

## The Role of Zaqah, Infaq, Sadaqah in Improving Economic Welfare

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**Abstract**

Indonesia as a country that has a Muslim majority population, has a great opportunity in the management of zakat, infaq, and sadaqah (ZIS). The occurrence of inequality related to social and economic problems causes the standard of living to be lower, thus affecting the occurrence of poverty. ZIS is used to help people who are experiencing difficulties because ZIS funds are capital for improving the economy and social welfare. The government is obliged to manage ZIS funds through the authorized institution to manage them, so the government establishes a ZIS management institution so that it can be legally accountable. The distribution procedure is carried out in 2 ways, namely by distribution and utilization.

### A. Introduction

The majority of the population in Indonesia adheres to Islam. In Islam, all worship is regulated in detail according to the Qur'an and Hadith. Worship in Islam pays attention to 3 things: how humans relate to God, human relations with others, and human relationships with nature. One that is regulated in Islam is related to property ownership. The property owned by a person is not completely private but there are other people's rights in it, so it must be removed. In today's era, there have been many inequalities related to social and economic problems. The economy plays a vital role in life, if the economy is low, a person's living standard will be low, and if the economy is high, the standard of living of a person will be high. This will affect the poverty rate.

In Indonesia, there are still many people who have not been able to meet their daily needs, even though many programs have been carried out by the government to get out of the cycle of poverty that is still happening. The low level of economic welfare and the lack of utilization of resources are one of the causes of poverty. Quoted from Robimadin, Rusdi stated that poverty occurs because of limited resources, low human resources, and minimal access to capital (Robimadin & Cahyono, 2020).

In the Islamic economy, economic empowerment is active to do. (Badriyah, Aliyudin, & Azis, 2018). Among them with the use of zakat, infaq, and sadaqah (ZIS). ZIS is one of the worships regulated in the Qur'an and Hadith. Issuing creates a vertical relationship to God and also horizontally to others because ZIS contains an element of mutual help. That is, someone who has excess wealth then he must give it to those who have difficulty meeting their needs. Because in practice ZIS is used to help people who are experiencing economic and social difficulties. (Fitri, 2017). This is because ZIS funds are capital for improving the economy and social welfare. (Hafidhuddin, 1998). If ZIS funds are managed properly by the management agency, poverty will decrease and welfare will increase. ZIS is an economic instrument that has great power in overcoming poverty, it can even create jobs to encourage economic growth in the community.

Guidance in implementing ZIS in Islam has been regulated in the pillars of Islam in the third pillar. Although the pillars of Islam emphasize paying zakat, infaq and sadaqah are also included in the third pillar of Islam. With the guidance in the pillars of Islam, it is clear that zakat, infaq, or sadaqah are ordered from Allah that must be carried out by humans to spend some of their assets.

In September 2021, BPS stated that the number of poor people in Indonesia was 26.50 million people. This figure is a decrease of 1.05 million people when compared to September 2020. The decline in the poverty rate shows that there has been an improvement in economic conditions. The high level of support indicates that the number of the poor that must be handled by zakat management institutions is still high. Although the potential for ZIS in Indonesia reaches 233.8 trillion, if you look at the amount of real zakat collection in Indonesia, the realization of the collection only reaches 12 trillion rupiahs or 5% of the total potential. The realization of the ZIS collection is still far from its potential. This is caused by various factors, namely low public awareness of zakat, lack of knowledge in doing zakat, lack of public trust in zakat amil bodies or zakat management institutions (Khairina, 2019), as well as inadequate government regulations and support. In addition, zakat management institutions need to strengthen distribution and utilization programs. If this potential is managed properly, the poor will decrease. This can be seen from the level of welfare through aspects of health, economy, and education so that ZIS becomes a forum for the community to play a role in social life in the community. In this study, what will be discussed is how zakat can play a role in improving people's welfare.

## **B. METHODE**

The method used in this study is a qualitative method with a descriptive approach, namely by combining content analysis techniques with library research. A literature study is a series of activities to collect, read, record, and process data related to the object of

research<sup>1</sup>, while the descriptive approach is to analyze data by describing the data collected and concludes. (Sugiyono, 2014).

