

# REVENUE MANAGEMENT AND DISTRIBUTION OF ZAKAT, INFAQ, AND SADAQAH AT THE LAZISMU SERVICE OFFICE OF BMT ARTHA AMANAH SANDEN

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## ABSTRACT

Zakat is a religious obligation that is included in the third pillar of Islam. In terms of implementation, zakat is a social obligation for the wealthy after their wealth has reached the minimum threshold (nishab) and after a year has passed (haul). Among the wisdom behind the legislation of zakat is to realize economic justice. This research aims to determine how the revenue management and allocation of ZIS funds are carried out at BMT Artha Amanah Sanden. This study used a qualitative method, with interviews conducted with several parties, including the daily supervisory board, the baitul maal manager, and the financial administrator at BMT Artha Amanah Sanden to achieve data validity through data triangulation. The results showed that BMT Artha Amanah uses fundraising and kencleng distribution methods for ZIS fund revenue, and its allocation focuses on empowering the community through the OHM DARMAN program as a platform to assist the community in the creative economy sector in the Bantul district area.

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## 1. INTRODUCTION

Zakat is a religious obligation in Islam and is considered the third pillar of Islam [1]. In terms of implementation, zakat is a social obligation for the wealthy after their wealth has reached the minimum threshold (Nishab) and after one year has passed (Haul). One of the wisdoms of zakat being mandated is to realize economic justice. Therefore, from the perspective of worship and the growth of the economic welfare of the community, zakat is not only a form of worship but also has a very important connection with the social dimension. This is mainly due to the allocation of zakat in a material and functional manner [2]. This condition plays an active role in solving social problems, such as improving the quality of life, with eight categories of asnaf being the poor, the amil, the mu'allaf, the slaves, the gharimin, fisabilillah, ibnu sabil as well as expanding human resources and empowering individuals economically. On a larger scale, zakat can be added as a means of payment transport in the origin of Islamic finance [3]. Therefore, there needs to be management of zakat, infaq, and shodaqah income so that it can be managed properly.

The organization of an institution is said to be good if it is in line with its formation objectives [4]. The management of ZIS income is carried out by the Badan Amil Zakat to coordinate, manage, and oversee individual efforts to achieve common goals. In practice, there are some problems that arise, such as the embezzlement of zakat. This problem arises due to poor management of the management. The collection of zakat is carried out by the Badan Amil Zakat established by the government and the Lembaga Amil Zakat established by the community and approved by the government. Then, distribution will be carried out for ZIS funds [5]. In addition, there are two inhibiting factors in the management of ZIS income and distribution, namely internal and external factors. The internal factor is the lack of human resources in the Baitul Maal division. This factor affects income management. The second factor is external. External factors do not have complicated enough problems, because external factors themselves have guidelines for distributing ZIS funds by looking at the eight asnaf that have been established [6]. The government and the Badan Amil Zakat have an important role to manage and supervise zakat so that it is not misused and can be delivered to the community according to their needs.

Zakat and the economic condition of the people have a close reciprocal relationship, where the better the economic level of the people will increase the receipt of zakat and vice versa, zakat funds that are managed and distributed properly to mustahik groups are expected to change the poverty map in the community. The utilization of zakat managed by the Muhammadiyah amil zakat infaq and shodaqoh

institution (Lazismu), is not only limited to certain activities based on a consumptive orientation, but also utilized for the economic activities of the people. The system of collecting and distributing zakat funds from time to time has differences, at first zakat was more for consumptive activities, but then developed for the utilization of productive activities.

Utilization of zakat funds for productive activities is important. Data from Bantul Regency in the last three years shows an upward trend in the poverty rate. In 2019 the poverty rate was 12.92%, 2020 was 13.50% 2021 was 14.04%. One of the factors inhibiting poverty alleviation is the COVID-19 pandemic that occurred. In addition to the COVID-19 pandemic, the next problems that arise are the number of unofficial Amil Zakat Institutions, the high cost of promotion, the low effectiveness of zakat utilization programs, the low synergy between zakat stakeholders, and the limited human resources (HR) of amil zakat [7]. In Islam, poverty is a condition that must be overcome and the poor must be empowered to better their lives. The term poverty is closely related to the issue of ZIS. Islam views poverty as something that endangers *aqidah*, morals, logical thinking, family and society [8].

