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Optimizing the Management and Empowerment of Professional Zakat in Realizing Community Welfare in Indonesia Jambi City

Tiara Zhalpa

Sultan Thaha Syaifudin State Islamic University Jambi, email: tiarazhalpa14@gmail.com

Corresponding Author: Tiara Zhalpa

Abstract: The purpose of this study is to find out how the management, distribution and utilization of professional zakat in the welfare of the community in Jambi City. The method in this study uses a descriptive qualitative approach, where data is collected using interviews, observation and documentation techniques. . Based on the results of researchers in the field that the management of the Jambi City Baznas is maximal and in accordance with the principles of zakat management that have been put forward by Yusuf Qardawi, one of which is that the management of zakat in the Jambi City Baznas is more transparent and open, both in the distribution, utilization and financial fields. very open because we can all see it or access it both from social media and in various counseling held by the Jambi City Baznas. However, the management division in the field of supervision at the Jambi City Baznas is not yet optimal because in terms of its own supervision, the Jambi City Baznas is still lacking. From the results of research analysis, for the distribution mechanism of professional zakat funds in the Jambi City Baznas consumptively, namely by providing assistance in the form of money to mustahiq, while assistance in the form of productive assistance is given in the form of what is needed by mustahiq in the form of money, storefronts, sewing machines, agricultural and livestock seeds. The assistance prioritized by the Jambi City Baznas is assistance in the form of consumptive rather than productive ones. And priority assistance is given to the needy and poor. Based on the results of research analysis in the field of zakat utilization at the Jambi City Baznas, it has not fully run optimally because the utilization of productive zakat distributed to mustahiq uses a grant contract where all assistance that has been given to mustahiq will become their full property so that many mustahiqs have been given assistance. but no longer reports to the Jambi City Baznas how its business is progressing, this is also due to the lack of supervision and assistance from the Baznas itself.

Keywords: zakat management, zakat distribution and utilization of zakat.

INTRODUCTION

Indonesia is a country that is rich in natural resources that can meet the needs of many people. According to Article 33 of the 1945 Constitution, Indonesia's natural wealth

originating from the earth, water and what is contained therein, and Indonesia's abundant natural wealth has not actually had an impact on the distribution of people's welfare. One way to overcome the problem of equitable distribution of benefits is to collect and distribute zakat funds in a targeted manner.

Zakat is an obligation for Muslims that is placed in the Qur'an, the scientific consensus of the Sunnah of the Prophet. This is one of the pillars of Islam, which is always mentioned along with prayer. This problem shows the importance of zakat in Islamic teachings. As the word of Allah SWT as follows:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

"And perform prayers, pay zakat, and bow down with those who bow"

The verse explains that Muslims must carry out their obligations as Muslims, one of which is praying five times a day to purify the soul, heart and mind and also paying zakat to purify wealth and help others in need. profession .

Professional Zakat is the obligation of Zakat on income from a particular job or profession, whether done alone or in collaboration with other people/institutions who can earn sufficient income (money) or have reached the nisab for tithing.

Based on article 4 part h, if you look at the Law of the Republic of Indonesia Number 23 of 2011, namely regarding the handling of zakat. It explains as follows: "It is understood that income and services are professional zakat, and professional zakat is zakat produced by working people who have reached the nisab limit. This is professional zakat of Islamic law. That is, it is a treasure that must be issued by a zakat or a body to be given to those who are entitled to receive it.

In the city of Jambi there is still the National Amil Zakat Agency (BAZNAS) which is an amil zakat body which is officially managed by the Jambi city government. Jambi City Baznas was established to achieve professionalism in the management of zakat, infaq & alms funds. So that it is able to support the increase in donations of Muslims in Jambi City to enlighten paying zakat through zakat management. Based on data from the Directorate General of Population & Civil Registration (Dukcapil) of the Ministry of Home Affairs, in June 2021 the population of Jambi will be 3.56 million. Of this number, 3.38 million people (95.807%) are Muslims. This means that the dominant population of Jambi is Muslim.

