



Segmentation Management Analysis Of Zakat, Infaq, And Sadaqah (ZIS) Distribution In East Lombok Regency

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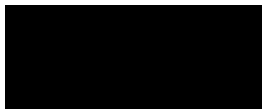
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Abstract

BAZNAS East Lombok Regency is a non-structural government forum at the Regency level which is tasked with managing zakat, infaq and shadaqah funds in East Lombok Regency. Segmentation is an effort to maximize the distribution of ZIS that has been collected to be distributed to those entitled to receive it. Segmentation of zakat distribution based on the Qur'an surah at-taubah verse 60 namely fakir, poor, slaves, gharimin, muallaf, fisabilillah, travelers who lack provisions, amil zakat. The purpose of this study was to determine how the distribution of zakat in the baznah of East Lombok district. The method used in this research is qualitative research by reviewing the literature and analyzing the data. Data collection techniques using observation and interviews. The results showed that the distribution of zakat by the baznas of East Lombok district was optimal and right on target in its distribution, based on the segmentation that had been determined.

INTRODUCTION

Poverty is one of the most difficult problems faced by some countries around the world, including Indonesia. West Nusa Tenggara Province is among the 10 poorest provinces in Indonesia. Data released by BPS shows that the poverty rate in West Nusa Tenggara Province in 2021 was 746.66 people and East Lombok district has a high poverty rate with a percentage of 190.84. This caused East Lombok to become one of the districts with the highest poverty rate in West Nusa Tenggara Province (BPS 2022). One of the causes of poverty is the uneven income of the population, high unemployment and social inequality. Poverty is a person's inability to meet minimum standards of living (Kuncoro 2013). Poverty is a social problem that continues to exist in people's lives (Nurwati 2008). Poverty is caused by two things, among others, the first is poverty caused by nature, a trait that arises from the behavior of the community, namely limited capital resources, limited human resources, the geographical location of a remote area. The second is poverty caused by development or government policy (Suwadi 2014).

Zakat as an Islamic economic instrument that is expected to be a bridge between the rich and the poor to overcome the problem of poverty has become a polemic that is still interesting to discuss from year to year, even though Indonesia already has a zakat channeling institution, namely BAZNAS, but the existence of amil akat institutions in Indonesia is still less trusted by the public so that the distribution of zakat, infaq, waqf and shodaqah is still widely channeled through private or unorganized (Hadiyanto and Pusvisasari 2022).

The system of collecting and distributing zakat from time to time has differences. Initially, zakat was mostly channeled for consumptive activities, but recently there have been many utilizations of zakat funds for productive activities, this effort is expected to change the social strata from the lowest (mustahik) to the highest (muzakki). According to Law Number 23 of 2011 concerning Zakat Management article 25 (1) explains that zakat must be distributed to mustahik in accordance with Islamic law. Then in article 26 it is

explained that the distribution of zakat is carried out based on the principles of equity, justice, and territoriality (Wiradifa and Saharuddin 2018).

Baznas East Lombok Regency to equalize the distribution conducts segmentation or grouping for mustahiq and is divided into programs including: Baznas Lombok Timur Peduli, Baznas Lombok Timur Pintar, Baznas Lombok Timur Sehat, Baznas Lombok Timur Berdaya, Baznas Lombok Timur Religius (Baznas Lombok Timur 2021). One of the problems in BAZNAS East Lombok Regency is the low level of public understanding of the existence of BAZNAS East Lombok Regency, especially rural communities far from the city. So that one of the impacts is that there are still few prospective muzakki who have not donated some of their assets to BAZNAS East Lombok Regency, this has an impact on the distribution of zakat to prospective zakat recipients. Based on the description above, the authors are interested in discussing and further researching the distribution of Zakat, Infaq, Sadakah at Baznas East Lombok Regency.