Based on the background and focus of the research that has been stated, the problem that interests the author is to discuss and examine how the mechanism of income obtained from zakat, *infaq shodaqoh* and how the mechanism of distribution of zakat, *infaq*, and *shodaqoh* at the Lazismu Service office BMT Artha Amanah Sanden Kapanewon Bantul Yogyakarta Special Region with the aim of how non-financial institutions get income and how the distribution of *muzzaki* funds is allocated.

### **Management**

Management in Islamic terminology according to language comes from the Arabic term *yudabbiru* which is translated as directing, managing, implementing, running, organizing or taking care of. Meanwhile, according to Law Number 23 of 2011 concerning zakat management, which explains that zakat management is the activity of planning, implementing, and coordinating the collection and distribution. The utilization of zakat in ideal zakat management requires a professional management to carry out functions and responsibilities to the community and can reflect a professional, reliable and trusted *amil zakat* institution [9].

There are several mechanisms in management to be more effective and efficient, namely; First, Planning is the initial process of zakat management that needs to be done, this is because every activity that has direction and purpose requires good planning. According to the explanation of [10] in managing zakat, it is necessary to formulate and plan what will be done by the zakat manager, how to implement good zakat management, when, where and who will carry it out, and other planning. Things that need to be considered by *amil zakat* include: planning for socialization to the Muslim community, planning for the collection of zakat, planning related to the distribution and utilization of zakat to *mustahiq*, and planning related to supervision so that it can be easily accessed by *muzakki*, *mustahik* and stakeholders [11].

Second, Organizing is an organizational structure that must be made so that ZIS management can run well so that the division of tasks between fields becomes more organized. With this, organizing is very necessary in managing ZIS, because this is related to the coordination of the use of human resources (HR) and zakat resources that have been collected at zakat institutions. This organization aims to make zakat can be managed credibly, effectively and on target to achieve goals. Good organization is carried out by human resources who have the capacity to organize effectively and efficiently [12].

Third, Actuating is an implementation that has a strategic role in empowering the ability of *amil zakat* resources (managers). Because, in the management of zakat, mobilization has a function as motivation, so that *amil zakat* resources have high work discipline. To mobilize and motivate employees, *amil zakat* leaders must know the motives and motivations desired by *amil zakat* administrators. This implementation is the core stage in a zakat processing management where in this implementation is the process of instructing zakat administrators so that they are willing to do various efforts so that organizational goals can be achieved [13].

Fourth, Supervision (Controlling) is an obligation that must be carried out after the stages of management, namely supervision. The supervision process is an obligation that must be continuously carried out to check the course of planning in the organization including in the management of zakat. Deviations in planning, organizing, and monitoring can be observed by controlling and supervising every activity carried out in the management of zakat [14].

### **Zakat, Infaq, and Sadaqah**

Zakat which means "everything that a Muslim is obliged to spend and give to someone who is entitled to receive it" comes from Arabic. In terms of language, zakat contains the meaning of clean, heavenly, fertile,

and growing, while at the same time indicated by Islamic rules, zakat is the fourth pillar of Islam [15]. In the Qur'an discusses zakat with the words of Allah SWT in QS.9 At-Taubah: 103, namely, "to purify and clean their wealth, and pray for them. Indeed, your prayer will bring peace to them, Allah is all-knowing and all-hearing". In Law No. 23 of 2011 concerning Zakat management, zakat obliges a Muslim or business entity to distribute part of their wealth to those entitled to receive it. In PSAK 109 concerning Accounting for Zakat and Infaq and Sadaqah is an asset that must be issued by muzakki in accordance with sharia and will later be distributed to those entitled to receive it. In zakat there are several people who are entitled to receive the zakat, or commonly called Asnaf. There are eight Asnaf who are entitled to receive zakat, namely; Fakir, Miskin, Amil, Muallaf, Riqab, Gharim, Fisabilillah, and Ibn Sabil [16].