A study conducted by Rifda Ningsih, entitled "Optimizing the Management of Zakat in Baznas on Community Empowerment in the City of Parepare". As for the results of the research, namely the management of zakat at BAZNAS Parepare City is in accordance with management principles. Optimization of professional zakat collection carried out by BAZNAS of Parepare City has been considered maximal through the efforts made, starting from collecting data on muzakki, especially among ASN, conducting efforts to extract zakat sources such as the formation of UPZ in schools and institutions, collaboration with various media, both print and electronic media. to help socialize zakat, cooperate with banks to provide convenience in collecting zakat funds from muzakki, outreach activities, and record and prove the results of zakat collection, even though the collection is still far from the expected target.

Optimizing the distribution of zakat, referring to the provisions of the Qur'an, Sunnah, opinions of scholars and the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management. The distribution of zakat funds at BAZNAS in the city of Parepare only uses two distribution patterns, namely the form of distribution that is traditional consumptive and creative productive. Optimizing the utilization of zakat for community empowerment in the City of Parepare, based on the achievement of goals and the utilization of zakat, encountered problems where the BAZNAS of the City of Parepare has not been

maximized in empowering the community because it has not gone through the stages of capacity building and mentoring.

The provision of assistance is not based on the size of the business run by the mustahiq, although the collection is still far from the expected target. Optimizing the distribution of zakat, referring to the provisions of the Qur'an, Sunnah, opinions of scholars and the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management. The distribution of zakat funds at BAZNAS in the city of Parepare only uses two distribution patterns, namely the form of distribution that is traditional consumptive and creative productive. Optimizing the utilization of zakat for community empowerment in the City of Parepare, based on the achievement of goals and the utilization of zakat, encountered problems where the BAZNAS of the City of Parepare has not been maximized in empowering the community because it has not gone through the stages of capacity building and mentoring. The provision of assistance is not based on the size of the business run by the mustahiq, although the collection is still far from the expected target.

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Furthermore, the research conducted by Ahmad Taufiqurrahman's thesis entitled "Professional Zakat Management in the Context of Community Empowerment in Magenta Regency" This study uses a qualitative research approach. The results of this study indicate that the management carried out by BAZIS KEMENAG Magetan Regency has been running well. This can be seen from the process of collecting BAZIS at the Ministry of Religion's Office, Magenta Regency. The potential for Professional Zakat at the Ministry of Agama's office, Magetan Regency is very large with the system run by BAZIS and does not provide coercion, accountability for clear and transparent answers. The emergence of awareness of all employees at the Ministry of Religion of Maros Regency to pay professional zakat so that in each month the professional zakat collected is IDR 70,000,000.

Research from Mohammad Lutfi, Journal entitled, "Optimizing Professional Zakat for Muzzaki at BAZNAS Tangerang City." The purpose of this research is to find out how Optimal Professional Zakat is at Baznas Tangerang City. This study uses a qualitative research methodology. The results of his research show that every year the Muzzaki in Tangerang City continue to increase, in 2017 the Muzzaki numbered 1,559, in 2018 it was 4,238 and in 2019 it was 5,139. Optimizing the potential of zakat in Baznas Tangerang, especially Professional Zakat which is paid by large muzzaki, is one of the strategies to overcome social problems such as poverty alleviation, solutions for out-of-school children where there is an increase in the number of muzzaki in Tangerang City annually, which has increased by 39.97%.

As is known, the government's plan to issue a regulation regarding salary cuts for Civil Servants for zakat which will of course be managed by BAZNAS as the official institution appointed to manage zakat by the government in 2019 has drawn protests from many parties. In the city of Jambi itself, the Mayor of Jambi has issued an appeal as outlined in the instructions to all State Civil Apparatuses (ASN) of the Jambi City government number 03 of 2018 regarding the obligation to pay professional zakat in Jambi City. The obligation to pay professional zakat in question is a fixed income every month and is combined with

Additional Employee Income (TPP). The amount of professional zakat itself that must be issued is 2.5 percent or indirectly.

Based on the results of observations of researchers in the field, researchers obtained data on the number of ASN in the city of Jambi as follows:

Table 1. Number of Civil Servants of Jambi City

No	Group	Amount
1.	I	9
2.	II	773
3.	III	3.446
4.	IV	1,519
Amount		5.747

Source: Jambi City baznas

Based on the data above, it can be seen that there are more than 4,000 civil servants in the city of Jambi who are obliged to pay zakat and infaq are around 700 people. About 90% are Muslim. If all ASN who are Muslim pay zakat and infaq, it will greatly help the underprivileged people in the city of Jambi.

