

Distribution of zakat, infaq and sadaqah for the mustahiq welfare: Maqasid syariah approach at baitul mal hidayatullah Probolinggo

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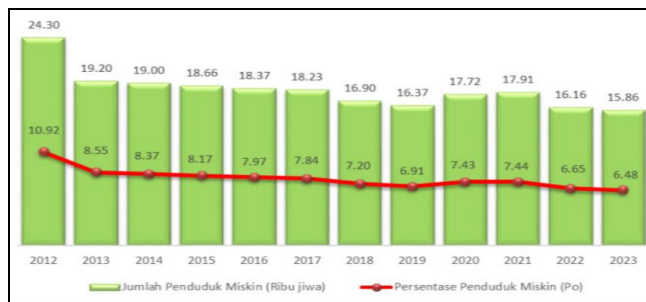
Abstract

BMH Probolinggo City has a ZIS (Zakat, Infaq and Shodaqoh) distribution strategy which focuses on distributing funds to Mustahik. ZIS management is very important to improve the welfare of the Indonesian people. This research uses a qualitative case study approach to describe zakat distribution strategies, the Baitul Maal Hidayatullah (BMH) program, mustahik welfare, and sharia maqasid studies. Primary and secondary data were obtained from BMH Probolinggo City and zakat recipient communities. The research results show that the productive zakat program can provide significant benefits, especially in the COVID-19 pandemic situation. The strategy for utilizing zakat funds through the Probolinggo City BMH program includes empowering the mustahik economy and distributing it in a planned manner. This research provides a systematic and accurate picture of zakat management in Probolinggo City, East Java, and highlights the importance of zakat in improving community welfare.

Keywords: Zakat, Infaq, Shodaqoh management, welfare, maqasid sharia, economic empowerment

Introduction

Based on the development of poverty levels in Probolinggo City and the acquisition of ZIS in BMH, Probolinggo City based on secondary data obtained by Probolinggo City has the following development of poverty levels:



Source: probolinggokota.bps.go.id

Fig 1: Development of Poverty Levels in Probolinggo City 2012-2023

In general, in the period March 2012-March 2023, the poverty level in Probolinggo City has decreased. A sharp decline in the poverty rate in 2013, from 2 (two) digits, namely 10.92 percent in 2012 to 1 (one) digit, namely 8.55 percent. Trends The decrease occurred in the following years and increased again within a period of 7 (seven) years, namely in 2020-2021 due to the COVID-19 pandemic that hit Indonesia. In the period March 2012 – March 2023, the number of poor people in Probolinggo City decreased by 8.44 thousand people, from 24.30 thousand people in March 2012 to 15.86 thousand people in March 2023 or a reduction of 4.44 percent from 10.93 percent in March 2012 to 6.48 percent in March 2023. This indicates that the poverty level in Probolinggo City over the last three years after the COVID-19 outbreak has decreased significantly compared to previous years, namely 2012 to with 2019.

A study conducted by (Devi, 2019) ^[10] shows that the distribution of Zakat Funds through the Community Economic Empowerment Program at the National Amil

Zakat Institution Bangun Sejahtera Mitra Umat (LAZNAS BSM Umat). LAZNAS BSM Umat runs a program to encourage community economic empowerment through coaching, mentoring and supervision of mustahik businesses. To achieve this goal, there are experts who help run the business. They also report business developments to LAZNAS BSM Umat every month.

According to Imam Asy-Syatibi *Maqashid Sharia* has three levels, namely: *maqasid daruriyyat*, *maqasid hajiyyat*, and *maqasid tashniyyat*. The study of *maqasid sharia* aimed at by the author is *dharuriyat* which can be described as welfare in accordance with Islamic *maqasid sharia law*, including protecting religion, protecting the soul, protecting the mind and protecting offspring. According to (Anisa, 2021) a study was conducted at the Indonesia Mulia Bekasi Foundation with the title Analysis of ZIS Distribution in Improving Mustahik Welfare. The success of ZIS distribution is determined by maqasid sharia indicators, which include achieving the welfare of mustahik. Maqasid sharia includes the maintenance of religion through congregational prayers, recitation, istigasah, and group memorization; maintenance of the soul through easy access to health and food, offspring, life and property; and maintenance of reason through mustahik's insight into religion and general knowledge about entrepreneurship, by providing strong supervision and supervision. With the study of *maqasid sharia studies*, the author wants to know whether the ZIS distributed by BMH can provide prosperity for mustahik or vice versa and then the author can state that the *mustahik's welfare* can be achieved. benefit, flexibility, justice, and in accordance with Islamic religious principles.

