

**The Effectiveness of the Zakat, Infaq and Alms (ZIS) Fund Distribution Program in the Form of Scholarships for Underprivileged Muslim Students by the Amil Zakat Agency National (BAZNAS) Langkat Regency in 2020**

**Nurma Hasanah<sup>1</sup>, Imsar<sup>2</sup>, Suwandi<sup>3</sup>**

*Universitas Islam Negeri Sumatera Utara, Indonesia<sup>1,2</sup>,*

*National Kaohsiung University of Science and Technology, Taiwan<sup>3</sup>*

*\*nurmahasanah88@gmail.com<sup>1</sup>, imsar@uinsu.ac.id<sup>2</sup>, f110133126@nkust.edu.tw<sup>3</sup>*

**ABSTRACT**

*The purpose of this study was to determine (1) the effectiveness of the zakat, infaq and alms (ZIS) distribution program in the form of scholarships, (2) the challenges faced in distributing zakat, infaq and alms (ZIS) funds in the program, (3) efforts made in overcoming the attacks of zakat, infaq and alms (ZIS) funds in the scholarship program. Data collection in this study used the method of documentation and semi-structured interviews. The results of this study indicate that the level of effectiveness of the zakat, infaq and alms (ZIS) fund distribution program in the form of scholarships is in the ineffective category, this is because scholarship funds become victim grant funds during the pandemic.*

**Keywords:** *Effectiveness, scholarships, ZIS*

**INTRODUCTION**

The dropout rate in Indonesia is closely related to poverty. Low income levels are a barrier to children's school fees. The state should play a role and be responsible for providing education. However, the government has limitations that make it difficult to reach the provision of education to all Indonesian citizens.

Because education and poverty are closely related, Islam has long provided solutions to human problems, one of which is in alleviating poverty. There are several alternative instruments offered by Islam, including zakat, infaq, and alms. Since the time of the Prophet Muhammad, the concept of zakat has become a pillar of the people's economy. Because, *zakat* is the main and most important source of state income. Nurul Ichsan (2018) in his journal says that the largest revenue for an Islamic state comes from zakat and taxes, this can be seen from the history of Muslim civilization. He also explained that zakat plays an important role in alleviating poverty and redistribution of income of Muslims which is an important component of public finance in Islam. Likewise, research conducted by Ahmad Fahme Mohd Ali et al (2015) explains that the distribution of zakat funds has also proven effective in increasing income for zakat recipients in Langkat district.

The National *Amil Zakat* (BAZNAS) according to the Law of the Republic of Indonesia Number 23 of 2011 as stipulated in Article 5 Paragraph (3) is a non-structural government institution that is independent and responsible for the management of zakat to the President through the Minister of Religion. Thus, the management of zakat is carried out by the National *Amil Zakat* Agency (BAZNAS) as an official institution in charge of collecting, distributing, and utilizing zakat, infaq and alms (ZIS) funds. To become the main institution for the welfare of the people in accordance with the vision of BAZNAS, the Ministry of Religion through the Decree of the Minister of Religion Number 186 of 2016 formed the Provincial *Amil Zakat* Agency. The establishment of BAZNAS at the Regency/City level through the Decree of the Director General of BIMAS ISLAM Number DJ.II/37 of 2015.

In line with these regulations, the National *Amil Zakat* Agency (BAZNAS) of Langkat Regency together with the government is responsible for managing zakat, *infaq* and alms (ZIS) funds obtained from *muzakki* and distributed to underprivileged communities in Langkat Regency. It is hoped that it can reduce poverty with the existence of the National *Amil Zakat* Agency (BAZNAS) in collaboration with the Langkat District Government.

According to Yusuf Qardhawi (2005) zakat funds that have been collected must be distributed to those who are entitled to receive them. One of the conditions that support the success of zakat fund management institutions in realizing the planned goals is to make good distribution. Distribution of zakat funds according to Mustafa Edwin Nasution (in Didin Hafidhuddin, 2007) is the provision of zakat funds to zakat recipients as an effort to alleviate poverty, develop human resources and also provide business capital assistance. So that, the distribution of zakat funds must be right on target according to the needs of *zakat* recipients. The parties or groups who are entitled to receive zakat funds based on the verses of the Qur'an Surah At-Taubah verse 60 are as follows: 1) Poor (*al-fuqara*), 2) Poor (*al-masakin*), 3) *Amil Zakat*, 4) *Muallaf*, 5) Servants (*riqab*), 6) People who are in debt, 7) People who struggle in the way of Allah (*fisabilillah*), 8) People who are on their way (*ibn sabil*).

According to the Ministry of Religion (2005) the characteristics of the distribution of zakat funds are (1) in the form of grants (gifts) and paying attention to the priority scale of *mustahiq* needs in their respective regions, (2) assistance, namely helping *mustahiq* in solving or reducing very urgent problems / emergency, and (3) empowering, namely helping *mustahiq* to improve their welfare, both individually and in groups through programs or activities that are sustainable with revolving funds to provide more opportunities for other recipients. Based on the problems and problem formulations that have been found, the purpose of the study is to determine the effectiveness of the zakat fund distribution program in the form of scholarships for underprivileged Muslim students by BAZNAS in Langkat Regency in 2020.