Based on the results of interviews with the chairman as stated by H. Syamsir Nain that: "In Jambi City Baznas, 70-80% of professional zakat are required to pay zakat, namely those who have salaries above 3,500,000, 95% of the sources of zakat income obtained by Jambi City Baznas are from professional zakat and 5% are from zakat. another."

Based on the results of the interviews above, it can be seen that for Muslim ASN who have a salary of Rp. 3,500,000 and above are required to pay professional zakat of 2.5 percent of their income before deducting the cost of necessities, and the largest contributor to zakat funds is from professional zakat.

This fact implies that zakat has great potential and can contribute to reducing poverty if all workers/professions who have reached the nisab pay professional zakat to fulfill their obligations as Muslims, zakat also plays an important role in realizing the creation of justice and prosperity in the economic field where all members of the community The state has a source of income and income to meet daily needs in order to carry out life on this earth. Therefore, sufficient employment opportunities are needed as a source of halal income. With zakat, new funds (fresh capital) are collected which are free from any pressures because they are voluntary and are the rights of the poor. Thus, the majority of the Indonesian population, ideally, can be involved in the zakat management mechanism. If this can be implemented in the daily activities of Muslims, then hypothetically, zakat has the potential to affect national economic activities, including strengthening community economic empowerment.

of the total gross salary of employees. What is meant by gross salary here is the salary received by employees before the salary is used for other needs and living expenses. Bearing in mind that in Islamic law itself there are provisions regarding the obligatory conditions for zakat on assets, such as: provisions regarding the nisab of property, zakat levels, and haul by considering basic needs and debt burden, and costs that must be paid by prospective muzakki.

As an independent non-structural organization, Jambi City BAZNAS has a role in managing zakat in terms of collection, distribution and utilization. In accordance with its function, the Jambi City BAZNAS collects zakat, infaq, and alms, and other social funds to be utilized or distributed for the welfare of the community, especially mustahik and poverty alleviation in Jambi City.

Based on the latest records obtained, the distribution of zakat carried out by the Jambi City Baznas has increased significantly every year. The following table shows the distribution of zakat by the Jambi City Baznas:

Table 2. Data on Recapitulation of Realization of Zakat Receipt and Distribution by BAZNAS Jambi City in 2018-2021

Year	Collected Zakat	Ascension	Distributed Zakat	Ascension
2018	3,803,413,319.62	-	3,233,674,423.00	-
2019	5,737,668,172.21	34%	5,000,561,424.00	55%
2020	7,022,607,937.58	18%	7,133,858,305.00	43%
2021				

Source: www.bankmuamalat.co.id data processed

Government-controlled zakat is limited to professional zakat collected from the authorities through direct or indirect deductions. Jambi City BAZNAS manages zakat from professional zakat collected by Jambi City officials.

The above phenomenon is that BAZNAS has not maximized the profit of Zakat, and with the realization of the productive Zakat program, researchers have "specialized in the management of zakat in realizing the welfare of the people in Jambi City. Very interesting to study. to facilitate further research entitled "Optimizing the Management and Empowerment of Professional Zakat in realizing the welfare of the people in Jambi City". This study is related to the optimization of professional zakat management at BAZNAS for the empowerment of the Jambi city community. There is a great opportunity to alleviate poverty in the city of Jambi, especially at this time, but based on the results of observations made by researchers, they found several problems, namely:

The problems that can be identified in the management of zakat in Baznas Jambi City found by researchers are:

