



ZIS (Zakat, Infaq And Alms) Funds Management Methods In Improving The Quality Of *Mustahiq* Life In BAZNAS Karanganyar

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ABSTRACT

Purpose: This study aims to analyze the role of philanthropy (ZIS) in reducing poverty and improving the quality of life in the Karanganyar society district.

Method: This type of research is field research using a qualitative descriptive approach and applying an intrinsic case study model. The research data was obtained from the annual report of BAZNAS Karanganyar, interviews, and field observations as well as literature study conducted as secondary data.

Findings: The results of this study found that ZIS can solve various problems and contribute to improving the quality of life of the Karanganyar community. Through the collaboration of BAZNAS with the city government, there are more than 600 UPZs scattered to collect zakat in government agencies, private companies, and the community. ZIS is realized in 5 flagship programs of BAZNAS Karanganyar, which can encourage productivity (being) and simultaneously increase mustahik's participation in their environment, such as family, social, workplace, school, and so on. And mustahik have hope and optimism to improve the quality of life (becoming).

Originality/Values: Provide information to the public how ZIS management methods in BAZNAS Karanganyar, relationships with the city government, and the synergy of BAZNAS programs to improve the quality of mustahik.life

INTRODUCTION

The concept of Islamic economics provides a new face in the economic world. The problems between the capitalist economic system and the Socialist signification indicate that the two systems are still lacking in solving various economic problems in society. The presence of the concept of Islamic economics is expected to be a solution to the various inequalities. Currently Indonesia is ranked 4th as the country with the highest economic inequality in the world.¹ where 1% of the richest people in Indonesia control 49.3% of national wealth.² Suisse credit issues research on wealth inequality in various countries. Indonesia entered 9 countries with uneven wealth, where one percent of people controlled 49.3% of national wealth. Indonesia ranked 4th after Russia (74.5%), India (58.4%), and Thailand (58%). Inequality of distribution is one of the factors of inequality which has an impact on poverty. The number of poverty has reached 25.95 million people.³ where the amount is dominated by the population of Java which is 13.34 million people (8.94%).⁴ As in other areas, such as in Sumatra there are 5.98 million people, 2.06 million people of Sulawesi, Bali and Nusa Tenggara there are 2.05 million people of Maluku and Papua island there are 1.53 million people, and Kalimantan, there are 980 thousand inhabitants. This problem can actually be minimized if the potential of ZIS in Indonesia can be optimized.

Zakat in Indonesia has high potential. This was revealed by Bank Indonesia which potential for zakat in Indonesia reached 220 trillion.⁵ From the research results of Hariah Republika in collaboration with the Faculty of Economics and Management of IPB revealed that the total potential for national zakat is Rp217 trillion or around 3.14% of Indonesia's Gross Domestic

¹Katadata.co.id, *KetimpanganEkonomi Indonesia Peringkatke 4*, URL: <https://katadata.co.id/infografik/2017/01/15/ketimpangan-ekonomi-indonesia-peringkat-4>, at 10 Oktober2020.

²What it means: Credit Swisse publishes research on wealth inequality in various countries. Indonesia is one of the 9 countries with unequal wealth, where one percent of the people control 49.3 percent of the national wealth. Indonesia ranks 4th after Russia (74.5%), India (58.4%), and Thailand (58%).

³BadanPusatStatistik, *PersentasePendudukMiskin di Indonesia*. (Jakarta: BadanPusatStatistik, 2018). <https://www.bps.go.id/subject/23/kemiskinan-dan-ketimpangan.html>, at 8 Oktober 2020.

⁴ In other areas, such as on the island of Sumatra there are 5.98 million people, Sulawesi Island 2.06 million people, Bali Island and Nusa Tenggara there are 2.05 million people, Maluku and Papua Island there are 1.53 million people, and Kalimantan Island there. 980 thousand inhabitants.

⁵Finansial, *Bank Indonesia SebutPotensi Zakat Mencapai Rp220 Triliun*, URL: <http://finansial.bisnis.com/read/20170724/90/674382/bank-indonesia-sebut-potensi-zakat-mencapai-rp220-triliun>, at 10 Oktober 2020.

Product (GDP).⁶In the scope of Central Java and Yogyakarta the potential for zakat is fairly high at 13.28 trillion.It could be seen in table 1.

