



Analyzing the Performance of Rumah Zakat in Distributing Ziswaf Funds: A Study in Kediri City, East Java

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ABSTRACT

In the current pandemic period, Islamic Philanthropy (ZISWAF) should be able to provide a solution to the problems of the ummah. For this reason, in order to optimize the distribution and distribution of zakat at Rumah Zakat in the city of Kediri, both in the field of utilization and benefits, appropriate strategies are needed to overcome problems during the current pandemic that is happening. From the background of these problems, good strategies are needed in terms of distribution and distribution as well as education is also needed to the surrounding community. Based on the description above, it is necessary to conduct research to further examine how good the distribution, distribution strategies, and ways to make the public know more about the obligation to pay zakat, give infaq, or shadaqah at the National Amil Zakat Agency. This was field research. The findings of this research were that the Rumah Zakat raises funds directly starting from the members of the Rumah Zakat itself, inviting several communities and donors who come to the Rumah Zakat to give their funds, while indirectly it was carried out through social media. In the activities of distributing zakat, alms, infaq and waqf, Rumah Zakat Kediri had consumptive and productive programs. Rumah Zakat's performance in optimizing the distribution of ziswaf funds to mustahik was carried out through the Empowered Village program and other programs.

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INTRODUCTION

Islam is a perfect religion from Allah to complete the religions before Islam which can be called rahmatan lil'alam, and it is used as a guide for all human life in achieving happiness in this world and the hereafter. Islam is a way of life or a clear and dynamic view of life that is able to face various challenges from time to time.¹ Islam is built on

¹ Guntur Yudi ,dkk, *Metodologi Study Islam* (Yogyakarta: Pustaka Pranala, 2019), 18.

five things, including paying zakat. Zakat is a certain part of property that must be issued by every Muslim when it has reached the specified conditions. Zakat is a worship that has a very important and decisive position both from the point of view of Islamic teachings and from the side of the welfare of the people.²³

Zakat can also be interpreted as assets that must be issued if it has fulfilled the conditions determined by religion, and distributed to people who have been determined as well.⁴ Because zakat is paid to be given to those who are entitled to receive it. It can be said that the people who receive the zakat really need help so that with the zakat it is expected to lighten the burden they bear. In helping brothers in need, of course, it is not only centered on zakat but also alms, infaq and waqf which can be called ziswaf (zakat, infaq, alms and waqf). The purpose of this ziswaf is to maintain the common good, to maintain balance and harmony in life for all people in the life of the nation and state, so that there is no barrier between the rich and the poor which usually creates a wall that can be said to be a gulf.

Considering the importance of the ziswaf, the management in it is not only carried out by individuals but also in the form of an organization in order to have good management whether in collecting, managing and distributing the ziswaf funds. If the management is carried out by the organization, it will be more organized, not only in the collection but also in its distribution, which can be optimized. If it is viewed from time to time, the problems that may be faced are not only in collecting funds but also in distribution problems. Until now, usually there are still many people who distribute zakat, alms or infaq directly to the community so that the benefits are only obtained at that time without any sustainability. With this direct distribution, there are positive and negative impacts, the positive side is that the funds can be directly received by those in need. While the negative side is that it can complicate and reduce optimization in distribution because it can only focus on one point which can occur due to lack of adequate information. In fact, if the internal distribution is carried out optimally and can meet all points of the community in need, it will have a good influence on the realization of the function of zakat itself in empowering the people and alms, infaq and waqf can be distributed properly as well. However, if the distribution of funds from ziswaf is not channeled properly, then the benefits that should be felt by the community optimally will be reduced or even not felt by the people who really need the funds.

Therefore, one of the institutions that manages ziswaf funds (zakat, infaq, alms and waqf) is Rumah Zakat Kediri which is located on Jl. RA Kartini No. 10 Pocanan, Kediri

² Havis Aravik, "Esensi Zakat sebagai Instrumen Finansial Islami dalam Pandangan Muhammad Nejatullah Siddiqi", *Jurnal Ekonomika Syariah* Vol 2 No 2 (February, 2017), 105 <https://doi.org/10.36908/esha.v2i2.99>

³ Urwatul Wutsqah, "Productive Zakat for Community Empowerment: an Indonesian Context" *Journal of Sharia Economics* 3, no. 1. (June, 2021)

⁴ Muhammad Anis, "Zakat Solusi Pemberdayaan Masyarakat", *Jurnal El-Iqtishady: Jurnal Hukum Ekonomi Syari'ah* Vol 2 No 1 (June 2020), 44. <https://doi.org/10.24252/el-iqthisadi.v2i1.14074>

District, East Java, not only focusing on the distribution of these funds, whether they have been delivered directly to people in need, but also whether there are sustainability benefits from the funds that have been distributed. In this case, the role and performance of the Zakat House is not only to collect funds from donors but also to be managed properly and optimally distributed to mustahik or people in need, not only in the form of basic ingredients, nutritional food, and business capital which will later develop will continue to be monitored and assisted from the Rumah Zakat itself.

