

BAZNAS Bogor City Strategy In Empowering the Dhuafa Through the Bogor Berkah Program

**Efrita Norman¹, Zulfikar Ismail², Abdul Husenudin³, Enah Pahlawati⁴,
Rio K, Supriyatna⁵**

^{1,4}Internasional Islamic University College

²Sahid Islamic University

³Ibnu Khaldun University

⁵IAI Nasional Laa Roiba Bogor

efritanorman@gmail.com, zulfikar.ismail1987@gmail.com
abdulhusenudin0910@gmail.com, enahpahlawati@gmail.com

ABSTRACT

Zakat is one of the pillars in the Islamic economy which is a pillar of the Islamic religion, the importance of zakat in the economy is why in the Qur'an zakat is always juxtaposed with prayer, there are even 29 words zakat which are always juxtaposed with prayer, because zakat is meritorious in Community economic empowerment must be managed properly by amil zakat, in this context is BAZNAS Bogor City. The purpose of zakat itself is not only to help asnaf but also to make mustahiq become muzakki, therefore the distribution of zakat funds must be right on target so that this goal is achieved. This study aims to determine the determination of recipients of zakat funds distributed by BAZNAS Bogor City through one of its programs, namely Bogor Berkah, whether with this program the zakat asnaf group is helped and this study takes the object of ta'lim majlis. The approach used in this research is descriptive qualitative with SWOT analysis approach, IFAS (Internal Strategic Factor Analysis Summary) and EFAS (External Strategic Factor Analysis Summary). The results of this study indicate that in determining the receipt of zakat funds distributed by BAZNAS Bogor City through the Bogor Berkah program is the majlis ta'lim criteria which have small or medium business groups. and with this program there are not a few ta'lim majlis that empower their congregations of ta'lim majlis.

Keywords: Zakat, Bogor Blessing Program, Empowerment of Dhu'afa

INTRODUCTION

Poverty with all its causes is a problem that must be overcome both by government programs and the participation of elements of society. Based on data from the Central Bureau of Statistics of the City of Bogor, the number of poor people in Bogor City in 2017 was 76.53 million people or 7.11 percent. Poverty that occurs will become a gap between the poor and the rich. Whereas Islam has taught us to do good to others, not least to the poor by giving a little of their wealth in the form of

zakat, infaq and alms which are expected to be able to break the chain of poverty and minimize the gap between the rich and the poor. Besides, zakat infaq and alms are expected to improve and grow the community's economy.

As a city that has the slogan "City of Faith", the majority of the population is Muslim. Poverty coverage cannot be left to the government alone, in this case Islam has a social concept that has been proven since the time of the Prophet Muhammad that was able to solve the problems of poverty. This social concept is known as ZISWAF (zakat, infaq, sodakoh and waqf) and in Indonesia, ziswaf affairs are officially managed by BAZNAS.

The National Amil Zakat Agency (BAZNAS) is an official government-owned agency. Based on Presidential Instruction (INPRES) No. 3 of 2014 on optimizing zakat collection in Ministries, State Institutions, Secretariat General, Regional Government, State-Owned Enterprises (BUMN), State-Owned Enterprises Regions (BUMD) and the Secretariat General of State Institutions channeled through BAZNAS. With the existence of Law Number 23 of 2011 concerning the management of zakat, it is expected to further strengthen the role of BAZNAS as an institution that manages zakat nationally, BAZNAS is a non-structural institution that is independent and directly responsible to the President through the Minister of Religion.

Zakat is one of the pillars of Islam and is an obligation for Muslims which has been stipulated in the Qur'an, the sunnah of the prophet, and the consensus of the scholars. Zakat is always called parallel to prayer. This is why it is important to pay zakat as the third pillar of Islam.

Every Indonesian citizen who is Muslim and capable or a company owned by a Muslim should be obliged to issue zakat. Therefore, a person or business entity that has sufficient wealth and has reached the one year time limit is obliged to issue zakat. One of the goals of Islamic law is to seek and maintain the welfare of human life physically and mentally in this world and safe in the hereafter.

