

Analysis of the potential of zakat institutions in improving socio-economic society

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Abstract

One of the worship in Islam is the implementation of zakat, infaq and Shadaqah (ZIS). On the other hand, ZIS is also an effective solution in empowering the social economy. This study aims to elaborate the potential and socio-economic assistance of the community conducted by LAZISNU Banyumas. The research method uses descriptive qualitative research with NU leaders, LAZISNU Banyumas managers and beneficiary communities as informants in the study. Data collected by observation, interview and documentation. The Miles and Huberman model analysis technique is used as an analysis tool. The results of this study show that the number of Nahdiyin (member of Nahdlatul ulama) residents and a solid and competent management team is a potential in the development of LAZISNU. There are 4 models of excellent programs that continue to be carried out, including: NUSmart, NUPrenuer, NUSkill, and NUCare as pillars of improving the social economy of the community. In addition, the activation of the District Level NU Deputy Council, and the establishment of new branches and UPZIS can reach muzaqqi and munfiq in the interior into an effort in institutional optimization.

Keywords: Zakat, Zakat Management, Conflict resolution, Lazisnu

JEL Classification: D64

INTRODUCTION

Muslim social economy is a term that distinguishes between Muslim business and social economics. Institutionally, it includes the national zakat agency, which is related to Islamic da'wah carried out by mosques and Islamic organizations. This term was put forward together with the rise of Islamic economic discourse. The development of Islamic business and social financial institutions is increasing. The development of social economic activity is not only part of the historical facts as well due to the presence of various laws related to this matter, such as the zakat management law (Hamzah,

2016). The results of previous research, that in Banyumas Regency is Baznas, zakat institutions that play a significant role are the Amil Zakat Infak and Sodaqoh Institutions - Nahdlatul Ulama (LAZIS-NU), Lazis Muhammadiyah and Lazis Al Irsyad. LAZISNU in Banyumas Regency itself aims to collect funds from nahdliyyin residents to provide impetus for internal social and economic improvement. The programs introduced include institutional strengthening, fundraising for the people and economic empowerment. This simple program is due to the fact that LAZISNU's institutional age is still very new.

The number of nahdliyyin in Banyumas Regency is estimated at 450,000 people. This great potential of NU citizens can be analyzed further to see the socio-economic potential of NU residents in Banyumas Regency. In addition, when viewed from the socio-economic income structure of the people of Banyumas Regency, it was found that they consisted of farmers, who mostly controlled the economic sector, both trading and farming. Indigenous people tend to be employees and work on agricultural land.

Banyumas Regency is the main district in Barlingmascakeb, and on the one hand its existence as one of the most developed districts in Central Java Province, both in terms of economy and socio-culture. This is a significant indicator in order to take strategic steps in developing LAZISNU in Banyumas Regency. In addition, NU's internal strength, which tends to be very obedient and loyal as a form of "sami'na wa atha'na" to NU figures and scholars and their openness, will become social capital in strengthening the idea of strengthening LAZISNU.

Based on the description above, taking into account the socio-economic potential, the characteristics of NU and LAZISNU residents, as well as the strategic environment of Banyumas Regency. This study on the management of LAZISNU becomes interesting to carry out in looking at the LAZISNU movement on the potential for zakat in the community. In addition, the study will focus on the potential and models of socio-economic assistance that will be implemented (Anwar, 2017).

METHODE RESEARCH

The method used in this research is descriptive-qualitative method, and is included in the type of field research (Sugiyono,2005). This research was conducted at the Amil Zakat Infak and Sodaqoh Institute (LAZISNU) Banyumas Regency, Central Java.

In accordance with the formulation and objectives of this study, the sources of data and techniques were NU figures, LAZISNU managers in Banyumas Regency and beneficiary communities. Furthermore, the researcher himself is the main research instrument. After the research focus became clear, research instruments were developed in the form of interview and observation guides to sharpen and complete the observation and observation data. The instrument created aims to gather information about the potential and management model of LAZISNU in Banyumas Regency, Central Java.

