



Analysis of management of zakat, infaq, alms (zis) funds in improving the economy of the dhuafa

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ABSTRACT

Study this aim for analyze method LAZ WASHAL Charity North Sumatra in raising ZIS funds and to analyze how method distribution ZIS by LAZ WASHAL in increase economy poor people, to analyze how the strategy is carried out by LAZ WASHAL in improving the economy of the poor. The methodology of this research is use study qualitative with approach descriptive. Technique data collection was carried out by in-depth interviews. While the technique analysis data conducted with method reduction, presentation data and withdrawal conclusion. Results study this show that method collect fund Zakat, infaq, and Alms is with three method that is via social media ,via transfer between tub , and come direct to office LAZ WASHAL Charity North Sumatra. Efforts in the distribution of ZIS at LAZ WASHAL Charity North Sumatra was carried out by means of a direct survey of mustahik who were program for given help, with choose two category that is worthy assisted and deserving of special assistance. LAZ WASHAL's strategy Charity in North Sumatra is by monitoring business developments that conducted by mustahik which given fund ZIS with method supervise and guide if trouble occurs in developing his efforts.



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INTRODUCTION

The economy as one of the things that is very much awaited by someone nor institution that is agency government. Economy very play a role important in life, because if a person's economy is low in general so The standard of living is also low. So also on the contrary, if level economy somebody tall, so on generally that person's life too will tall. Therefore, then on life this can't be separated from economic dilemma. Economic conflict always no once there is it's over for discussed because related to numbers poverty. Poverty is something that everyone fears the most because poverty has an impact on the multi-faceted struggle dimensions, in the form of education, social, health, as well politics (Khairina, 2021; Maulana & Fikriyah, 2020; Munandar et al., 2020).

Poverty alleviation efforts have always been one of the primary indicators to assess the performance of a government in the welfare sector. That matter because poverty is the benchmark the most basic to measure quality life somebody. People which still whacked poverty sure experience many difficulties in accessing the various facilities that can be support the improvement of the quality of life, however, in programs government, this is only social, then some scholars or Islamic experts Secrete format method make a number of policy which pointing on alleviation poverty that is Zakat, Infaq, and Alms (ZIS) (Bara & Pradesyah, 2020; Maharaja, 2019).

The existence of ZIS as the foundation of Islamic economics and the pillar of the Ummah's economy have position Specific on Islam. Thing this because wrong one form worship which very close relation with economy, finance, as well as society, no just worship like pray, fast, and etc (Fikri, 2020; Saripudin et al., 2020).

Wrong one method which could increase economy and problem poverty is with empower people through Zakat, infaq and alms. Method this is wrong one solution for reduce problem economy like poverty. Zakat, infaq and alms have potency which is great if used as an empowerment of the people. What if the potential for ZIS funds? can be managed properly by the managers of zakat amil bodies and amil institutions so poverty decreasing every year (Baznas & Strategis, 2018; Hudaefi et al., 2020; Rizki, 2021).

Approach method the in development economy Public show progress which means, because zakat, infaq and alms by little by little will show a positive impact to suppress number poverty and reduce centering or rotation treasure on few person just.

As impact, profession and income will increase economy thereby raising the standard of living of the majority of people and in the end it can increase the aggregate volume of the zakat. Zakat, infaq as well as alms (ZIS) this very take effect in grow and build economy through behavior economy Public (Mardiantari et al., 2019).

Phenomenon that ZIS as component crucial on economy it turns out that it is still not being paid attention to either by individuals, amil zakat institutions, as well government. Thing thereby can occur because system management good by institution Amil Zakat that alone nor because from factor lack of knowledge people about zakat. With thereby so should every person Required knowing obligation for fulfill role zakat, infaq and alms in the benefit of the people (Sari et al., 2022).

Lots which think that if they Secrete zakat, means their wealth decreases. Even though Islam has explained among our treasures there is right for which not enough able (Maulana & Fikriyah, 2020; Melati & Nurdin, 2022).