لَا تَأْكُلْ أَمْوَالَهُمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلَّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Meaning: "Take zakat from their wealth, to clean and purify them and pray for them. Verily, your prayer (grows) peace of mind for them. Allah is all-hearing, all-knowing" (At-Taubah: 103).

Promoting public welfare is one of the goals of the Indonesian state contained in the preamble of the 1945 Constitution. To achieve this, the Indonesian people always carry out physical, material and spiritual development, among others through development in the field of religion which includes the creation of an atmosphere of harmonious religious life as the foundation of unity and the unity of the Indonesian nation.

Seeing the potential for zakat in Indonesia, especially in the city of Bogor, is very large, therefore good zakat management is needed that can collect and distribute it to mustahiq zakat. In this case, in Indonesia there is already a National Amil Zakat

Agency, one of whose branches is BAZNAS Bogor City, which has carried out zakat management tasks in Bogor City. BAZNAS Bogor City has five excellent programs including: Bogor Smart, Bogor Blessing, Bogor Preaching, Bogor Healthy and Bogor Peduli. Among the five flagship programs of the Bogor City BAZNAS, one of the interesting programs to study is the Bogor Berkah Program because it is the only program that is productive.

LITERATURE REVIEW

Definition of Zakat

According to the language or lughat, zakat which has the meaning of growing, developing, fertile and increasing. In the Qur'an and hadith it is stated, "Allah destroys usury and nourishes alms" (Surah al-Baqarah [2]: 276). "Take zakat from some of their wealth, with that zakat you cleanse and purify them" (QS.at-taubah [9]: 103). According to the term zakat is the taking of certain assets with certain properties and given to certain groups.

Zakat is a number of assets that must be given to a group with certain conditions by a Muslim. Assets that increase and develop in essence and are of worship value for those who issue them. (NugrahaW and Zen M, 2020. p. 179). Meanwhile, according to Ritonga, zakat is a compulsory worship that has a social dimension and has a lot of wisdom for social relations through distribution and utilization evenly to people who are entitled to receive it in order to minimize social inequality. (Ritonga P, 2017. p. 1)

Thus, zakat means assets owned by a Muslim who have fulfilled the nisab and haul which are distributed to certain groups with the aim of minimizing community inequality.

Zakat Law

Zakat is one of the 3rd pillars of Islam and is the main element for the enforcement of Islamic law. For this reason, issuing zakat is obligatory for every Muslim who has met certain conditions. Allah swt said, "Even though they were not commanded except to worship Allah by lowering their obedience to Him in the straight religion and that they should establish prayer and pay zakat. And that is the straight religion" (Surah al-Bayyinah [98]:5). Rasulullah SAW said, "Islam is built on five things: Testifying that there is no god but Allah and Muhammad is the Messenger of Allah, establishing prayer, paying zakat, fasting (in the month of Ramadan) and making the pilgrimage to the Temple (for those who can afford it)" (HR. Muslim).

Types of Zakat

According to Gustian Juanda in Ritonga (2017) Zakat is divided into two types, namely:

- a. Zakat nafs (soul) which can also be called zakat fitrah is useful for purifying oneself, this zakat is zakat on staple foods while the time of its issuance is in the month of Ramadan.
- b. Zakat maal (wealth) is zakat in the form of assets that have reached the nisab and obligations according to Islamic law, zakat is useful for purifying wealth.

Requirements for paying zakat:

- a. Islam
- b. Have sense
- c. Already balig
- d. Own assets that have reached the nisab.

Definition of Empowerment

Empowerment comes from the word 'power' which means empowerment or power. Empowerment is closely related to power. Power is often defined as the ability of a person to make others do whatever they want. Apart from that, power is related to influence and control when viewed from traditional social science. Seeing the above understanding, it can be interpreted that power is something that cannot be changed.

The notion of power is not only limited to the above understanding, power can be created and is always present from social relations between humans. Therefore, power and power relations can change and that means understanding power and empowerment is a process of change that has a meaningful concept.

