

IMPLEMENTATION OF ISLAMIC FINANCIAL INSTRUMENTS FOR THE WELFARE OF THE LABUHANBATU COMMUNITY



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Abstract

The main problem of this research is to determine the implementation of Sharia financial instruments for the benefit of the Labuhanbatu community. This research aims to find out how ZIS (Zakat, Infaq, and Sadaqoh) is implemented at BAZNAS Labuhanbatu. This research uses a qualitative approach using a descriptive approach to collect data through observation, interviews, documentation, and data sources from interviews with the BAZNAS Management of Labuhanbatu Regency. The findings of this article are that ZIS management is carried out through the collection and distribution of funds collected from OPD and individuals by BAZNAS Labuhanbatu and through socialization while still providing a direct distribution mechanism according to established procedures. This research concludes that the implementation of Sharia financial instruments in Labuhanbatu has an influence on achieving community welfare (namely ZIS). The measure of community welfare was developed from 5 indicators, some of which have been implemented by Baznas.

Keywords: Baznas, ODP Acceptance, Individual Acceptance, Distribution

INTRODUCTION

Islam emphasizes the importance of human relationships with God and society. To help reduce poverty, Islam recommends zakat, infaq, sadaqah and waqf. This is a form of worship and a tool to achieve social and economic equality. The government also participated by forming the National Zakat Amil Agency (BAZNAS). The aim is to channel the wealth of the rich community groups to the poor community groups. Zakat is collected and distributed by institutions that operate independently and in coordination. This program will help reduce poverty in the area.

However, The phenomenon is that there are still several identified problems that have not been resolved, in the field there are problems with BAZNAS Labuhanbatu, firstly the receipt of funds, due to the lack of public awareness of giving zakat to the institution and preferring to provide assistance directly to the community, and the lack of socialization from the institution in making the public aware of the Institution. Zakat makes it easier to help people distribute aid to less fortunate people. Therefore, in the future, it can be hoped that Baznas Labuhanbatu will become a form of assistance for Muslims which aims to spread the existence of Baznas as a non-structural government institution.

Therefore, community welfare can be measured according to BPS (Central Statistics Agency) using indicators such as population, health, education, employment, consumption levels and patterns, housing and the environment, and poverty. The Baznas Labuhanbatu program can use this indicator to improve community welfare.

REVIEW OF LITERATURE

Zakat

According to the language, zakat means growth and development, it can also mean purifying because zakat will increase the reward of the perpetrator and cleanse him of sin. According to the Sharia, zakat is a mandatory right from certain assets at a certain time. Meanwhile, the meaning of zakat according to the term is a special amount of property distributed under certain conditions. Zakat is the expenditure of a certain portion of a certain property that has reached its nisab for those who are entitled to receive it. In terms of terminology, zakat means a certain amount of property required by Allah SWT. to be

given to the mustahik mentioned in the Qur'an or it could also be a number of assets given to a certain person (Aravik, 2017).

Zakat in Islamic financial instruments is seen from a fiqh perspective that zakat contains moral, social, and economic aspects, in the moral aspect it avoids the greed and avarice of the rich. In the social aspect of zakat, zakat acts as a special tool given by Islam to eradicate poverty in society by making rich groups aware of the social responsibilities they have. In practice, zakat distributed to society is dominated by consumptive zakat. The use of zakat for consumption is only for emergency matters. This means that when there are mustahik who cannot possibly be guided to have an independent business or indeed for urgent needs, then consumptive use can be carried out (Nafiah, 2018).

Infaq

Infaq is spending assets that include zakat and non-zakat. Some infaq are obligatory and some are sunnah. Obligatory infaq include zakat, *kafarat*, and *nadzari*. Meanwhile, sunnah infaq includes infaq to poor fellow Muslims, infaq for natural disasters, and humanitarian infaq (Triana Apriani, 2021). The types of Infaq are as follows: a) Obligatory infaq includes zakat, *kafarat*, *nadzar*, infaq for family, and others; b) Sunnah infaq is infaq that is highly recommended to carry out but is not an obligation, such as infaq for *da'wah*, building mosques, and so on; c) Mubah infaq is infaq that is not included in the obligatory or sunnah categories, and there is no textual recommendation in verses or hadith, such as infaq to invite you to eat and so on (Hasibuan H., 2019).