1. The management of zakat at the Jambi City Baznas, especially in the field of supervision and empowerment for mustahiq who receive productive zakat, is not monitored and empowered to the maximum using only the grant system.
2. In the collection of zakat funds, there was a significant increase in the sources of zakat funds, but when viewed from the source of muzakki, only 95% were from civil servants and only 5% from infaq, shadaqoh etc. even though the obligation to pay zakat is for all Muslims, and entrepreneurs have not distributed zakat to government-run zakat institutions such as Baznas.
3. It was found that funding sources continued to increase but the management pattern in the Jambi City Baznas did not change where the distribution for consumptive zakat was greater than the distribution for productive zakat where from around 7 billion of funds only 1 billion was allocated for productive zakat, whereas in concept of productive zakat the It is faster to improve the economic welfare of mustahik if it is carried out properly.
4. The number of human resources who manage zakat at the Baznas office is still relatively small compared to the large funds that must be distributed. Based on the description above, it becomes an impetus for the author to examine the problem of zakat, especially in terms of distribution/utilization of zakat to what extent has been implemented by the Jambi City Baznas with the title "Optimizing the Management and Empowerment of Professional Zakat in Realizing Community Welfare in Jambi City."

LITERATURE REVIEW

1. Zakat

Linguistically, the word zakat has several meanings, namely an-namaa (growth and development), ath-thaharatu (purity), al-barakah (blessing), katsrah al-khair (a lot of goodness), and ash-shalahu (property). Something is zakat, which means it grows and develops, and people who are given zakat means it is good.

Zakat is the main obligation for Muslims which has been stipulated in the Qur'an, the Sunnah of the prophet, and the Ijma' of the scholars. Where zakat is one of the pillars of Islam which is always mentioned parallel to prayer. Zakat is one of the pillars of Islam, and is one of the main elements for the establishment of Islamic law. Therefore, the law of zakat is obligatory (fard) on every Muslim who has met certain conditions. Zakat is included in the category of worship (such as prayer, pilgrimage, and fasting) which has been regulated in detail and patented based on the Qur'an and Sunnah, as well as a social and humanitarian charity that can develop in accordance with the development of mankind.

Zakat collected by zakat management institutions must be immediately distributed to mustahik according to the priority scale that has been compiled in the work program. The zakat must be distributed to the mustahik as illustrated in Qs At-Taubah {9}: 60, among others:

a. Poor

According to the leading commentator Imam At-Tabari, the poor are people who are in need, but can keep themselves from begging. Meanwhile, the poor according to the school of thought (Iman Maliki, Shafi'i and Hambali) are people who do not have property or income to fulfill their needs, such as clothing, food, shelter and all other basic needs, both for themselves and those who are their dependents. . Zakat that can be distributed to this group is consumptive in nature, namely to meet daily needs.

b. Poor

Poor are people who are unable to meet the needs of themselves and their families fairly even though they have jobs and income. This group can be consumptive or productive, such as to increase business capital.

c. Amil Zakat

Amil zakat (zakat officer) is a person or group of people appointed by the government to manage the implementation of zakat worship or people and groups formed by the community and authorized by the government to manage the implementation of zakat worship.

d. Convert

Converts are people who have just converted to Islam and whose faith is not yet strong so they need to be given zakat to strengthen their belief in Islam in order to protect them from shirk.

e. Riqab

Riqab is a slave who wants to free himself or remove the shackles that bind him. This means that zakat must, among other things, be used to free slaves or remove the shackles that bind them.

f. Gharimin

Gharimin is a person who owes for good, and not for immorality and the person is unable to pay it. The scholars divide this group into two parts, namely; The first is a group of people who have debts for the good and benefit of themselves and their families, for example to support themselves and their families, to finance themselves and their families who are sick, or to pay for education. people who get disasters and calamities, both on themselves and on their property, so have an urgent need to borrow for themselves and their families.

g. Fi Sabilillah

Fi sabilillah is a person who struggles in the way of Allah so that he does not have time to work to earn a living that is sufficient for his life. At the time of the Prophet Muhammad, the group included in this category were war volunteers who did not have a fixed salary. However, if viewed from the textual lafaz sabilillah (in the way of Allah) with the

conditions of the current era, then *fi sabilillah* can be in the form of scholarship or education assistance, training for *da'I* and so on.

h. *Ibn Sabil*

Ibn Sabil is a person who is on a journey or a traveler who is far from family and wealth. *Ibn Sabil* has the right to be given sufficient expenses and clothing, or to succeed in arriving at his property or his destination if he does not have any assets at all. But if he has assets that are not sufficient for him, then he is given *zakat* which can meet his needs. The size of the trip in question is the same as the distance that is usually done for the *qashar* prayer, which is approximately 80 km.