The empowerment process depends on two things, namely:

- a. Power can change. If power cannot change then empowerment will not happen
- b. Power can be extended. Power is a dynamic not static concept.

Empowerment shows the ability of people, especially low and weak groups so that they have the strength and ability to (a) fulfill their basic needs so that they have freedom, in the sense that they are not only free to express opinions, but are free from hunger, free from ignorance and free from pain. (b) Can increase their income and obtain the goods and services needed. and (c) participate in development processes and decisions that may affect them.

Empowerment Indicator

According to Kieffer in Suharto (2005), empowerment includes three things which include participatory competence, sociopolitical ability, and people's competence. Suharto parsons et al. also have the same opinion, namely empowerment refers to 3 things, namely:

- a. The occurrence of large-scale social change resulting from individual development and growth.

- b. Have a sense of self-confidence, useful and able to control themselves and others caused by changes in psychological state.
- c. Education for the weak and to have an effort to gain power. Edi Suharto, Ph.D. (2005 H:57).

Definition of Dhu'afa

In the Indonesian Dictionary, the word Dhu'afa means "weak people (the economy and so on)." According to (Susanto in Riyadi.A and Herianingrum, S, 2018, p. 252) Dhu'afa is defined as a group of people or residents who are weak in terms of economic problems. Where they are not able to meet their daily needs so they are often called the poor and poor.

Kinds of Dhu'afa

There are two groups of poor people (people who are economically weak)

- a. A poor person is "a person who has absolutely no wealth and work, or has wealth but only half of his needs and his family must be supported. Such as shelter, clothing and food.
- b. The poor are a group of people who are slightly better off than the poor. Where according to the Imam of the Shafi'i School that the poor have wealth but it is not sufficient for their daily needs for the people they support, and only fulfills half of their needs.

RESEARCH METHOD

In this study, the researcher used a qualitative descriptive method. Descriptive research is research that focuses on certain aspects and often shows the relationship of one variable to another as a form of research that describes social phenomena in the field (Nasution, 2001:24).

Sugiyono (2008:13) Qualitative research methods are also referred to as artistic methods, because the research process is more artistic. The research data is more concerned with the interpretation of the data found. Therefore, this research can also be called an interpretive method.

This type of research is field research, namely research whose object is about recipients of the Bogor blessing program assistance in the majlis ta'lim group, then can find out the mechanism and find out how optimally the Bogor blessing program can raise the standard of living of the community, especially in the city of Bogor. The data and information in this study are primary data as primary data and secondary data as supporting data or as complementary primary data. Primary data were obtained through observation, interviews, documentation, and data analysis processing

RESULT

Based on the results of the research conducted, in this case the following conclusions can be drawn:

The mechanism for distributing zakat for empowerment of the poor through the Bogor blessing program carried out by BAZNAS Bogor City for recipients of the Bogor blessing program assistance which is one of the productive BAZNAS programs is carried out directly to mustahiq by knowing the majlis ta'lim business groups, surveying the existence of place of business and providing business capital to the majlis ta'lim business group.

The strategy of BAZNAS Bogor City in empowering the poor in Bogor City through the Bogor Berkah program in an effort to improve the living standards of mustahiq, especially recipients of the Bogor blessing program so that every year it increases, is to expand socialization to the community which can be done online or personal media and regular monitoring of the community. business groups that have received assistance from the Bogor blessing program.

1. CONCLUSIONS AND SUGGESTIONS

Although in general the distribution of funds disbursed by BAZNAS is sufficient to help mustahiq, but the distribution carried out by BAZNAS needs to be further increased, especially for programs that are productive in nature and must be carried out consistently with guidance and monitoring in order to create an independent society.

It is necessary to improve good communication with the mustahik recipients of the Bogor blessing program, so that the targets planned by BAZNAS are achieved.

REFERENCES

Adi, Isbandi Rukminto, *pemikiran-pemikiran dalam kesejahteraan sosial*. Seri II. Jakarta : Fakultas Ekonomi UI 2002.