LITERATURE REVIEW

ZAKAT, INFAK, SEDEKAH DAN WAKAF (ZISWAF)

Zakat

Zakat is a number of assets that must be issued by Muslims to be given to groups who are entitled to receive it, such as the poor and the like in accordance with what is stipulated by sharia. In terms of fiqh, zakat is generally interpreted as a certain part of a Muslim's property which is required by Allah swt to be given to those who are entitled. As zakat can also be understood as the surrender or fulfillment of the obligatory rights contained in the property to be given to those who are entitled.⁵ In the aspect of zakat distribution, alms, infaq and waqf have a very strategic role in the development of national zakat. As an instrument that is included in one of the pillars of Islam, zakat of course has binding rules in terms of fiqh knowledge, one of which is to whom zakat is given. QS. At-Taubah verse 60 explains that zakat is given to 8 groups as follows:

- a. Fakir– Those who have almost nothing so they are unable to meet the basic needs of life. people who are very miserable in their lives, do not have the wealth and energy to fulfill their livelihoods
- b. Poor – Those who have possessions but not enough to meet the basic needs for life. people who do not have enough of their livelihood and are in a state of deprivation.
- c. Amil – Those who collect and distribute zakat. people who are given the task of collecting and distributing zakat.
- d. Mu'allaf - Those who are new to Islam and need help to strengthen in the monotheism of sharia. infidels who have hope of converting to Islam and new converts to Islam whose faith is still weak.
- e. Hamba Sahaya – A slave who wants to free himself. includes also to release Muslims who were held captive by the infidels.
- f. Gharimi – Those who are in debt for the necessities of life to maintain their soul and izzah. a person who owes a debt for a non-immoral interest and is unable to pay it. As for the person who owes a debt to maintain the unity of the Muslims, his debt is paid with zakat, even though he is able to pay it.
- g. Fisabilillah - Those who struggle in the way of Allah in the form of da'wah activities, jihad and so on. Namely for the purposes of defense of Islam and the Muslims. Among the mufasirin there are those who argue that fisabilillah also includes public interests such as establishing schools, hospitals and others.

⁵ Wahbah al-Zuhaili, *al-Fiqh al-Islmi wa Adillatuh*, Vol. 2, (Beirut: Dar al-Kutub al-Muasir, 2014), 642.

- h. Ibn Sabil – those who run out of expenses on a journey in obedience to Allah. people who are on a journey who are not immoral experience misery on their way.⁶

The requirements for a mustahiq to be given zakat include:

- a. Muslim
- b. Free, not slave.
- c. Not the family (descendants) of the Bani Hâsyim or the Bani Al Muttalib, nor are the slaves freed by these two descendants.
- d. Not those whose needs are covered by other people (guardians).
- e. Baligh (grown up)
- f. Reasonable, sane and able to use his wealth (zakat) well, not for waste.⁷

Regarding the effectiveness of zakat as Islamic philanthropy that can alleviate poverty, Yoghi Citra Pratama's research concluded that although in 2015 the zakat funds collected were still very small, they had a real impact in poverty alleviation efforts through productive zakat programs. And zakat becomes an effective financial instrument in the capital problems of the poor.⁸ Among the four Islamic philanthropies above, only zakat is obligatory. This is in accordance with the guidance and scriptures, such as in the letter al-Baqarah verse 43 and also verse 103 of the Surah al-Taubah.

Infak

The word infaq according to language comes from the word anfaqa which means to spend, to give or to spend wealth.⁹ Infaq means issuing something for the sake of something.¹⁰ It can also be interpreted to take out part of the property or income or income for an interest that is commanded by Islamic teachings. As for the arguments of the Qur'an that indicate the recommendation to give infaq, one of them is contained in the letter al-Baqarah verse 195. Infaq cannot be categorized as illegal levies because there are fundamental differences in the process of transferring assets between infaq assets and illegally levied assets. The transfer of property in infaq is based on sincerity or pleasure in carrying out worship to Allah SWT and hoping for His pleasure and efforts to realize the benefit of the people through the Islamic conception, while the transfer of property in illegal levies is based more on coercion and threats, both from the side of the giver of illegal levies. Infaq has a clear legal basis in both Islamic Law and Positive Law in Indonesia, while illegal levies have no legal basis, and are an act of violating the law that leads to a criminal act. The occurrence of categorization of infaq as a form of illegal levies, because there are still many institutions that do not or lack

⁶ Kunti Eliyen dan Fery Sofian Efendi, "Implementasi Metode Weighted Product untuk Penentuan Mustahiq Zakat", *Jurnal Nasional Informatika dan Teknologi Jaringan*, Vol 4 No 1 (September, 2019), 147. <https://doi.org/10.30743/infotekjar.v4i1.1476>

⁷ Syahril Jamil, "Prioritas Mustahiq Zakat Menurut Teungku Muhammad Hasbi Ash Shiddieqy", 157.

⁸ Yoghi Citra Pratama, "Peran Zakat Dalam Penanggulangan Kemiskinan (Studi Kasus : Program Zakat Produktif Pada Badan Amil Zakat Nasional)", *The Journal of Tauhidinomics Vol. 1 No. 1 (April, 2015): 103*. <https://doi.org/10.15408/thd.v1i1.3327>

⁹ Qurratul Uyun, "zakat, infaq, shadaqah, dan wakaf sebagai konfigurasi filantropi islam", *Jurnal Studi Islam Vol. 2 No. 2 (2015) 220*. <https://doi.org/10.19105/islamuna.v2i2.663>.

¹⁰ Qurratul 'Aini Wara Hastuti, "Infaq Tidak Dapat Dikategorikan Sebagai Pungutan Liar", *Jurnal Ziswaf*, Vol. 3, No. 1, (June 2016), 43. <http://dx.doi.org/10.21043/ziswaf.v3i1.2282>

credibility as collecting, receiving, managing and distributing institutions of wealth from infaq, giving rise to a perception that the assets derived from infaq are not used to realize the benefit of the people, but is used for the personal benefit of the recipient of the infaq. Infaq is a worship that has a social dimension with an aspect of sincerity in giving up assets for infaq in order to realize the benefit of the people, so it must be managed according to sharia principles, so as not to cause misunderstanding in the community so that it is considered the same as illegal levies.¹¹

Sedekah (Alms)

Alms is the giving of wealth to poor people, people in need, or other parties who are entitled to receive alms without compensation.¹² Alms can be interpreted with all forms of goodness that a person does for the sake of Allah. The holy revelation that shows the teachings about alms is as stated in the Surah Yūsuf verse 88.