Almsgiving (Shadaqah)

According to PSAK 109 (Roihanatasssa'adah, 2018), *shadaqah* is property given voluntarily by the owner, whether its use is limited (determined) or not. Almsgiving is the giving of assets to poor people, people in need, or other parties who have the right to receive sadaqah without compensation, without coercion, without limits on the amount, at any time and in any amount (Achmad Otong Busthomi, 2022). Al-Jurjani defines infaq as the use of assets for the benefit of something. (Syafiq, 2018) Different from alms, infaq is only related to material things, and everything expressed with the word *sadaq* is intended to show the act of giving charity. People who have faith in the afterlife as their goal, then he certainly do not hesitate to sacrifice what they obtain in this world for the purposes of

the afterlife as proof of this justification and belief. People who like to give alms are people who truly confess their faith (Ahsan, 2019).

Waqf

Magda Ismail Abdel Mohsin stated that waqf has the potential to support sustainable development in various sectors, including education, health, housing, and infrastructure. He believes that waqf can be a tool to strengthen the economic capacity of society and reduce dependence on external assistance. This view underlines that waqf has great potential to improve community welfare (Mulyono, 2019). Waqf is an Islamic financial instrument that has an important role in supporting social and humanitarian interests. This is different from conventional financial instruments such as loans against shares or shares. In Islam, waqf is known as a public financial instrument that protects assets so that they can be utilized by society at large for the welfare of society. With public participation, the burden of alleviating poverty and distributing economic prosperity fairly becomes lighter and relatively easier. The following are several aspects of waqf as an Islamic financial instrument:

Non-Usury Principle

Waqf operates based on Islamic economic principles, which prohibit *usury* (interest). As a result, in waqf, there is no concept of interest or profit earned on the money lent.

Charitable Purposes

Waqf aims to provide benefits to society and must be used for charitable purposes, such as building schools, hospitals, and mosques, or providing assistance to those in need.

Shared Ownership

Waqf follows the principle of collective ownership. This means that waqf assets are owned by all Muslims and used for public purposes. No individual owns this waqf property.

Professional Management

Waqf assets must be managed carefully and professionally to maximize the benefits that can be generated from them. This includes property management, investments, and efficient use of generated funds.

Transparency

Management of waqf funds must be transparent, and financial reports must be made available to the public. This is to ensure that the funds are used in accordance with the stated charitable objectives.

Sharia Compliance

All waqf activities must comply with Islamic sharia principles. This includes choosing halal investments, avoiding the risk of *usury*, and using waqf funds in accordance with Islamic principles

Well-Being

Richard Layard and Jeffrey Sachs' views emphasize the importance of achieving more holistic and sustainable prosperity in society. Both have views on how social welfare can be improved by combining economic, social, and environmental factors (Samtafsir, 2019). The following are several important factors that influence the level of community welfare:

Economy: Per capita income, unemployment rate, inflation, economic growth, and income inequality are economic factors that influence society's welfare.

Health: Access to quality health services, life expectancy, infant mortality rates, and disease rates are indicators of well-being in the health dimension.

Education: Literacy level, access to quality education, and participation in higher education are educational factors that affect well-being.

Housing and Infrastructure: Availability of adequate housing, access to clean water, sanitation, energy, and good infrastructure are factors important in improving community welfare.

Environment: Quality of air, water and other environments affect people's physical well-being. Environmental sustainability is also an important consideration in Social Security: Level of social security, social support, access to social safety networks, and protection against social risks are factors that influence the social resilience of society.

Economic Resilience: The ability of individuals and families to cope with economic setbacks, such as job loss or downturn Income also influences welfare.

Quality of life: subjective quality of life, including happiness, satisfaction life, and job satisfaction, are important indicators that reflect the welfare of society.

Inequality and Justice: the level of inequality in society, both from an economic and social perspective, also needs to be considered deeply assessment of community welfare.

RESEARCH METHOD

The research used in this research is a qualitative approach. In this research, descriptive data is collected which will be presented in the form of reports and descriptions (Sugiyono, Research Methods, 2014). The qualitative descriptive research method used in this research, if viewed according to the level of explanation, this research is comparative research, namely research that is comparative in nature. The qualitative descriptive research method focuses on problems based on facts carried out by observation, interviews, and studying documents (Moleong, 2007).

RESULTS AND DISCUSSION

Profile of BAZNAS Labuhanbatu

Based on previous observations of the enactment of Law Number 23 of 2011 concerning Zakat Management, Labuhanbatu Regency has a special institution whose function is to manage Zakat in the Labuhanbatu Regency area. The institution is called BAZIS (Amil Zakat Infaq and Sadaqah Agency). This institution is tasked with managing zakat, infaq, and shadaqah in the Labuhanbatu Regency area. During its journey, BAZIS Labuhanbatu Regency changed its name to BAZDA (Regional Zakat Amil Agency) Labuhanbatu Regency.

