas Kab. Sambas is good enough in providing counseling regarding zakat, infaq and shadaqah so that the general public and prospective muzakki are more aware that behind the instruments owned by Islam there are many problems that can be realized properly by distributing zakat, infaq and shadaqah funds to prospective muzakki. Baznas Kab. Sambas.

Baznas Kab. Sambas optimizes the collection of ZIS from UPZ (SKPD, Vertical Agencies, BUMN, BUMD and private companies), Kab. Sambas, Islamic banks, hospitals, schools in the district. Sambas and cash deposits that are directly given by the community to Baznas Kab. Sambas.

Baznas Kab. Sambas utilizes ZIS funds to mustahiq who are entitled to receive it either productively or consumptively. In this way, it is hoped that zakat will not only be distributed to mustahiq and run out in a short time, but also provide motivation to mustahiq with the assistance of Baznas Kab. Sambas can help them meet their needs in the form of clothing, food and shelter.

In the utilization of zakat funds, Baznas Kab. Sambas provides funds selectively by conducting surveys in the field to carry out proper economic management of the mustahiqs and have the potential to develop. So that it can generate maximum income and make mustahiqs independent in order to improve the lives of mustahiqs. Based on this analysis, productive zakat in Baznas Kab. Sambas is considered capable of increasing the income of the mustahiq but has not been able to prosper the mustahiq in other aspects. such as getting maximum health services, education costs, transportation which is still difficult to obtain, if you can have a vehicle, mustahiq must credit. So far, researchers assess Baznas Kab. Sambas in planning, collection and distribution is quite good. Where the program planning runs according to the provisions, fundraising is carried out using a good system: open management has a clear work plan, has a distribution committee, has an accounting and financial management system, is audited once a year.

In raising funds for ZIS Baznas Kab. Sambas performs the management process quite well in planning, organizing, implementing and supervising. In the distribution of ZIS Baznas Kab. Sambas carried out the distribution process quite well in determining the mustahiq recipients of consumptive zakat and productive zakat. At the level of welfare, productive zakat recipients cannot be said to be prosperous, but the income level of the mustahiq in a month has increased.

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