Table 1. Potential of National Zakat

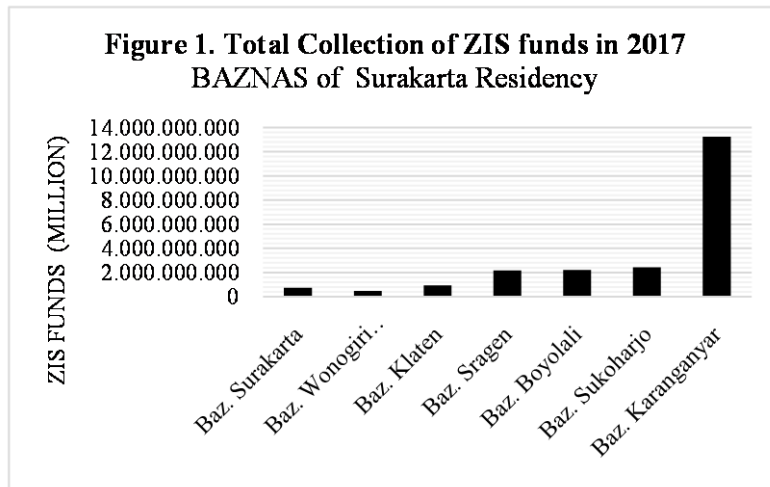
Explanation	Potential of Zakat (Trillion Rupiah)
Potential of Household Zakat	82.70
Potential of Private Industry Zakat	114.89
Potential of State-owned Corporation (BUMN) Zakat	2.40
Potential of Zakat Savings	17.00
Total Potential of National Zakat	217.00

Source: (Alhasanahin Nadilla, 2014)

Results of zakat funds is far from the percentage referred to above. In 2017, the potential of ZIS that could be collected only reaches IDR 6 trillion.⁷Where the amount was only 5.13% of the total zakat potential presentation in Indonesia. The Zakat Institution currently has a lot of achievements in collecting and distributing zakat, one of which was BAZNAS in Karanganyar District. Since 2015-2017, the collection of zakat, infaq, and alms (ZIS) by BAZNAS of Karanganyar has increased in a significant amount. It could be seen in figure 1.

⁶Muhammad Firdaus, Eds., *Economic Estimation and Determinations of Zakat Potential in Indonesia*, IRTI Working Paper Series No. 1433-07. Jeddah: IRTI, 2012.

⁷Rilispedia, "Pengelolaan Zakat Baznas 2017 Meningkatkan 40 Persen", Rilispedia.com [Berita Online], 27 Desember 2017, Sumber: <https://rilispedia.com/2017/12/27/pengelolaan-zakat-baznas-2017-meningkat-40-persen/>, at 20 November 2020.



Source: Processed Data from the Karanganyar BAZNAS Annual Report

When examined diagram above which explained that acquisition in Karanganyar BAZNAS compared with 6 BAZNAS other far ranging on average 2 billion. Therefore, the author would like to examine the mechanism of collecting and managing ZIS funds in BAZNAS Karanganyar Regency with the title: “ZIS (Zakat, Infaq and Alms) Funds Management Methods in Improving The Quality of Mustahiq Life in BAZNAS Karanganyar”. To focus research, the researcher make the formulation of the problem, namely; 1) What are the methods of managing zakat, infaq, and alms (ZIS) funds at BAZNAS Karanganyar?; 2) How does the significance of the role of BAZNAS Karanganyar in improving the quality of life mustahiq zakat in Karanganyar district?

Some previous studies have studied many themes around Zakat, Infaq, and Shadaqah. As research conducted by Cut Zahra Asia with the title "Strategy to Increase Zis Fund Acceptance in Rumah Zakat Banda Aceh on Economic Improvement Mustahiq".⁸ This research focuses on zis fund raising sector in Rumah Zakat Banda Aceh, assessment of the excellent collection programs, which have a positive impact on the economy of mustahiq in Banda Aceh. The difference in research here lies in the scope of research, where the author examines three components, namely the collection, empowerment, and distribution of zakat, while Cut Zahra Asia research specifically examines the process of gathering and its programs. The similarity of research lies in the assessment of the impact of ZIS on the economy mustahiq zakat.

⁸Cut Zahra Asia, “strategipeningkatanpenerimaandanazispadarumah zakat bandaacehpadaPeningkatanekonomimustahik”, Thesis, UIN Ar-Raniry, 2019: 49

ZIS empowerment has become a trend in the concept of utilization in various zakat management institutions, and it is relevant in answering various problems in society both related to poverty, health, education, and so on. For example, the empowerment of ZIS by providing business capital either on a loan or a grant given based on the level of need for mustahiq. This method refers to the economic empowerment of mustahiq in alleviating poverty in the community. The model for the utilization of zakat for economic empowerment of the poor is a program to utilize zakat funds to encourage mustahiq to be able to have independent businesses. The program is realized in the form of developing existing micro-enterprise capital or pioneering new prospective micro-enterprises.⁹ Another problem that often becomes an obstacle in the BAZNAS office is the difficulty in identifying mustahiq as potential recipients of business assistance, hopefully, the business assistance is in accordance with the empowered target group (segmentation). LAZISNU Ponorogo Branch conducts accurate data collection by submitting proposals by mustahiq candidates to LAZISNU and mustahiq identification by amil.¹⁰