Wakaf

Waqf is a legal act of wakif (the party who performs the waqf) to separate or surrender part of his property to use part of his property to be used forever in accordance with the interests of worship or public welfare according to sharia.¹³ With waqf, people can use it continuously and those who practice it will get a reward as long as their alms are still useful for others. There are various types of waqf that can be distributed by wakif to nadzir to be developed, the role of waqf in development cannot be said to be small because waqf can change the situation to be more prosperous where waqf has a function as worship to Allah SWT and as a social activity. These social activities are the driving force for the country's development, such as in the fields of education, health, agriculture, economics and finance, as well as in the technology sector, which are currently important fields in the development of the country.¹⁴

Unlike the case with zakat, infaq and alms, waqf has its own uniqueness in terms of principles, objectives and methods of application. Waqf, especially cash waqf, can make a significant contribution to poverty alleviation through various programs and activities for the development and empowerment of the people's economy.¹⁵ Waqf in Indonesia has great potential for public welfare. This is supported by the number of Indonesian people who are predominantly Muslim, the number of waqf assets that have been registered with BWI and the amount of cash waqf if collected as a whole. From the large potential of waqf owned by the Indonesian people, and the large number of people living below the poverty line, waqf can be a solution to reduce this number. To reduce this figure, waqf can allocate funds in the form of meeting basic needs of the community, so that community needs can be helped by the waqf funds allocated to them.¹⁶

¹¹ Qurratul 'Aini Wara Hastuti, "Infaq Tidak Dapat Dikategorikan Sebagai Pungutan Liar", 60-61.

¹² Yunus Mahmud, *Al Fiqhul Wadhih Juz II* (Padang: Maktabah As Sa'diyah Putra. 1936), 33.

¹³ Undang-Undang Nomor 41 Pasal 1 Tahun 2004 tentang Wakaf.

¹⁴ Dini Selasi, "Membangun Negeri dengan Wakaf Produktif", *Jurnal Tawazun: Journal of Sharia Economic Law Vol. 4 No.1 (2021)*, 99. <http://dx.doi.org/10.21043/tawazun.v4i1.8741>

¹⁵ Mulyono Jamal, Jarman Arroisi, Nia Puji Agustin, dan Khurun'in Zahro', "Implementasi Pendistribusian Wakaf Tunai Sebagai Penunjang Usaha Kecil Menengah di Badan Wakaf Uang & Badan Wakaf Tunai MUI Yogyakarta", *Jurnal ULUL ALBAB: Jurnal Studi dan Penelitian Hukum Islam*. Vol. 3, No. 1, (October 2019), 66. DOI: 10.30659/jua.v3i1.7554

¹⁶ Syamsuri, Perdi Fauji Rohman, Aris Stianto, "Potensi Wakaf di Indonesia (Kontribusi Wakaf dalam

METHOD

The type of research used was field research. Field research is research conducted in the field or at the research location, a place chosen as a location to investigate objective symptoms of how it occurred at that location.¹⁷ In this research, the authors went directly to the field to be able to find out research data. This research was located at Rumah Zakat Kediri Jl. RA Kartini No. 10, Pocanan, City of Kediri, East Java 64129. The instrument in this study was the author himself because in qualitative research the research instrument is the researcher himself.¹⁸ Pengumpulan Data dalam penelitian ini dilakukan dengan metode wawancara.¹⁹ Data collection in this study was conducted by interview method. This was carried out by interviewing staff from Rumah Zakat Kediri. In addition to interviews, the author also uses the observation method.²⁰ In this research, the authors observed directly the activities of zakat distribution. Then the author examines the records of the distribution of zakat at Rumah Zakat Kediri. To ensure the results of research triangulation was used.²¹ It was for testing one data with other data so that the data was saturated. If the data was saturated, the search for data in this research would stop. This was carried out because the subsequent data is no longer relevant. Data analysis in research is integrated with data collection activities, data reduction, data presentation, and conclusion of research results.²² So it has started from data collection activities, then data analysis has been carried out.

RESULTS AND DISCUSSION

A. Profile of Rumah Zakat Institution

Rumah Zakat grows and develops as a trusted LAZNAS by the community. This was achieved because of the long journey through which Rumah Zakat. Rumah Zakat was born from the Majelis Taklim Ummul Quro group which later agreed to form a social institution that was concerned with humanitarian assistance on July 2, 1998 under the name Dompot Sosial Ummul Quro (DSUQ) which later changed its name to Rumah Zakat with the aim of making it easier to know and remembered by the people.

