

ZAKAT FUND DISTRIBUTION STRATEGY IN BAZNAS OF ROKAN HILIR DISTRICT

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Abstract

Zakat has an important role in the Islamic economic system. Meanwhile, if it is seen that the potential for zakat in Rokan Hilir Regency is quite large, this potential is obtained from professional zakat and wealth zakat. This research is descriptive qualitative, data analysis is carried out simultaneously with data collection. The analysis process is inductive in nature, namely collecting special information into a single unit by collecting data, compiling and classifying it and analyzing the implementation of the zakat fund distribution carried out by BAZNAS of Rokan Hilir Regency. The results of this study indicate that the BAZNAS of Rokan Hilir Regency in distributing zakat funds has already 5 programs aimed at mustahik namely: Rohil Cerdas, Rohil Makmur, Rohil Peduli, Rohil Sehat and Rohil Taqwa.

Key words: *Distribution; Management; Zakat Fund; BAZNAS.*

INTRODUCTION

The official and only body established by the government based on the Decree of the President of the Republic of Indonesia No. 8 of 2001 which has the task and function of collecting and distributing zakat, infaq, and alms (ZIS) at the national level is the National Amil Zakat Agency (BAZNAS). In addition, the existence of Law Number 23 of 2011 concerning zakat management has further confirmed the role of BAZNAS as an institution authorized to manage zakat nationally. In the law, BAZNAS is declared as a non-structural government institution that is independent and responsible directly to the President through the Minister of Religion (Romadhona dkk., 2022).

One of the regional BAZNAS in Indonesia is the BAZNAS of Rokan Hilir Regency which is located in Riau Province, which has a role in accordance with the provisions of the law, namely supporting the Rokan Hilir Regency government in minimizing poverty. It was noted that the

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number of poverty in Rokan Hilir Regency in 2020 amounted to 6,720 people and increased in 2021 to 7,180 people. In other words, there was an increase of 6.4%.

The role of zakat is very important in the economy (Fajrina dkk., 2020; Hidayatulloh, 2019). Zakat is believed to be a solution in alleviating poverty (Aduhalim, 2019; Irawan, 2019; Iswandi dkk., 2021; Kholid, 2019; Lapopo, 2017; Nurwati & Hendrawati, 2019). Zakat serves as a source of funds in eliminating economic disparities and community development (Iswanaji dkk., 2021). Zakat can be distributed productively so that zakat funds can be efficient and effective (Ansori, 2018; Anwar, 2018; Bara dkk., 2019). Zakat as an instrument in reducing poverty will be more effective if its management goes well (Ansori, 2018; Fajrina dkk., 2020; Ridwan, 2019). The role of zakat management institutions is very important to realize the optimization of the distribution of zakat funds (Annisari & Inayah, 2022; Anwariyah, 2016; Aprilia & Nawawi, 2022; Apriliyani & Malik, 2021; Ramadhanti & Riyadi, 2020).

Meanwhile, the potential for zakat in Rokan Hilir Regency is quite large, reaching almost IDR 5 billion (Suriadi, 2021). The zakat funds are obtained from two types of zakat, namely: professional zakat and wealth zakat. Professional zakat itself can come from officials and civil servants in Rokan Hilir Regency, both in SKPD (Regional Work Units) and in the sub-district, while zakat on assets comes from gold, silver and other precious metals, securities, commerce, agriculture, plantations, forestry, animal husbandry, fisheries, and industry.

Meanwhile, the funds disbursed by BAZNAS Rokan Hilir Regency in 2019 amounted to IDR 856,900,000.00 and increased in 2020 to IDR 4,738,600,000.00. (Hasil Wawancara, 2022). In other words, the increase in the distribution of zakat funds reached 81.92%. The increase is very good, but unfortunately the number of mustahik is also increasing so it requires the right strategy. Therefore, this study aims to determine the distribution strategy of zakat funds carried out by BAZNAS Rokan Hilir Regency.

RESEARCH METHODS

This research was conducted at BAZNAS, Rokan Hilir Regency, which is located at Jl. Cross Bagan Siapiapi – Ujung Tanjung, East Bagan, Bangko, Rokan Hilir Riau. This study uses a qualitative approach, namely the research process that produces descriptive data analysis in the form of interviews with BAZNAS Rokan Hilir Regency, studies of financial documentation and archives related to this problem. The data used are primary data in the form of interviews (in depth interviews) with the original source, namely the BAZNAS of Rokan Hilir Regency as many as 2 people, namely: vice chairman II for distribution and utilization and vice chairman III for financial planning and reporting. Meanwhile, secondary data was obtained from written media such as books, notes, unpublished archives and other relevant scientific publications. The data collection technique was carried out face-to-face with structured interviews where written questions had been prepared in advance. The data validity technique was carried out by triangulation, extension of participation and source triangulation (Sugiyono, 2012). Data were analyzed by following the Miles and Huberman approach (1984) namely: *data collection, data reduction, data display dan conclusion*.