Research by Eka Suci Fitriani, et al. titled "Strategy of Collecting and Distributing Zakat, Infaq, and Alms (ZIS) in the Sebar Sembako Program during the Covid 19 Pandemic at the National Zakat Agency (BAZNAS) of Bali Province". The research conducted by Eka Suci Fitriani, et al, examined in depth researching the gathering and distribution activities conducted by BAZNAS Bali province in the case of Sebar Sembako during the Covid 19 Pandemic. The main difference in research is located in the target group, where the study is aimed at community groups affected by the Covid 19 pandemic, while the authors target mustahiq community groups thoroughly through various programs that are gathered in three main components, namely the program of gathering, utilization, and distribution. The next research was conducted by Siti Mas'ula with the title "Fundraising Strategy in Efforts to Improve Community Welfare through Institutions (Zakat, Infaq) and Waqf". This research purely examines the efforts and tips of zakat institutions in collecting zakat, alms, and waqf in the community. Substantively examine how to collect zakat in the community, as well as examine the psychology of muzakki in choosing social institutions such as Zakat Institutions to trust the funds. This research is also different because the coverage is only focused on fundraising, reviewing in general the aspects of fundraising. The research that the authors

⁹Nedi Hendri & Suyanto, "Analisis Model-Model Pendayagunaan Dana Zakat Dalam Pemberdayaan Masyarakat Miskin Kota Di Provinsi Lampung", *AKUISISI*, Vol. 11 No. 2 (November 2015): 63-73.

¹⁰Teguh Ansori, "Pemberdayaan Mustahik Pada Lazisnu Ponorogo," *Muslim Heritage*, Vol. 3, No. 1 (Mei 2018): 165-183.

conducted is field research in BAZNAS Karanganyar, with a collection of zakat programs that include three main components, namely Zakat Collection, Utilization of Zakat, and Distribution of Zakat.

Unfortunately, managing ZIS to function properly is not easy. Studies conducted by Zainuri (2010),¹¹ Nur (2011),¹² and Hidayat (2010)¹³ show various problems that arise in the management of ZIS, such as the moral hazards of managers, management resources that are less skilled and management institutions that are not yet transparent and accountable. (muzakki) who prefer to pay directly to the recipient (mustahik), lack of public trust in the amil, and various other problems that arise. As a result, ZIS has not been able to function optimally in realizing welfare in the community.

MATERIALS AND METHODS

This type of research uses field research, because the information and data needed were collected from the field. The author uses a qualitative descriptive approach, because this research applying an intrinsic case study model, the case study itself is a research strategy in which the writer investigates a phenomenon, process, or an institution. The approach taken is by way of description in the form of words and language, in a special natural context and by utilizing various natural methods.¹⁴The research location in Karanganyar Regency with the object of research is BAZNAS of Karanganyar District.

The subjects of the research were the manager in the management of Karanganyar BAZNAS which included groups of collectors, managers and distribution of ZIS funds. There were two types of data used, namely 1) primary data, obtained from the annual report of BAZNAS Karanganyar and interviews conducted by the researcher with a number of relevant actors; 2) secondary data, was collected from journal publications, online dailies, and books related to the research theme. Especially research related to zakat management.

Data analysis in qualitative research was carried out at the time the data collection takes place, and after the data collection is completed within a certain period. Miles and Huberman (1984), suggested that the activity in analyzing

¹¹Zainuri, "Maknadan Tata Kelola Zakat dalam Perspektif Ekonomi Kelembagaan". Dissertation in Doctoral Program in Economics, Postgraduate Program, Faculty of Economics, Universitas Brawijaya, Malang, 2010: 65.

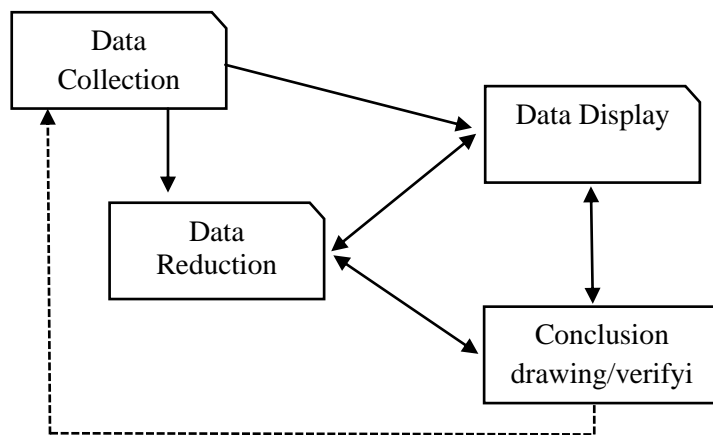
¹²Nur Benny, Saatnya Meretas Menuju Organisasi Pengelola Zakat yang Berkualitas, Amanah dan Terpercaya, in <http://bazgresik.wordpress.com>, at 2 Juni 2021.

¹³Hidayat, A. S., Analisis Tatakelola dan Distribusi Zakat pada Lembaga Zakat, Infaq, Shodaqah (LAGZIS), Malang, in <http://research-report.umm.ac.id>, 2010, at 3 Juni 2021.