Mengurangi Kemiskinan)", *Jurnal Malia: Jurnal Ekonomi Islam* Vol 12 No 1 (Desember 2020), 91. DOI: <https://doi.org/10.35891/ml.v12i1.1939>

¹⁷ Abdurrahmat Fathoni, *Metodelogi Penelitian Dan Teknik Penyusunan Skripsi*, (Jakarta: Rineka Cipta, 2011), 96

¹⁸ Widya Hanum Sari Pertiwi, Riza Weganofa, "pemahaman mahasiswa atas metode penelitian kualitatif: sebuah refleksi artikel hasil penelitian", *Jurnal Lingua* vol 10 no 1 (April, 2015), 19. DOI: <https://doi.org/10.18860/ling.v10i1.3029>

¹⁹ Imami Nur Rachmawati, "Pengumpulan Data Dalam Penelitian Kualitatif: Wawancara", *Jurnal Keperawatan* Vol 11 no 1 (januari, 2007), 35. DOI: <https://doi.org/10.7454/jki.v11i1.184>

²⁰ Hasyim Hasanah, "Teknik-teknik observasi (sebuah alternatif metode pengumpulan data kualitatif ilmu-ilmu sosial)", *Jurnal At-Taqaddum* Vol 8 no 1 (January, 2017), 32.

²¹ Bachtiar Sjaiful Bachri, "Meyakinkan validitas data melalui triangulasi pada penelitian kualitatif", *jurnal teknologi pendidikan* vol 10 no 1 (April, 2010), 59

²² Ahmad Rijali, "Analisis Data Kualitatif", *jurnal ALHADHARAH* VOL 17 NO 33 (Juni. 2018), 85. DOI: <http://dx.doi.org/10.18592/alhadharah.v17i33.2374>

After obtaining inauguration certification as a national amil zakat institution based on the Decree of the Minister of Religion of the Republic of Indonesia No. 157 on March 18, 2003. Branch development grew rapidly. Until early 2006, Rumah ZAKAT Indonesia, which was pioneered by Ustadz Abu Syauqi and his team, had a head office in Bandung and 28 service offices in 12 main provinces in Indonesia. Then in 2009, Rumah Zakat was opened at the Kediri Branch office, with the background of the institution seeing great potential due to the number of companies in Kediri which amounted to 239 companies.²³

Today, Rumah Zakat has been established for 22 years with 35.5 million beneficiaries, 1,684 empowered villages throughout Indonesia, and various awards won by Rumah Zakat, including Rumah Zakat 1st Champion Indonesia Original Brand Award and GIFA Excellence Award in Zakat. Management 2020. Through the Indonesian Happiness Movement, Rumah Zakat continues to be committed and invites all parties to take part in providing small acts of kindness that give birth to happiness for the entire community.

Rumah Zakat is a philanthropic institution that manages zakat, infaq, alms and other social funds through community empowerment programs. The empowerment program is realized through four main clusters, including Senyum Juara (Education), Senyum Sehat (Health), Senyum Mandiri (Economic Empowerment) and Senyum Lestari (Environmental Sustainability Initiative). Rumah Zakat is located on Jl. R.A Kartini No. 10, Pocanan. Kediri City Sub District, City of Kediri, East Java 64129. The service schedule for the Rumah Zakat Kediri office is Monday-Friday starting at 08.00 WIB - 17.00 WIB and Saturday starting at 08.00 WIB - 14.00 WIB. The location of the Rumah Zakat Kediri is very strategic because it is easily accessible from various locations in the city of Kediri and its surroundings. Rumah Zakat is located right behind the Kediri Mayor's Office or the Kediri City Government Office. The physical condition of the Rumah Zakat office is very distinctive with an orange color that is easily recognized and can be remembered by some people. Rumah Zakat Kediri has an office in a building that is a bit old but still feasible. In the front room there is a frontliner table in general and next to the frontliner table there are several guest chairs.

The vision of Rumah Zakat is "an international philanthropic institution based on professional empowerment", and for the mission applied in Rumah Zakat are 1) Taking an active role in building an international philanthropic network. 2) Facilitating the community. 3) Optimizing all aspects of resources through human excellence.

Rumah Zakat becomes energy for mankind to get and share happiness. The form of energy that is channeled changes according to its potential to create happiness with the ultimate benefit.

1. Collaborative, Progressive, Trusted, Humanitarian is the brand personality of Rumah Zakat as a social organization.

²³ Badan Pusat Statistik Kota Kediri, "Jumlah Perusahaan, tenaga kerja, dan nilai Produksi menurut kasifikasi industri di kota kediri 2016", <https://kedirikota.bps.go.id/statictable/2018/03/23/74/jumlah-perusahaan-tenaga-kerja-dan-nilai-produksi-menurut-klasifikasi-industri-di-kota-kediri-2016.html> (Accessed on February 6, 2021)

2. Collaborative: Rumah Zakat establishes cooperation between units and between NGOs because Rumah Zakat believes that improving the world is a joint effort that involves many parties.
3. Progressive: Rumah Zakat always improves performance by providing better service and always strives to be at the forefront of service. Always improve quality and always provide more benefits.
4. Trusted: Rumah Zakat does its best to tie the trust of donors with professionalism and reporting with a high level of accountability.
5. Humanitarian: Rumah Zakat distributes goodness across regional borders, as well as across religions in a humanist way. Channeling happiness to all mankind on the basis of universal kinship.