DISCUSSION

Mustahik Criteria at BAZNAS, Rokan Hilir Regency

Zakat funds in the BAZNAS of Rokan Hilir Regency are distributed to pre-determined mustahik in accordance with religious law. Certain criteria that have been fully defined can be seen in Table 1.

Table 1. Mustahik Criteria in BAZNAS Rokan Hilir Regency

No.	Asnaf	Kriteria
1	Fakir	People who have almost nothing so they have the inability to meet their basic needs
2	Miskin	If someone has an income of Rp. 1,500,000 per month and has 2 children, that person is classified as poor and is entitled to receive zakat.
3	Amil	People who participate in managing zakat both in collection, distribution and others.
4	Muallaf	People who actually convert to Islam and have been given coaching for 3 years, provided that they receive a letter of

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		recommendation from the local KUA (religious affairs office) office.
5	Riqab	The slave class where currently there is no slavery so that BAZNAS does not distribute zakat to riqab.
6	Gharim	People who are in debt for the necessities of life to maintain their souls and izzah, but BAZNAS Rokan Hilir Regency also makes people who are in debt to build a boarding school or place to study Islam as a group of gharim, so they are entitled to receive zakat funds.
7	<i>Fisabilillah</i>	The groups determined by BAZNAS are students, students who study religious studies, students of tahfiz quran, and teachers who teach tahfiz or religious knowledge.
8	<i>Ibnu sabil</i>	People who are on their way (travelers) and run out of provisions so that they cannot continue their journey with a record of their journey not in sin.

Source: Interview Results, 2022

Management of Zakat Fund Distribution

BAZNAS Rokan Hilir Regency manages expenditures for zakat funds, both consumptive and productive zakat. The distribution of zakat funds is carried out every year where the funds distributed have increased every year. This will be clarified by the table of the amount of zakat funds distributed annually from 2019-2021. The full details can be seen in Table2.

Table 2. Total Zakat Funds Distributed in 2019-2021

No	Years	Total Zakat Funds
1	2019	IDR865.900.000,00
2	2020	IDR4.738.600.000,00
3	2021	IDR10.868.575.000,00

Source: Processed by Researchers, 2022

Based on table 2. above, it shows that the disbursed funds have increased every year. The largest distribution of zakat funds is in 2021 where the total zakat distributed reaches Rp. 10,868,575.000,00 This shows that the zakat in Rokan Hilir Regency has considerable potential. This large zakat potential is expected to be able to help the government in efforts to reduce poverty. The increase in the number of zakat funds distributed is in line with the number of mustahik which also increases every year, the details are available in Table 3.

Table 3. Number of Mustahik in 2019-2021

No	Years	Total of people
1	2019	680
2	2020	1843
3	2021	5114

Source: Rokan Hilir Regency BAZNAS Document, 2022

Based on table 3. above, it shows that the number of mustahik recorded in BAZNAS in Rokan Hilir Regency is increasing every year. The increase in the number of mustahik is due to several factors, one of which is the occurrence of the Covid-19 pandemic that occurred in 2019-2021 so that many people in Indonesia, especially MSME actors, experienced bankruptcy in their business. (Arianto, 2020; Susanti dkk., 2020; Thaha, 2020) as well as other impacts of the increasing number of people experiencing layoffs (termination of employment) from the workplace (Syafrida dkk., 2020; Utami & Nurwati, 2022).

The Covid-19 pandemic that occurred in 2019 was also one of the inhibiting factors in distributing zakat funds in Rokan Hilir Regency (Junaidi, komunikasi pribadi, 2022a). It was further stated that the distribution of zakat funds carried out in an event could not be carried out because of the prohibition on crowding issued by the government where the prohibition against crowding with many people until the lock down of course also hindered the amil in carrying out his duties, namely conveying zakat funds to mustahik, especially to mustahik who receive productive zakat, where in the distribution of productive zakat funds must conduct a feasibility survey conducted by more than 2 people (Junaidi, komunikasi pribadi, 2022c).