METHOD

This research uses a descriptive qualitative approach (Irawan, Putro, and S 2023). Descriptive qualitative method is research that describes clearly and real field conditions. So that the object of research in East Lombok Baznas with data for 2021. The data collection technique uses observation accompanied by field work practices, and interviews. The characteristics of a qualitative approach are using a natural setting, using humans as instruments, using qualitative methods (observation, interviews and document studies) to capture data (yanuar ikbar 2012).

RESULT AND DISCUSSION

BAZNAS East Lombok Regency is a non-structural government forum at the Regency level that is tasked with managing zakat, infaq and shodaqoh in East Lombok Regency. Baznas of East Lombok district was originally named Bazda, then changed to Baznas.

Segmentation Of Baznas Program

Baznas East Lombok Regency in maximizing the distribution of zakat, baznas conducts segmentation in the field of work programs. East Lombok baznas work programs include (Baznas East Lombok 2021).

- a. Baznas Lombok Timur Peduli in the form of consumptive assistance to underprivileged people, house renovation, consumptive assistance for orphans, Baznas disaster response and assistance for mustahiq OPD.
- b. Baznas Lombok Timur Pintar in the form of financial assistance for uncertified honorary teachers, assistance for students and memorizing students and assistance for final semester students.
- c. Baznas East Lombok Healthy, where the assistance provided is in the form of medical expenses for underprivileged people, Baznas healthy cars, and assistance in making proper latrines.
- d. Baznas Lombok Timur Berdaya in the form of mentoring training for mustahiq based on business communities, and productive business capital assistance for small and medium traders.
- e. Baznas Lombok Timur Religius in the form of TPQ operational assistance, assistance in the construction or rehabilitation of worship facilities such as mosques, musholla, Islamic boarding schools, majelis ta'lim or other non-formal educational institutions and qurban meat assistance for mustahiq.

Segmentation Of Zakat Distribution

Zakat distribution is the distribution or distribution of zakat to those who are entitled. Zakat distribution has targets and objectives. The target here is the parties who are allowed to receive zakat, and the goal is to provide a more decent level of life, both in the economic and other fields. In the process of implementing the distribution of Baznas East Lombok Regency, Baznas has carried out its respective functions so as to create a good distribution implementation for Baznas. In addition, the distribution of zakat must be in accordance with the principles of distribution in Islam, namely the principles of justice and equity, brotherhood and compassion and social solidarity.

Baznas East Lombok district segmented zakat recipients based on Al-Qur'an surah At-Taubah verse 60 "Indeed, zakat is only for the poor, the poor, amil zakat, who are softened (muallaf), for (freeing) slaves, to free people in debt, for the way of allah and for people on a journey, as an obligation from allah. Allah is all-knowing and all-wise". From the meaning of the verse, it explains that God has categorized 8 groups who are entitled to receive zakat, namely the poor, poor, slaves, gharimin, muallaf, fisabilillah, travelers who are short of provisions, amil (the rightful recipients).

a. Poor People

Fakir is someone who does not have property and halal work, so that he is unable to meet his basic needs and the basic needs of those who are dependent on him (children and wife). Such as food, clothing, shelter. Like someone who cannot meet $\frac{1}{2}$ of the basic needs. This is different from a person who is busy doing voluntary acts of worship, so that he does not have time to work, so this kind of person is not allowed to receive zakat. Zakat is given to the poor with the aim of sustaining their lives normally. Zakat given is expected to be able to fulfill his life to buy the necessary equipment to work if he is still able to work, or to provide goods to be traded even though he may need a lot of funds to buy merchandise and proper equipment that will be used in his business.

If the poor person is strong and able to work, and is able to fulfill his needs with his work, then we should not give zakaah to him. Unless the poor person is strong and able to work, but has no job, or has a job but it does not cover his needs, then it is permissible for him to receive zakaah. If the poor person is well provided for by the maintenance of his relatives, then we should not give zakaah to him, because they are not in need in this context, like a working person who tries every day to make ends meet. He is not considered to be poor unless his maintenance is insufficient (Sanusi 2021). The word poor comes from Arabic which means al masakin, a plural form of the word poor, which means a person who is able to work with a job but cannot meet his needs such as clothing, food, shelter and other needs (Sanusi 2021).