## **1. Literature Review**

### **1.1 Amil Zakat Agency**

The Amil Zakat Agency is a non-structural government institution that is independent and responsible to the President through the Minister in charge of managing zakat nationally. The BAZNAS Scholarship is the provision of assistance in the form of money from the Serang Regency National Amil Zakat Agency. This assistance is used to finance the education of the poor and the accomplished. Scholarship assistance is for undergraduates at universities in Langkat regency.

One of the big ideas for structuring zakat management as stated in Law Number 23 of 2011 and animates the whole article is integrated management. The word "integrated" is the principle that underlies zakat management activities in our country, whether carried out by the National Amil Zakat Agency (BAZNAS) at all levels and the Amil Zakat Institution (LAZ) which has legality according to the provisions of the legislation.

Based on Law No. 23 of 2011, the objectives of zakat management are:

- a. Improving the effectiveness and efficiency of services in the management of zakat.
- b. Increase the benefits of zakat to realize community welfare and poverty alleviation.

There are four core (fundamental) activities in the Amil Zakat Agency, namely: collection, management, utilization, and distribution. According to (Sudewo, 2014) there are two collection activities, namely fundraising and donor services. According to (Widodo, 2011) there are several ways for funds to be received by zakat institutions, including 1) Through an account at a bank, meaning which bank the institution opens an account for receiving zakat funds; 2) Counter, at the location where the institution opens the counter; 3) Pick up the ball, which areas will be served by means of zakat taken by the institution (Rachim, 2012). Sudewo and Widodo's opinion on how to raise zakat funds is actually not much different. Raising can be done by: holding activities related to the socialization of zakat issues, receiving zakat funds through bank accounts, receipts counters, or being taken by the amil himself. This acceptance model is intended to make it easier for *muzakki* to distribute their zakat.

### **1.2 Scholarship**

Scholarships have the meaning as assistance given to students in the form of funds or money that will be used to assist the educational process. In the Big Indonesian Dictionary (KBBI) scholarships are allowances given to students and students as aid for study costs. Meanwhile, according to other terms, the scholarship is a monetary allowance, given to students, either free of charge or as a non-interest fee, to complete their education.

In Law No. RI. 20 of 2003 concerning the National Education System, it is stated that scholarships are forms or subsidies and scholarships. Scholarships are subsidized assistance provided by the government to students in the form of a sum of money. These scholarships are given to Indonesian citizen students who will and are currently attending education, both at public and private universities, provided that the economic conditions of their parents are weak or unable to send their children to school.

The opinion expressed by M.Fadhli (2013) is that the benefits of scholarships are: first, it helps underprivileged students to get the opportunity to pursue education. Second, encourage students to compete with each other in terms of academic achievement. Third, stimulate the spirit of learning or scholarship recipients to be free from the revocation of the scholarship. Fourth, provide opportunities for non-school institutions to participate in the process of improving education. Based on the above information that scholarships are assistance provided by private or state institutions to improve the welfare of education, assistance can be in the form of money (funds) or in the form of learning facilities for students in pursuing their education by being given scholarships. to improve learning outcomes in accordance with the objectives of education. There are three types of scholarships, namely award scholarships, grant scholarships, and full scholarships. These three scholarships have the same goal, namely to provide financial assistance to students in studying at the school level.

## RESEARCH METHOD

This research was conducted at the National Amil Zakat Agency (BAZNAS) Langkat Regency which is located at Jalan Perintis Kemerdekaan No. 3 Kwala Bingai, Stabat District. The type of data used in this research is qualitative data. The qualitative data in this study is the level of effectiveness, constraints, and efforts in distributing ZIS funds (Zakat, Infaq and Shadaqoh) in the form of providing scholarships to underprivileged Muslim students by BAZNAS Langkat Regency in 2020. The data source used in this study is primary data. and secondary data. The primary data in this study are the results of interviews regarding the obstacles and efforts in the distribution of ZIS funds (Zakat, Infaq and Shadaqoh) in the form of scholarships. Secondary data in this study are in the form of total ZIS fund collection, ZIS fund allocation targeted for the scholarship program, and ZIS fund allocation that has been channeled for underprivileged Muslim scholarship programs.

