

THE IMPACT OF ZAKAT FUNDS' RAISING, DISTRIBUTION, AND USE ON MUSTAHIQ WELFARE (CASE STUDY BAZNAS LUMAJANG REGENCY)

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Abstract: Islam is a true religion in which all facets of daily life are governed by it. Islam rules its people in many ways, and sharia is one of its main tenets. Islam therefore pays attention to economic issues because they can either make people more rich or more wretched. In order to attain the necessary sustainability, Islamic economics also needs respect for each person's rights as well as the rights of society at large. Zakat management, which is governed in Indonesia by Law Number 23 of 2011 concerning the management of zakat, is one of the methods currently used in Islamic economics to achieve the desired sustainability. According to this law, zakat management is the planning, implementation, and coordination of the collection, distribution, and use of zakat. The Amil Zakat Agency (BAZ) and the Amil Zakat Institution are the two different types of zakat administration entities in Indonesia, according to Law No. 23 of 2011. (LAZ). By examining meaningful or unmeaningful statics, this quantitative study seeks to determine if the theory that has been in force up to this point is true or untrue. Explanatory research, also known as research that explains relationships between variables in a study and tests hypotheses developed in light of theoretical studies. From the results of the analysis it was found that variable X₁ there is a significant effect of collecting zakat funds on mustahiq welfare, namely with a significant value of 0.00 < 0.05, variable X₂ there is a significant influence between the distribution of zakat funds on the welfare of mustahiq with a value of 0.03 < 0.05, variable X₃ there is a significant influence between the utilization of zakat funds on the welfare of mustahiq with a significant value of 0.00 < 0.05. Mean while simultaneously variable collection (fundraising), distribution, and utilization of zakat funds have a simultaneous effect on the welfare of mustahiq with a significant value of 0.00 < 0.05 And $[F]_{hitung} (18.8480) > F_{tabel} (2.69)$ so $[H]_{accepted}$.

Keywords: Funds Zakat, Fundraising, Distribution, Utilization, Mustahiq Welfare.

INTRODUCTION

Zakat is a method of distributing money from one record owner to another. in an effort to close the economic disparity that now exists. Zakat serves more than just

that kind of societal purpose. Muzakki and mustaqih are impacted by zakat. For muzakhki, zakat can improve faith, gratitude, clarity, cleanliness of wealth, and development of wealth. Zakat can also purify (tathir) and release (tahrir) the soul from miserliness. While Mustahiq's work ethic serves as

motivation, zakat allows him to better the quality of his life. Of course, discussing welfare issues in Islam is inextricably linked to talking about zakat. Verse 60 of the letter At-Taubah :

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا
وَالْمَوْلَاةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرَمِينَ وَفِي سَبِيلِ اللَّهِ
وَأَبْنِ السَّبِيلِ ۖ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Meaning: Verily, the zakat is only for the needy, the poor, administrators of zakat, converts whose hearts are persuaded, to (liberate) slaves, people who are in debt, for the way of Allah and for those who are on their way, as a decree obligated by Allah, and Allah is All-Knowing, All-Wise."

In line with the sunnah of the Prophet and the four Companions of the Prophet, it is the responsibility of the State, or a person acting on the Head of State's behalf, to collect zakat. This ensures that zakat payments will be made if they are handled directly by the head of state and the person he designates. In the letter At-verse Taubah's 103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ
عَلَيْهِمْ ۗ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Meaning: Take zakat from some of their assets, with that zakat you clean and purify them and pray for them. Truly your prayers (become) peace of mind for them. and Allah is All-Hearing, All-Knowing.

In Indonesia, the collection, distribution, and utilization of zakat are all governed by Law Number 23 of 2011 concerning the management of zakat, which defines zakat management as the planning, implementation, and coordination of zakat collection, distribution, and utilization. The Amil Zakat Agency (BAZ) and the Amil Zakat Institution are the two different types of zakat administration entities in Indonesia, according to Law No. 23 of 2011. (LAZ).¹

The Amil Zakat Institution (LAZ), which was founded by public or private entities with official sanction, is the second entity after the Amil Zakat Agency (BAZ), which was created directly by the government. According to the law, the goal of zakat management is to increase the effectiveness and efficiency of zakat management services as well as the use of zakat in an effort to eradicate poverty and enhance welfare.²

In the context of the welfare of mustahiq through zakat funds, BAZ and LAZ must have programs or activities that lead to this. Programs that can be carried out by BAZ and LAZ in achieving the welfare of the people can be in the form of mustahiq socio-economic coaching and counseling. It can be in the form of socio-economic and business technical coaching and counseling, scholarship assistance, skills training, productive business financing, and

¹Andri Soemitra, Banks and Islamic Financial Institutions. (Jakarta: Kencana, 2010), 421 – 423.