b. Amil Zakat

Amil zakat is the workers, officers, collectors, custodians, and recorders of zakat who have been appointed by the government to collect zakat assets, record, collect, maintain, and distribute them to zakat mustahik. Therefore, the requirements for amil zakat are baligh, reasonable, Muslim, trustworthy and understand the law of zakat. (Sanusi 2021). The amount of zakat given to amil is equal to the share of other groups (Malahayatie 2016). If this share is insufficient, then it must be taken from assets outside zakat (Qardhawi 2010). If the muzakki distributes it directly to the mustahiq, the right of amil is lost (Malahayatie 2016).

c. Muallaf

Muallaf is a person who is persuaded to embrace Islam. Included in this group are people who are weak in their intention to enter Islam. They are given a share of the akat so that their intention to enter Islam becomes strong. They are of two kinds: Muslims and disbelievers. The kafir group consists of two parts, people whose goodness is expected to appear, and people whose evil is feared. It is mentioned that the Prophet once gave something to the disbelievers, to subdue their hearts, so that they would convert to Islam. The scholars disagree on giving a share of zakaah to converts when they have not embraced Islam. The Hanbali and Maliki madhhabs say, "they are given a share so that they will be attracted to Islam," because the Prophet (peace and blessings of Allaah be upon him) used to give it to Muslim converts and converts from the polytheists.

On the other hand, the Hanafi and Shafi'i schools of thought say, "the giving of a share of zakat to the poor, in the early days of Islam, was not to subjugate them or anything else, but because at that time the number of Muslims was still small while the number of their enemies was very large and Allah SWT wanted to glorify Islam and the Muslims, and to show that they did not need the mercy of the disbelievers (Sanusi 2021)." (Sanusi 2021). In the era after the Prophet Muhammad, the era of al-Khulafa'al-Rashidun, the disbelievers were no longer given a share of zakat. Infidels have no right to

zakat (Qardhawi 2010). Muallaf who are given a share of zakat, have the following reasons:

1. They are people who are vulnerable and weak in their faith to embrace Islam. They are given a share of zakat in order to strengthen their intention to embrace Islam.
2. Muslim tribal chiefs who were respected by their people. They were given a share of zakat so that they would continue to embrace Islam.
3. Muslims who live in Muslim areas that border the infidels, to keep the infidels from fighting (Sanusi 2021).

d. Slave or Riqab

The slaves referred to here, according to the majority of scholars, are Muslim slaves who have made an agreement with their masters to be freed and do not have the money to pay ransom for themselves even though they have worked hard and toiled to death. They cannot escape from someone who does not want their freedom unless they have made a covenant (Sanusi 2021). Allah has set a share for them from the wealth of zakat so that they can fulfill everything that has been determined (Qardhawi 2010).

e. Gharimin

They are people who have debts, whether the debt is for themselves or not, whether the debt is used for good things or for committing sins. The Prophet's words mean: "Zakat should not be given to a rich person unless there is one of these five reasons. The one who fights in the way of Allah SWT, the zakat committee, in debt, the one who redeems himself, the one who has a poor neighbor and then gives it to him, but the poor person gives it back to him" (Sanusi 2021). The Hanafi madhhab says: "The debtor is one who is in debt and has nothing but his debt." And the Maliki school of thought says, "the debtor is one who is so deeply in debt that he cannot repay his debt." (Sanusi 2021). People who have debts are divided into two, including:

1. One who incurs a debt for his own benefit

This is for one's own benefit, such as spending on food, buying clothes, building a house, treating the sick and so on. The one who owes

a debt should do something that is permissible. If it is for an act of disobedience, then he should not be given zakaah. A person whose debt is owed to someone else is not entitled to receive zakaah. The reason is because the burden of repayment is already there to bear (Qardhawi 2010).