Figure 1. Logo of Rumah Zakat

The Overall Meaning of Rumah Zakat Logo is that sincerity brings us to a balance to not only perfect horizontal relationships with fellow human beings but also vertical relationships with Allah SWT through a sincere intention to become a strong energy to convey and channel happiness to everyone so that they have a better life and carry out as commanded by Islam, and all of our goodness starts from the right which is depicted through the identity symbol of Rumah Zakat. Rumah Zakat applies 5 standards of work culture for all its employees as a form of professionalism and institutional responsibility to the community, including: Synergistic, Inspirational, Trust. Professional, and Civilization Warriors

Rumah Zakat is a National Amil Zakat institution that has legitimacy through:

- a. Deed of Establishment : dr. Wiratno Ahmadi, SH Number 31 dated July 12, 2001 concerning the Establishment of the Ummul Quro Social Wallet Foundation (DSUQ)
- b. Deed of Amendment: Notary Irma Rachmawati, SH Number 17 dated October 25, 2005 concerning Changes in the structure of the Zakat House Foundation.
- c. Decree of the Minister of Law and Human Rights of the Republic of Indonesia Number C-1490.HT.01.02/Th.2006 dated July 25, 2006 concerning Ratification of the Deed of Establishment of the Indonesian Zakat House Foundation.
- d. Amendment to the Deed of Notary Foundation Zuhijah Arni, SH No. 02 Dated December 21, 2011
- e. Letter of the Ministry of Law and Human Rights Number: AHU-AH.01.06-33 according to Deed Number 02 dated December 21, 2011 has been recorded in the register of foundations.

- f. National LKS: Decree of the Minister of Social Affairs of the Republic of Indonesia No. 107/HUK/2014 concerning Recognition of the Indonesian Zakat House Foundation as a National LAZ.
- g. Decree of the Minister of Social Affairs of the Republic of Indonesia No. 948/HUK-PS/2020 concerning Granting of Permits for Collection of Donations.
- h. National LAZ : Decree of the Minister of Religion of the Republic of Indonesia Number 42 of 2007 as the National Amil Zakat Institution. Decree of the Minister of Religion of the Republic of Indonesia Number 421 of 2015 as the National Amil Zakat Institution.

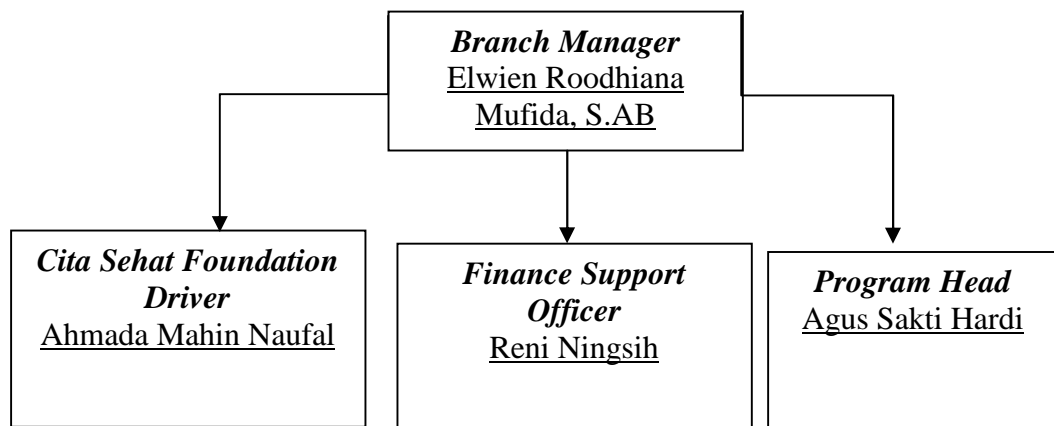


Figure 2. Organizational Structure

1. Senyum Juara

Senyum Juara is an educational empowerment program with the aim of improving the quality of education which includes the categories of beneficiaries of this program are students, infrastructure, and produce qualified students. Direct work programs that support the Smile Champion program are:

- a. Champion Children Scholarship, is a scholarship program accompanied by periodic coaching for elementary, junior high, high school students and students from underprivileged families.
- b. School Scholarship, is a scholarship program that is shown to winning school students. So that students will get free school facilities both infrastructure, quality of learning and all forms of other educational activities.
- c. Reading House, is the provision of a reading garden accompanied by interesting educational activities for the community.
- d. Bimbel Juara, is the provision of learning facilities within a certain time such as preparation for the national exam for students in empowered villages.
- e. Vocational Training, is a program for developing individual and group skills.
- f. Child Potential Development Program (P3A), is a potential development program for champion children to become children who have noble character, are independent, creative, confident and have expertise according to their interests and talents.

2. Senyum Mandiri

Senyum Mandiri is an economic empowerment program based on local potential for underprivileged communities to reduce poverty levels. The direct work program in an independent smile is:

- a. Basic Entrepreneurship, an economic empowerment program based on local potential with the target of individual micro-enterprises in the fields of healthy farming, food manufacturing and pre-cooperatives.
- b. Advanced Entrepreneurship, a group-based economic empowerment program and initiates and designs the institutional framework.
- c. Sustainability Entrepreneurship, group-based economic empowerment program and the birth of a social enterprise with a legal entity.

3. Senyum Sehat

Senyum Sehat is a program to improve the quality of public health based on individual, communal, self-help communities. The realization of the program is in the form of Elderly Friendly, Toddler Posyandu, Mass Circumcision, Free Ambulance, Healthy Alert, Health Assistance, Nutrition Garden, Free Clinic. The healthy smile program actively cooperates with various corporations and related institutions in terms of cooperation.

4. Senyum Lestari

Senyum Lestari is a program that focuses on environmental problems, Rumah Zakat is committed to improving the quality of the environment and reducing social problems related to the environment, especially water, sanitation and hygiene.

5. Ramadan Berdaya

Ramadhan Berdaya is a program to facilitate donors in various goodness in the month of Ramadan such as various iftar programs, Eid gifts for orphans, family Eid gifts, recitation of the Qur'an, empowered widows and debt-free Ramadan.

6. Superqurban

Superqurban is one of Rumah Zakat's innovation products in the optimization program for the implementation of the Qurban Worship by processing and packaging the Qurban meat into Corned Beef and Rendang. So that the Superqurban product is able to answer the problem of distributing Qurban meat to remote and foremost areas in the archipelago and maintaining the feasibility of the meat.

