

Sustainable Management of Zakat Utilization

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ABSTRACT

The research was conducted by using a qualitative descriptive analysis method, which describes the analyzed data to draw further conclusions. This research was conducted by interviewing and observing the research object. Interviews were conducted with four resource persons consisting of 2 Depok City Baznas staff and 2 Depok Sejahtera program beneficiaries, while observations were made by looking at the website, social media, and Baznas Depok City brochures. Prosperous Depok Program has not been successful or not, because this program is still an ongoing process and will last for 3 years. If the three aspects which include increasing income, increasing religiosity, and social functioning can be achieved, it can be said that the Depok Sejahtera program is successful because it has achieved what the program was established for. In addition, there are also new discoveries in the form of changes in the scale of the distribution of zakat funds for productive activities (utilization) and consumptive activities (distribution) due to the Covid-19 pandemic

Keywords: management, empowerment, productive zakat, prosperous depok program, baznas depok city

INTRODUCTION

The contribution of zakat in poverty alleviation is a contribution that cannot be denied, both in Muslim life and in other lives. People only understand that the target of zakat is poverty alleviation and helping the poor without understanding the portrait clearly. Zakat in Islamic teachings is not the only way to reduce poverty. In the provision of zakat that can overcome poverty in a long time, zakat, which is produced, can be given.

Management is generally associated with the activities of planning, organizing, controlling, placing, directing, motivating, communicating and making decisions carried out by each organization with the aim of coordinating various resources owned by the company so that a product and service will be produced efficiently. (Andrew F. Sikula)

Management can also be interpreted as a process consisting of a series of actions, activities, or work in the form of planning, organizing, implementing, controlling or monitoring that leads to specific goals through the use of both science and art, such as the ability and skill in carrying out tasks, having a high taste in the development of all sectors, and having a distinctive appearance as a ruler or leader.

The function, in this case, is several actions covering various types of work that can be classified in a group to form an administrative unit. According to George R. Terry, as Yayat M. Herujito in his book Fundamentals of Management, the management function is formulated into four main functions, namely Planning, Organizing, Implementation and Supervision.

Planning determines the aspired goals, the activities that should be carried out, the proper organizational form to achieve them, and the people responsible for the activities to be carried out (A.M Kadarman and Yusuf Daha, 2001). Therefore, it can also be said that planning is a

process where before carrying out a program or activity, the 5W+1H program is studied first and also the budget so that the desired results can be maximized.

The organization determines the role structure by determining the activities needed to achieve the company and its various objectives, grouping activities, assigning tasks, delegating permission to perform tasks, and coordinating the relationship between permission and information in horizontal and vertical directions (Abdul Rasyid Saleh, 1993). Then from another explanation, it is explained that organizing is a process carried out by management in dividing jobs or parts to human resources within the organization or institution according to their expertise or according to their respective competencies, in other words, human resources work in the field according to their expertise.

Mobilization is the manager's attempt to mobilize people for effective work according to work planning and division of labour. Everyone mobilizes these people to motivate, build relationships, manage communication, and develop or improve implementers (Abdul Rasyid Saleh). In my opinion, the mobilization or implementation of the management process is an effort made by a manager to his human resources (staff) so that they continue to carry out their work following their respective main tasks and functions while also providing an injection of motivation so that the staff can work more optimally.

Supervision is a systematic work that aims to establish performance standards in plans, design information feedback systems, compare actual performance with predetermined standards, determine whether deviations have occurred and measure the severity of the deviation, and take necessary corrective actions Ensure that all sources of resources are used as efficiently as possible to achieve this goal (Adi Kadarman and Yusuf Udaya). In the Islamic perspective, supervision is also discussed that every leader must take care of his subordinates and control every activity being carried out so that the results achieved can be effective and efficient. Which is another name for controlling or observing is ar-Riqabah. As Allah says in the letter at-Tahrim verse 6, which reads as follows.