¹⁴Kuntjojo, *Metodologi Penelitian*, Training materials at Nusantara University PGRI Kediri, unpublished, 2009: 14-15

qualitative data was carried out interactively and continued continuously until it was completed, until the data was saturated.¹⁵ (Miles, 1992) That is, in the field no different or new data are obtained so that it is no longer possible to find other data. Activities in data analysis, namely data reduction, where the data obtained are simplified based on the type of data; display data, was presenting data that already exists in the form of brief descriptions in the form of tables, charts, flowcharts, and other similar types to facilitate the drawing conclusions; and congestion drawing or verification, is drawing conclusions from data that has been reduced and presented.¹⁶

Figure 2. Miles & Huberman Data Analysis Techniques



RESULTS AND DISCUSSION

Overview of BAZNAS Karanganyar

Zakat is a media that bridges between high-income and low-income people. Zakat is an obligation for Muslims who have been established in the Qur'an, the Sunnah of the Prophet, and ijma 'of the scholars. Zakat is also one of the pillars of Islam which always mentioned parallel to prayer.¹⁷

BAZNAS in Karaganyar was born from the "Umara Ulama Communication Forum and Community Leaders" in Karanganyar District. to help solve socio-religious problems, youth education, poverty, poor health, unemployment, and social problems. From this forum, the Amil Zakat Infaq

¹⁵Miles M.B &Huberman A.M, *Analisis Data Kualitatif*, 1984, translate TjetjepRohendiRohidi, Jakarta: UniversitasIndonesia, 1992: 152

¹⁶Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Re&D*, Bandung: ALFABETA, 2008: 249

¹⁷Abdul Al-Hamid Mahmud Al-Ba'ly, *Ekonomi Zakat*, (Jakarta: PT Raja Grafindo Persada, 2006), hlm. 17

and Shodaqoh Agency of Karanganyar Regency were initiated, hereinafter abbreviated as BAZIS, which aims to collect funds from the community, through the collection of zakat, infaq, and shadaqah to be managed and utilized according to religious law and the laws that apply in society.

Officially, the BAZNAS was inaugurated by the Karanganyar regent, through the Regent's Decree Number: 451.1 / 33 of 1993 dated 29 January 1993 about the formation of BAZIS. On the way, the development of BAZIS was based on Act no. 38 Year 2009 after the issuance of Act no. 14 Year 2014 concerning the implementation of Act No. 23 Year 2011 which regulates the position, duties and functions of BAZNAS. Finally, officially the existence of the Karanganyar Regency National Amil Zakat Agency was determined based on a decree from the Director-General of Islamic Guidance at the Ministry of Religion of the Republic of Indonesia No. DJ.II/568 of 2014 concerning the establishment of the District-City National Amil Zakat Agency throughout Indonesia. BAZIS Karanganyar Regency is chaired by Drs. TjukSusilo (Sekwilda Karanganyar at that time) with secretary Drs. Sandimin. Karanganyar district consists of 17 sub-districts with 177 villages. Karanganyar's population was dominated by the Muslim population, consisting of 826,964 Muslims and 34,941 non-Muslims. From this amount, it can be seen that the potential for Zakat, Infaq and Sadaqah is very large in the Karanganyar district.

ZIS Fund Management Strategy in BAZNAS Karanganyar

Synergy of ZIS Fund Collection with Government of Karanganyar District

Previously, fundraising was a very important thing for an institution or social organization which has the aim of carrying out an activity based on the duties and functions stated in the vision and mission of the institution. Fundraising strategy itself as a benchmark in determining an organization or institution, all of this can be done to increase activities to meet the needs that are currently growing. Collecting is an integral part in the management of ZIS funds in a zakat institution. These activities must be prioritized so that more mustahiqs were exploited. This is pursued by BAZNAS Karanganyar synergy with the District Government in strengthening a role of Karanganyar community.

Many programs that have been carried out as a result in 2017 the collection of ZIS funds in BAZNAS Karanganyar has reached Rp13.2 billion. In 2018, it was targeted to reach Rp16 billion, this was stated by the Chairman of Karanganyar BAZNAS namely Drs. H. Sugiyarso H.S in the interview conducted by the researcher (November 16, 2018). The collection program is dominated by zakat SCA (State Civil Apparatus). Where withdrawals are made every month through the ZMU (Zakat Management Unit) scattered in various

places or agencies that fall within the scope of their authority.¹⁸ To date, there were approximately 600 UPZs that actively raise funds in various places, especially in government agencies.

As it is known that UPZ is a unit formed in carrying out its duties and functions, both Central BAZNAS, Provincial BAZNAS, and Regency/City BAZNAS are placed by government agencies, State-Owned Enterprises, Regional-Owned Enterprises, Private Companies, and Representatives of the Republic of Indonesia outside the country and can be formed up to the village or village. As explained in the Regulation of the National Amil Zakat Agency Number 2 of 2016 concerning the Establishment and Work Procedure of the Zakat Collecting Unit, it is stated in article 7 paragraph 1 that the main task of UPZ in the management of the Amil Zakat Agency is to assist BAZNAS in collecting zakat at the institution concerned. Then in situations where it is necessary, UPZ can also assist in the distribution to asnaf and utilization of zakat based on the authority of the relevant BAZNAS.¹⁹

Chapter 7

(2) Dalam hal diperlukan, UPZ dapat melaksanakan tugas pembantuan pendistribusian dan pendayagunaan zakat berdasarkan kewenangandari BAZNAS, BAZNAS Provinsi, atau BAZNAS Kabupaten/Kota.