Infaq comes from the word *anfaqa-yunfiqu* which means to spend. In sharia terminology, infaq means the spending of a portion of one's wealth or income for the purpose of fulfilling the commands of Islamic law. Infaq is very different from zakat because infaq is not included as an obligation but is described in the form of voluntary giving to all people who are desired without any provisions for the nisab and the amount of assets owned (Firman, 2015). Law No. 23 of 2011 states that Infaq is property issued by a person or business entity outside of zakat for public benefit. Another definition explains that Infaq is an expenditure made by Muslims voluntarily with the aim of getting the pleasure of Allah SWT [17].

Shadaqah comes from the Arabic language, namely *Shodaqoh*, which means everything that is given voluntarily by someone to others without being limited by time and a certain amount for the purpose of hoping for the pleasure of Allah SWT. In language, alms are everything that is given with the aim of getting closer to Allah SWT. In Islam, almsgiving means giving an ownership to someone without expecting a reward from the giver of alms with the aim of *taqarrub* to Allah SWT [18]. In another sense, Masadah (2022) states that alms are a form of charity in the form of both material and non-material such as giving objects, money, energy, refraining from lust, saying Allah's words and smiling at others is also part of alms. So it can be concluded that alms are all gifts in the form of material without any time limit and a certain amount or non-material such as a good act to someone whose purpose is to seek reward from Allah SWT [19].

### **Collection and Distribution of Zakat, Infaq, Shadaqah**

Collecting zakat, infaq and shadaqah is an activity of collecting zakat, infaq and shadaqah funds from muzakki to be distributed to mustahiq. The government does not collect zakat but only functions as a coordinator and facilitator while the distribution of zakat, infaq and shadaqah is an activity where zakat, infaq and shadaqah can reach mustahiq appropriately. Distribution activities are closely related to utilization, because what will be distributed is adjusted to the utilization of funds that have been collected and then distributed to those entitled to receive it [20].

The management of the distribution of Zakat, Infaq, and Shadaqah (ZIS) applied in Indonesia has two categories in the form of consumptive and productive distribution. The distribution of ZIS funds was initially only oriented towards meeting more consumptive needs, but in its development the ZIS distribution system was innovated in order to maximize the utilization of ZIS funds to achieve the desired goals in Islam, one of which was the distribution of zakat productively. Productive distribution of zakat is expected to empower mustahiq to accelerate poverty reduction by providing access to revolving business capital [21]. During this time, the poor are very difficult to access business capital at financial institutions. This is due to the conditions set to obtain financing at banks and other financial institutions, which can only be met by certain circles, namely the upper middle class economy, while the lower middle class economy is unable to meet these requirements. This causes the underprivileged to not be able to access financing to increase their business capital [22].

From the description above, it can be concluded that income and distribution come from Zakat, Infaq, and Shadaqah funds obtained from mustahik to be allocated to six predetermined pillars and have terms and conditions from eight asnaf. Therefore, the Lazismu BMT Artha Amanah Sanden Service Office seeks to advance the economy of the Kapanewon Bantul community from various aspects arranged through the six pillars program and eight asnaf as predetermined conditions.

## **2. METHOD**

This research used qualitative methods, interviews or direct conversations in an informal and unstructured manner. Some open questions were asked spontaneously by chatting following the flow of the interview and dictating the questions to be asked to the interviewees. This research was conducted at the Lazismu BMT Artha Amanah Sanden Service Office located at Road. Raya Sanden, Murtigading, Kapanewon Sanden, Kapanewon Bantul, Yogyakarta Special Region.

This research uses interactive model data analysis techniques, starting from data collection followed by data reduction, data display and the last stage is drawing conclusions. To ensure the validity of the data, the data source triangulation method is used in the form of asking questions to several sources, first the daily supervisory body, baitul maal manager, and financial admin. The focus of the research is on matters relating to the implementation, process, revenue management, and allocation of ZIS distribution at BMT Artha Amanah Sanden.