There are several BMH Probolinggo City programs related to achieving benefits, including; Scholarship Program for Orphans and Dhuafa, Drilling Well Program, Qur'an House Program and Independent Livestock Program. The author took the topic of distributing ZIS BMH in several of these programs because it is in accordance with the topic of welfare according to the study of *maqasid sharia (Dharuriyat)* which can provide benefits in the form of

primary human needs to live a decent and prosperous life in this world and the hereafter, avoiding misery.

BMH is also one of the zakat institutions used by the author to distribute ZIS. Based on primary data, it appears that during 2021, 2022 and 2023 the acquisition of ZIS in BMH Probolinggo City is as follows:

Table 1: ZIS Acquisition at BMH Probolinggo City 2021-2023

Year	Acquisition of ZIS
2021	Rp. 2,778,746,165,-
2022	Rp. 2,194,885,599,-
2023	Rp. 2,232,031,973,-

Source: BMH Probolinggo City (2024).

The table above shows the level of ZIS received by BMH Probolinggo City over a period of three years, namely 2021, where ZIS receipts were recorded at IDR 2, 778, 746, 165. This increase began during the COVID-19 outbreak and in the following year ZIS revenues decreased by 21% to IDR 2,194,885,599,-. Meanwhile, in 2023, ZIS revenue was recorded at IDR 2,232,031,973, which can be interpreted as an increase of 1.7% from the previous year. It is recorded that over the last three years, the results of ZIS acquisition have decreased by more than 1/5 from the highest acquisition in 2021. Also, the development of the poverty level has decreased in the last 3 (three) years. At the same time, poverty reduction in Probolinggo City was reduced by the reduction in the number of ZIS acquisitions in BMH Probolinggo City. This is one of the reasons for the author's interest in taking this topic as a research object.

Research methods

The method used in this research is a descriptive method. A qualitative approach was chosen because this approach emphasizes ZIS distribution strategies, BMH programs, welfare, mustahik, and on maqasid sharia studies. The data used is primary data and secondary data, but in obtaining it we try to obtain it from people who are experts in their field, because the data is related to the Probolinggo City amil zakat institution and mustahik who receive the BMH program, the researcher will look for it from the source, namely the Probolinggo City BMH and go directly to people who receive ZIS through the BMH program in Probolinggo City.

The data source for this research comes from interviews conducted with related parties at BMH Probolinggo City, including the Head of BMH Probolinggo City, the BMH Withdrawal Coordinator for Probolinggo City and the Mustahik who receive the program at BMH Probolinggo City.

Data analysis methods are Data Editing, Data Classification, Data Analysis (*Analyting*), and Conclusion (*Concluding*).

Results and discussion

1. Zakat, Infaq and Sadaqah Distribution Strategy for Mustahik Welfare Reviewed Through Adapting Local Wisdom

The BMH Probolinggo outlet is a ZIS management institution which is responsible for collecting and providing ZIS to mustahik who need it according to the conditions and needs of each mustahik. So BMH has its own distribution strategy in each of its outlets. From the interview results, information was obtained that the program at BMH Probolinggo could be implemented because BMH made

adjustments to local wisdom by understanding and accommodating cultural values, traditions and community needs in Probolinggo. Several programs adapted to local wisdom at BMH Probolinggo City include:

1. Dhuafa Orphan Scholarship Program
2. Qur'an House Program
3. Independent Livestock Program
4. Well Drilling Program

2. Programs have a musical appeal and are among the leading programs

BMH (Baitul Maal Hidayatullah) has several programs that are interesting for muzakki (people who give zakat) and are included in the superior programs. Here are some of these programs:

1. **Economic Empowerment Program:** BMH has a program that helps Mustahik (people who are entitled to receive zakat) to become economically independent. This includes skills training, business capital assistance, and small business development programs. Muzakki felt called to contribute because they saw the positive impact of this economic empowerment.
2. **Education Program:** BMH provides educational assistance for Mustahik children. Muzakki who care about children's education are often interested in donating to this program. They know that investing in education will help Mustahik's children to have a better future.
3. **Health Program:** BMH also has a health program that helps Mustahik gain access to medical services and medications. Muzakki who is concerned about the health welfare of others often supports this program.
4. **Emergency Assistance Program:** BMH has a program that provides emergency assistance to Mustahik in crisis situations such as natural disasters, conflicts, or pandemics. Muzakki, who wants to help people who are facing difficulties, supports this program.
5. **Orphan and Orphan Program:** This program focuses on the care and education of orphaned and orphaned children. Muzakki who wants to have a positive impact on the younger generation often donates to this program.