BAZDA Labuhanbatu Regency was established based on the provisions of Law Number 38 of 1999. The existence of BAZDA Regency After the enactment of Law Number 23 of 2011, BAZDA Labuhanbatu Regency changed its name to BAZNAS Labuhan Batu Regency. Since then, the official institution whose function is to manage zakat in the Labuhan Batu Regency area is called the BAZNAS Labuhan Batu Regency.

Implementation of BAZNAS Labuhanbatu Management

Collection Section

ZIS admissions are divided into two admissions, the first being OPD admissions and the second being individual admissions. So, this became the focus of the authors' research. Collect data on muzaki and the types of zakat assets are money and professional income. Based on this, it has also been determined that the calculation of mall zakat according to the *nisab*, level, and time is determined based on religious law.

ZIS collected at BAZNAS Labuhanbatu Regency in the form of Zakat comes from OPD and individual zakat, Hajj infaq, and OPD (Regional Apparatus Organization) infaq. The Hajj infaq is paid by the Hajj pilgrims who will depart in the current year and deposit the infaq themselves in the Labuhanbatu BAZNAS account and then report it to the Labuhanbatu Baznas by showing proof of the deposit. OPD Zakat and Infaq. charged directly by Labuhanbatu District BAZNAS officers to each SKPD (Official Travel Certificate), with salary deductions every month.

Collection via digital at BAZNAZ Labuhanbatu digital media because via digital media or socialization is faster and more practical in collection and ZIS. Specifically, at BAZNAS Labuhanbatu, some of the things used are accounts, QRIS, Facebook, Website, and Instagram. because every time a program about raising ZIS funds is shared, it is accompanied by a datu qris account number, when a prospective *muzakki* wants to give zakat, give infaq, and give alms, it can be easier just to transfer via an account or barcode code, namely QRIS.

Distribution Section

Regarding ZIS funds that have gone through the collection stage, BAZNAS Labuhanbatu then distributes the funds to people who are entitled to receive them. Not all of the zakat funds that have been collected are distributed to the 8 asnaf, namely: *Fakir*, Poor, *Amil*, *Muallaf*, *Riqab*, *Gharim*, *Sabilillah*, *Ibnu Sabil*. You have to select those who really need it in that area which is prioritized. BAZNAS Labuhanbatu itself has a program that is required by the center, regions, and regions. There are 5 programs at BAZNAS Labuhanbatu, including economics, education, health, propaganda, and humanity. Where direct government programs help. After carrying out the distribution of ZIS funds in accordance with the BAZNAS decision

that has been determined, UPZ records the distribution of ZIS funds and submits proof of receipt to the Labuhanbatu Regency BAZNAS treasurer.

Thus, the funds generated by BAZNAS Kanupaten Labuhanbatu which are allocated to the parties being assisted can be utilized and useful and for the following year the people who are assisted will not only receive it but will become *muzakki* and the use and distribution of zakat can be felt by the community at all levels, not only in the district.

Utilization

The use of Zakat in the form of infaq and alms is intended for productive businesses with the aim of improving community welfare. Utilizing infaq and alms funds from BAZNAS Labuhanbatu Regency through the Business Capital Assistance Program and Religious Programs. However, in utilizing infaq and alms to empower *mustahik*, BAZNAS Labuhanbatu Regency has given careful consideration by investigating *mustahik* who actually wants to develop his business.

Capital business assistance can provide an opportunity for *mustahik* to start a small business or provide other support to *mustahik* so that they can develop other support for *mustahik* so that they can develop their skills and abilities. This can help *mustahik* become more financially independent and reduce dependence on social assistance. The aim of BAZNAS is to develop an economic plan to help them become *muzakki* and then be able to help communities where assistance was previously not possible.

In implementing the utilization of the BAZNAS Labuhanbatu economic plan, there are several important considerations that need to be taken into account in utilizing ZIS to empower *mustahik*, namely identifying *mustahik* who truly meet the requirements and have the desire and ability to develop a business. By providing assistance and training to *mustahik*. This way they can manage their business better and increase their chances of success. Provide strong monitoring and assessment to measure *mustahik*'s progress in developing business to assess program effectiveness and make improvements to use aid funds in a transparent and accountable manner. BAZNAS Labuhanbatu also collaborates with other parties, microfinance institutions or training institutions to expand the impact of the program and ensure its

sustainability. However, the effectiveness of economic programs can be influenced by various factors including good implementation, transparency, accountability, and community support. Apart from that, it is necessary to carry out regular evaluations to ensure that the program achieves its objectives and provides the expected impact for *mustahik* and society in general.