2. Optimization

According to the Ministry of Education and Culture, optimization comes from the word *optimal* which means the best, highest, while optimization means a process of elevating or increasing the achievement of the expected goals in accordance with predetermined criteria. Optimization is a process to optimize a solution in order to find the best solution from a set of existing alternative solutions. Optimization is done by maximizing an objective function without violating the existing constraints. With optimization, a system can increase its effectiveness, such as increasing profits, minimizing processing time, and so on.

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3. Draft Fundamentals of Zakat Management

Definition of Zakat Management

Management has the meaning of a process that provides supervision to all things involved in implementing policies and achieving goals, the process of carrying out certain activities by mobilizing the power of other people or a way to regulate a business so that it runs well. Management in relation to *zakat* according to Law Number 23 of 2011 concerning *Zakat Management*, in article 1 paragraph 1 it is explained that *zakat management* is an activity of planning, implementing, and coordinating the collection, distribution, and utilization of *zakat*.

Zakat Management Management

Management in English is called *management* taken from the word *manage* which means *managing*, *managing*, *implementing*, *managing*, while *management* itself has two meanings, namely first as a noun which means *directors* or *leaders*. The second means *governance*, *leadership*, *management*. The word *management* in the *Big Indonesian Dictionary* means the effective use of resources to achieve goals.

From these main tasks, the scope of management of *zakat management organizations* includes *planning*, *collection*, *utilization*, and *control*. *Sudewo* explained that the application of management in *zakat* can be divided into four processes, among others.

a) *Planning*

Planning is an activity carried out to make plans for an agenda of activities that will be carried out by an organization, in this context a *zakat institution*. In *zakat institutions*, *planning* is divided into two, namely: *time planning* and *strategy*. *Planning* related to *time* itself is divided into three parts, namely, among others:

(1) *Short-term planning* is planning with a maximum time span of one year, it can be three months or six months.

(2) *Medium-term planning* is generally planned in the range of one year to three years.

(3) Long-term planning is generally carried out for the next five years. The time range can be planned flexibly depending on the situation and condition of the zakat management institution. but the most important point is that there is clear progress from what was previously planned.

b) Organizing

The purpose of organizing is the method taken by an institution to regulate the performance of the institution, including its members. This is due to the organization cannot be separated from the coordination between members of the organization. Where coordination is defined as an effort to equalize or uniform attitudes, steps and treatment (treatment) in an organization to deepen an organization to achieve goals. This is because everyone has a different perspective according to their life background and interests. Therefore, a mutual commitment is treated to realize the vision and mission of the zakat management institution. Important factors for coordination in zakat management institutions include:

- (1) Leaders of zakat management institutions
- (2) Quality of members (resources) of the institution
- (3) System in zakat management institutions
- (4) Common consciousness

A good system will make zakat management institutions survive and exist. Systems in the management of zakat include:

- (1) Organizational structure
- (2) Job description
- (3) Bureaucratic mechanism
- (4) Communication system
- (5) And budget transparency.

c) Implementation and Directing

In zakat management institutions, implementation is the action of the plans that have been made by the institution. The direction is a process of maintaining so that the implementation of activities at the institution goes according to the plan that has been made. Several important factors in the implementation consist of: Motivation, Communication and Leadership Style.

d) Supervision

Supervision is a process to encourage positive activities and prevent unlawful acts. In Islamic treasures it is often called the hisbah function which is in charge of calling for good and forbidding evil (al-Amru bi al-Ma'ruf wa an-nahyu an al-Mungkar). The function of supervision is to ensure that the objectives of the zakat management institution can be achieved. Of all forms of supervision, the most effective is internal control from oneself, with the awareness that Allah always sees all the activities we do through the angels raqib and atit.

4. Empowerment

Empowerment comes from the word "power" which gets the prefix ber to become "empowered" which means having or having power. Daya means strength, empowered means having power. The word empowered when given the prefix pe- by getting the insertion -m- and the suffix-an- becomes "empowerment" which means to make something empowered or have power.

The word "empowerment" is a translation of English "Empowerment", empowerment comes from the basic word "power" which means the power to do, achieve, perform or enable. Empowerment can mean strength in humans, a source of creativity.

