

The Influence of the Role of Zakat and the South Sumatra BAZNAS Program on the Welfare of the People of South Sumatra Indonesia

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Abstract. The abstract needs to The purpose of this study were to determine and analyze the role of the zakat and the Baznas program on the welfare of the people of South Sumatra. This research shows that there is a significant positive effect on the role of zakat to improve the welfare of society. The results of this study also found that the role of the Baznas program also affected improving the welfare of the community. A comparison of the influence between variables also shows that the role of the zakat variable has a greater influence than the Baznas program variable to improve community welfare, although this influence can still be influenced by other factors not mentioned in this study.

Keywords: Role of Zakat, Community welfare

1 Introduction

Since Islam came to Indonesia, zakat has become a source of funds for the benefit of the development of Islam and the welfare of society [1]. The obligation of zakat is an order of Allah SWT for Muslims on condition that it has met the provisions of Islamic law, namely: Muslim, Sensible. Balig. Have their assets and have reached the nisab [2]. Zakat is part of the fifth pillar of Islam and it cannot be denied that zakat plays a very important role as an effective means of empowering the economy of the people.

Zakat plays a role in turning the wheels of the economy to continue and must not stop. Zakat is an instrument to overcome the socio-economic problems of the lower class people whose living needs must be met immediately and in the short term, currently, zakat is applied in several Islamic countries to better regulate the welfare of society how zakat should be paid and managed [3]. In Indonesia alone there are approximately

Seeing the phenomenon of the implementation of zakat in society, the Indonesian government issued a regulation based on Law no. 8 of 2001 the Indonesian government formed the National Zakat Agency called BAZNAS which has the task and function of collecting and distributing zakat, infaq and alms (ZIS) at the national level [4]. The enactment of Law Number 23 of 2011 concerning zakat management has further confirmed the role of BAZNAS as an institution that has the authority to manage zakat nationally. In the law,

BAZNAS is stated as a non-structural government institution that is independent and accountable to the president through the Minister of Religion [5]. The Amil Zakat Agency as a good zakat manager will function itself as a service institution for people who will give zakat (muzakki) and for people who need zakat assistance (mustahik). Services for people who will give zakat can change consultation, calculation of zakat that will be issued. Meanwhile, services for mustahik can be in the form of information regarding the use of funds from zakat and other forms of service [6]. The existing role of zakat must be maintained and awareness to pay zakat must be increased so that the role of zakat in the process of alleviating poverty becomes increasingly recognized and gets the trust of the wider community [7].

BAZNAS South Sumatra has carried out a program to collect zakat funds from zakat collection units, opening zakat receipt counters by opening bank accounts, direct zakat collection, and Short Message Service (SMS). From the Baznas program above every year, the national zakat collection for the South Sumatra region experiences an average growth of 30.55 percent. In 2018, the zakat managed by zakat management organizations, both the National Zakat Agency (BAZNAS), reached IDR. 5 billion in 2017. This amount increased to IDR. 6.2 billion in 2018 and IDR. 8.1 billion in 2019. Although the growth of zakat collection is recorded to continue to experience positive growth, on the other hand, this has not been followed by distribution. The average national zakat distribution is 66.03 percent of the total zakat collected. These results indicate that the distribution of zakat funds is still below the 90 percent target of central government planning. Meanwhile, the central government Baznas throughout 2019, has distributed zakat funds amounting to 91.75% of the initial planning target and has helped 755,536 mustahiks. This figure shows quite a different target compared to what is targeted by the National Baznas in the province of South Sumatra. The role of zakat and waqf for Indonesia is very large, with an estimated 230 trillion and only 3.5% can be achieved [8]. The realization of national zakat collection is still very far from its role. Hard work is needed to convince muzakki to pay their zakat in an orderly and routine manner to official zakat management organizations so that it can be accumulated in the national zakat collection data. To support this realization, we must have a strategy, namely first to encourage the presence of regulations to support national zakat management. Second, the use of technology for zakat mobilization, such as providing zakat accounts. Third, encourage the use of zakat that supports poverty reduction and increases the welfare of zakat. Plans and realization of zakat distribution from Baznas South Sumatra.

2 Literature Review

2.1 Definition of Zakat

In language, zakat comes from the root word (masdar) zaka which means blessing, growing, being clean, and good. Something is called zakat if something is growing and developing. [9] Several classical and contemporary Muslim scholars have defined zakat as follows:

1. According to Shaykh Al-Mawardi, zakat is the provision of something that must be given from a certain set of assets, according to certain characteristics and sizes to certain groups who are entitled to receive it [5];
2. According to Yusuf Qardhawi Zakat is worship that is intended to meet the needs of those who are in need (poor) [9].

2.2 Types of Zakat, namely Zakat Fitrah and Zakat Mal (assets) [2]

- a. *Zakat nafs* (soul), also known as zakat fitrah. Is the zakat that must be issued before Eid by every Muslim, young, old, or newborn. Zakat is usually in the form of staple foods

such as rice. The amount of zakat is 2.5 kg or 3.5 liters of rice which is usually consumed, zakat fitrah payments can be made by paying the price of staple food in the area

- b. *Zakat mâl* (property) is part of a person's assets (also a legal entity) that must be issued to a certain group, after being owned for a certain period, and a certain minimum amount [10].

2.3 The Role and Program of Zakat on Welfare

Research by Titiek Herwanti, (2020) shows that the role of zakat has become an instrument of poverty alleviation with the distribution of zakat funds by BAZNAS Mataram City. The programs implemented are economic, education, health, social/humanitarian, and other activities. In the same article, more than 50 percent of zakat funds have also been distributed to the poor. so that zakat has played a role in reducing the poor population [11]. Another study Sumail, Mutmainnah, Nurhamdah and Arsyad (2019) show the results of research that zakat is a strategy that can reduce poverty and strengthen household food security in the country [12] researcher Yusuff Jelili Amuda (2019) states that the results of the collection of zakat fitra by the zakat officials of the Kingdom of Saudi Arabia can be distributed to countries outside of Saudi Arabia as has been done by Rosul SAW. Rosul SAW [13].

