

## ZAKAT MANAGEMENT TO BUILD COMMUNITY WELFARE IN BENGKALIS REGENCY, RIAU PROVINCE

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**ABSTRACT:** *This study aims to determine the strategy for managing zakat funds to improve people's welfare at the Bengkalis Regional Zakat Agency (BAZNAS). The research was conducted using a qualitative approach with descriptive methods, in which the data were obtained through interviews, observation, documentation, and a literature review. The results showed that the strategy for managing zakat funds used by the Amil Zakat Agency of Bengkalis Regency was to increase cooperation with various agencies, including government agencies, often by conducting socialization through seminars on zakat. They were growing the competence of Amil Human Resources (HR), the Zakat Collection Unit (UPZ), and volunteers and developing an information and communication technology (ICT) system for managing zakat. While the obstacles are the lack of public understanding of zakat and the lack of public trust in the Amil Zakat Agency, Bengkalis Regency. The solutions implemented by BAZNAS Bengkalis Regency to overcome obstacles include BAZNAS having to carry out transparency in management, modernization of control, and publication of zakat management. The Bengkalis Regency National Amil Zakat Agency (BAZNAS) needs to involve government and private institutions in programs that can assist mustahik in using zakat funds. As well as, the role of local government in improving the management of zakat can increase people's motivation to*



*pay zakat. There needs to be in-depth research on zakat in the regions, and Bengkalis Regency has a different program from the other areas in Indonesia.*

**Keywords:** *Zakat Management, Community Welfare, BAZNAS*

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## **A. Introduction**

Indonesia is a country with a majority Muslim population (Hudaefi et al., 2021). As Muslims, we must carry out what has been ordered following the pillars and conditions of the provisions. The main basic obligations of Muslims are the pillars of Islam, and zakat is one of the third pillars of Islam that every Muslim must fulfil. Zakat is one of the manifestations of the worship of a servant to Allah and a form of social care. As a country with the largest Muslim population, Indonesia has great potential for redistributing income through zakat. This redistribution will later solve economic problems and create community welfare.<sup>1</sup>

Many people do not understand zakat as an annual ritual for Muslims. That is the obligation of people who can spend part of their wealth on less fortunate people. It turns out that if it is managed properly, it will support the creation of community welfare. Zakat can also advance the economy and make people's economic activities grow.<sup>2</sup> So the greater the zakat issued, the higher the income of an area, and the more prosperous the area. Historical facts have proven that zakat can increase a site's payment so that prosperity is created. The zakat system at the time of Umar bin Abdul Aziz and its government system is something we need to emulate, and both conceptual and empirical theories have discovered how zakat can increase the income of an area, which means rising economic growth.<sup>3</sup>

Zakat must be managed and allocated properly or effectively to achieve the goal of increasing the people's standard of living in the Bengkalis Regency. The Amil Zakat Agency is authorized to collect zakat and then distribute it to eight groups entitled to receive it. If the management and distribution of zakat have gone as well as they should, then prosperity will be realized. Conversely, if the distribution of zakat only occurs in a certain place and when zakat is not managed properly or institutionally and is given directly by the zakat giver (*muzakki*) to *mustahik* recipients of zakat. Then there is a lack of professional zakat institutions that

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<sup>1</sup> Hasan, Z., & Prabowo, A. R. (2022). Strategies for Increasing Growth of Zakat Funds in BAZNAS, Bengkalis Regency Riau Province Indonesia. *The 4th International Conference on University-Community Engagement (ICON-UCE)*.