Meanwhile, according to Agus Efendi as quoted by Nani Machendrawaty and Agus Ahmad Safei in his book *Islamic Community Development*, he tries to offer three urgent empowerments, namely:

1) Empowerment in the spiritual eye

This empowerment is needed because the moral condition of the Islamic community today is very alarming. This situation is still exacerbated by the failure of religious education in almost all education. Therefore, Muslims must strive hard to produce an educational curriculum design that is truly oriented towards total spiritual empowerment of Islamiyah.

2) Intellectual Empowerment

Currently, it can be seen how Muslims in Indonesia are too far behind in the progress and mastery of science and technology. This situation is also exacerbated by the orientation of existing educational institutions from kindergarten to university level which are more business-oriented. For this reason, various intellectual empowerment efforts are needed as a big struggle from returning education orientation to intellectual development.

3) Economic Empowerment

It must be admitted that poverty and backwardness have become synonymous with the majority of Muslims, especially in Indonesia. To solve it, of course, it is in the community itself, starting from the economic system implemented by the government, the government's alignment in making economic policies and the willingness and ability of the people themselves.

RESEARCH METHODS

1. Types of research

This research is a qualitative research. Qualitative research is carried out because there is an issue or problem that needs to be explored and carried out a detailed understanding of the problem. Qualitative research has the aim of understanding the phenomena related to what the research subject experiences by describing it in the form of words in a special natural context through the use of various methods. The nature of the qualitative method is inductive which begins with problems, realities, and facts obtained from special observations, then from these special facts the researcher builds some general patterns.

The social situation includes three elements, namely place (place), actors (actors), and activity (activities) that are interconnected and are objects of research that want to find the problem. This research was conducted at BAZNAS Jambi City which began by collecting various information about the situation at BAZNAS Jambi City. Next, the research object is selected based on the initial data/information which is adjusted to the researcher's ability to continue research into the field. However, the information obtained is still limited, therefore the participants of this study are the parties that the researcher has chosen based on the consideration of research needs. In accordance with the requirements for selecting participants, namely those who have information, have the ability to tell experiences, are directly involved with events.

The sampling technique of this research is in the form of purposive sampling, which is a data collection technique with consideration of people who are considered to know what is expected by the researcher so that it can make it easier for researchers to explore the social situation/object being studied.

2. Data Types and Sources

The data source is an important part of a research, because from that data source information will be obtained from a research. Sources of data can be research subjects (people) and can also be in the form of objects (objects). From these two sources will be obtained data that will be used as an answer to a research problem. The main data sources in

this study are BAZNAS administrators and zakat recipients. The main data sources were collected through written notes, video/audio recordings, and taking photos. Recording of data sources was taken through interviews and direct observation. While additional data sources are all forms of documents, both written and photographed, such as books, archival documents, scientific magazines, and also including scientific journals that can provide information for the research carried out.

This research utilizes the types of secondary data and primary data. Primary data is data collected by researchers directly from the subject or object of the field, namely from the source or first hand. The primary data of this study is data that the researchers collected directly from the results of interviews with researchers with BAZNAS Jambi City related to the management of zakat. The data sources are BAZNAS management/staff and zakat recipients. While the secondary data in this study is derived from documents relating to the Jambi City BAZNAS, books relevant to the discussion of zakat, infaq and shadaqah as well as data or information obtained through journals, theses, and internet sites to support this research.

3. Data Collection Technique

Data collection method is the most strategic step in research, because the purpose of research is to obtain data. Without data collection methods, researchers will not get data that meets the data standards set.

In qualitative research, data collection techniques commonly used are observation, interviews, and documentation studies to collect data or images.

a) Observation

Observation is a systematic process in recording and in the deepest setting of the research. The researcher visited the research location directly to observe and record the events that occurred to obtain data on the implementation of productive zakat and consumptive zakat in improving the welfare of mustahik.

b) Interview

The interview method is a form of conversation, the art of asking and listening. The interviews used in this study were closed interviews and open interviews (covert and overt), namely in closed interviews the interviewees did not know and did not realize that they were being interviewed. They do not know the purpose of the interview. While the open interview where the subjects know that they are being interviewed and also know what the purpose of the interview.