Strategy for Distribution of Zakat Funds at BAZNAS, Rokan Hilir Regency

Distribution of zakat funds in BAZNAS Rokan Hilir Regency is broadly divided into two, namely consumptive and productive distribution. (Junaedi, komunikasi pribadi, 2022b). This is in line with the existing theory where zakat is grouped into two, namely productive zakat and consumptive zakat (Safradji, 2018). Consumptive distribution is the distribution of zakat funds to mustahik directly and is given only once and

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is temporary. Meanwhile, the distribution of productive zakat is the distribution of zakat assets to mustahik to be managed and developed through business behaviors. The distribution of zakat funds to mustahik does not have a specific schedule, the distribution of zakat funds depends on incoming funds or incoming proposals and if there are certain events. The distribution of zakat, both consumptive and productive zakat, is distributed by BAZNAS in Rokan Hilir Regency to 18 sub-districts in Rokan Hilir Regency (Junaidi, komunikasi pribadi, 2022b). There are five programs for distributing zakat funds both consumptively and productively that have been carried out by BAZNAS Rokan Hilir Regency at this time, including:

Rohil Cerdas

Rohil Cerdas is a program for distributing zakat funds in the field of education, namely assistance in the form of operational funding for Islamic education given to underprivileged communities. In addition, it is given for the empowerment of tahfiz Qur'anic institutions and Islamic boarding schools. BAZNAS Rokan Hilir Regency aims to pave the way for underprivileged communities to have a brighter future through educational development programs and prepare the next generation of religions and nations who have high integrity. Recapitulation of Distribution of Zakat Funds in Work Programs of Rohil Cerdas details in the last 3 years can be seen in Table 4.

Table 4. Recapitulation of Distribution of Zakat Funds in the 2019-2021 Rohil Cerdas Work Program

No	Years	Total Zakat Funds
1	2019	Rp48.500.000,00
2	2020	Rp659.000.000,00
3	2021	Rp274.575.000,00

Source: Processed by Researchers, 2022

Based on table 4 above, it shows that the amount of zakat funds distributed in the field of education in the last 3 years has increased so that it is hoped that it can help more mustahik who need assistance in the field of education. The Rohil Cerdas work program is a BAZNAS assistance program in the education sector. This assistance program assists in the

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 operational funding of education for underprivileged communities such as assistance for school children, assistance for school arrears, assistance for school entrance fees, procurement of library books and new and ongoing scholarships. New and continuing scholarships are scholarships intended for outstanding and underprivileged students/students. The portion is in accordance with the financial condition of zakat or zakat funds in BAZNAS, Rokan Hilir Regency. Currently, the portion of scholarships given to students is IDR2,000,000.00, while for students who study tahfidz, the portion given is IDR1,500,000.00 per person. (Junaidi, komunikasi pribadi, 2022d).

Rohil Makmur

Rohil Makmur is a program that helps improve the welfare of the community through zakat. The program is in the form of coaching for micro business companions who provide solutions in the form of productive capital distribution in accordance with sharia provisions. This program is prioritized to help and empower micro-scale traders who find it difficult to reach large financial institutions such as banks and others. BAZNAS Rokan Hilir Regency has distributed zakat funds through the work program of Rohil Makmur productively, this can be seen based on the table of distribution of zakat funds in 2019-2022 which can be seen in Table 5.

Table 5. Recapitulation of Distribution of Zakat Funds in the Rohil Makmur Work Program 2019-2021

No	Years	Total Zakat Funds
1	2019	IDR582.400.000
2	2020	IDR2.800.000.000
3	2021	IDR7.514.000.000

Source: Processed by Researchers, 2022

Based on table 5. it is known that the amount of zakat funds distributed in the social economy sector in the last 3 years has increased so that it is expected to be able to help more mustahik who need assistance in the field of economic care. The Rohil Makmur program has several activities to carry out, namely community development zakat, fostered villages, business capital assistance, business training assistance, and

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business assistance assistance. The activities in the Rohil Makmur program have not all been carried out, there are several activities that have not been carried out, namely community development and fostered villages where these activities have only been carried out at the central BAZNAS, but BAZNAS Rokan Hilir Regency is still continuing to strive so that in the future these activities can be carried out (H. Panjaitan, komunikasi pribadi, 2022).

Rohil Peduli

Rohil Peduli is a program that provides assistance to communities affected by disasters shortly after a disaster or flood disaster occurs. One example of the activities carried out by BAZNAS Rokan Hilir Regency in the Rohil Peduli program is the assistance of 600 basic food packages for the people of Bagan Hulu Village, Bangko District who are affected by Covid-19 (Junaidi, komunikasi pribadi, 2022e). BAZNAS Rokan Hilir Regency has also distributed zakat funds through the consumptive Rohil Peduli work program, this can be seen in Table 6.