BAZNAS is a form of institution that has a strategic role in managing charitable and benevolent funds to create a positive impact on community welfare. The strategic role in managing funds starts with zakat collection which plays the role of collecting zakat from the community who are obliged to pay zakat in accordance with Islamic teachings. When Baznas funds have been collected, namely zakat infaq *shadaqoh* given by individuals, companies, or institutions who want to contribute to helping communities in need. manage and administer these funds carefully and transparently. These funds are then used for social welfare programs, economic empowerment, education, health, and other projects in line with BAZNAS' objectives.

Welfare has a broad meaning, not only associated with income and consumption but also with assets. This means that welfare does not only focus on the consumption of goods and services but also on access to wealth and social assets. Community welfare is a subjective matter. This means that each person has a different outlook on life, life goals, and ways of living, and thus assigns different values to the factors that determine the level of social welfare.

Receipts can affect the welfare of society, with productive development zakat can be used to support economic empowerment programs, such as skills training, establishing micro-businesses, or providing business capital to *mustahik*, because zakat is an obligation to pay and distribute it to *mustahik*. We have carried out daily donations and almsgiving assistance by providing direct assistance to local communities who need it, such as providing food, clothing, or emergency assistance in urgent situations. The level of community welfare is a measure of the extent to which people in a region or country feel prosperous or happy in various aspects of their lives. Welfare according to Ali in (Widiyaastuti, 2019) following measures the level of community welfare, namely in economic terms

The distribution of zakat funds carried out by Baznas is distributed in the form of charity or emergency. In distribution to the community, the form or type of zakat is not only worth money but also comes in other forms such as scholarships, cart assistance, capital assistance, and the like. However, these types of assistance are not given directly, but Baznas has carried out direct inspections and observations in the field so that when distributing zakat to the community it is in accordance with data collection in the field.

“The forms that we provide are in the form of production tools... we once gave machines to personal personnel, then the people were naughty, then the machines were taken, there are also tools such as making ice cream, making tofu, making the main meatballs using machines, or if “No, yes, in the form of capital... we give capital to those who already have a business and they don’t need tools”.

The amount given to *mustahik* varies based on the results of a survey conducted by Baznas.

“The amount varies according to the survey results... why is that because they are not necessarily given more capital to manage it well, so they might be wasteful”.

Apart from capital assistance, Baznas Labuhanbatu also provides assistance in the form of entrepreneurship training for *mustahik* who do not have a business or want to develop a business. This assistance was provided by Baznas Malang for free.

“Assistance in the form of training for those who want to develop their business or those who want to try after we train them, we provide capital”.

CONCLUSION

The development of Islamic financial instruments in this research was carried out at BAZNAS Labuhanbatu with the aim of providing a positive economic impact for people in need. The development of economic programs through BAZNAS Labuhanbatu can improve the economic welfare of recipient communities by providing business capital, skills, and training so they can build businesses expand livelihoods, and increase community income. Not only that, empowerment development can trigger local economic growth, create jobs, and encourage innovation at the community level. Through economic empowerment, this program can eradicate poverty by providing sustainable solutions. ZIS

assistance can be an effective tool to help get out of poverty, creating community independence by changing their mindset from aid recipients to aid givers.

At the level of community welfare after the implementation of ZIS carried out at BAZNAS, a region or country is said to be prosperous, there are various aspects of life that can be seen, such as; Firstly, in the economic aspect, the social assistance provided by BAZNAS Labuhanbatu has a positive impact on the community, increasing the family income of the aid recipients. assistance to poor families so that the people of Labuhanbatu can escape the cycle of poverty by getting additional resources that the community needs to be able to start small businesses and other productive investments. Second, in terms of education, namely by getting assistance in the form of scholarships to less well-off students, so that less well-off students can pay for their education, including school fees, books, uniforms, and other costs related to education and receiving educational assistance not only once or twice but some up to SMA/MA (Senior High School), that is proof that BAZNAS Labuhanbatu pays attention to the education of underprivileged students/girls. With this assistance, they feel they can improve the quality of their education, and not That's all, students even receive scholarship assistance from BAZNAS, both abroad and overseas, which can help the economy overseas. Third, from a health perspective, namely by providing assistance in the form of treatment to people who are hospitalized at regional hospitals, and providing assistance to people with disabilities in the form of medical equipment such as wheelchairs, canes, medicines, and so on. Therefore, the community does not feel afraid when it comes to health, especially regarding medical equipment assistance which is often requested from BAZNAS Labuhanbatu. People who are less able to afford medical equipment feel helped and have the enthusiasm to be healthy.

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