Body Center Statistics (BPS) take notes on September 2019, population poor as of September 2019 reached 24.79 million people or 9.22% came from total population of Indonesia. Down 0.36 million people from March 2019 and decreased by 0.88 million people from September 2018. Percentage of poor people in September 2019 as much as 9.22% decreased 0.19% from March 2019 and decreased 0.44% from September 2018. Although this figure is down 0.44% which is significant decrease, but this still needs to be increased again because There are still many poor people, therefore zakat has a crucial role which needed in help press number poverty in Indonesia.

The basic purpose of zakat, infaq and alms is not just to help poor people consumptively, but have a more consistent goal, namely relieve poverty. reality until moment this, zakat, infaq as well as Charity has not been able to improve welfare for the people, especially mustahik (person which entitled to receive zakat infaq and alms).

Law Number 23 of 2011 concerning Management of Zakat, Infaq and Alms in Chapter 1 Article 3 has stated the objectives of zakat, infaq as well as alms the, on paragraph (1) heighten effectiveness and efficiency service in management zakat, infaq as well as alms on paragraph (2) heighten benefit zakat, infaq as well as alms for realize well-being people and countermeasures poverty (Dameria carmelita, Nursanita Nasution, 2020).

According to the Hanafi school, amil are people who are employed by priest for gather zakat. Amil is synonym from al- sa'i . This lafat means the person assigned by the priest to the tribes for take zakat from they. sect Hanafi only describe that amil is an officer appointed by the imam to collect zakat from muzakki (required zakat) just. sect this, though no mention by clear profession amyl no only just gather zakat, but also cover some other work, such as guarding, taking care of administration and distribute it, but it is already included in the formulation. For strengthen the meaning of amil they make, the Hanafi school does not include argument, both text and logic. The weight of the alleged amil formula given is only based on linguistic meaning alone, as seen from the meaning of the language mentioned on (Analiansyah, 2015).

The financial management system has been carried out by experts who internally owned by the North Sumatra Charity Amil Zakat Institution as well as power which owned the have potency in the field management finaceso process management or recording has conducted in accordance mechanism which already applied. for give guarantee accountability reporting which already arranged so role auditor here very welcome as result, the financial requirements of the Amil Zakat Al Wasliyah Institution for Charity Sumatra North truly could accountable and avoid all deviation on management process.

Example management and source fund conducted by transparent as well as carried out by experts as a result, the reporting process is carried out transparent and in accordance use provision which has set and mechanism management already use system accountancy Becomes base its management. one of the forms or evidence in the application is by prepare financial reports in the form of weekly, monthly, and yearly and the process of preparing income and expenditure planning reports as an effort support the financial control and management of the Amil Zakat Al-Agency Wasliyah Charity Sumatra North.

The process of managing and distributing zakat funds has 2 kinds of goals, namely for consumptive and productive purposes. Zakat as a consumptive fund is money reception zakat used for fulfill need daily people poor, similar provision drink, culinary, clothing, as well as the place stay . Meanwhile, for productive purposes, zakat funds are used as coaching capital Entrepreneur business development initiated by the poor. hope The use of productive zakat is to increase the income of the poor so that later they are no longer mustahik, but have become muzakki.

Zakat originated from form the word "zaka" that means holy, good, blessing, grow, and develop. Named zakat, because in inside contained hope to obtain blessings, cleanse the soul and nourish it with various kind (Fiqh sunnah, Sayyid Sabiq: 5).

Zakat is a certain part of the property that must be issued by each person Muslim when it has reached the specified conditions. As one of the pillars Islam, Zakat accomplished for given to group which entitled accept it (asnaf). In the Qur'an it is stated, "Take zakat from some" treasure they, with zakat that you clean and purify they" (Surat at-Taubah [9]: 103).

Infaq is property issued by a person or business entity outside the zakat for the public good (According to Law Number 23 Years 2011 concerning Zakat Management in CHAPTER I Article 1). infaq is a practice which cannot be separated from the daily life of a Muslim. infaq comes from Arabic, "anfaqa" which means to spend wealth or give treasure. Whereas infaq means take it out treasure (Nursyamsi, 2014).