The data analysis technique used is the Miles and Huberman model. Each stage of data analysis was carried out comprehensively and repeatedly to obtain saturated data (Sugiyono,2017). The data analysis process is carried out in stages, namely: 1) data collection; 2) reduced data; 3) data displays; and 4) conclusion/verification data, (Emzir, 2011). This technique is used because it is considered capable of digging up information in a broader, more detailed manner, to obtain in-depth data from several interactions and phenomena regarding research studies.

The use of descriptive-qualitative method is due to its suitability with the object and focus of the study being studied. This is because this research seeks to produce findings that cannot be achieved through measurement or statistical procedures. (Soehadha, 2012)

The approach taken in this study is a phenomenological approach. The process of collecting data in this study is by conducting observations, interviews, and documentation or studies of various references that have relevance to the focus of the study, both from books, articles, and so on that function to support these data, (Moleong, 2006) development of educational places. Third, NUSkill is a program to provide training to teenagers or youths who have dropped out of school so that they are able to work in the community. Four, the NUPreneur Program is a program for providing business capital for small entrepreneurs, by providing business cart assistance for traders or business actors. To realize these programs, LAZISNU cooperates with relevant agencies, or entrepreneurs and training institutions (Anwar, 2006).

RESULT AND DISCUSSION

Featured Program

During this management period, four (4) excellent programs were carried out, namely: NUSmart, NUPreneur, NUSkill, and NUCare. In addition to the 4 main program pillars, LAZISNU also has several short, medium and long-term design programs. The NUCare program is a disaster emergency response and humanitarian assistance for disaster-affected areas, as a form of LAZISNU's concern. Second, NUSmart is a program of assistance provided for students or underprivileged communities to gain access to proper education. The target of this program is focused on providing scholarships for students, students, and underprivileged students with high achievements. In addition, it also helps the improvement of schools and the development of educational places. Third, NUSkill is a program to provide training to teenagers or youths who have dropped out of school so that they are able to work in the community. Four, the NUPreneur Program is a program for providing business capital for small entrepreneurs, by providing business cart assistance for traders or business actors. To realize these programs, LAZISNU cooperates with relevant agencies, or entrepreneurs and training institutions (Anwar, 2006).

Potential in zakat Socio-Economic Development

LAZISNU Banyumas Regency is an institution owned by the Nahdlatul Ulama (PCNU) Branch Manager in implementing zakat, infaq and shodaqoh (ZIS) management programs for Islamic communities in the Banyumas Regency area. Its main task is to collect ZIS and then distribute it to the rightful (mustahiq) in the Banyumas Regency and its surroundings

- a) Assistance at any time (consumptive), is a one-time assistance (situation) given to mustahik in need. This means that the given ZIS is not accompanied by a target of economic independence in mustahik.
- b) Empowerment (productive), this model is the price so that mustahiq are able to be economically independent. In contrast to the occasional assistance, the model is carried out with assistance for the efforts made by mustahiq. Productive ZIS is essentially in accordance with sharia, but rather trains a ZIS recipient (Mustahiq) to have an entrepreneurial spirit, which in the end is expected to become a Muzakky (Subandi., 2016).

Until now, in carrying out its program, LAZISNU Banyumas Regency has references compiled and ratified by the management. Where the reference is executed starting from the

stages of strategic planning (strategic planning) and programming (programming). Furthermore, to find out institutional development for the medium term (three years), it can be seen in the logical framework program which is prepared based on strategic planning. Institutional orientation analysis is seen using SWOT analysis (strengths, weaknesses, opportunities, threats), as an indicator of program planning formulation. Efforts to solve this problem strategy are a priority for the Banyumas Regency LAZISNU program in the next three years. The goal is that the program can be arranged systematically and logically to run. All of these are arranged in the fulfillment and achievement of the organization's vision.

The general logical framework aims to "Become a Trusted Institution to Create a Prosperous, Just and Independent Society". The goal of this idea is to minimize mustahiq, who can then be empowered to transform into muzakki, mutashoddiq or munfiq.

Lazisnu Potential in Mustahik Socio-Economic Development

Institutional Aspect LAZISNU Banyumas Regency in carrying out its program does not only focus on ZIS donations. Development of donations is also carried out with the CSR mechanism, either in the form of money or goods.