2. Orang yang berhutang untuk kemaslahatan masyarakat

This is someone who owes money to enliven the mosque, free prisoners, honor guests, or so on, even if he is rich. It is by owning immovable property, not by owning money.

f. Fisabillah (People who fight in the way of Allah)

Included in this group are fighters who fight in the way of Allah who are voluntary and not paid. According to the majority of scholars, people who are fighting in the way of Allah are given a share of Zakat so that they can fulfill their needs, even though they are rich but these people are fighting for the benefit of many people (Sanusi 2021).

g. Musafir

People on a journey are people who travel (musyafir) to carry out a good thing (tha`ah) excluding sin (Sanusi 2021). In al-majmu' it is explained that the traveler is the one whose provisions are cut off. The conditions for giving musyafir zakat are: (1) He should be in need of something that can convey him to his country. (2) Travel that is undertaken for immorality. (3) At that time, they did not find anyone to get a loan of money (Qardhawi 2010). In accordance with the Qur'an and hadiths, a summary can be made regarding the distribution of zakat to eight asnaf (Qardhawi 2010 in sanusi 2021):

Asnaf	Zakat Disbursement Limits
1. Fakir	Given until it can fulfill its basic needs and be free from its poverty.
2. Miskin	Zakat is given to a certain extent so that they can be free from poverty and can meet their needs.
3. Amil	It is given according to the interests of the people and does not exceed the fair wage and does not exceed 1/8 of zakaah.

4. Muallaf	Submitted to the view of the benefit and a leader
5. Budak (Riqab)	A number to free him from slavery
6. Gharimin	Provided at the amount of the debt burden without additional
7. Fisabillah	It is permissible to give the entire zakaah, etc., for the purpose of jihad, subject to the chairman's consideration of the mustahiks.
8. Musafir	Zakat is given in the amount that can take him to his destination and the costs of his journey, whether the amount needed is large or small.

Zakat, Infaq, Sadakah

a. Zakat

According to Law No. 23 of 2011 which contains the Implementation of Zakat, that zakat is stated as an asset that must be issued by Muslims or business entities to then be given to those entitled to receive it in accordance with Islamic law. Zakat is an obligation of Muslims in their loyalty to Allah SWT. Therefore, from the collection process to the distribution of zakat must be considered as a form of worship in which there are other people's property rights which if not fulfilled then we have taken away their rights and cannot help them (Nurhayati 2016).

b. Infaq

Infaq comes from the word nafaga which means it has passed. Infaq itself is an activity of spending assets that are used for the interests set by Allah SWT. According to Law No. 23 of 2011 states that infaq is property used by individuals or a business entity outside of zakat which is given for the public interest. Infaq means donating or giving sustenance to others in good faith with the aim of helping because of Allah SWT (Nurhayati 2016).

c. Sadakah

Sadaqah comes from the word ash-shidiq, which means someone who speaks very honestly. Alms according to Shara' are based on the teachings of the Qur'an and hadith, both material and non-material. Meanwhile,

according to Law No. 23 of 2011, alms are assets and non-wealth issued by individuals or business entities for the general benefit of Muslims outside of zakat. In general, a person's kindness in the form of giving some of his property to other people or parties is called alms. As for the sunnah alms called tathowwu alms. Sadaqah is basically the same as infaq, but has a broader meaning. Alms can be given in the form of reciting tahmid, takbir, tahlil, istighfar or other words that include tayyibah.

Similarly, charity can be in the form of donations in kind or money, services or service provision, and not committing a crime. However, this does not apply to infaq. Another thing that distinguishes the two is that infaq is issued when one receives sustenance, while sadaqah has a broader and more general meaning. The type, amount, time of delivery and name are not specified. Giving is a good deed that every Muslim does for the benefit of others, including the protection of the environment which is a divine creation in the form of the universe to get the pleasure of Allah SWT (Nurhayati 2016).

Distribution Of Zakat, Infaq, Sadaqah Based On The Segmentation That Has Been Determined By Baznas Lombok Timur Regency.