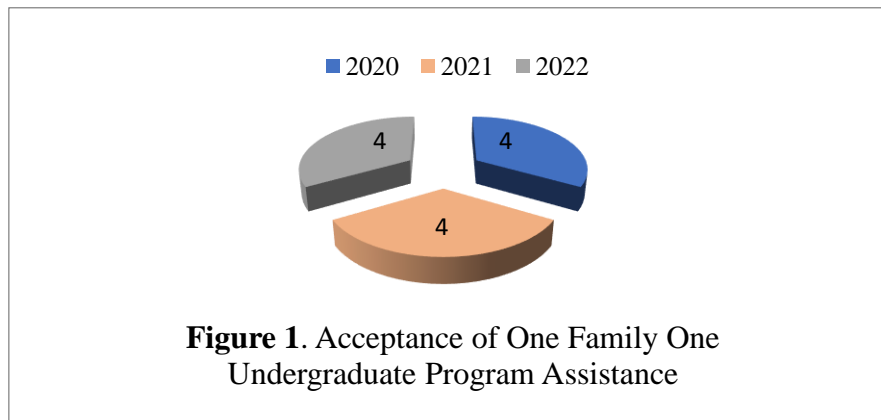
<sup>2</sup> Herindar, E., & Rusydiana, A. S. (2021). Measuring Efficiency of Waqf Fund: Evidence in Indonesia. *AL-AWQAF Jurnal Wakaf Dan Ekonomi Islam*, 14(2), 107–122.

<sup>3</sup> Ayuniyyah, Q., Pramanik, A. H., Md Saad, N., & Ariffin, M. I. (2022). The impact of zakat in poverty alleviation and income inequality reduction from the perspective of gender in West Java, Indonesia. *International Journal of Islamic and Middle Eastern Finance and Management*.

deliver funds. Providing zakat to Muslim communities in need will also affect the welfare of society.<sup>4</sup>

Administration of zakat funds collected through the Zakat Collector Unit (UPZ) and delivering them directly to the Bengkalis National Amil Zakat Agency (BAZNAS) office and by direct pick-up by *muzakki* administrators. Then the zakat funds are managed, and the management distributes zakat to *mustahiq*. Before distributing zakat, the Amil Zakat Agency conducts an internal meeting to regulate the distribution of zakat, which is carried out according to the schedule prepared by the human resources party, depending on the conditions of the *mustahiq* and whether the *mustahiq* need it or not.<sup>5</sup>

Then Zakat funds will be distributed to *mustahiq*, who are obliged to receive them. The flagship work programs of the National Amil Zakat Agency (BAZNAS) for Bengkalis Regency include Bengkalis Sejahtera, and BAZNAS, providing business funding assistance to *mustahik*. Bengkalis Smart in the form of education funds such as scholarships for one family and one scholar starting in 2020, Bengkalis Sehat in the form of health assistance provided by BAZNAS to *mustahik* in the form of wheelchairs, prosthetic legs and cash. Bengkalis care for and respond to disasters. Bengkalis Taqwa is a mass circumcision organized by BAZNAS.<sup>6</sup>



<sup>4</sup> Hasan, Z. (2020). The Mechanism of Managing Zakat Funds in Islamic Banking as Implementation of Corporate Social Responsibility (CSR). *International Conference of Zakat*, 385–396.

<sup>5</sup> Aristoni, A. (2018). Problematika Peran Perbankan Dalam Regulasi Kelembagaan Pengelolaan Zakat. *ZISWAF: Jurnal Zakat Dan Wakaf*, 5(1), 99.

<sup>6</sup> Hasan, Z., & Azlina, N. (2022). Bengkalis Regency Halal Tourism Potential in Increasing Regional Income. *Journal of Indonesian Tourism, Hospitality and Recreation*, 5(2), 239–252.