²Indah Purbasari, "Zakat Management by Amil Zakat Agencies and Institutions in Surabaya and

Gresik", in the journal MIMBAR HUKUM Volume 27, Number 1, 2015, 72.

job creation through business development.³ Programs like this can be carried out by BAZ and LAZ so that mustahik can be economically independent and not always dependent on zakat assistance anymore.

Thus it is necessary to know how the influence of the management of zakat funds, which leads to the welfare of mustahiq with a professional work system at BAZNAS Lumajang.

A. Problems

Under these conditions, the research insignificant influence of zakat fundraising on mustahiq welfare. The formulation of the problem is as follows:

1. Does the fundraising of zakat funds have a significant effect on the welfare of the Lumajang mustahik?
2. Does the distribution of zakat funds have a significant effect on the welfare of the Lumajang mustahik?
3. Does the utilization of zakat funds have a significant effect on the welfare of mustahik lumajang?
4. Do the fundraising, distribution, and utilization of zakat funds have a simultaneous effect on the welfare of mustahiq?

B. Research purposes

1. To analyze and test the effect of zakat fundraising on the welfare of mustahik lumajang
2. To analyze and test the influence of the distribution of

zakat funds on the welfare of mustahik lumajang

3. To analyze and test the effect of utilization of zakat funds on the welfare of mustahik lumajang
4. To analyze and test the simultaneous effect of fundraising, distribution, and utilization of zakat funds on the welfare of mustahik

C. Benefits of research

The research benefits expected in this study are as follows:

1. Theoretical Benefits

This research can be used as material for scientific comparison to formulate hypotheses for future researchers and increase knowledge about zakat fund strategies, as well as enrich scientific knowledge, especially related to the theory of collection, distribution and utilization of zakat funds BAZNAS Lumajang Regency.

2. Practical Benefits

Practically the results of this study are expected to be useful:

- a. For Researchers: the results of this research can add new knowledge and as a provision in applying the knowledge that has been obtained in lectures to the real world of work.
- b. For Lemba BAZNAS: the results of this study can be used as suggestions and input in improving the quality and influence of the

³Umrotul Khasanah, Management of Zakat, an instrument for Empowering the People's

Economy, (Malang: UIN-MALIK Press, 2010). 198.

collection, distribution and utilization of zakat funds for BAZNAS employees.

- c. For the Community: this research can be expected to serve as a source of actual information and references and add insight regarding zakat funds.

D. The scope of research

1. Research variable

Theoretically, a variable can be defined as an attribute of a person or object that has "variations" between one person and another or one object. The various variables in the study can be divided into:

- a. Independent variable (X): in this study the independent variables are fundraising (X1), distribution (X2), and utilization (X3)
- b. Dependent Variable (Y): the dependent variable is Mustahiq Welfare

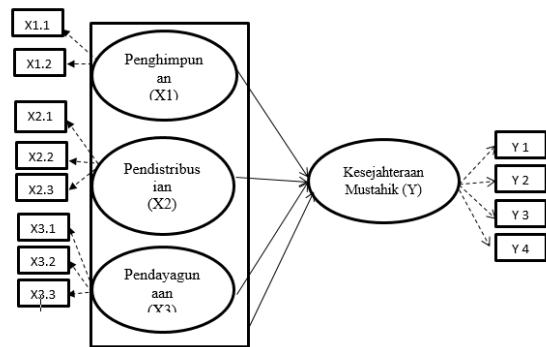
E. Research methods

The definition of research or research in depth is an effort to seek scientific truth using systematic and objective methods. This research is in the form of quantitative research, which aims to test the theory that has been in effect so far, whether it is true or false by discussing meaningful or not meaningful statics. Quantitative research is called experimental research, is the most productive research method, when research is done well it can answer hypotheses

which are mainly related to causation.

This type of research is explanatory research, namely research that explains the relationship between research variables and testing hypotheses that have been formulated based on theoretical studies.⁴In this case, the research explains the causal relationship between the four variables formed based on the theory, namely the variables of fundraising, distribution, utilization and welfare of mustahiq.