The distribution of zakat is the distribution of zakat to people who are entitled to receive (mustahiq zakat) either consumptively or productively (Hadiyanto and Pusvisasari 2022). The distribution of zakat, infaq and alms funds is a form of effort made by muzaki in BAZNAS East Lombok Regency to be able to properly channel the funds collected to be handed over to Muslims who are entitled to receive them. The purpose of this distribution is to improve equitable welfare for Muslims who are entitled to receive zakat, according to the provisions in Islamic law.

In carrying out a mechanism, BAZNAS of South Tangerang City carries out distribution activities by paying attention to several things, namely implementing ZIS distribution by not containing elements of usury and gharar. This can be seen through its financial statements. In the recapitulation of the results of ZIS distribution to the predetermined segmentation in 2021, BAZNAS

East Lombok Regency has distributed Zakat, Infaq, Sadaqah, to 8 predetermined asnaf. The following is the data on ZIS distribution.

1. Distribution of zakat, infaq, sadakah in the segmentation of asnaf fakir, amil, muallaf and slaves from January to June there is still no distribution because there is no submission from the community whose asnaf is fakir.
2. The distribution of zakat, infaq and sadakah to the poor in January amounted to 161 people with a total expenditure of Rp. 245,810,000. In February there were 139 people with a total expenditure of Rp. 164,250,000. March amounted to 339 people with total expenditure of Rp. 420,850,000. April with a total of 317 people, the total distribution amounted to Rp. 365,775,000. May with 234 people with an expenditure of IDR 924,240,000. June with 240 people with total expenditure of IDR 263,450,000.
3. The distribution of zakat, infaq and sadakah to asnaf fisabilillah in January amounted to 26 people with total expenditure of Rp. 92,800,000. In February there were 19 people with a total expenditure of Rp. 139,300,000. March amounted to 37 people with total expenditure of Rp 147,450,000. April with a total of 52 people, the total distribution amounted to IDR 180,400,000. May with 43 people with an expenditure of IDR 117,580,000. June with 30 people with total expenditure of IDR 162,000,000.
4. The distribution of zakat, infaq and sadakah to asnaf gharimin in January amounted to 25 people with total expenditure of Rp. 18,850,000. In February there were 8 people with a total expenditure of Rp. 9,800,000. March to May there was no distribution of asnaf. June with 1 person with total expenditure of Rp. 250,000.
5. Distribution of zakat, infaq and sadakah to asnaf musafir in January and March, April, May there was no distribution to asnaf musafir. In February there was 1 person with a total expenditure of Rp. 10,000,000. June with 1 person with total expenditure of Rp. 3000,000.

From the data above, it can be seen that the equitable distribution of zakat to 8 asnaf in East Lombok Regency. The distribution carried out by Baznas East Lombok Regency is carried out with two distribution patterns, the first is

consumptive distribution, where consumptive distribution is the provision of assistance in the form of fulfilling life needs such as basic necessities, cash, assistance for victims of natural disasters, scholarship assistance to students from poor families, assistance to muallaf, health assistance, house renovation assistance for mustahiq whose houses are far from being worthy to live in, business capital and compensation. The second is productive outreach in the form of a business economic empowerment program in the form of providing business capital assistance in developing entrepreneurial life skills, including providing livestock assistance in the form of goats in East Lombok Regency (Baznas Lombok Timur 2021). Therefore, it can be concluded that the distribution of zakat in East Lombok Regency is right on target.

CONCLUSION

Based on the results of the analysis that has been done, it can be concluded that there are two important things in this study, namely: Baznas Lombok Timur segmented the work programs namely Baznas Lombok Timur peduli, Baznas Lombok Timur pintar, Baznas Lombok Timur sehat, Baznas Lombok Timur berdaya, Baznas Lombok Timur relegius. The distribution of zakat funds in the East Lombok Regency community is included in the optimal category and has been right on target in its distribution, based on the segmentation that has been determined in the Qur'an surah at-taubah verse 60 grouping 8 groups entitled to receive zakat, namely fakir, poor, slaves, gharimin, muallaf, fisabilillah, travelers who lack provisions, amil. The distribution or distribution of zakat, infaq, sadakah funds has previously been determined by baznas every year.

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