3. BMH Distribution Strategy is Centralized

BMH has a procedure for distributing ZIS which determines the system, strategy and authority centrally in each provincial representative according to the city where the BMH outlet is located. In this case, the Probolinggo Outlet is centered on the BMH East Java Representative located in Surabaya. BMH has several divisions, including;

1. The Utilization Program Division (Prodaya) which has the authority to plan work programs that are tailored to the determination of the grand strategy for collecting ZIS at BMH;
2. Communication Marketing Division (Markom) which has the authority to formulate plans for activities to strengthen branding and positive image of the institution as well as marketing activities to the public online and offline;

3. The Collection Division which has the authority to formulate a Fund collection system, plan, direct and evaluate the ZIS collection targets nationally;
4. The Finance Division and Office are authorized to prepare program planning within one year.

4. Obstacles Faced by BMH in the Program Implementation Process.

In terms of distributing ZIS for programs owned by BMH, it is not uncommon for them to have various obstacles in terms of distributing it through the programs that have been prepared, especially the program that is the author's concentration, namely the orphan and dhuafa scholarship program, the Rumah Qur'an program, the independent livestock and drilled well program. Obstacles faced by BMH in the process of running programs at BMH include:

1. **Licensing and Regulation:** The licensing and regulatory process often takes time. BMH must work with the government or relevant agencies to obtain the necessary permits for the program to be implemented.
2. **Resource Limitations:** BMH may face resource limitations, both in terms of funds and manpower. Extensive programs require adequate budgets to operate and achieve targets. If resources are limited, BMH must prioritize which programs to give priority.
3. **Lack of Public Awareness:** Some people may not fully understand the importance of zakat and its benefits for Mustahik. BMH needs to continue to carry out campaigns and education so that people are more aware of the role of zakat in helping others.
4. **Bureaucracy and Regulation:** Administrative and regulatory processes can sometimes be a drag. BMH must ensure that all procedures and legal requirements are properly met in order for its programs to run smoothly.
5. **Environmental Conditions:** Environmental factors such as natural disasters, conflicts, or political situations may affect program implementation. BMH must be ready to face these challenges and respond quickly if the situation changes.
6. **Quality of Implementation:** The quality of program implementation is very important. BMH must ensure that the assistance provided is right on target, efficient and beneficial for Mustahik. Regular monitoring and evaluation is needed to ensure service quality.
7. **Social and Economic Changes:** Changes in society and the economy can affect Mustahik's needs. BMH must remain responsive to these changes and update its programs according to actual needs.
8. **Despite the obstacles:** BMH's enthusiasm and commitment to helping Mustahik remains strong. With support from muzakki and collaboration with the community, BMH can continue to contribute to improving social welfare.

5. BMH's Approach and Promotion to Muzakki

There are several approaches and promotions carried out by BMH to muzakki, namely:

1. Education and Awareness

Carry out educational efforts to the public about the importance of ZIS in the Islamic religion and its benefits in helping mustahik who need it. By increasing public awareness, BMH hopes to encourage more people to give zakat, infaq and shadaqah.

2. Social Campaign

BMH often holds social campaigns highlighting success stories about how ZIS has helped less fortunate people. This campaign aims to inspire other people to give zakat, infaq and sadaqah and feel the positive impact.

3. Ease of Giving Zakat, Infaq and Sadaqah

BMH ensures that the zakat, infaq and shadaqah processes are easy and transparent. They provide various payment methods, such as bank transfers, online payments, or through zakat amil and preachers who are directly involved in collecting ZIS from muzakki. This makes it easier for muzakki to help those in need.