## C. RESULT

### 3.1. ZIS Development In Indonesia

Zakat, infaq, and sadaqah or ZIS are part of worship, one of which is to distribute income. ZIS can regulate the economic system, and society and even affect the country if it is developed economically. Indonesia is one of the countries where the majority of the population is Muslim. According to data from the Ministry of Home Affairs, Indonesia's population is 237.53 million, or 86.9% of the population of 273.32 million. With this large Muslim population, the potential of ZIS can be used to improve the economy and reduce poverty. The main income in Indonesia comes from paying taxes, even though ZIS plays an important role in economic development in Indonesia which is used through the process of distributing wealth from the rich to the poor.

In Islam, the government is obliged to manage ZIS funds through the authorized institution to manage it, so the government establishes a zakat management institution. Like other Islamic countries, the Government of Indonesia has the right and obligation to manage ZIS. This is as regulated in chapter 29 of The Constitution of The Republic of Indonesia of 1945 which states that the state based on the One Godhead guarantees the independence of each resident to embrace their respective religions and to worship according to their religion and beliefs. This implies that the government must make obligations in religious matters, especially regarding ZIS. (Nofiaturrrahmah, 2015).

The government established the National Amil Zakat Institution (BAZNAS) as an institution that manages ZIS funds and is assisted by the Amil Zakat Institution (LAZ) in the activities of collection, distribution, and utilization. By-Law Number 23 of 2011 concerning Zakat Management, in collecting funds, BAZNAS establishes a Zakat Collecting Unit (UPZ) which includes zakat funds (including zakat fitrah and zakat maal), infaq/alms, other religious social funds (votives, property trust or deposit, sacrifice, fidyah, kafarat, grant, etc.), and other funds (a receipt profit-sharing from the bank that collects the funds). (Purwanti, 2020).

### 3.2. ZIS Management in Indonesia

ZIS management includes all planning, collection, distribution, utilization, and monitoring activities. As the agency authorized to manage ZIS, BAZNAS is assisted by LAZ. Distribution and utilization activities follow Islamic law and are adapted to their designation. The principles that must be followed for successful fund management are

professional, trustworthy, and transparent. The implementation of ZIS management must aim to improve the standard of living of people who have a low economy to achieve justice.

ZIS management has a purpose:

- To improve the function and role of the system in religion to realize justice and prosperity.
- Increase the usability and usability of ZIS.
- Improving ZIS services according to the times.

The principles that need to be carried out in ZIS management are:

- Voluntary principle: there is no element of coercion in surrendering their assets.
- The principle of openness: known by the public
- Professional principles: zakat management must be carried out with people who are experts in administrative, financial, and other components.
- The principle of integration: the tasks and functions of each component must be integrated.
- The principle of independence: the agency or institution can carry out management without the help of other parties (Ali, 1988, hal. 39-40)

In the ZIS management procedure, there is a distribution procedure. The distribution procedure is carried out in 2 ways, namely by distribution and utilization. In distributing the distribution, Baznas distributes it to 4 fields, namely education by providing education costs directly or indirectly. Second, health by assisting in the form of curative treatment (healing disease), and rehabilitative (health recovery). Third, the humanitarian field is in the form of handling victims of natural disasters, accidents, persecution, and other victims of humanitarian tragedies. Fourth, carry out da'wah and advocacy in the form of assistance to preachers, and construction of Islamic houses of worship (only in areas where the majority of the population are poor and do not yet have facilities for worship). And assistance that helps da'wah and advocacy activities.