## B. Literature Review

The management of Zakat abroad, such as in Sudan, is based on the 2011 Zakat Law. The law explains that those who have the right to manage Zakat are the Central Zakat Council and the Provincial Zakat Council, according to their authority. The zakat council is an independent institution formed by the Sudanese government, beginning with the collection, management, and distribution of Zakat and then implementing a federal system. Namely, each province has its zakat board.<sup>7</sup>

According to the language, Zakat means holy, good, growing, and commendable. Zakat is an act of worship with a very strategic position regarding religious, social, economic, and social welfare aspects. Zakat is an asset that must be issued by Muslims and given to groups with the right to receive it, such as the needy, the poor, amil, gharim, riqab, converts, *fisabilillah*, and ibnu sabil. Following the stipulations of Sharia. Zakat is one of the pillars of Islam and one of the most important elements in upholding Islamic law. Zakat is a pillar of Islam and a critical component of Shari'a compliance.<sup>8</sup>

Therefore, the law of Zakat is obligatory (*fardhu*) for every Muslim who has fulfilled certain conditions. The word of Allah SWT, Namely, "Take zakat from some of their property; with that zakat, you clean and purify them, and pray for them." Your prayer truly brings them peace of mind. And Allah is All-Seeing, All-Hearing, and All-Knowing.<sup>9</sup>

The person who is appointed as a manager of Zakat must have the following requirements: First, the Muslim religion Second, *mukallaf*, namely, adults who are healthy in mind and are ready to accept the responsibility of taking care of the affairs of the people. Third, be trustworthy and honest. This trait is critical in determining whether or not a person can be trusted as a zakat manager. Fourth, he must comprehend the zakat laws, allowing him to socialize everything zakat-related to the community. Fifth, they can carry out the task as well as possible. Keenan: the seriousness of amil Zakat in carrying out their duties, whereas alil zakat is full-time in carrying out their duties.<sup>10</sup>

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<sup>7</sup> Hasan, Z. (2021). The Potential of Indonesian Zakat for Zakatnomics Improvement - Taxonomic Analysis Techniques. *International Journal of Zakat*, 6(3), 41–54.  
<https://www.ijazbaznas.com/index.php/journal/article/view/275>

<sup>8</sup> Mutmainah, L., Nurwahidin, & Huda, N. (2021). Waqf Blockchain in Indonesia: at A Glance. *AL-AWQAF Jurnal Wakaf Dan Ekonomi Islam*, 14(1), 31–49.

<sup>9</sup> *ibid*

<sup>10</sup> Sholikhin, M. Y., Nurul, R., & Amijaya, F. (2019). E-Commerce Based on the Law of Buying and Selling in Islam. *The 2nd International Conference on Islamic Economics, Business, and Philanthropy (ICIEBP, 2019)*, 1360–1370.

The purposes of Zakat include: first, as a manifestation of faith in Allah SWT, to be grateful for blessings; to cultivate noble character by having a high sense of humanity; to eliminate stinginess and greed; to foster peace in life; as well as to develop one's assets. Second, by helping, assisting, and promoting the *dhu'afa* and other *mustahiq* towards a better and more prosperous life so that they can meet their needs properly and worship Allah SWT, it is hoped that a successful and loving society will be born. Third, creating a prosperous society in which one's relationship with others becomes harmonious, peaceful, and harmonious, which can ultimately create a situation that is both physically and mentally peaceful. Therefore, Zakat is believed to be a basic part of Islamic teachings that must be fulfilled to eradicate poverty in society and realize prosperity.<sup>11</sup>

The wisdom and benefits of zakat are that it is useful for helping, assisting, and fostering people, especially the poor, towards a better and more prosperous life so that they can meet their needs properly. At the same time, the wisdom of zakat is to reduce poverty, which is a social problem. The existence of zakat management programs in Dompét Dhuafah follows the community's needs. And the program is very interesting. Dompét Dhuafah has a Healthy Agriculture Institute (LPS) program, an Independent Community Institute (MM), and the Institute for Independence.<sup>12</sup> That is all for realizing the welfare of society.

According to Law No. 23 of 2011 concerning the management of zakat, the Amil Zakat Agency or other zakat institutions must be able to carry out their functions (Aristoni, 2018). Namely, planning, collecting, distributing, and utilizing zakat. Second, the implementation, distribution, and utilization of zakat. Third, controlling the collection, distribution, and utilization of zakat. Fourth, reporting on the display, distribution, and utilization of zakat.