From the interviews conducted, the authors know that BAZNAS Karanganyar maximizes the role of UPZ in helping BAZNAS collect ZIS in the institutions that have been determined. In general, UPZ is not functioned by BAZNAS Karanganyar in the distribution or utilization of ZIS as stated in BAZNAS regulation no. 2 of 2016 which is stated in chapter 7 ayat (2). This is part of BAZNAS Karanganyar's strategy in maximizing the potential for ZIS collection both at the relevant agencies to the village level in Karanganyar Regency.

Table 2. ZIS Collection in 2020

Month	Zakat	Infaq	Total
Januari	963.235.714	301.076.397	1.264.312.111,00

¹⁸Republik Indonesia, PP No. 14 Year 2014 the implementation of Act Number 23 Year 2011 concerning Management of Zakat, CHAPTER VI, Article 53. The scope of authority for collecting zakat by UPZ is state institutions, ministries or non-ministerial government agencies, State-owned Corporation (BUMN), national and foreign companies, representatives of the republic of Indonesia outside countries, foreign representative offices or foreign institutions, and state mosques.

¹⁹BAZNAS, The regulation BAZNAS No. 2 Year 2016 regarding the formation and working procedures of the zakat collection unit (UPZ).

Februari	1.110.697.259	279.615.271	1.390.312.530,00
Maret	1.091.679.250	262.875.916	1.354.555.166,00
April	1.159.623.326	166.051.163	1.325.674.489,00
Mei	1.966.893.262	149.415.612	2.116.308.874,00
Juni	2.043.804.072	1.148.852.424	3.192.656.496,00
Juli	1.151.322.977	319.962.102	1.471.285.079,00
Agustus	2.147.483.647	267.533.894	2.415.017.541,00
September	1.234.237.840	254.074.810	1.488.312.650,00
Oktober	1.092.324.039	275.107.304	1.367.431.343,00
November	1.966.609.819	282.157.511	2.248.767.330,00
Desember	2.123.520.199	277.878.607	2.401.398.806,00
Total	18.051.431.404,00	3.984.601.011,00	22.036.036.032.415,00

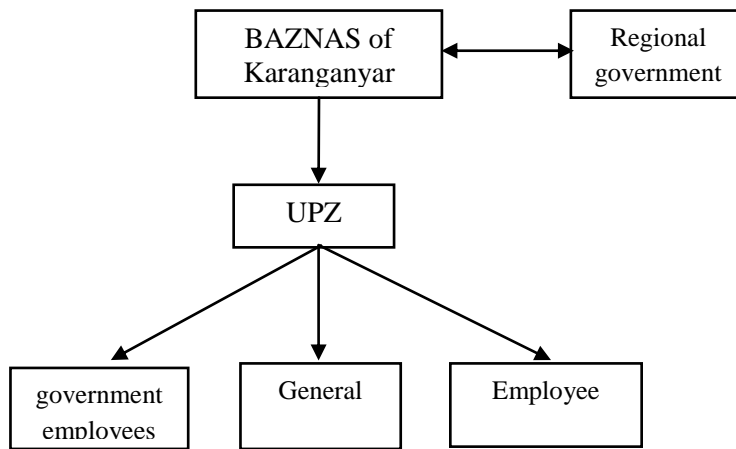
The table above is a breakdown of the ZIS collection in Karanganyar Regency in 2020. It can be observed that the potential of ZIS in Karanganyar has been well optimized, it is known from the number of recipients collected by UPZ in one year reaching 22 billion or to be exact Rp22,036,036,032,415. The number of recipients in 2020 is far from the revenue in 2019 which only reached 14 billion or Rp. 14,515,827,788, with details of Zakat of 12.3 billion and Infaq of 2.1 billion. Therefore, it can be concluded that fundraising activities in 2020 were carried out very well, and the role of UPZ in BAZNAS Karanganyar has been running very optimally.

The excellence of BAZNAS Karanganyar in collecting ZIS funds lies in its synergy with the Karanganyar Regency Government (figure 2). This was said directly by the Chairman of the Karanganyar BAZNAS that "the Karanganyar Regent directly instructed the Karanganyar state apparatus to pay zakat" through the Circular Letter of Mministry of Home Affrairs No. 450. 12/33/02 / SJ and Circular of the Karanganyar Regent No. 451 / 1,978.1.6 / 2017 ".²⁰ The mechanism for collecting ZIS funds could be seen in figure 3. It has implications both vertically and horizontally. Vertically, the Regent as the leader in Karanganyar district directly instructs the ranks at the structural level to

²⁰Baznas Karanganyar, *Surat Edaran Mendagri dan Surat Edaran Bupati Karanganyar Tentang Peningkatan Pengumpulan ZIS Kab. Karanganyar*. (Karanganyar: Baznas Kabupaten Karanganyar, 2017), pp: 04

support the implementation of zakat and become part of the ASN (State Civil Apparatus) that pays ZIS. While horizontally, these instructions have broad implications starting from ASN officials to spreading to private companies, to all levels of society from the sub-district level to the smallest village environment.