يَا أَيُّهَا الَّذِينَ ءَامَنُوا قُوا أَنْفُسَكُمْ وَأَهْلِيكُمْ نَارًا وَقُودُهَا النَّاسُ وَالْحِجَارَةُ عَلَيْهَا مَلَائِكَةٌ
غِلَظٌ شِدَادٌ لَا يَعْصُونَ اللَّهَ مَا أَمَرَهُمْ وَيَفْعَلُونَ مَا يُؤْمَرُونَ

Meaning: O you who believe, protect yourselves and your families from a hellfire whose fuel is people and stones; guardians of the angels who are harsh, harsh, and obey Allah in what He commands them and always do what is commanded (At-Tahrim: 6). In the explanation above, it can be concluded that supervision is a process carried out by managers or superiors in supervising or controlling the course of programs or activities so that they do not deviate from what was previously planned so that if they deviate, they can be warned to stay in the right corridor. In addition, supervision can be carried out as an evaluation of the program or activity in the future, whether it is feasible to implement or not.

The KBBI explains that utilization comes from the word "daya" which means the ability to do something or carry out a task well, while "guna" means benefit. Therefore, the definition of self-utilization according to the Big Indonesian Dictionary is:

- a). Business in order to be able to bring results and benefits.
- b). Employment to be able to carry out their duties properly.

Utilization is how or effort in bringing more significant and better results and benefits obtained from zakat funds. Creating the goal of utilizing the results of zakat in a reasonable, precise and directed manner according to the purpose of zakat itself to achieve benefit in religious and social life.

There are two ways of utilizing zakat: the traditional (consumptive) pattern and the contemporary (productive) pattern. The traditional pattern is that the allocation of zakat funds is submitted directly to Mustasik. However, in this model, the distribution to the mustahiq will not be accompanied by an independent goal or social conditions and economic independence (empowerment). The reason is that the Mustahik community in question can no longer be independent, such as older adults (elderly) people with disabilities, who cannot work.

Meanwhile, the productive pattern is a model for allocating Zakat funds to existing Mustahik, which Amil lends for commercial activities. The productive distribution model (empowerment) is the distribution of zakat or other funds to change the recipient's status from the mustahiq to the muzakki classification. In the zakat management system in Indonesia, it is known that zakat is allocated for productive financial assistance, and the goal is for mustahiq people who have an entrepreneurial spirit or other productive activities. If the model for collecting zakat funds is collected and managed through a zakat management institution, zakat management for authorization will be easy to carry out. (Zen, et al.: 2005)

In language, zakat means to grow (numuw) and increase (ziyadah). If pronounced zaka al-zar, it means that the plant grows and increases. If you say zakat al-nafaqah, it means that your living will grow and increase if you are blessed. This word is also put forward for the meaning of taharah (holy) (Wahbah al-Zuhaili). According to Sharia terminology, "Zakat" is the name of several assets that have met the unique requirements requested by Allah. These assets must also be obtained by those entitled to receive zakat under certain conditions (Hafifudin, 2002). Zakat also means giving the type, amount and time of property or assets that have been determined to be handed over, and determining its use, namely from Muslim to Muslim (Zen, 2010).

Zakat is a gift that has determined the type, amount, and time of wealth or property that must be submitted and its utilization is also determined, namely from Muslims to Muslims (Muhamad Zen, 2010). Therefore, zakat is several assets that must be issued when it reaches its nishab or fulfils its conditions and is given to people entitled to receive it (mustahiq).

In general, zakat is divided into two: First, zakat is related to the body or zakat fitrah. Second, zakat is related to property or zakat mal. Zakat Fitrah is an obligation that must be fulfilled by every Muslim who is obliged to pay zakat in the month of Ramadan before the preacher comes down from the pulpit during the Eid prayer (Zen et al., 2005), while zakat maal is zakat issued by someone outside of zakat fitrah on the assets they have and have reached the nishab and haul. (Ali, 2012)

Zakat is the fifth pillar of Islam. In the month of Shawwal in the second year of the Hijri calendar, zakat has an obligation in Medina. The obligation occurs after the obligatory fasting of Ramadan and zakat firah. However, zakat is not obligatory on the prophets. The scholars agree upon the final opinion because zakat has been cleared for sinners, and the prophet had no thought. After all, they are a gift from Allah, except they have no property and are not inherited. (Al-Zuhaili, 2000)

Zakat merupakan ibadah yang bersifat hablun minallah dan hablun minannas, yakni membuat manusia menjadi bersyukur atas nikmat-nikmat yang telah Allah berikan kepada

mereka, maka dengan berzakatlah mereka menyatakan rasa syukur itu kepada manusia-manusia yang lain yang berhak menerimanya. (Wira, 2009)

In this case, the definition of productive is the word zakat, so productive zakat is an activity to distribute zakat with the aim that zakat mustahik can carry out production activities by developing their funds in the form of production activities. (Asnaini, 2008)

Therefore, productive zakat is zakat that is managed productively, it can be by providing capital to mustahiq, and it can also be entrepreneurship training for the maturity of its business to be developed so that it can meet the needs of life in the future for a more prosperous and happy life.