Islamic countries use zakat management systems: zakat management is carried out by the government, and zakat management is carried out by the community (private sector); here, the government only facilitates and supervises so that its management follows applicable regulations. Whereas in Indonesia, the management of zakat is carried out by combining the two management systems involving the state and society. Then, by educating the public, particularly state civil servants, about the benefits and obligations of paying zakat, inform the

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<sup>11</sup> Herindar, E., & Rusydiana, A. S. (2021). Measuring Efficiency of Waqf Fund: Evidence in Indonesia. *AL-AWQAF Jurnal Wakaf Dan Ekonomi Islam*, 14(2), 107–122.

<sup>12</sup> Latief, H. (2013). Filantropi Dan Pendidikan Islam Di Indonesia. *Pendidikan Islam*, 28(1), 123–139.

public about zakat and issue a mandatory zakat card number (NPWZ) to make it easier for the community to fulfil zakat obligations anywhere, at any time.<sup>13</sup>

Obstacles faced in collecting zakat funds are due to a need for more public awareness and understanding of the importance of the contract transferring assets to zakat distribution institutions. Therefore, the government and BZNAS need to notify zakat obligations for companies, especially those based on sharia and BUMN. Regulations governing corporate zakat management must be formulated with the support of corporate awareness. Zakat is an obligation that cannot be handed over ceremonially, and its distribution must be handed over to eight *mustahik* zakat groups to create prosperity. Therefore, we must pay zakat at zakat institutions.<sup>14</sup>

Zakat management at BAZNAZ shows that people's interest in making zakat payments needs to be higher and more optimal. Therefore, it is necessary to socialize and approach the community regarding the amount of zakat at zakat institutions, conduct introductions through print and electronic media, and emphasize the need for support from district and city governments so that the efforts made can be achieved. In addition, zakat fund management institutions must also carry out their work effectively and efficiently. Effectiveness is memorable. In an activity, effectiveness is the activity's success in achieving the goals set.

Meanwhile, efficiency determines how to do something without wasting time, effort, or money. An action is said to be efficient if it is satisfactory as a driving force for achieving goals, regardless of whether it is effective. The purpose of evaluating the effectiveness of zakat funds is to measure the number of zakat funds that amil zakat institutions can manage.<sup>15</sup>

### **C. Research Method**

This study uses a qualitative descriptive research method in which the researcher tries to describe or explain existing conditions or phenomena that become the object of research. The data collected was sourced from interview scripts, field notes, and other official documentation. Qualitative research is also a type of research that identifies symptoms originating from the

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<sup>13</sup> Mutamimah, M., Alifah, S., Gunawan, G., & Adnjani, M. D. (2021). ICT-based collaborative framework for improving the performance of zakat management organisations in Indonesia. *Journal of Islamic Accounting and Business Research*, 12(6), 887–903.

<sup>14</sup> Mawardi, Trianto, B., & Masriza. (2022). Analysis of Mustahik Empowerment Program in Indonesia: The Case of Non-State Zakat Organization. *International Journal of Islamic Economics and Finance (IJIEF)*, 5(January), 107–128.

<sup>15</sup> Hasan, Z. (2021). The Potential of Indonesian Zakat for Zakatnomics Improvement - Taxonomic Analysis Techniques. *International Journal of Zakat*, 6(3), 41–54.

field; the results of observations are directed at analysing and describing phenomena, social activities, perceptions of beliefs, and the thoughts of both individuals and groups.<sup>16</sup>

This research was conducted at the Bengkalis Regency National Amil Zakat Agency in Jalan Kelapapati Darat, Bengkalis District. This research was conducted to examine the management of zakat in building community welfare in Bengkalis Regency.<sup>17</sup>