Figure 3. The mechanism for collecting ZIS funds

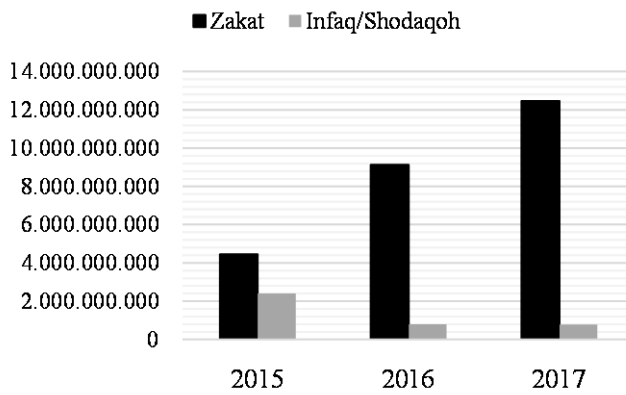


Source: Processed data from BAZNAS Karanganyar annual report

Through a circular issued by the Ministry of Home Affairs and Karanganyar District Regent, BAZNAS was carried out various collection programs well. Starting from the program of building community trust, strengthening togetherness, expanding networks, and optimizing collection, the program was implemented to create good relations between the BAZNAS and the community, both in terms of social, religious, educational and social community connections.

From the figure 3 , we could conclude that the growth of zakat collection has consistently increased every year. This indicates the knowledge, awareness, and motivation of the community in paying zakat continues to grow with the program pursued by the district BAZNAS. Karanganyar. Although on the other hand decreased in terms of infaq and alms.

Figure 4. Diagram of ZIS collection results (2015-2017)



Source: Processed data from BAZNAS Karanganyar annual report

Distribution and Utilization of ZIS Funds Based on Creative Productive Economies

In UU No.38 year 1999 concerning Management of Zakat Funds, in addition to the eight *Asnaf* which have been regulated in the Qur'an, in the development of contemporary distribution, zakat can be given to people who are economically disadvantaged, namely orphans, the elderly, poor people, disabilities, refugees and victims of natural disasters.

Distributing or *tasbaruf* in BAZNAS Karanganyar district was distributed to eight *asnaf* mustahiq zakat. The distribution is in the form of consumptive or productive assistance. Since 2017, the distribution was carried out every day to various sectors, in line with the ZIS revenue collected at BAZNAS. BAZNAS of Karanganyar in the distribution and utilization of ZIS funds was divided into five programs, namely program 1) Prosperous Karanganyar, 2) Healthy Karanganyar, 3) Smart Karanganyar, 4) Caring Karanganyar, and 5) Piety Karanganyar. For more details, see the table 3 :

Table 3. Distribution and Utilization of ZIS funds in BAZNAS Karanganyar

Funds Allocation	Program	Category	Total Asnaf in 2017	Program Realization
10%	Caring Karanganyar / Humanity	Fakir, Poor, Ghorim and Ibnu Sabil	1165 people	Helping the poor Ghorim Social assistance Home improvement assistance

				Disaster relief Deep well assistance
15%	Healthy Karanganyar/ Health	Fakir, Poor and Muallaf	1010 people	Free Polyclinic Treatment Ambulance Free Relief of Chip pedLip and Cataract Surgery Assistance with HIV Recovery Poor Health Assistance 177 village / village office Mass Circumcision
25%	Smart Karanganyar / Education	Fakir, Poor, Convert, Sabilillah, IbnuSabil	896 people	Elementary School Scholarship Aid - Higher Education / Students TPA / TPQ Teacher Assistance Training assistance / courses Khotib / Da'i training, mosque management, janazah care TPQ-TPA Teacher Training
15%	Prosperous Karanganyar/ Economies	Fakir, Poor, Ghorim	732 people	Barokah Village Assistance Small-Business Entrepreneur Assistance Cattle / Goat Assistance

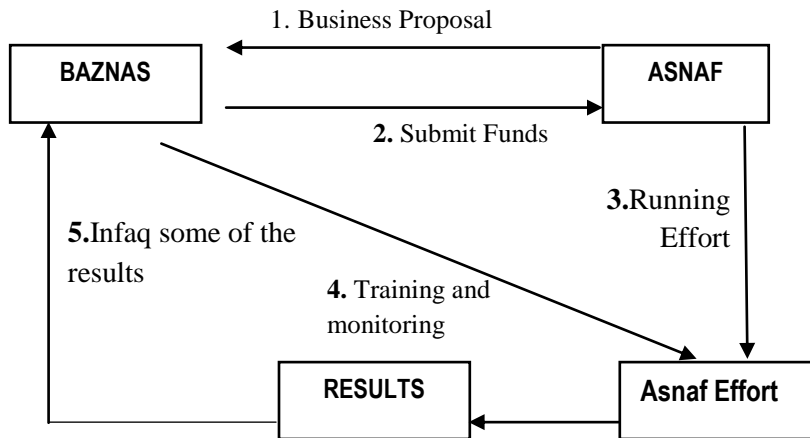
				Independent Business Assistance
				Assistance in places of worship TPA assistance Religious Assistance Al-Qur'an Assistance Halal Socialization Assistance Si'ar Religion Activities Donation of 17 Subdistricts
35%	Piety Karanganyar / Da'wah	Scabilillah, Convert	9611 people	