In fact, infaq is divided into two, there is infaq for good, and infaq for evil. This infaq is done or spent on the road Allah, who also with wealth comes from good things. While infaq bad for example, explained in Letter Al-Anfal Paragraph 36, which it means as "Verily, those who disbelieve spend their wealth for obstruct (person) from Street God. They will earn treasure that,

then Becomes regret for they, and they will defeated. And to In Hell the disbelievers will be gathered" (Surah Al- Anfal: 36). God Subhanahu Wata'ala ordered each of his servants to set aside his treasure for donate which Thing this enter in kind, and God love his servant which do good. Thing this explained in Letter Ali Imran paragraph 133-134. "And hurry up you to forgiveness your god and to Paradise which breadth wide sky and earth which provided for person- person which piety. That is people which donate (his property) good in time happy or in time hard , and people which withhold his anger and forgive error person. God love people which do goodness ". (QS. Ali Imran: 133-134).

Infaq turns out to have a difference from alms, infaq is actually done with wealth or material, while alms, can be done with non-wealth or non-material. For example just alms can conducted with smile, "Your smile to face your brother is alms." (HR. Tirmidhi).

Alms is say which very familiar in circle people Islam. Alms is taken from the Arabic word "shadaqah", derived from the word sidq (sidiq) which means "truth". According to BAZNAS regulation No. 2 of 2016, Sadaqah is property or non-wealth issued by a person or entity effort in outside zakat for benefit general. (Source: <https://baznas.go.id/sedekah>) Alms is practice which loved God S.W.T. This is evidenced by the many verses of the Qur'an that mention: about charity, one of them in a letter Al-Baqarah verse 271,

"If you show (your) alms, then that is very good. And if you hide it and you give to people poor, so hide that more good for you. And God will abolish from you part your mistakes, and God knowing what which you do it" (Surat al-Baqarah: 271).

RESEARCH METHODS

The research that the researcher will do is field research (field research), that is by detail to something subject certain and one row document. Study this use study qualitative which obtained researcher according to data in the field, namely the Amil Zakat AL-Washliyah Charity institution Sumatra North, Medan with using approach qualitative-descriptive.

The study was conducted on July 15, 2022, Location Study this is at in Jl.Sisingamangaraja No.144 Building Regional administrator of Al-Washliyah, North Sumatra, Lanatai two, Kec. city field, Medan City, North Sumatra 20217. The selection of research sites is based on on research considerations, so that researchers are interested in researching in institutions Amil Zakat Al-Washliyah Bermal Sumatra North, Medan.

The source of the data used in this study is documentation as secondary data from sources such as LAZ WASHAL financial statements, book, journal, and other. Destination study this that is for knowing management ZIS for increase economy poor on institution Amil Zakat

Al Washliyah Charity Sumatra North. By because that party which will used as a source of report documents are parties involved in Institution Amil Zakat Al Washliyah, so from that researcher choose employee as subject in study which knowing intricacies outs report in management institution Amil Zakat Charity Sumatra North.

RESULTS AND DISCUSSION

History Institution Amil Zakat Al-Washiyah Charity Sumatra North

On August 2021 inauguration SK administrator new Laz Washal already confirmed. all administrator already committed move return LAZWashal is one of the social institutions that aims to shape the economy ummah through ZISWAF (Zakat, Infaq, Alms, Waqf) through management zakat by productive and facility education AL Washliyah, needSupport para stake holder which there is for You're welcome support, good Al-Washliyah regional administrators, regional administrators and all levels people who are willing to sacrifice their property to charity jariah and usefulness ummah.

As for some events offered are free meal (MAGER), Washal surgery shop and Washal productive. as well as in move wheel this institution needs support from the Muslim community in donating to every event especially in the Amil Zakat Washliyah Charity forum (LAZ WASHAL).