Table 6. Recapitulation of Distribution of Zakat Funds in the Rohil Peduli Work Program for 2019-2021

No	Years	Total Zakat Funds
1	2019	IDR80.300.000,00
2	2020	IDR130.174.000,00
3	2021	IDR654.500.000,00

Source: Processed by Researchers, 2022

Based on table 6. above, it shows that the amount of zakat funds distributed in the field of social care has increased in the last 3 years so it is hoped that it can help more mustahik who need assistance in the field of social care. The Rohil Peduli work program helps in providing routine living assistance, routine living is assistance given to mustahik who are elderly. Rohil Peduli also assisted in the repatriation of ibn sabil, in this case BAZNAS helped in financing transportation or costs to get to the destination with a record that the trip was not in a sinful manner (Junaedi, komunikasi pribadi, 2022a).

Rohil Sehat is one of the programs that aims to provide assistance to people who have difficulty in paying the costs of treatment, hospitalization and medicines, including the cost of referrals out of the region. One of the activities carried out by BAZNAS in Rokan Hilir Regency in the Rohil Sehat program is assistance for medical expenses that are tailored to the needs of the mustahik. The recapitulation of the distribution of zakat funds for the Rohil Sehat program can be seen in Table 7.

Table 7. Recapitulation of Distribution of Zakat Funds in the Rohil Sehat Work Program 2019-2021

No	Years	Total Zakat Funds
1	2019	IDR137.700.000,00
2	2020	IDR1.036.200.000,00
3	2021	IDR1.786.900.000,00

Source: Processed by Researchers, 2022

Based on table 7 above, it shows that the amount of zakat funds distributed in the health sector has increased in the last 3 years so that it can help more mustahik who need assistance in the health sector. Assistance in improving nutrition is usually done twice a year and this assistance is usually given at certain events. Nutrition improvement assistance is usually given to mustahik who are pregnant women in order to fulfill the required nutrition. This assistance in the health sector, if it is in nominal form, usually BAZNAS provides money in the amount of IDR 1,500,000.00, but the amount of spiritual assistance provided to mustahik is conditional, that is, it is adjusted to the needs of mustahik (H. S. Panjaitan, komunikasi pribadi, 2022).

Rohil Taqwa

Rohil Taqwa is a program in the field of da'wah, namely assistance for zakat socialization activities, da'wah by ustadz/ustadzah, da'wah safaris and spiritual guidance to the community. One of the implementations of the BAZNAS program is the Rohil Taqwa program in socializing the optimization of zakat management by BAZNAS in Rokan Hilir Regency. However, the implemented programs are still not optimal

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and need to be evaluated for continued development (Junaidi, komunikasi pribadi, 2022g).

Rohil Taqwa's work program is a work program in the field of da'wah, where this program helps fund the da'i in their da'wah activities. Rohil taqwa assists in da'wah activities such as funding da'wah safaris and community development carried out by preachers. The Rohil Taqwa work program has a list of activities to be carried out, namely the regeneration of ulama or preachers of zakat, assistance from zakat preachers, socialization of zakat management, assistance for religious activities, and compensation for teachers of the Koran. The regeneration of ulama or zakat preachers is an activity that has not been realized in BAZNAS Rokan Hilir, but in this case BAZNAS Rokan Hilir helps Dai Motivator. Dai Motivator is a dai who was appointed by BAZNAS Rokan Hilir Regency and works every month on a regular basis. The portion of zakat funds given is IDR 1,500,000.00 per person (Junaidi, komunikasi pribadi, 2022f). Of the five programs in BAZNAS, Rokan Hilir Regency, both consumptive and productive programs where the largest portion of the program to be distributed to the people of Rokan Hilir Regency is the Rohil Makmur program (Junaidi, komunikasi pribadi, 2022h).

CONCLUSION AND RECOMMENDATION

Based on the results of the study, it can be concluded that currently the zakat fund distribution strategy implemented at BAZNAS Rokan Hilir Regency is productive zakat and consumptive zakat where all zakat funds collected are then distributed through five programs, namely: Rohil Cerdas, Rohil Makmur, Rohil Peduli, Rohil Sehat and Rohil Taqwa, with the largest portion being the Rohil Makmur program, with the distribution of zakat funds reaching IDR 7,514,000,000.00 in 2021.

Various findings in this study can be taken into consideration for various zakat fund managers in Indonesia, especially similar institutions, namely BAZNAS in regions in Indonesia where the zakat fund distribution strategy is divided into five programs that focus on various fields and the largest portion is the mustahik welfare program or in this case called Rohil Makmur. Furthermore, suggestions for BAZNAS managers in Rokan Hilir

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Regency are to carry out evaluations on various existing programs so that there will be significant improvements in the future, especially the Rohil Taqwa program.

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