Source: Processed Data from the BAZNAS Karanganyar Annual Report

The table above explains the distribution of ZIS funds in BAZNAS Karanganyar district based on the program being run, the target of asnaf, the number of asnaf empowered, and the realization of the program. In the Prosperous Karanganyar program, the needy, poor, and ghorim communities were given business assistance to improve their economic capacity, equipped with training to improve their native skills in developing their own business capital. Mr. Iskandar as Chair of Distribution (11/16/18), BAZNAS focuses on the productive economic sector. There were two models, first individual business assistance done at home, such as barber, grocery, and others. Second a group business assistance, such as angkringan traders, tailors, food stalls, and so on. Asnaf was given guidance and training to help them run their businesses. The debriefing was carried out every week in a study that was commonly referred to as "the science of the Qur'an".

Generally, the provision of business assistance was hampered in the monitoring process. In this case, Karanganyar formed a Verification and Technical Guidance Team in monitoring business development and guidance on business problems faced by Asnaf. The mechanism for empowering ZIS funds was as follows in figure 4:

Figure 5. Mechanisms for empowering productive ZIS funds



The picture above briefly explains the mechanism for distributing productive ZIS funds to the creative economy sector in the Karanganya. Utilization was no other aim that asnaf could sustain its economy independently. On one side, of the results of their pioneering business, a small portion was used by others through the BAZNAS itself, it was important to see the source of capital itself and the development of zakat literacy for asnaf.

There are also general obstacles that are often faced in the distribution of ZIS in the community. Community conditions are very decisive for the success of BAZNAS in a place, as quoted from Kurniyati Indahsari (2013), explaining that in some areas the cashier's preference (*muzakki*) to deliver or distribute ZIS funds directly to *mustahik* who are considered entitled to receive it, not through *amil* agencies that exist in the area. Several reasons were put forward, (a) reasons for the convenience felt by the cashier if it was handed over directly to the *mustahik*; (b) lack/do not believe in *amil* agencies; (c) not knowing the existence of *amil*; (d) to avoid *riya'* activities; and (e) an understanding that in order to prioritize *asnaf* from family relations, relatives, and neighbors rather than other groups of the same kind from outside their environment.²¹ This constraint is often found in the community, which greatly affects the effectiveness of the distribution of zakat funds, broadly speaking, the problem relates to the level of knowledge or literacy of prospective *muzakki* towards the *amil* body in their area.

²¹Kurniyati Indahsari, "Preferensi Individu Muslim Dalam Penyaluran Zakat, Infak, Shadaqah Dan Waqaf (ZISWA): Kendala Pembangunan Sektor Ketiga," *Media Trend* 8, no. 2 (2013): 101–117.

Significance of the Role of BAZNAS in Improving the Quality of Mustahiq Life in Karanganyar District

When talking about efforts to realize prosperity in society, it will certainly intersect with the theme of quality of life. At this time, quality of life is often identified with well-being which has recently been voiced in various places. This awareness has begun to emerge, witnessing the development of a large number of inputs for infrastructure, but it does not highlight the no less important part is the achievement of welfare output, where quality of life is one of the benchmarks. Islamic Philanthropy (ZIS) is an instrument in Islamic economics, which can build civilization and humanity, in order to realize prosperity in society. Philanthropy can develop into the concept of mu'amalah, how humans live a social life well according to local religious and social values. Philanthropy is not just an empty discourse that can be developed, but a potential that must be explored and pursued. In this forum, BAZNAS takes a role in managing ZIS funds in order to improve the quality or quality of life of the wider community in Karanganyar Regency. Studies on the quality of life are currently being carried out, and even internationally, they are also discussing what is driven by the Organization of Economic and Culture Development (OECD) located in Paris. To know the quality of life, the indicators must first be known. According to the OECD (1982), indicators of quality of life are income, housing, environment, social stability, health, education and employment opportunities.

In a general sense it is known that quality of life is a conceptual measure used to assess or view a person's condition. These contingency measures may include; well-being, quality of survival, and one's ability to perform daily stuttering. Kreitler & Ben (2004) reveals the quality of life can be interpreted as an individual's precept regarding their functioning in the field of life. Quality of life is a global concept that emphasizes the dimensions of health status including finance, residence, and work.²² According to Brown (1996) with the concept of quality of life as the center of health promotion, quality of life is based on three areas of human life which are important dimensions in human experience, namely: *Being*, *Belonging*, and *Becoming*.²³ These three things occur as a result of the interaction between a person and his environment.

Being emphasizes the basic aspects of who humans are as individuals. *Physical being* describes the condition of physical health, physical mobility, and

²²Kreitler & Ben., 2004, Quality of life in children, New York: John Wiley n Sons.