7. Desa Berdaya

Desa Berdaya is an empowerment program within the coverage of the village area, through an integrated approach, namely community development, economy, education, health, environment, to disaster preparedness with the target of growing and developing local institutions that are empowered to overcome problems and collaborate with the village government.

8. Waqf

Waqf is Jariyah alms, one of the practices that flows uninterrupted reward after a human dies. Waqf donations can be in the form of movable objects, such as money and precious metals, or immovable objects, such as land and buildings. This productive waqf surplus is a source of endowment funds for financing the

needs of the people, such as financing for quality education and health services. Some of the ongoing waqf programs include:

- a. **Productive Waqf**
Productive waqf is a waqf management scheme by channeling waqf funds into productive assets that provide sustainable benefits. Productive waqf will be distributed in the form of winning school waqf, productive garden waqf, clinic waqf, village infrastructure waqf, and other programs.
 - b. **Food Barn Waqf**
The Food Barn Waqf is a food procurement program by buying rice from farmers in the Empowered Villages assisted by Rumah Zakat to be distributed to affected communities.
 - c. **Water Source Waqf**
Water source waqf has a long-term aim to ensure the availability of water in drought-prone areas. Rolling out since the middle of 2019, until now waqf of water sources has reached dozens of regions throughout Indonesia. Waqf of water sources or can be called waqf of water source development
 - d. **Mosque Waqf**
The waqf funds provided for mosque waqf are useful for repairing damaged mosques, building mosques in remote areas and renovating mosques for those in need.
 - e. **MSME Waqf**
Rumah Zakat already has 1,683 Empowered Villages with the potential of MSMEs that are continuously fostered and developed. MSME waqf comes with the optimization of waqf funds to help MSME actors while still paying attention to the rules of the waqf Shari'a. The presence of MSME waqf is expected to be able to help 10,000 MSMEs throughout Indonesia and advance the Indonesian economy.
 - f. **Madrasah Waqf**
Funds donated to waqf madrasahs are channeled to help repair damaged madrasahs and lack funds for repairs. The benefits are enormous for advancing the education of children in remote areas.
9. **Disaster and Humanity**

This program is a form of Rumah Zakat's response to various disasters at various points in the form of evacuation actions, distribution of basic needs, health services, psychosocial services and post-disaster services.

Implementation at Rumah Zakat Kediri

- a. **Practice of Fundraising zakat, alms, infaq and waqf**
In terms of fundraising or collecting zakat, alms, infaq and endowments, Rumah Zakat Kediri carries out direct and indirect collection activities. To raise funds directly starting from the members of the zakat house itself, invite several communities and donors who come to the zakat house to give their funds. While indirectly done through social media.

By using social media as an intermediary, it is hoped that it will make it easier for many people who want to do good but are confused about where to go. Students are also directed in terms of fundraising activities through social media by uploading brochures from Rumah Zakat Kediri to the social accounts of each student and for direct collection, such as raising funds directly to the community.

b. Practice of Distribution (Distribution) of zakat, alms, infaq and waqf

In the activities of distributing zakat, alms, infaq and waqf, Rumah Zakat Kediri has consumptive and productive programs. For the consumptive program, Rumah Zakat distributes or distributes to mustahik or people in need in the form of basic ingredients, additional nutritional food and complementary foods. As for the productive program, Rumah Zakat will conduct a survey through cadres who have been scattered in various regions to determine the recipient. After that, the internal party of Zakat House will check directly.

Because in this productive program, Rumah Zakat will not provide in the form of basic or other materials but in the form of working capital that can be used by the recipient to develop the business he/she is living. Of course, in this productive program, Rumah Zakat does not only provide working capital but also assists so that the business that is run goes well and helps provide solutions if the business being run encounters several obstacles and the results of these efforts can improve their economic welfare.

Checks and surveys prior to distribution or distribution are very important so that distribution and distribution are on target and in accordance with sharia. In distribution or distribution activities, students are directed to distribute consumptively, such as aid for basic materials, additional nutritional food and complementary foods.

Problems in the Field

In the implementation, the author found an interesting problem to discuss, it was the analysis of the performance of Rumah Zakat institution in the distribution of Ziswaf funds to mustahik. All zakat amil institutions will certainly maximize their performance in distributing funds to mustahik and those in need. These obstacles include:

1. Lack of qualified human resources in terms of zakat management.
2. The lack of an information system owned by the institution, this resulted in the same mustahik being given assistance by several zakat amils and some mustahik not being registered and not receiving the distribution of zakat, alms, infaq and waqf funds.
3. Sometimes there are mustahik who feel embarrassed when they are given help.
4. In the distribution of productive programs, some recipients have not been active in developing their businesses and are still constrained by the lack of knowledge of financial management.
5. The ability to understand and use financial technology for the people of Kediri is still uneven.

6. Most donors only focus on distributing ziswaf funds to orphans and focus on only one place so that other mustahik cannot be reached.
7. The need for distribution is greater than the ability to collect.
8. The institution has many programs that must be maximized but the distribution is still not maximized.

Performance Analysis of Zakat Houses in Optimizing the Distribution of Ziswaf Funds to Mustahik.