Management is a unique process consisting of planning, organizing, mobilizing and controlling actions that are carried out to determine and achieve predetermined targets through the use of human resources and other sources (Malayu S.P Hasibuan). According to Nurhattat Fuad, utilization is often also interpreted as an effort to bring results and benefits. Therefore, management of the utilization of zakat is an effort or way to achieve the goal of zakat so that the acquisition or benefit can be more significant and can be enjoyed by more mustahiq.

Productive zakat provides zakat (in the form of business capital), making mustahiq produce something continuously with the zakat assets they have received. Thus productive zakat is zakat where the assets or zakat funds given to mustahiq are not spent instantly or in a short time. However, they are developed and utilized to help their business or economy so that with these efforts. Then, they can meet the needs of life in the sense that the zakat assets are utilized and developed in such a way. SO, they can bring more benefits than the results that have been achieved, which will be used to meet the needs of people who are not able to, especially those who are entitled to receive zakat in the long term. This productive distribution is called utilization.

Utilization is a way or process to bring about more significant results. The utilization of productive zakat for mustahiq must be carefully measured and planned by Amil. Are the mustahiq able to manage the funds given so that one day they will no longer rely on other people for their lives, including hoping to get zakat? Therefore, before the amil gives zakat funds to mustahiq for business capital, skills training should be given so that the provision of capital can be maximized. If this can be adequately regulated, then gradually, it is possible for people who previously had no income. It is hoped that with this utilization activity, they will have income, increase their business activities and develop their business activities to change their status from mustahiq (who are entitled to receive zakat) to become muzaki (who are obliged to pay zakat).

To find out the power of zakat, it is necessary to have trustworthy and professional management. It can utilize all the potential of zakat. It requires proper handling of the management concept by considering several factors that can affect the pattern of zakat system implementation, such as planning, organizing, applying, and supervising.

Zakat funds for productive activities will be more optimal if managed by an institution such as the Amil Zakat Infak and Shadaqah Agency (BAZIS) or the Amil Zakat Institution (LAZ) because BAZIS and LAZ are legitimate or already have a degree from the Ministry of Religion as a trusted organization for management. It includes the allocation, utilization and distribution of zakat funds. They do not give zakat just like that, but they accompany, foster, provide direction, and the training is used as working capital so that the zakat recipients (mustahiq) gain knowledge and can develop their businesses to be more advanced.

Based on the explanation above, I chose Baznas Depok City as the object of research because it follows the vision and mission of the institution. Then the researchers will also know

more about management activities in particular and zakat activities in general in the Baznas Depok City.

METHOD

This research was conducted using interviews and observations of the research object. Interviews were conducted with four resource persons consisting of 2 staff of the Baznas Depok City and two beneficiaries of the Prosperous Depok Program, while observations were made by viewing the website, social media, and brochures of the Baznas Depok City.

RESULT AND DISCUSSION

Utilization of Zakat at Baznas Depok City

The Baznas Depok City realizes the zakat utilization management activities are creating functions related to management activities such as planning, organizing, implementing, mobilizing and supervising. This function is made so that its goals are achieved, all zakat funds distributed can achieve their goals and the appropriately performed programs as desired. In carrying out these programs, apart from paying attention to management activities so that they are neatly arranged, the Baznas Depok City also pay attention to the corridors that apply with sharia because the funds managed are ZIS funds.

The first function carried out by the Baznas Depok City in carrying out the program is planning because it is normal for every institution or organization to run the program. At the Baznas Depok City, a plan is mandatory for all fields. The planning consists of making a strategic plan, making an action plan (activity plan), making a program or activity budget, then summing it up into a Work Plan and Annual Budget, which was approved by the Baznas Depok City the West Java Province Baznas. So, all planning must be measurable and well planned regarding what the program is, what the program steps are, how much it costs when it is implemented, where is the place for implementation, and who the program's targets are. All of this must go through proper and appropriate planning so that the desired goals can be achieved and the budget issued is following what was previously planned.