F. conceptual framework



Keterangan :

X _{1.1} Direct Method Consumer	X _{3.1} Traditional
X _{1.2} Indirect Method Consumptive	X _{3.2} Creative
	X _{3.3} Traditional Earning
	X _{3.4} Productive Creative
X _{2.1} Equality Family	Y _{1.1} Pre-Prosperous
X _{2.2} Justice Family I	Y _{1.2} Prosperous
X _{2.3} Territory Family II	Y _{1.3} Prosperous
	Y _{1.4} Prosperous Family III

⁴Sugiono, Mixed Methods, (Bandung: Alfabeta, 2018), 415

G. Hypothesis

The hypothesis is a temporary answer that still has to be proven true in reality or practice. The research hypothesis regarding fundraising for mustahik welfare, distribution for mustahik welfare, utilization of mustahik welfare at BAZNAS Lumajang Regency uses multiple regression tests. Based on the research model above, the hypothesis can be taken as follows:

Ho = there is no significant effect between fundraising, distribution and utilization on the welfare of mustahik or X1, X2, and X3 on Y

Ha = there is a significant influence between fundraising, distribution and utilization on the welfare of mustahik or X1, X2, and X3 on Y

H. Results and Discussion

1. The Effect of Collecting Zakat Funds (X1) on Mustahiq Welfare (Y)

In Islamic teachings it is stated that zakat is one of the pillars of Islam and is also an obligation for Muslims in the context of implementing the two sentences of shahada. In the Qur'an it is mentioned that the words zakat and prayer are always coupled, so that a person's Islam will not be perfect except with these two things, and it can be concluded

that a person who is close to God also has implications for his closeness to humans, and vice versa. Zakat and prayer in the Qur'an and hadith are the overall symbol of all Islamic teachings and aim to realize equal distribution of justice in the people's economy. Thus, zakat has a dimension of equal distribution of the gifts of Allah SWT as a socio-economic function in the manifestation of social solidarity, a statement of humanity and justice, proof of Islamic brotherhood, a binder for the unity of the people, as a mental bond between the rich and the poor, a means of building strong closeness with the weak, and create a prosperous society.⁵ So that in zakat there is a need for zakat management for religious institutions which aims to improve justice and social welfare; that in order to increase the usability and effectiveness, zakat must be managed institutionally in accordance with Islamic law.⁶ Zakat management is an activity of planning, implementing and coordinating the collection, distribution and utilization of zakat.

In the collection is very large for the existence of a zakat management institution.

⁵Asnaini, Productive Zakat in the Perspective of Islamic law, (Yogyakarta: Student Library, 2008),23

⁶Republic of Indonesia, Law of the Republic of Indonesia Number 23 of 2011 concerning Management of Zakat.

Because zakat, infaq and alms funds can improve people's welfare to alleviate poverty and narrow the gap between the poor and the rich. The encouragement of Islamic teachings that are so strong for believers to give zakat, infaq and charity shows that Islamic teachings encourage people to be able to work and try so that they have wealth that fulfills the needs of themselves and their families, as well as vying to become muzakki.⁷

Based on the results of testing and data analysis that researchers have done and have explained in the previous chapter, it can be said that the first hypothesis is fundraising zakat has a significant effect on the welfare of mustahiq. Fundraising zakat has a significant influence on the welfare of mustahiq, this is because the indicators of the variable collection of zakat funds carried out by BAZNAS of Lumajang Regency are in accordance with what is desired by muzakki. And impossible in the process of collecting zakat funds and serving muzakki for zakat funds at BAZNAS Lumajang Regency. Some indicators that have an important role to create a good

collection of zakat funds include indicators. This direct method is a method that uses techniques or methods that involve the direct participation of muzakki and indirect methods that use techniques or methods that do not involve direct participation of muzakki. Some of these indicators are implemented well to create good fundraising so that it will be received by muzakki and create satisfaction.

Based on the test results, it can be concluded that the first hypothesis which states that the collection of zakat funds has an effect on impossible welfare is accepted. The results of this study are in line with research conducted by Ristia Faziah Sudrajat, et al (2020) using the CIBEST method which states that collecting zakat funds can alleviate poverty and can prosper mustahiq.