The data source is the subject from which the data is obtained. In this study, the types of data sources used were grouped into two: Primary data is collected directly from the informants and processed by the researchers. This study's primary data sources were obtained directly from interviews using question and answer format. Secondary data is obtained indirectly from official documents, books, and journals related to the management of zakat and welfare. Observation (observation) is making direct observations in the field to obtain a true picture of the activities being carried out. Interviews are a way of collecting data by using questions and answers about the object under study or by talking to intermediaries who know the problems of the thing under investigation.<sup>18</sup> Documentation is a systematic process that begins with data collection and ends with data management, which produces the data set itself. The aim is to obtain the necessary documents in the form of information and things that prove the existence of a documented activity.<sup>19</sup>

#### **D. Findings And Discussion**

Zakat is one of the important pillars of Islamic teachings. Zakat is one of the obligations prescribed by Allah to Muslims as an act of worship equivalent to prayer, fasting, and pilgrimage. As for zakat, it is beneficial for the individual who issues it and for others who receive it.

One of the important things in zakat management is the collection and distribution of zakat, namely how the zakat funds are collected and how the zakat funds are distributed. Zakat management can form zakat collection units in various places according to the zakat management area. In comparison, the distribution of zakat follows a consumptive and productive pattern. Consumptive distribution of zakat collection results can be in the form of

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<sup>16</sup> Mezmir, E. A. (2020). Qualitative Data Analysis: An Overview of Data Reduction, Data Display and Interpretation. *Research on Humanities and Social Sciences*, 10(21), 15–27.

<sup>17</sup> Winarngsih, T. (2021). Valuasi Ekonomi Wisata Pulau Rupa Kabupaten Bengkalis, Provinsi Riau Dengan Metode Travel Cost Method. *JFMR-Journal of Fisheries and Marine Research*, 5(3), 508–513.

<sup>18</sup> Indriani, A., Widyarti, E. T., & Fitria, S. (2017). Capital Structure Perbankan Syariah Di Asia Tenggara: Sebuah Pendekatan Empiris. *Al Tijarah*, 3(2), 97.

<sup>19</sup> Firdaus, R., Hasan, Z., Sri, D., Lestari, D., & Artikel, I. (2022). Analysis of the Impact of PPKM on MSMEs Income ( Micro , Small and Medium Enterprises ) case study Wonosari Barat Village , Bengkalis Regency Riau Province. *Sanskara Manajemen Dan Bisnis*, 01(01), 43–47.

money that can meet the needs of mustahik through direct donations or savings accounts. Meanwhile, the program for channelling the influences of productive zakat collection can be in the form of goods, such as a sewing business equipped with a sewing machine. The education sector includes school equipment, animal husbandry, farm animals such as goats, chickens, and cows, and fisheries in the form of pompong and fishing tools.

Based on the author's research results, BAZNAS Bengkulu Regency has six excellent programs, which are the top priorities. The program aims to provide a clear picture for the benefit of the ummah, such as empowering the *mustahik's* economy by giving productive zakat assistance for doing business. These programs include:



**Figure 2.** BAZNAS Bengkulu flagship program

### ***Bengkalis Sejahtera***

Bengkalis Sejahtera is business capital assistance given to the poor to carry out productive and consumptive businesses. Effective businesses include farming, gardening, raising livestock, selling household crafts, etc. Meanwhile, wasteful assistance can be divided into two forms: Permanent Consumptive Assistance, which is routine assistance given to the poor who cannot work due to age or permanent disability and do not have family and relatives to support their daily needs, Then incidental consumption, namely assistance given to the poor to meet the needs of facing *Eid al-Fitr* and *Eid al-Adha*.

### ***Bengkalis Sehat***

Bengkalis Sehat is financial assistance provided to Mustahiq in need and free health services for the poor and unable. That program is available under certain conditions and selection.



### ***Bengkalis Smart***

Bengkalis Smart (Smart) is the assistance given to *mustahiq* who need education costs covered, starting from elementary school to tertiary institutions, and who will, are currently, or will continue their education. In education, there is the One Family One Bachelor Program (SKSS) which started in 2019 and was inaugurated in 2020. The SKSS Program has been running since 2020 when 12 people were elected.