## RESULT AND DISCUSSION

ZIS distribution programs are grouped according to their fields and *asnaf* as follows:

**Table 4.4 ZIS distribution by sector and *asnaf***

<i>Asnaf</i> Program	Social			Economy	<i>Da'wah</i>
	Education	Health	Humanity		

<i>Faqir</i>	V	V	V		V
<i>Masaaki</i>	V	V	V	V	V
<i>Muallaf</i>					V
<i>Riqab</i>			V		
<i>Gharimin</i>	V	V	V	V	
<i>Sabilillah</i>	V	V	V	V	V
<i>Ibnu Sabil</i>			V		

Source: BAZNAS North Sumatra Province

Direct distribution is carried out by BAZNAS through the Program Executor which was formed with the approval of the Plenary Meeting, both those that have been decided and those that will be decided in the future, among others:

1. Social sector: Medical Assistance, Repatriation of Abandoned People, Living Needs Assistance, Education Debt Assistance, School Equipment for Friends, Scholarships, Healthy Pregnant Women, Active Services, Healthy Terrace, Post-Disaster Response, Mosque Clinic and Clean Water Sanitation, Mosque Clinic , BAZNAS Difabel Friends, BAZNAS Panca Disaster, Elderly Happiness Package.
2. Economic Sector: Mustahik Trader, Technopreneur, Center for Animal Husbandry, Center for Cattle Fattening, Healthy Gardens, Z-Mart, ZCD, BAZNAS Micro Finance in South Kalimantan, Kampung Kambang and School of Entrepreneurship,
3. Advocacy Da'wah Sector: Muallaf Center of BAZNAS, Cadreization of Da'i, Da'i Entrepreneurs, Home Renovation (Fakir and Poor), Marbot House Renovation (fisabilillah), Assistance for Worship Facilities, and Ramadan Program.

In addition, the effectiveness of the distribution of zakat funds can be categorized as follows:

**Table 1. Effectiveness Criteria for Distribution of Zakat Funds from the National *Amil Zakat* Agency**

<b>Criteria</b>	<b>Evaluation</b>
Very Good	> 90%
Good	80-90%
Enough	60-79%

Less	40-59%
Very Less	20-39%

Source: Guidelines for Supervision of the Zakat Management Institution of the Ministry of Religion of the Republic of Indonesia in 2012, Jakarta.

The effectiveness criterion is 20-39%, so the distribution of professional zakat funds in the form of scholarships is declared to be very less effective. The effectiveness criterion is 40-59% declared less effective, the effectiveness criterion is 60-79% is declared quite effective, the effectiveness criterion is 80-90% is declared effective, and if the effectiveness criterion is > 90%, then the distribution of professional zakat funds in the form of scholarships found to be very effective.

Based on calculations carried out through effectiveness analysis so that it can be seen the level of effectiveness of the zakat fund distribution program in the form of scholarships in 2020 as follows.

**Table 2. Analysis of the effectiveness of the zakat fund distribution program in the form of scholarships in 2020**

Grade of Education	Target	Realization	Effectiveness
<b>Ratio</b>			
Elementary School	Rp 15.000.000,00	Rp 500.000,00	3,33 %
Junior High School	Rp 25.000.000,00	Rp 1.000.000,00	4 %
Senior High School	Rp 35.000.000,00	Rp 1.000.000,00	2,28 %
<b>Total</b>	<b>Rp 75.000.000,00</b>	<b>Rp 2.500.000,00</b>	<b>3,33 %</b>

Source: Langkat Regency BAZNAS Financial Report 2020

The results of the effectiveness analysis described above show that the level of effectiveness of the zakat fund distribution program in the form of scholarships in 2020 is 33.3%. The level of effectiveness of the distribution of zakat funds from BAZNAS in Langkat Regency is categorized as very less effective, because the percentage shows between 20-39%. Thus, the program for distributing zakat funds in the form of scholarships for underprivileged Muslim students by BAZNAS Langkat Regency in 2020 has not been running effectively. This is due to the pandemic that has hit Indonesia that year. As a result, the distribution of funds has not been realized properly. Based on interviews conducted by researchers, other funds were diverted to social activities in the community considering that the situation was currently a pandemic and the wider community was prioritized in distributing the grant funds.

## CONCLUSION AND SUGGESTION

Based on the results of data analysis and discussion, conclusions can be drawn, namely (1) the effectiveness of the professional zakat fund distribution program in the form of scholarships for underprivileged Muslim students by the National *Amil Zakat* Agency (BAZNAS) in Langkat Regency in 2020 is 3.33%. Thus, based on the criteria for the effectiveness of the distribution of zakat funds from the National *Amil Zakat* Agency, the effectiveness of the program is categorized as not yet effective, because the percentage of program effectiveness is <90%. And the results of interviews conducted by researchers stated that BAZNAS funds which had been a priority for students as a scholarship budget were now being transferred to social assistance funds affected by the pandemic in the surrounding community.

Based on the results of the research that has been concluded above, several suggestions can be put forward, namely for the National *Amil Zakat* Agency (BAZNAS) of Langkat Regency it is necessary to maximize the performance of the Zakat Management Unit (UPZ) and it is necessary to involve all levels of mosque management and community leaders so that collection, data collection, and the implementation of the Langkat Regency BAZNAS program can be carried out as a whole in Langkat Regency, besides that in terms of zakat management training to UPZ it is not only carried out for a year. The training for zakat collector members should be carried out continuously and continuously so that the performance of UPZ can be recorded. Further researchers who wish to conduct research in the field of zakat funds are expected to be able to analyze a broader subject, in order to be able to compare the effectiveness of the distribution of zakat funds more clearly. In addition, this research can be developed because every year the rules that apply in the distribution of zakat funds continue to grow.

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