### **3. RESULT AND DISCUSSION**

#### **The mechanism of income from BMT Artha Amanah**

Zakat, infaq and shadaqoh funds comes from muzzaki, both those who come directly to the office or by pick-up. In addition, there is also cooperation with various other institutions specifically during the month of Ramadan. Incoming funds are classified into several groups, namely individuals, institutions, and agencies. The method of collecting zakat and infaq funds varies with fundrising (picking up infaq) and distributing kencleng to partners and members of the BMT Artha Amanah Service Office and infaq boxes placed in institutions such as shops, food stalls, and others. Unlike the case with charity in the form of goods such as groceries. For bookkeeping on shadaqoh goods are classified into non-cash cash by calculating the estimated market price of the goods.

From the results of the interview it can be concluded that the mechanism of Zakat, Infaq and Shadaqah income at BMT Artha Amanah Sanden comes from muzzaki with individual and institutional categories by coming directly to the service office or by pick-up. The method of collecting Zakat, Infaq, and Shadaqah funds is by distributing kencleng to partners and members as well as distributing infaq boxes to food stalls.

#### **The mechanism of distributing zakat, infaq, and shadaqoh funds in the economic sector.**

Lazismu BMT Artha Amanah Sanden Service Office has a role in poverty alleviation in Bantul Regency, especially in the Sanden area, Bantul with the economic pillar. The role carried out by the Lazismu BMT Artha Amanah Sanden Service Office is to hold compensation and economic empowerment programs by providing assistance to people who have the ability or who already have a business but have not run smoothly before in the form of management grants and providing training and assistance to partners on the development of the business being run.

BMT Artha Amanah Sanden Lazismu Service Office accepts anyone or recommendations for potential beneficiaries. In this case BMT Artha Amanah Sanden has a procedure for distributing Zakat, Infaq and Shadaqah funds to potential beneficiaries later. Officers from baitul maal will carry out several stages based on eight asnaf. In community empowerment for MSMEs, there are several stages, the first is to identify personal data to prospective beneficiaries. Second, conduct a survey of the homes and locations of potential beneficiaries. Third, make a submission proposal which will be discussed by the supervisory body whether the prospective beneficiaries will be given. The last stage will be realized to the beneficiaries. BMT Artha Amanah Sanden applies a management grant system to beneficiaries in the form of basic goods as support for the beneficiaries later.

From the results of the interview above, it can be concluded that the BMT Artha Amanah Sanden Lazismu Service Office in distributing in the economic field focuses on compensation and empowerment which are grouped into two parts, first compensation. Compensation here is divided into several, namely; compensation for the poor, annual compensation, compensation for orphans, education compensation, compensation for honorary teachers, compensation for ustadz/ustadzah, and disaster care. The second economic empowerment is a savings movement that is carried out every week, the savings movement here is carried out by partners who are assisted by BMT Artha Amanah Sanden who initially did not have capital for business and after that were assisted by the Lazismu BMT Artha Amanah Sanden Service Office in the form of warung amanah,

This was also conveyed by Mr. Muhammad Farid that with the economic pillar program at the Lazismu BMT Artha Amanah Sanden Service Office, it plays a role in alleviating poverty in Bantul Regency with the existence of compensation and community empowerment programs that are pre-salvation to prosperity and are able to improve the standard of living of the community.

### **4. CONCLUSION**

Based on research that has been conducted at the Lazismu Service Office BMT Artha Amanah Sanden has a role in poverty alleviation in Bantul Regency, especially in the Kapanewon Sanden area, focusing on economic programs. With the mechanism of managing Zakat, Infaq, and Shadaqah funds at the Lazismu

BMT Artha Amanah Sanden Service Office focused on income and distribution. First from the aspect of income that comes from muzzaki, both those who come directly to the office or by pick-up. In addition, there is also cooperation with various other institutions specifically during the month of Ramadan. Incoming funds are classified into several groups such as individuals, institutions, and agencies. Secondly, from the aspect of distribution, which is allocated not only to provide basic necessities to the poor, but also allocated as business capital to the community. This is a form of encouraging community empowerment to be productive. This research has weaknesses that only focus on the economic field, it is hoped that further research will have sufficient time and use wider variables, so that the research is more optimal and efficient. Thus, the research made will contribute to the research subject to be better in the future.

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