Badan Pusat Statistik Kota Bogor.

Buku saku Badan Amil Zakat Nasional Kota Bogor.

Elman, S. 2015. *Strategi Penyaluran Dana Zakat BAZNAS Melalui Program Pemberdayaan Ekonomi*. UIN Syarif Hidayatullah.

- Fitria, A. 2017. *Analisis Pemberdayaan Masyarakat Melalui Program Penyediaan Air Minum dan Sanitasi Berbasis Masyarakat (PAMSIMAS) di Desa Sungai Tonang Kecamatan Kampar Utara Kabupaten Kampar*. UIN Sultan Syarif Kasim Riau.
- Hafidhuddin, D. 2002. *Zakat Dalam Perekonomian Modern*. Jakarta : Gema Insani Press.
- Hafidhuddin, D,dkk. 2015. *Fiqh Zakat Indonesia*. Jakarta Pusat : Badan Amil Zakat Nasional.
- Hakim, Arif , Baisa, Hidayat. 2014 *Peran Zakat dalam Pembangunan Pendidikan di Kota Bogor (Studi Kasus Pendayagunaan Zakat Bidang Pendidikan Dompot Peduli Ummat Darut Tauhid Cabang Bogor)*. Al-Infaq vol. 5 No. 2
- Hunger, J.David dan Wheelen, Thomas L. 2003. *Manajemen Strategis*. Yogyakarta : Andi.
- Kartika, ika . 2019. *Pemberdayaan Masyarakat oleh Kelompok Sadar Wisata dalam Meningkatkan Kesejahteraan Masyarakat Desa Wisata Tebing Linggo Kabupaten Trenggalek Perspektif Ekonomi Islam*. IAIN Tulungagung.
- Kholiq, Abdul. 2012. *Pendayagunaan Zakat, Infak dan Sedekah untuk Pemberdayaan Ekonomi Masyarakat Miskin di Kota Semarang* . Ristek Vol. 6 No. 1 Hal 39-47.
- Muhammad F. 2016. *Efektivitas Pemberdayaan Masyarakat Dhu'afa Dalam Program Rumah Gemilang Indonesia: UIN Syarif Hidayatullah*.
- Novianti P. 2018. *Manajemen Dana Zakat pada Badan Amil Zakat Nasional Kota Bogor dalam Upaya Pemberdayaan Ekonomi Umat* : UIN Syarif Hidayatullah.
- Nugraha, Wisnu, dan Zen muhammad. 2020. *Peran amil zakat dalam meningkatkan kesadaran zakat profesi pada laznas al-azhar jakarta selatan*. Al Maal Vol. 1 No.2
- Qaradhawi, Y. 2005. *Spektrum Zakat Dalam Membangun Ekonomi Kerakyatan*. Jakarta : Daar El-Syoruk.
- Rangkuti, F. 2002. *Teknik Membedakan Kasus Bisnis Analisis Swot*. Jakarta : PT. Gramedia Pustaka Utama.

Ritonga, P, 2017. *Analisis Akutansi Zakat Berdasarkan PSAK. No. 109 Pada Badan Amil Zakat Nasional (BAZNAS) Sumatera Utara*. Kitabah Vol 1. No. 1

Riyadi. A dan Herianingrum. S, 2018. *Pola Implementasi Alokasi ZISWAF dalam Penyediaan Akses Pendidikan Bagi Kaum Dhu'afa*. Jebi Vol 3. No. 2

Sugiyono, 2008. *Metode Penelitian Bisnis (Pendekatan Kuantitatif, Kualitatif, dan R&D)*. Bandung : CV Alfabeta.

Suharto, E.2005. *Membangun Masyarakat Memberdayakan Rakyat*. Bandung : PT Refika Aditama.

Sumber : <https://www.google.com/amp/s/m.republika.co.id/amp/p05ukg335>

Sumber : <http://baznas.kotabogor.or.id/profil/sejarah>.