In addition to doing careful planning, good management must also be supported by several factors, such as good organizational management. The organizational management referred to by the Baznas Depok City is the management of human resources and administrative completeness. The human resources referred to here are in this institution, including leaders, section coordinators, staff and implementing officers. Human resources must be reliable alias competent in their field so that the work carried out can get maximum results, and apart from being reliable, they must also be trustworthy because what is being managed is the people's funds. Therefore, in this organizational management function, the Baznas Depok City prepare reliable human resources, competent in their fields and trustworthy because what is being managed is the ZIS fund for which the responsibility is enormous in the eyes of God.

When the program has been planned regarding the budget, time, stages and human resource needs, it must be adequately guarded and ensured that everything must be following the plan that has been carried out previously. What the Depok City Baznas management does here is to oversee its implementation so that the program runs smoothly and its expected goals are achieved effectively and efficiently. The escort referred to here is assistance to human resources in the sense of *amil* in Baznas Depok City in carrying out previously planned programs. When running the Prosperous Depok Program, the *amil* duty here, even though partners have assisted it, still escorts both partners and *mustahiq* so that they can find out how

far the development is, and it is hoped that with the zakat funds given to the mustahiq, whatever has been planned is as expected, namely making mustahiq more prosperous. In this management function, the Baznas Depok City only oversees or mobilizes the human resources' performance, including partners who work with them.

The Baznas Depok City always oversees every program they have. In addition to guarding the Baznas Depok City, they also monitor and evaluate. This monitoring and evaluation activity is to control the programs they have, whether the programs that have been carried out are following the plan or deviating from the plan. It is done so that if there is a program that deviates, it can be evaluated and immediately corrected to run as planned. This monitoring and evaluation activity is carried out every three months by the staff of the Baznas Depok City. The results are reported to the leadership for follow-up on what the programs are like. However, during this monitoring and evaluation, everything is planned, implemented and goes according to what is desired. Therefore, in this supervisory management function, the Baznas Depok City, monitoring and evaluation are also carried out in addition to overseeing the program being carried out. So that the program continues to run as planned and an evaluation. It is carried out if a program is run not according to the plan. Then, it can be returned to the track so that the results follow the plan with what you want.

In carrying out the management process or function, the Baznas Depok City undertakes risk mitigation to minimise the existing constraints. When something unwanted happens, what kind of mitigation has been prepared. Therefore, the Baznas Depok City has prepared risk mitigation for unwanted things. The Baznas Depok City also makes benchmarks to assess whether these management functions are successfully carried out or not by dividing them into two parts, namely the internal (staff) and external (Mustahik) parts. Internally, it can be seen from the increase in the Employee Performance Index and Quality Goals, and if both have been implemented, it can be said that the Baznas Depok City staff has fulfilled these two things. Then, the outer part (mustahiq) can be assessed from religiosity, increased income, and social functioning. If these three things have been implemented, it can be said that the utilisation activity is successful.

On the other hand, there are also new findings related to the utilization of zakat funds in the Baznas Depok City, namely a change in the percentage of the distribution pattern. Usually, productive activities (utilization) get 80% of zakat funds, but the COVID-19 pandemic has changed to only 25%. Meanwhile, consumptive activities (distribution) usually get 20%, but due to the COVID-19 pandemic and seeing the needs in the field, they get 75% of zakat funds.

The Role of the Prosperous Depok Program

Baznas Depok City, in running the Prosperous Depok Program, does not work alone. Baznas Depok City cooperates with partners who work in empowerment, such as cooperatives, mass organizations, and similar organizations. The task of partners is to foster and assist mustahik related to economic assistance, religiosity and social functioning. In addition, these partners supervise mustahiq to run this program according to planned plans, and partners report on their activities three times a year.

The Prosperous Depok Program was established in 2017, but what researchers have studied started in 2019 because the utilization staff or resource person responsible for this program has only implemented it since 2019. Therefore, the data that researchers can take starts from 2019 to mid-2020. Prosperous Depok Program received the most significant zakat funds, namely 45%. Because it follows the vision of the Baznas Depok City, which is "To become an Excellent and Trusted People Empowerment Institution in Indonesia in 2021", the Prosperous Depok Program is a priority program. Therefore, the Baznas Depok City prioritizes distributing

zakat funds for productive utilization activities because the objectives of the Prosperous Depok Program are in line with the vision of the Baznas Depok City. The purpose of Prosperous Depok Program is to prosper the people included in the mustahiq and make them from the recipients of zakat (mustahik) to be the givers of zakat (muzaki). So the zakat funds given are not used up once but are used up over a long period for their business needs.