Distribution is the process, method, act of distributing or distributing an item to several people or to several places.²⁴ On the one hand, the distribution of zakat is the spearhead in an effort to improve the quality of life of the mustahik. Meanwhile, on the other hand, zakat distribution programs will affect public perception and trust regarding zakat management, whether it is right on target or not. The management is carried out by BAZNAS (National Amil Zakat Agency) and LAZ (Amil Zakat Institution). The context of zakat distribution is divided into two, including distribution and utilization. Distribution is a distribution activity that is consumptive, creative and oriented towards fulfilling urgent needs or mustahin daily life in the short term. While utilization is an activity of distributing zakat that is productive, empowers and seeks to optimize the potential of mustahik so that they have good endurance in the long term. Both distribution and utilization, both have the same goal, namely increasing the welfare of the community and alleviating poverty.

In the practice of managing ziswaf the author is interested in the vision of Rumah Zakat, namely as an "international philanthropic institution based on professional empowerment". Of course, in realizing this mission, cooperation is needed between each division in the Zakat House, both from the Central Zakat House and the Kediri Zakat House. In order to realize this vision, one of the efforts made by Rumah Zakat Kediri is optimizing the distribution of Zakat, Alms, Infaq and Waqf (ZISWAF). In addition to the collection that must be carried out optimally, the distribution must also be carried out optimally as well. Because the distribution is carried out optimally, the activities contained in the vision of Rumah Zakat will be carried out properly. In this case, the distribution given to mustahik is divided into two, namely consumptive and productive as described above. For consumptive distribution or distribution that aims to meet short-term needs.

Meanwhile, for productive distribution, it is empowering and optimizing the potential possessed by mustahik. Surely, this distribution activity will not be carried out optimally if the intended target is not on target, then this is a problem that must be sought or found a way out by Rumah Zakat. Therefore, to answer the above problems, Rumah Zakat optimizes its performance in distribution to mustahik through the Empowered Village program in which the Empowered Village program contains programs that can help optimize distribution to mustahik. Meanwhile, to find out whether it is on target or has been running optimally, Rumah Zakat has facilitators, namely people from the zakat house who monitor and provide direct assistance when distribution was carried out for mustahik.

The performance of Rumah Zakat in optimizing the distribution of ziswaf funds to mustahik is carried out through the Empowered Village program and other programs as

²⁴ <https://kbbi.web.id/salur>

follows:

Empowered Village is an empowerment program within the coverage of the village area, through an integrated approach, namely capacity building programs (community development), economy, education, health, environment to disaster preparedness, with the target of growing and developing local institutions that are empowered to overcome their own problems and collaborate with other parties, especially the village government. Before distributing ziswaf funds to mustahik, so that the ziswaf funds distributed are right on target, Rumah Zakat conducts an in-depth investigation or survey directly, several criteria must be met, such as:

1. Poverty is fairly evenly distributed in the area.
2. Many children from poor families. These children will be nurtured to become "champions".
3. Their parents have the opportunity to get business capital from Rumah Zakat.
4. Mustahik are classified according to predetermined criteria which are also in accordance with Islamic law.
5. Conduct a first and in-depth survey of mustahik who will be given funds.
6. Not focused on just one place, so that the optimization of distribution goes well and smoothly.
7. Look at other factors as well, such as the desire of donors in distributing funds to whom they want to target.

In this distribution, a facilitator is needed who will survey in depth, monitor, assist and provide direction to the area that will be the target of the Empowered Village and who will provide information to Rumah Zakat which is known from the community or after being notified from the community itself, the function of this facilitator is Companion, Environmental Driver, Empowerer, Community Advocate, and Empowerment Survey

The function of this facilitator is usually more directed to the distribution of productive ziswaf funds, where mustahik are given working capital funds after an in-depth survey to see their potential and the business they will develop. After that, the facilitator will assist from the start of the business being established and developed, the facilitator also provides input and helps find solutions that can be used if the mustahik's business runs into problems.

Distribution of zakat, infaq, alms and waqf funds is the distribution of funds collected by the House. Here, donors can provide criteria for Rumah Zakat regarding the target and recipients of the distribution of these funds, such as the beneficiaries must be people living around the company, the beneficiaries must be the elderly, orphans, the poor, widows, etc. Of course, in this distribution, Rumah Zakat Kediri has a mature strategy and plan so that distribution can be carried out optimally. As in the programs contained in Rumah Zakat in an effort to optimize the distribution of ziswaf funds to mustahik, they are divided into two, including consumptive distribution and productive distribution:

a) Consumptive Distribution

Consumptive distribution of zakat is zakat given to mustahik only once or distribution at that time. The distribution of zakat is not accompanied by a target

for economic independence (empowerment) in mustahik.²⁵ The consumptive fund distribution program at Rumah Zakat Kediri, including:

1. Senyum Sehat

Senyum Sehat is a program to improve the quality of public health based on individual, communal, self-help communities. The realization of the program is in the form of Elderly Friendly, Toddler Posyandu, Mass Circumcision, Free Ambulance, Healthy Alert, Health Assistance, Nutrition Garden, Free Clinic. The healthy smile program actively cooperates with various corporations and related institutions in terms of cooperation.

2. Senyum Lestari

Senyum Lestari is a program that focuses on environmental problems, Rumah Zakat is committed to improving the quality of the environment and reducing social problems related to the environment, especially water, sanitation and hygiene.

3. Ramadhan Berdaya

Ramadhan Berdaya is a program to facilitate donors in various goodness in the month of Ramadan such as various iftar programs, Eid gifts for orphans, family Eid gifts, recitation of the Qur'an, empowered widows and debt-free Ramadan.

4. Superqurban

Superqurban is one of Rumah Zakat's innovation products in the optimization program for the implementation of the Qurban Worship by processing and packaging the Qurban meat into Corned Beef and Rendang. So that the Superqurban product is able to answer the problem of distributing Qurban meat to remote and foremost areas in the archipelago and maintaining the feasibility of the meat.