²³ Brown, and M. Nagler (Eds.), "Quality of life in health promotion and rehabilitation: Conceptual approaches, issues, and applications", Canada, Thousand Oaks: Sage Publications, 1996.

dexterity in doing activities. BAZNAS Karanganyar in realizing *physical being* is through the head of the Karanganyar Sehat program. BAZNAS as the official and only body established by the government based on the Decree of the President of the Republic of Indonesia No. 8 Year 2001 which is tasked with collecting and distributing zakat, infaq, and alms (ZIS), the Karanganyar BAZNAS realizes individual welfare through health facilities that operate free of charge in the Karanganyar district. Such as conducting free polyclinic treatment for people who want treatment, providing shuttle ambulance facilities for people experiencing health emergencies, BAZNAS Karanganyar also at certain times organizes cleft lip surgery for children and adolescents to achieve optimal physical mobility for each individual, Cataract surgery for adults and the elderly, especially for those who come from economically weak groups, and HIV treatment assistance for sufferers. BAZNAS Karanganyar through the Healthy Karanganyar program allocates funds of 15% of zakat income per year, this is an effort to realize physical being for each individual to create a healthy and strong society.

Belonging focuses on a person's suitability to his environment. *Physical belonging* is about what someone has in their physical environment such as home, work, neighbors and others. BAZNAS Karanganyar in seeking its participation in the community, BAZNAS expands its role to areas that have not been reached by the government with the head of the Karanganyar Peduli program. This program is realized by providing assistance to disaster victims, providing clean water facilities by digging public wells, providing housing assistance for poor families who do not have adequate economic capacity, and various other social assistances aimed at encouraging individuals to participate in their social environment (*social belongings*). BAZNAS Karanganyar pays attention to the benefit of the elderly in the area, by providing lifelong assistance in the form of primary needs (rice, cooking oil, sugar, milk, etc.) Based on data that has been verified with the social service, 1,059 elderly people have been assisted.

Regarding economic development, through the BAZNAS Karanganyar Makmur program allocates 15% of the total ZIS budget / year. Distributing business assistance to undeveloped or bankrupt traders, in addition to the BAZNAS providing guidance and training so that businesses are run more secure. BAZNAS target, the traders can meet daily consumptive needs, then open up employment opportunities to others. Moreover, Karanganyar has empowered 723 people in efforts to develop the community's economy. This program indirectly saved 723 people from acts that were prohibited by religion and the state. Instead the program could actually grow the people's economy and increase income.

Becoming focuses on one's activities to achieve goals, aspirations and expectations. BAZNAS Karanganyar seeks to realize equality in basic needs, namely education. Education is the right of every citizen, therefore BAZNAS Karanganyar as a partner of the government in realizing educational welfare has formed the Karanganyar Cerdas program as a form of concern for the fate of children's education in Karanganyar district. Various aid programs were distributed (table 3) so that, children could get an education. Forming a language village, as a place to learn various languages such as Arabic, English, Mandarin, Chinese, Dutch, and German, this place was formed by National Police in the Hamlet Partel Gerdu Karanganyar Village. The welfare of honorary teachers was also considered. Because the educational discourse not only talks about the quality of students, but the prosperity of the teaching staff also serves as an indicator of educational success.

In order to fulfill the aspirations of the community in worshipping comfortably, BAZNAS Karanganyar has realized the pillars of Karanganyar Taqwa. In Karanganyar Regency, BAZNAS took the initiative to collect and collaborate with all mosques in the area in the Karanganyar Taqwa program. BAZNAS provides facilities and infrastructure assistance in each mosque to empower religious activities, such as Al-Qur'an Reading Park (TPA) activities, Islamic Holiday Celebrations (PHBI), religious Syiar activities, equipping mosque staff or leaders with training to manage mosque well, sending preachers in seventeen sub-districts in Karanganyar Regency.

The results of this study indicate that BAZNAS Karanganyar has realized five programs as a funnel in distributing ZIS to improve the quality of life in the Karanganyar community. This can be realized when individuals or groups of mustahik who are empowered through programs from BAZNAS can be separated from their condition as mustahik, moreover, they can become muzakki. Through these programs, it can increase the participation rate (*physical being*) of the community in the family environment, social environment, workplace, and so on. Having hope (*becoming*) to improve the standard of living, through various assistance provided by BAZNAS Karanganyar every individual or group is optimistic to carry out their lives (*physical belonging*).

CONCLUSIONS

Based on the data analysis and discussion above, it can be concluded that the ZIS collection method at BAZNAS Karanganyar was compiled through direct instructions by the local government to government employees to the general public. By maximizing the role of UPZ placed in relevant government agencies, private companies, and the community down to the village level. ZIS funds, empowered and distributed to 5 flagship programs, are; 1) Karanganyar

Cares; 2) Healthy Karanganyar; 3) Smart Karanganyar; 4) Karanganyar Makmur; and 5) Karanganyar Taqwa. Through these five programs, simultaneously encouraging mustahik's participation in the social environment, workplace, school, and so on. Mustahik has the hope to improve their standard of living, through various programs provided by BAZNAS to mustahik, individuals or groups are optimistic about continuing their lives.■

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