However, due to the COVID-19 pandemic, the Prosperous Depok Program program experienced a few obstacles, namely due to the change in the priority scale of the funds being distributed, which before Covid 19 was the utilisation (productive) program that received an 80% allotment turned into only 25%, so it greatly affected the community. Activities for the utilisation of this Prosperous Depok Program. Last 2019 this program utilised 500 mustahiq to run their business, but this 2020 until August, it only utilises 152 mustahik and targets to increase 500 mustahiq again.

Mustahiq, who can participate in this program, is eight asnaf zakats. However, specifically for poor mustahiq who have business activities in the economic field, they will be given capital from zakat funds and fostered by partners collaborating with Baznas Depok City. In addition, mustahiq must meet administrative requirements to participate in this program.

Before the mustahiq fulfils the administrative requirements, the Baznas Depok City first asks for assistance from the sub-district to register citizens included in the zakat mustahiq. And then, from the community, including the 11 sub-district mustahiq candidates in Depok City, they register with the Baznas Depok City through the current form and then complete their KTP, KK, SKTM, and all kinds of things. Finally, after the mustahiq candidates have met all the requirements, partners working with the Baznas Depok City survey their place to see if their condition is eligible for the program.

Then after they have been approved as mustahiq to participate in the Prosperous Depok Program, they will be fostered and accompanied by Baznas Depok City partners such as mass organizations, cooperatives, and similar organizations. Mentoring activities carried out are economic assistance to improve their economy, religious assistance to become obedient to worship, and social function assistance so that their social spirit appears to others and the environment.

So, the Baznas Depok City does not work alone in carrying out the Prosperous Depok Program. The Baznas Depok City cooperates with partners who work in empowerment, such as cooperatives, mass organizations, and similar organizations. The task of partners is to foster and assist mustahik related to economic assistance, religiosity and social functioning. In addition, these partners supervise mustahiq to run this program as planned, and partners report on their activities three times a year.

In carrying out the Prosperous Depok Program, the Baznas Depok City experienced a few obstacles related to this program because of the covid 19 pandemic. There should have been new mustahiq they could help, so it was not realized. There are also several mustahiq participating in this program; because of this pandemic, the funds are used a little -a little for their daily needs, so they cannot develop properly, mustahiq. However, other than that, everything that has gone so far is according to the procedure.

However, the Prosperous Depok Program cannot be judged as successful because it is still in progress and will be assessed when it has been running for three years. Nevertheless, if these three aspects include increasing income, increasing religiosity, and achieving social functioning, it can be said that the Prosperous Depok Program is successful because it has achieved the objectives of the program being established.

CONCLUSION

Based on the research conducted, it can be concluded that the management of zakat utilization management carried out by the Baznas Depok City includes management functions such as planning. It must be done carefully to achieve the programs effectively and efficiently. Then, the organization of human resources in the Baznas Depok City must be competent in their fields and trustworthy. In addition, there is the implementation or mobilization of human resources for the programs they carry out, and finally, there is supervision in the form of monitoring and evaluation of the programs being carried out. It is done so that the zakat funds that have been trusted by muzaki to the Baznas Depok City can be adequately achieved. The point is that zakat funds can be utilized as well as possible and applied through existing programs at the Baznas Depok City.

The role of the Prosperous Depok Program for the welfare of the mustahik of the Baznas Depok City, in my opinion, has been able to influence the mustahik fostered by the Baznas Depok City and its partners. It can be seen that with the utilization of productive zakat, which is applied in this program, it can provide new hope for mustahiq to restart their business and provide new ideas or innovations in running their business. So indirectly, the mustahik economy changes, not only economic changes but also in terms of religiosity and social functioning.

There are also suggestions for institutions: zakat utilization activities must be regularly controlled and monitored in the distribution process. It is done so that the distribution is right on target and feels useful for those who need it. Moreover, it is fitting to increase the insight and expertise of the fostered mustahiq in operating their businesses to keep up with the times so that the desired results can be achieved.

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