5. Waqf

Waqf is Jariyah alms, one of the practices that flows uninterrupted reward after a human dies. Waqf donations can be in the form of movable objects, such as money and precious metals, or immovable objects, such as land and buildings. This productive waqf surplus is a source of endowment funds for financing the needs of the people, such as financing for quality education and health services.

b) Productive Distribution

Distribution of zakat productively (empowerment) is the distribution of zakat which ultimately results in Mustahik's independence. This distribution is accompanied by coaching or assistance for the business carried out. Productive fund distribution programs at Rumah Zakat Kediri, including:

1. Senyum Juara

Senyum Juara is an educational empowerment program with the aim of improving the quality of education which includes the categories of beneficiaries of this program are students, infrastructure, and produce qualified students.

²⁵ Aab Abdullah, "Strategi Pendayagunaan Zakat Produktif" Jurnal al-Mashlahah vol.1 n 1 (July, 2013). DOI: <http://dx.doi.org/10.30868/am.v1i01.105>

2. Senyum Mandiri

Senyum Mandiri is an economic empowerment program based on local potential for underprivileged communities to reduce poverty levels.

3. Empowered Village

Empowered Village is an empowerment program within the coverage of the village area, through an integrated approach, namely community development, economy, education, health, environment, to disaster preparedness with the target of growing and developing local institutions that are empowered to overcome problems and collaborate with the village government.²⁶

From these programs, the funds that have been collected are used for distribution from zakat, alms, infaq and waqf funds. After all the funds are collected then it will be distributed to the mustahik. But there are also those that are directly distributed due to requests from donors. Usually, donors who provide funds will choose for themselves which program will be given from the funds. So, in this case not all social funds including zakat are combined into one and then divided into several programs. However, if the donor does not provide information on choosing which program to target, the funds obtained will be given first to the program that needs funds as soon as possible. For example, if many disasters occur in various places, especially in Kediri and its surroundings, then these will be distributed first or optimized first to programs that handle disasters and humanity.

As explained above in the Independent Smile Program, empowered villages, the mustahik will be provided with assistance by the facilitator in running the business they have built, not only assisting in this case the facilitator also provides solutions that may be needed when running their business, so that The development of mustahik's business is due to monitoring and evaluation carried out by Rumah Zakat, so that mustahik's business will find a way out if it encounters obstacles, and mustahik has no opportunity to do moral hazard. Which makes the mustahik's economic situation will grow for the better. Thus, the performance of Rumah Zakat in optimizing the distribution of ZISWAF has been done well, this is also based on the results of interviews with Agus Sakti Hardi as the Program Head and also the Facilitator from Rumah Zakat and Elwien Roodhiana Mufida as Branch Manager. He said that the optimization of the distribution of funds is always improved from time to time, especially in the productive distribution of the facilitators will wholeheartedly help the mustahik so that they can develop their economy for the better.

CONCLUSION

Strategy is very important in the implementation of optimizing the performance of a goal through a program that has been created and of course has been designed carefully and in such a way for the realization of a goal. So that in order to realize the objectives it is necessary to explore, research and pay attention to the strategies and conditions that become the work area or target of the program and it is hoped that

²⁶ Rumah Zakat, <https://www.rumahzakat.org/progam/>. Accessed on February 12, 2021

through the program strategy it can run more efficiently, flexibly and maximally without doing anything unnecessary. Of course, optimizing the running of a program not only requires a good strategy and also the conditions of the targeted area but also maximizing the performance of the people who implement the strategy in that performance. In the end, the goal of a program can be implemented optimally and can satisfy all parties involved.

In the performance of Rumah Zakat Kediri in optimizing the distribution of funds to mustahik. Not only people from Rumah Zakat are trying to optimize the distribution of these funds but also the community by providing information to Rumah Zakat Kediri about the conditions and places of residence of the mustahik who need assistance. Of course, in this case, assistance was not immediately provided after receiving the information. but Rumah Zakat will investigate, observe and seek more information, so that the distribution of these funds can be optimal and on target, and also the mustahik must meet the requirements in accordance with Islamic law and the conditions set by the Rumah Zakat. Because with these conditions, it is hoped that the distribution of funds will be maximal and optimal without misdirection.

Each of the flagship programs of Rumah Zakat has its own goals to be achieved but with the aim of realizing the vision of Rumah Zakat itself. As it is known that the distribution of funds is divided into two, including consumptive and distributive. For consumptive itself, it is distributed to mustahik such as staple food, additional nutritional food and so on. As for distributive, Rumah Zakat provides working capital or business assistance to mustahik after going through more in-depth observations, supervision and interviews conducted by Rumah Zakat through facilitators or Rumah Zakat confidants who go directly to the community to seek, explore and get more complete information. In this case, the facilitator has an important role in guiding mustahik in developing their business to be even better.

This facilitator will certainly coordinate continuously with Rumah Zakat in the developments experienced by mustahik. Because in accordance with the vision of the Zakat House itself, the Zakat House will optimally and optimally help mustahik. With the assistance of mustahik by the facilitator in monitoring and evaluation carried out by Rumah Zakat, if mustahik gets a problem that is difficult to understand, the facilitator will help as much as possible to provide a solution to the problem. and mustahik there is no opportunity to do moral hazard. If this business assistance is successful, the mustahik will get out of economic difficulties, his business will develop better and even the mustahik will become a donor to Rumah Zakat. That way it can provide motivation and a bright outlook for other mustahik who are also developing their business, that every effort made will get the good results.

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