The informants in this case are the actors or research subjects, namely the Head of Baznas, Baznas administrators and mustahik. This method is used to find out how the implementation of productive zakat and consumptive zakat in improve the welfare of mustahik

c) Documentation

Documents are records of events that have passed. Documents can be in the form of writing, pictures, or monumental works of someone. Documentation method is a data collection method used to obtain data about a thing or variable in the form of notes, books, newspapers, magazines and so on. The documents studied were in the form of zakat recipients and Baznas activities in Jambi City.

4. Data analysis technique

Data analysis is the process of processing, separating, grouping and combining a number of data collected in the field empirically into a structured and systematic collection of scientific information which is then ready to be packaged into a research report.

Data analysis in qualitative research is carried out at the time of data collection, and after completion of data collection within a certain period. At the time of the interview, the researcher had analyzed the answers of the interviewees. If the interviewee's answer after being analyzed feels unsatisfactory, the researcher will continue the question again, until a certain stage, obtained data that is considered credible. The data that has been collected through observation, interviews, and documentation, is then processed and analyzed systematically. In data processing, several stages are carried out, such as systematic collection of all data related to the symptoms or events being studied, the implementation of productive zakat and consumptive zakat in improving the welfare of mustahik. The steps for data analysis:

a) Data reduction

From field observations, documentation and interviews, it was found that there are so many and complex and mixed data, so the steps that need to be taken are data reduction. Namely as a selection process, focusing attention on simplification, abstraction, and transformation of "rough" data that emerges from written notes in the field. As we know, data reduction takes place continuously as long as a qualitatively oriented project takes place".

The process of selecting data and focusing on information that leads to problem solving, meaning and discovery to answer research questions. Data reduction is the process of collecting research data, a researcher can find at any time to get a lot of data, if the researcher is able to apply the method of observation, interviews, from various documents related to the subject under study.

b) Data Presentation

Data presentation seeks to display or tell data transparently. The presentation of the intended data is in the form of narrative text and in the form of tables. The technique of presenting data that is sequential and systematic is very helpful for researchers in drawing conclusions. In qualitative research, data presentation can be done in the form of brief descriptions, charts, relationships between categories or the most frequently used ones with narrative texts. This will make it easier to understand what is happening, to plan further work based on what has been understood.

c) Drawing conclusions/Verification

Drawing conclusions is part of the research as a complete configuration. Conclusions/verification is carried out during the research. The meanings that emerge from the data must always be tested for truth and suitability so that validity is guaranteed. The third analysis is drawing conclusions and verification. The initial conclusions put forward are still temporary, and will change if no strong evidence is found at the next stage of data collection. However, if the conclusions put forward at the initial stage are supported by valid and consistent evidence when the researcher returns to the field to collect data, then the conclusions put forward are credible conclusions.

5. Data Trustworthiness Test (trush worthiness)

The inspection technique is carried out based on the criteria, namely credibility. The credibility standard is needed so that the results of qualitative research can be trusted and approved by the participants being studied.

RESULTS AND DISCUSSION

1. Mechanism of professional zakat management at Baznas Jambi City.

Management of zakat according to Law number 23 of 2011 is a process of planning, implementing and supervising the collection, distribution and utilization of zakat. The purpose of zakat management in Law No. 23 of 2011 explains that the purpose of zakat

management is to increase the effectiveness and efficiency of services in zakat management and increase the benefits of zakat to realize community welfare and reduce poverty. Zakat management is a process of activities in the context of utilizing zakat as a means of improving the welfare of Muslims by establishing management processes which include planning, organizing, implementing the collection and distribution and utilization of zakat. \square iq in accordance with the provisions of Islamic law and article 27 zakat can be utilized for productive efforts in the context of handling the poor and improving the quality of the people. Jambi City BAZNAS in carrying out activities has carried out four management functions, namely planning, organizing, implementing and supervising. The management steps are described as follows:

a) Planning

Planning is the beginning of a management process, namely determining the goals to be achieved and what steps will be used in order to achieve these goals. Planning is a process for making plans for the agenda of activities that will be carried out by an organization. The planning process carried out at BAZNAS Jambi City begins with the preparation of program and activity plans by each section consisting of the collection section, distribution and utilization section, planning, finance and reporting section, as well as administration, HR, and general sections. Then determine the target musta \square iq who will receive assistance, and determine the time and amount of the budget that will be used in the implementation of the program to be run.