In addition to distribution, there are also utilizations carried out by the first district, in the economic sector in the form of assistance to alleviate poverty, increase work ethic and productive capacity, entrepreneurship, and provide access to resources. Second, in the field of education by developing facilities and infrastructure specifically in areas with poor populations and Muslim minorities. Third, the health sector which includes assistance for the development of health facilities and infrastructure for the poor. And, fourth, is the field of da'wah and advocacy which assists in the form of fostering Muslim communities, developing public policies and strategic studies, as well as rights and advocacy for mustahik. (Keputusan Ketua Badan Amil Zakat Nasional Nomor 64 Tahun 2019 Tentang Pedoman

Pelaksanaan Pendistribusian dan Pendayagunaan Zakat di Lingkungan Badan Amil Zakat Nasional).

### 3.3. ZIS Fund Disbursement

There are two ways to distribute ZIS funds:

- a. Directly: This distribution is given directly to mustahik or can come directly to the ZIS management agency.
- b. Indirectly: done by partners or ZIS management institutions to UPZ.

The groups that can receive ZIS benefits are:

- The poor are those who do not have wealth so they cannot fulfill their daily needs.
- The poor are those who can afford it but are unable to fulfill their needs.
- People who are in debt, to meet their daily needs.
- Muallaf: people who have recently embraced Islam and have a weakness in faith.
- Amil Zakat: people who are given the mandate to collect also manage ZIS.
- Slaves: (currently no longer available).
- One who strives in the way of Allah: one who defends the religion at all costs.
- People who are on a trip: people who have no money to return to their hometown (Suryani & Fitriani, 2022)

### 3.4. The Role of ZIS in Improving Welfare

Islam provides opportunities in anticipating problems related to the social and economic fields. Zakat is used not only for mustahik (poor) consumptively but must be able to provide sufficiency and welfare by minimizing the causes of poor and suffering life. Likewise, infaq and sadaqah, have the same function but have a wider scope. Infaq is given priority to the closest relatives such as parents, children, then orphans, the poor, and ibn sabil. Infaq and alms can be given not only to the Muslim poor but also to non-Muslims. In addition, it can be used in productive activities. If zakat is obligatory, it is different from infaq and sadaqah, which are sunnah. ZIS is used as capital, educational assistance, health facilities, and others so that mustahik recipients can be more productive. (Multifiah, 2011).

The distribution of ZIS in Indonesia is carried out using consumptive distribution and product distribution. Consumptive distribution is distribution intended for people who are unable and in dire need and is directed to meet primary needs, while productive distribution is a distribution to recipients so that they can be developed to produce goods or services so that they can fulfill their needs. (Komisi Pengawas Badan Amil Zakat Nasional Kabupaten Gresik). The two types of distribution will be described as follows:

- (1) The program to eliminate poverty includes the creation of employment opportunities, ownership of joint business units and industrial development, fulfillment of primary needs, and education and skills.
- (2) The poverty alleviation program includes the development of very soft credit through ZIS, business development and capital participation, a budget for working capital subsidies with skills and production tools, and a budget for business guidance and counseling for the poor.

The distribution of ZIS is productive because it changes the lives of ZIS recipient households (mustahik) into productive resources so that they become empowered. Thus, ZIS makes economic activities develop, muzaki (as people who help) and mustahik (people who receive) support each other for the implementation of economic activities. ZIS provides opportunities for assistance in the form of capital as well as work equipment, tuition assistance, and various health and education facilities. In addition, ZIS regulates human life to achieve balance in the form of material and spiritual prosperity. (Multifiah, 2011, hal. 55)

#### **D. Conclusion**

Zakat, infaq, and sadaqah or ZIS are parts of worship that function as one of them in the distribution of income. ZIS can regulate the economic system, and society and even affect the country if it is developed economically. ZIS provides an important role in economic development in Indonesia which is used through the process of distributing wealth from the rich to the poor. In Islam, the government is obliged to manage ZIS funds through the authorized institution to manage it, so the government establishes a zakat management institution. The Indonesian government has the right and obligation to manage ZIS as regulated in chapter 29 of The Constitution of The Republic of Indonesia of 1945. The government establishes the National Amil Zakat Agency (BAZNAS) as an institution that manages ZIS funds and is assisted by the Amil Zakat Institution (LAZ) in collecting, distributing, and utilizing activities.

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