Method Collection ZIS in LAZ WASHAL Charity Sumatra North Medan

LAZ WASHAL is an amil zakat institution as a means of distributing funds zakat, infaq and alms using various programs such as religion, education, social, health and economic empowerment which aims to distribution to mustahik that have been determined to meet needs biological and increase the mustahik's economy.

For system collection fund ZIS from muzaki. LAZ WASHAL has several ways to make it easier for donors to provide funds at the amil zakat institution. As for LAZ WASHAL has three method on ZIS collection process between that is:

1. Via social media
The point is when raising LAZ WASHAL funds using social media such as wa , ig, etc. by broadcasting some program which there is on amil zakat forum LAZ WASHAL.
2. Via transfer between Bank
The point is for donors whose location cannot be reached from LAZ WASHAL Bermal Medan but want to be part of the people who donated to LAZ WASHAL Charity Medan is like being outside Medan. Then donate can determine option this for collection fund on LAZ WASHAL Charity Medan. Via transfer also aims to make it easier for donors to tithe, donate or give charity with simple and fast. Donor capable transfer to banks which has work same by LAZ WASHAL will but more take precedence for transfer to Bank Sharia Indonesia. As for the names of the banks which can be transferred by donors namely: BSI and can be through OVO, DANA, GOPAY. Donors can transfer funds to the bank earlier and confirm the funds which after being transferred to amil or part the administration.
3. By Direct
The meaning is for donors who wish to raise funds for LAZ WASHAL without a mediator and domiciled not far from the office LAZ WASHAL able by immediately collect fund his to the place LAZ WASHAL WORK which is on Jl. Sisingamangaraja No.144 Building Manager region Al-Washiyah Sumatra North Lanatai two, district. MedanCity, City Medan, Sumatra North 20217.

Programs at the Amil Zakat Al-Washliyah Institute for Charity in Sumatra North

Programs carried out by the Amil Zakat Al-Washliyah Institute Charity Sumatra North in To do management economy people During this is as following:

1. Education Programs, educational events providing educational services for people, especially the poor. The application of this program is only a program Scholarship Fund, which addressed for student SENIOR HIGH SCHOOL, School Intermediate vocational, MA and Student.
2. Program soschem, service social and humanity by lay addressed for brothers which experience disaster natural as well as disaster humanity, whose scale is not only in North Sumatra, but also

in also which is outside the city . North Sumatra LAZ WASHAL implementing agency active on handler disaster earthquake earth, flood, drought, as well as soil Avalanche which occurs in many areas in Indonesia. In addition, LAZ WASHAL Sumatra North also active in help victim disaster humanity what happened in the Rohingya, Palestine, and Syria. LAZ WASHAL Sumatra North collect fund humanity, give facility delivery help, as well as To do action responsive disaster as well as recovery. In addition, LAZ WASHAL North Sumatra also accepts donors for the body implementing Friday sharing, which is the activity of distributing free culinary packages to society poor which by routine held in day Friday. and distribution fund compensation to children orphan orphanage (orphanage) care).

3. Program Economy, program empowerment economy is program LAZ WASHAL Sumatra North for increase quality as well as power competitive citizens ' economy. Economic distribution is realized in donations business or procurement of business support equipment. Beneficiaries are also required committed for follow accompaniment and also training for increase competence in effort as well as spiritual formation.
4. Da'wah programs, events which aims to improve the quality of life in Dai as well as teacher religion on area remote area. emphasis primary program this is help para Dai and teacher so that can be lankan activity study as well as teach him.

Strategy in Enhancement Economy poor

As explained by the head of LAZ WASHAL North Sumatra strategy they use the same as the strategy to open a business. in LAZ WASHAL Sumatra North first time reviewed meaning observation environment.

- 1) Environmental observation in LAZ WASHAL North Sumatra is through survey and see which residents which can be used as a true mustahik Correct can helped give funds help from LAZ WASHAL alone.
- 2) Formulation strategy
- 3) Implementation strategy.