4. Reporting Real Results

BMH regularly issues minutes regarding the results of ZIS fund collection and distribution. The form of reporting the event news is packaged in the form of photo and video evidence according to the incident and in accordance with the program

5. Attractive Work Program

The program that BMH brings to muzakki has various aspects. Of course, BMH packages its programs as attractively as possible by providing real support and benefits for people in need, while promoting the mission and vision of Laznas BMH. Apart from that, effective communication and active participation from the community play an important role in making the BMH program more attractive to the community.

6. Diverse Empowerment Programs

BMH's diverse empowerment programs include aspects of education, economics, social humanity, da'wah and leading independence. With these aspects the aim is to improve the quality of life, sustainability and independence in various aspects of life. Some examples of BMH programs are scholarships for orphans, Qur'an houses for tahfidzul Qur'an, helping MSMEs through the assistance of blessing carts, providing training on economic independence, drilled well programs, free ambulances and sacrifices, assistance for widows and the poor. and so forth.

7. The Tough Dai

Strong preachers are preachers who are trained by BMH and then go into the field to preach, carry out da'wah, broadcast the Islamic religion with a spirit of service, dedicating themselves to the good of the people, nation and state through preaching and education. At the same time introducing BMH to the community and inviting people to give zakat through BMH.

6. Mustahik's perspective who received ZIS through programs at BMH Probolinggo City.

From the mustahik's perspective, the programs organized by Baitul Maal Hidayatullah (BMH) have a significant impact in improving their quality of life and giving them hope. The following are mustahik's views on several BMH programs:

1. Orphan and Dhuafa Scholarship Program

- a. This program provides educational opportunities to orphaned and underprivileged children. This scholarship allows them to pursue formal education without worrying about costs.
- b. This scholarship gives Mustahik the opportunity for a better future.
- c. With this scholarship, we can change the mind of someone who previously did not need or did not need education to become hungry for education.

2. Qur'an House Program

- a. Providing a comfortable place of worship for mustahik and the surrounding community. Mosques are also centers of religious and social activities.
- b. Mustahik feels helped by having a place to worship and interact with the community.

3. Independent Livestock Program

- a. This program helps mustahik to start an independent livestock business. By having a source of income from livestock, they can meet their daily needs.
- b. Mustahik felt helped because he had the opportunity to be economically independent.

4. Well Drilling Program

- a. Drilled wells provide easier and more comfortable access to clean water for mustahik. Everyday life requires clean water.
- b. Mustahik feels helped because he no longer has to face the problem of water shortages or poor water quality.

Conclusion

Based on the discussion from the previous chapter, the results of research conducted in research regarding the distribution strategy for zakat, infaq and shodaqoh (ZIS) for the welfare of mustahik in the form of a program organized by Baitul Maal Hidayatullah (BMH) The city of Probolinggo has a significant positive impact as follows:

1. ZIS Distribution Strategy by BMH Probolinggo City
 - a. BMH Probolinggo City has a ZIS (Zakat, Infaq and Shodaqoh) distribution strategy which focuses on distributing funds to mustahik.
 - b. This strategy involves collecting ZIS funds from muzakki (people who give zakat) and distributing them to mustahik (people who are entitled to receive zakat).
 - c. BMH Probolinggo City is trying to be effective in allocating ZIS funds to help meet the needs of mustahik.
 - d. BMH's programs, namely the Orphan and Dhuafa Scholarship, provide educational opportunities, the Qur'an House provides a comfortable place of worship, the independent livestock program helps mustahik to become economically independent, and drilled wells provide easier access to clean water. All of these programs provide hope and help improve the quality of life of mustahik. BMH plays an important role in providing support to those who need it.

2. Impossible Perspective

- a. Mustahik stated that the programs provided had an impact on increasing welfare not only from an economic perspective but also educationally and spiritually.
- b. Mustahik hopes that assistance will continue, even though it is not as routine as in the early days of the program, so that friendship and cooperation will continue.

Suggestion

From the results of previous research and conclusions, the following suggestions can be given:

1. The distribution of ZIS based on mustahik needs is expected to help improve their welfare.
2. Continue to improve the effectiveness of ZIS (Zakat, Infaq and Shodaqoh) distribution so that it can be more targeted and help improve the welfare of mustahik.
3. There needs to be regular monitoring and evaluation of BMH programs to ensure the expected positive impacts are achieved.

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