2. The Effect of Distribution of Zakat Funds (X2) on Mustahiq Welfare (Y)

Zakat must be distributed to mustahik in accordance with Islamic law. Distribution is the distribution or delivery of goods to many people or several places. The zakat distribution system that is carried out must be able to

⁷MD Jamal Prayer, Zakat Management by the State to Fight Poverty, (Jakarta: KORPUS, 200), 78

raise and improve the standard of living of the Muslim community, especially those with social problems. Both BAZNAS and LAZ have a mission to realize community welfare and social justice. The large number of amil zakat born will certainly encourage the collection of community zakat funds. This is certainly good because the more zakat funds collected, the more funds for social purposes.

Several indicators have an important role to create distribution of zakat funds. The good ones include indicators of equity, justice and territoriality. Some of these indicators are well executed creating distribution of zakat funds which is good so it will be accepted by muzakki. An impossible, satisfaction is created impossible.

Based on the test results, it can be concluded that the second hypothesis states distribution of zakat fund effect on impossible welfare is accepted. The results of this study are in line with research conducted by Aini Yulia (2018) who stated in her research that distribution of zakat fund has significant effect on impossible welfare. Amil Zakat Agency Malang City

3. The Effect of Utilization of Zakat Funds (X3) on Mustahiq Welfare (Y)

With the utilization of funds, good zakat will make it mustahiq prosperous given by BAZNAS. The form of maximum utilization of zakat funds without reducing their value and usefulness, so that they are efficient and make impossible will switch status to muzakki and can pay zakat to BAZNAS. The direction of utilization of zakat is everything related to government efforts in order to utilize the results of collecting zakat to targets in a broader sense in accordance with the tastes and tastes of 'syara', in an appropriate, effective manner with a versatile and productive distribution system, in accordance with the message and the impression of sharia and the socio-economic goals of zakat.

Several indicators have an important role to create utilization of zakat funds. The good indicators include traditional consumptive indicators, creative consumptive, traditional productive and creative productive. Some of these indicators are well executed creating utilization of zakat funds which is good so it will be accepted by impossible, satisfaction is created impossible.

Based on the test results, it can be concluded that the third hypothesis states utilization of zakat fund effect on impossible welfare is accepted. The results of this study are in line with research conducted by Suratno (2017) who stated in his research that utilization of zakat fund has a significant effect on impossible welfare.

4. Fundraising, Distribution, and Utilization of Zakat Funds Have a Simultaneous Effect on Mustahiq Welfare

Based on the results of data analysis known as collection (fundraising), distribution, and utilization of zakat funds have a simultaneous effect on the welfare of mustahiq with a significant value of $0.00 < 0.05$ and $F_{hitung} (18.8480) >$

$F_{tabel} (2.69)$ so H_a is accepted. From the explanation above it can be concluded that variable collection, distribution and utilization of zakat funds simultaneously affect the welfare of mustahiq in Lumajang Regency.

I. Conclusions and Recommendations

A. Conclusion

Based on the analysis of research results and discussion that has been described previously, the conclusions in this study are:

1. The zakat fund collection has a big impact on impossible wellbeing. This

demonstrates the first theory, according to which the zakat money collection has a major impact on the impossibility of welfare. Accepted is the Lumajang Regency.

2. The zakat fund distribution has a big impact on impossible welfare. This demonstrates that the first hypothesis, according to which the disbursement of zakat payments has a considerable impact on "impossible wellbeing," is correct. Accepted is the Lumajang Regency.
3. The utilization of zakat funds has a significant effect on impossible welfare. This shows that the first hypothesis which states that the utilization of zakat funds has a significant effect on impossible welfare in Lumajang Regency is accepted.
4. Collection (fundraising), distribution, and utilization of zakat funds have a simultaneous effect on the welfare of mustahiq, Lumajang Regency
5. Suggestion

It is possible to make some recommendations for BAZNAS and society based on the conclusions stated above. The collection of zakat monies has an impact on mustahiq wellbeing for institutions BAZNAS in this research variable. Mustahiq

welfare is impacted by the zakat fund distribution, a variable. The use of zakat contributions affects the welfare of Mustahiq. Because mustahiq continue to reap the benefits and efforts are being made to align the needs of the hajiyyat with the needs of the dharariyat in the sense of complementarity, it is crucial that all BAZNAS officers in the Lumajang Regency contribute to the collection, distribution, and use of zakat funds. Because if the demands of hajiyyat are not fully met, the needs of dharariyat will not be entirely met. in order for their status to transition from amustahiq to muzakki.

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