### ***Humanitarian Sector***

BAZNAS Bengkalis Regency will open donations to help people affected by the disaster.

### ***Bengkalis Cares (Disaster Response)***

Bengkalis Care provides incidental assistance to Musthiq in a disaster such as a fire, drowning, flood, earthquake, house renovation, or another similar event. For example, during the recent surge, BAZNAS volunteers came out to the field to distribute food to people whose houses were flooded.

### ***Bengkalis Taqwa***

Bengkalis taqwa is implementing a comprehensive increase in understanding and experience of Islam in the people of Bengkalis Regency by assisting scholars, preachers, Koran teachers, *fisabilillah*, converts, *gharimin*, *ibnu sabil*, and others. Then, in the field of da'wah and advocacy, where Dai will be recruited in each sub-district, one sub-district will recruit one person and then be selected. And those settings will be placed in rural areas, where children from the Bengkalis Regency area who have been selected are placed in villages such as Jangkang Village, Sungai Batang, Mandau, Pinggir, Pambang Pantai, Perrapat Tunggal, and Kembang Baru Village.

All programs made by BAZNAS Bengkalis Regency are long-term programs and not short-term programs. Long-term programs such as Education, economy, advocacy and da'wah. Meanwhile, the non-short-term programs are Disaster Response Baznas, disaster management and health. From the programs in BAZNAS Bengkalis Regency, very special programs are in the field of Education, such as Bengkalis Smart. In addition to the area of Education, another excellent program is the mass circumcision program, in which Baznas, Bengkalis Regency, have circumcised nearly 2,000 children.



**Figure 3.** The author is interviewing book Nova Yolanda (distribution division at Baznas Bengkulu district).

From the author's analysis, it can be concluded that there are obstacles to BAZNAS in Bengkulu Regency, namely the need for more public awareness about paying zakat at BAZNAS. The management of zakat in Bengkulu Regency is following the planned program. However, the community's welfare is still not yet realized due to the lack of awareness among the recipients of zakat or the inability of the recipients of zakat to manage the funds provided by the amil zakat institution. BAZNAS assists many businesses, but due to recipients' lack of awareness and readiness, many start-up companies still need to develop and were closed. BAZNAS seeks to strengthen the people's economy by assisting in the form of small and medium enterprises through selection and income interviews for zakat recipients. It can be seen that the impact of productive zakat management on the poor who run businesses from zakat funds still needs to be successful. Based on a review of sharia economics, the effective management of zakat distribution at BAZNAS has yet to follow the distribution principles in Islamic Economics because BAZNAS Bengkulu Regency still faces many obstacles.

### **E. Conclusion**

As a country with the largest Muslim population, Indonesia has great potential for redistributing income through zakat. This redistribution will eventually solve economic problems and create community welfare. The obstacles faced by BAZNAS Bengkulu Regency include the following:

1. A need for more public understanding of zakat.
2. A lack of public trust in Amil Zakat Bengkulu Regency.

3. A lack of interest among the people of Bengkalis Regency in paying zakat.

Efforts are being made to realize the creation of prosperity and solutions to all socioeconomic problems through BAZNAS as a government zakat management institution and by sharing struggles through programs for the community. The programs carried out include those in the health sector, education in the form of the SKSS program, educational assistance, disaster management, the economic sector, or Bengkalis Semat, and the field of da'wah, as an effort to realize people's welfare. In addition to the *amil* zakat institutions working hard to increase the potential of zakat, the community must support and assist in making it a reality. One method is to entrust the distribution of zakat to various zakat institutions.

As for the suggestions that the author can convey as a solution for the Amil Zakat Board of Bengkalis Regency, it is to maintain and implement better management strategies and functions in the following year. The government should emphasize institutions in Bengkalis Regency through PERDA zakat, infaq, and alms, according to Number 3 of 2018.

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