2.4 Public Welfare

The definition of welfare according to Poerwodarminto, comes from the word prosperous which means safe, secure, prosperous, and safe (apart from all kinds of disturbances, difficulties, and so on). According to the Center for the Study and Development of Islamic Economics, welfare according to Islam includes two definitions [14] that is :

- a. Holistic and balanced well-being

Sufficient material is supported by the fulfillment of spiritual needs and includes both individual and social. The human figure consists of physical and mental elements, therefore happiness must be comprehensive and balanced between the two. Likewise, humans have both individual and social dimensions. Humans will feel happy if there is a balance between themselves and their social environment.

- b. Welfare in this world and the hereafter (*Falah*)

Because humans do not only live in the realm of the world but also in the world after the death/destruction of the world (hereafter). The adequacy of material in the world is shown to obtain sufficiency in the hereafter. If this ideal condition is not achieved then the welfare at the end, of course, takes precedence, because this is eternal and more valuable than the life of the world.

In more detail, public policy strategies related to improving people's welfare can be pursued by the following steps in: [15]

- 1) Anticipating, reducing, or overcoming social problems that occur in society.
- 2) Meet the needs of individuals, families, groups, or communities that they cannot fulfill by themselves but must be through collective action.
- 3) Improving human intrasocial relationships by reducing individual or group social dysfunction caused by internal-personal and external-structural factors.
- 4) Increasing the situation and socio-economic environment that is conducive to the implementation of social roles and the achievement of community needs by human rights, dignity, and dignity.

- 5) Exploring, allocating, and developing social resources for the sake of achieving people's welfare and social justice. The indicators used in viewing the level of welfare according to Miles consist of four indicators, namely:
 - a) Sense of security (security);
 - b) Freedom (freedom);
 - c) Welfare (welfare);
 - d) Identity (identity).

Meanwhile, Jalaludin stated that the indicators of welfare consist of religion (deen), soul (nafs), intellectual (aql), family and descent (nasl), and material (maal/wealth) [16]. According to Nafiah, welfare indicators consist of increasing income and meeting needs. To achieve prosperity, a person must carry out economic activities to meet the needs of the life concerned, prosper the family and help others who need Al-Ghazali in Nafiah, thus it can be concluded that a person's welfare is met when their level of needs is fulfilled [17].

3. Methods

The author only limits the research problem to find out how the influence of the role of zakat and the South Sumatra BAZNAS program on the people of South Sumatra. This study limits the discussion to focus on the National Education System program in the field of education and the prosperous South Sumatra BAZNAS in the province of South Sumatra. This research was conducted at BAZNAS, South Sumatra Province, which is located at Jl. Jendral Sudirman. The type of data used in this research is quantitative data. Quantitative data is data in the form of numbers, and the analysis uses statistics, either directly extracted from the research results or the results of managing qualitative data into quantitative data [18];

3.1 Data source

a. Primary data

is data obtained directly from the object under study or has something to do with the object being examined, in this data the data obtained from the field is considered the main ingredient in the discussion of this thesis. The data comes from research information which is the source of the interview results.

b. Secondary data

It is primary data that has been further managed and presented either by the author or by colleagues. For example in the form of tables or diagrams and data obtained from reports or data issued by BAZNAS or the media.

3.2 Population and Sample

The population is a generalization area consisting of Objects/subjects that have certain qualities and characteristics that are determined by the researcher to be studied and then draw conclusions [19]. The population in this study was the National Zakat Board of South Sumatra Province with a total of 255 populations. The sample is part of the number and characteristics of the population.

4. Results And Discussion

Based on the results of the analysis previously described, the overall discussion of the results of this study is as follows:

4.1 The Influence of the Role of Zakat on Community Welfare

Based on the test results, it is known that the role of zakat has a significant positive effect on community welfare, meaning that the increase in the role of zakat will be followed by community welfare significantly, so that if the higher the value of the role of zakat obtained by BAZNAS, the greater the level of community welfare that will be received. This is reinforced and supported by the results of the t-test which resulted in a sig t value of $15,162 > 1,670$. This means that the relationship between the Role of Zakat on Community Welfare has a positive effect. This positive value shows a unidirectional influence, that is, if the Role of Zakat variable increases, the Community Welfare Variable will also increase.

4.2 The Influence of the BAZNAS Program on Community Welfare

Based on the test results, it is known that the BAZNAS Program has a significant effect on Community Welfare. This means that the BAZNAS Program will be followed by a significant increase in Community Welfare. this result can be seen from the sig value. t of $1,915 > 1,670$. concluded that the quality of service programs has a significant effect on community welfare.

4.3 The simultaneous influence of the Role of Zakat and the BAZNAS Program on Community Welfare

Based on the test results, it is known that the role of Zakat and the BAZNAS Program has a significant difference in effecting the improvement of Community Welfare. This result can be seen from the t sig in the test table f $169.545 > 3.13$, this means that the increase in the role of Zakat and the BAZNAS Program will be followed by a significant increase in community welfare even though the magnitude of this increase in welfare varies and a deeper study is still needed to adjust it to implementation conditions and other factors that researchers have not addressed in the current study.

5. Conclusion

Based on the research results, there are suggestions that the author wants to convey, including:

1. BAZNAS South Sumatra Province should cooperate with all banks and create an application program for M-Banking to open up a bigger role for zakat.
2. Other factors can affect the role of Zakat and the BAZNAS program to be further developed in improving people's welfare much better.

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