Report Current Typical Institution Amil Zakat

Below is a document in the form of a report on the results of the management showed with table report institutional cash flow amil zakat.

Cash Flow Report for Amil Zakat Al Washliyah Charity Period: 01 January-31 March 2022

INSTITUTION AMIL ZAKAT AL WASHLIYAH LOVING SUMATERA NORTH REPORT CASH FLOW PERIOD : 01 JANUARY 2022 – MARCH 31 2022

Current Cash from Operating Activities

Reception Zakat bad	IDR 410,000
Reception Zakat Profession	IDR 300,000
Reception Zakat Fitrah	Rp -
Reception Zakat Trading	Rp -
Reception Zakat Agriculture	Rp -
Reception Fidyah	Rp -
Reception infaq/ Alms Bound	IDR 150,000
Reception infaq/ Alms Not Bound	Rp 22,326,127
Reception For Results account Zakat	Rp -
Reception For Results account infaq/ Alms	Rp -
Other from infaq/ Alms	Rp -

Reception from Grant	Rp -
Reception Donation Operational	Rp 1.123,806
Distribution of Zakat – The poor	-Rp 300,000
Distribution of Zakat – Amil	Rp -
Distribution Zakat – Mu'allaf	Rp -
Distribution of Zakat – Riqab	Rp -
Distribution Zakat – Gharimin	Rp -
Distribution Zakat – Fisabilillah	-Rp 10,000,000
Distribution Zakat – Ibn Sabil	Rp -
Distribution infaq/ Alms Bound	-Rp 1,805,000
Distribution infaq/ Alms Not	-Rp 7,046,000
Bound	
Distribution infaq/ Alms Amil	Rp -
Honor	-Rp 1,000,000
Giving Grant	Rp -
Incentive	-Rp 1,600,000
Use Fund Operational	-Rp 1,752,900
Net Cash is obtained from (usedfor) Operating Activities	Rp 806.033
Current Cash from Investment Activities	
Purchase Infocus	-Rp 500,000
Sale Asset Permanent	Rp -
Net Cash is obtained from (usedfor) Investment Activities	-Rp 500,000
Current Cash from Activity Funding	
Return Receivables Qardhul Hasan	Rp -
Giving Receivables Qardhul Hasan	-Rp 40,000
Payment Rent paid in Advance	Rp -
Reception Debt	Rp -
Payment Debt	Rp -
Net Cash is obtained from (usedfor) Funding Activities	-Rp 40,000
Ascension (Decrease) Clean Cash and Equivalent Cash	Rp 266,033
Cash and Equivalent Initial Cash Period	Rp -
Cash and Equivalent Cash End Period	Rp 266,033

Source: report Current Cash Laz Washal Charity 2022

CONCLUSION

Wrong one method which could raise economy as well as problem poverty is to deceive the people through Zakat, Infaq and alms. This method is one solution to reduce economic problems like poverty. Zakat, infaq and alms have great potential when used to empower people. if the potential of ZIS funds can be managed with good the manager body amyl zakat nor institution amyl so poverty the more reduce every year. Approach and economic development of the community, because zakat, infaq and alms slightly for the sake of a little will convey impact positive to eliminate poverty and reduce price cycles in the few person. as impact, profession and income will increase on economy so that increase standard biological from people as well as eventually increase the aggregate volume of zakat. Zakat, infaq and alms (ZIS) very take effect in growth and development economy as well as Act in demand human economy too inhabitant.

For system collection fund ZIS from muzaki. LAZ WASHAL has several ways to make it easier for donors to deliver funds at the amil zakat institution. As for LAZ WASHAL, there are 3 ways to do it: ZIS collection process among namely: 1. Via social media, 2. Via transfer bank, 3. By direct. Strategy in Economic Boost poor, 1. Observation environment on LAZ WASHAL Sumatra North is through survey and see which people which can be used as mustahik which can really be helped to make given funding from LAZ WASHAL itself. 2. Strategy formulation. 3. Implementation strategy.

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