In general, the donations received are then distributed to institutions or individuals working in the fields of education, da'wah, economics, health, and social humanity. Emergency response assistance (natural disasters, conflict areas, etc.) is a form of humanitarian social assistance programs. Scholarships, training for educators, as well as school facilities and infrastructure in the field of education. Meanwhile, health assistance was channeled to the supply of medicines and the provision of public health facilities/infrastructure. The da'wah program trains the provision of worship facilities and infrastructure, educational facilities and infrastructure. Finally, the economic sector can be realized in capital assistance and business assistance.

Aspects of Nahdliyyin's Economic Participation

- a) Temporary assistance (consumptive), is one-time (situational) assistance given to mustahik in need. This means that the ZIS given is not accompanied by a target for economic independence within the mustahik.
- b) Empowerment (productive), this model is intended so that mustahiq are able to be economically independent. In contrast to instant assistance, this model is carried out with assistance for the efforts made by mustahiq. Productive ZIS is essentially in accordance with sharia, but it trains a ZIS recipient (Mustahiq) to have an entrepreneurial spirit, which is ultimately expected to become Muzakky, (Subandi, 2016).

Amil is currently more innovative in managing zakat funds, especially zakat funds in empowering mustahik. Based on the experience of LAZISNU administrators/amil in Banyumas Regency, the traditional management model does not provide long-term benefits to mustahik. But with the update of LAZISNU, currently the traditional pattern is being directed towards modernity. Planning and distributing zakat funds in a variety of ways as well as managing zakat effectively, professionally and responsibly is an endeavor in institutional renewal.

Furthermore, LAZISNU in Banyumas Regency formed a zakat fund management officer or amil to assist mustahik in distributing zakat funds. Distribution and Regency Infaq volunteers, several amil and daily administrators have the task of finding, collecting,

distributing and reporting zakat funds. Therefore, the distribution of zakat funds should not be done haphazardly. Not only in distribution, but in the management of zakat funds must also be careful. Management of community funds is utilized in a trustworthy and professional manner for the independence and welfare of mustahik.

Aspects of Obtaining Benefits

Distribution of ZIS funds is very useful for improving the standard of living for mustahik and also very helpful for underprivileged students. LAZISNU does not only focus on receiving and distributing productive zakat funds, but also must provide supervision and assistance to mustahik, (Salam and Risnawati, 2018). The utilization for mustahik can be categorized into 4 (four) characteristics, including:

- a) Traditional consumptive nature (direct distribution of ZIS). In this case LAZISNU distributes to the poor, poor, and widows who can't afford it.
- b) Consumptive creative in nature, where ZIS is channeled in a different form from the original goods, for example given in the form of scholarships. Currently, LAZISNU, Banyumas Regency, has several fostered children as scholarship recipients, both university students, school students and students at madrasah diniyah.
- c) Traditionally productive, where the process of giving ZIS is given in the form of objects or goods, for example in the form of assistance with selling carts, laptops for students/students and other tools needed by Mustahiq in carrying out productive activities.
- d) Creative productive. Here ZIS distribution is realized in the form of revolving capital assistance, both for social and independent program businesses managed by mustahik

CONCLUSION

The community gives considerable attention to the management of the Zakat Infaq and Sadaqah Nahdlatul Ulama (LAZISNU) Institutions in Banyumas Regency. This is evidenced by the realization of 4 excellent programs that are continuously being implemented, namely: NUSmart, NUPrener, NUSkill, and NUCare. In addition, it was formed as an institution capable of creating a prosperous, fair and independent society in accordance with the vision of LAZISNU Banyumas Regency. The goal of this institution is to form mustahiq to transform into independent and prosperous muzaki. Furthermore, the distribution of LAZISNU funds in Banyumas Regency is directed at various social humanitarian fields (education, health, da'wah, and social humanity). In addition, institutional strengthening continues to be pursued. The activation of the NU Branch Representative Council, as well as the formation of new branches, subsequently formed new UPZIS-UPZIS that could reach muzaqqi and munfiq more broadly as an effort in institutional optimization.

Furthermore, program socialization and partner cooperation are priorities in institutional development. In addition, various empowerment programs continue to be carried out, for example the NUSmart and NUPreneur programs. Some of these programs continue to be carried out as part of the management's efforts to realize the economic independence of mustahik LAZISNU Banyumas Regency.

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