The planning for the zakat program has been planned since the beginning of the year as stated by Mr. M. Yusuf Bafadhah as Deputy Chair of the Human Resources Division:

"For planning, we have done it before the activity will start, whether it is the distribution of consumptive zakat and consumptive zakat as well as socializations that will be held every month."

Based on the results of the interviews above, it can be seen that the planning of programs, activities to be carried out had been planned several months in advance.

b) Organizing

Organizing is the grouping and arrangement of human resources so that they can be mobilized as a unit in accordance with the plans that have been formulated. As an institution, the zakat agency must manage zakat assets professionally and be guided by organizational rules. For the realization of a good organization, things such as goals to be achieved are needed, the determination and grouping of work, the authority and responsibility, the relationship between one person and another and the assignment of tasks for people who will do the work in accordance with the requirements. capabilities. Based on the results of an interview with Mr. Yusuf Bafadhah as Deputy Chair IV for Secretariat, Resources and General Affairs, he said:

"For the organization at the Jambi City Baznas, we follow the government regulations in Article 34 paragraph (1) and Article 41 paragraph (1) Government Regulation Number 14 of 2014 where everything has been explained in detail."

Based on the results of the researchers' interviews above, it can be seen that the organization in the Jambi City Baznas follows the regulations that have been made by the government in Article 34 paragraph (1) and Article 41 paragraph (1) Government Regulation Number 14 of 2014 as for the provisions, which are explained below.

The organizational structure is an arrangement and relationship between each part and the position that has been determined then carry out operational activities in order to achieve organizational goals. Based on the provisions in Article 34 paragraph (1) and Article 41 paragraph (1) Government Regulation Number 14 of 2014, Regency/City BAZNAS consists of leadership and implementing elements. The leadership consists of a chairman and a maximum of 4 (four) vice-chairs who come from elements of the

community, which include scholars, professional staff, and Islamic community leaders. Meanwhile, the Executor carries out the functions of planning, implementing, controlling, as well as reporting and being responsible for the collection, distribution, and utilization of zakat. Implementers are not from civil servants,

c) Implementation (Actuating)

Implementation in a management is the actualization of plans made by the organization. Implementation is an effort made to make planning a reality through various directions so that the organization can carry out its duties optimally. After planning and organizing have been formed and determined, then the next stage is to start carrying out what has been planned. This process starts from verifying the required data in accordance with the program that has been determined by the implementing committee, determining the criteria for recipients of the productive zakat program until the time for the distribution of zakat funds is carried out. As explained by Endah Sulistiyawati's mother:

"For the implementation at the Jambi City Baznas, it is carried out in accordance with the plans set by the Jambi City Baznas."

d) Supervision (Controlling)

Supervision has a very important role in management, which has a function to evaluate success in achieving the goals and targets of activities in accordance with predetermined indicators; take steps to clarify and correct any deviations that may be found, and carry out various alternative solutions to various problems related to achieving the goals and targets of activities. It has been explained previously that the purpose of the productive application of zakat assets is intended for mustaqim becomes more independent and improves the economy so that one day it can transform into muzakki. So with this supervision, it is hoped that the funds distributed are actually used according to needs and ultimately can improve the welfare of mustaqim.

The supervisory function is also carried out by the Jambi City BAZNAS. BAZNAS checks the course of the program that has been given to recipients of the productive zakat program, but in the case of Jambi City, the supervision carried out by the Banas is still lacking. This was conveyed by Mr. H Syamsir Naim that:

"For productive zakat, we have done it, but it's not maximized, yesterday we helped to give goats, peanut seeds, rice seeds, we told the people to plant and raise them but, after we checked the report again, let people make chips. at the mall but the continuation is a bit lacking, it seems. Do you want that person to continue to report whether or not you go forward again, but if you go forward or not, you have to report it, so it's bad that it didn't work, bae, I don't know if it's in your pocket, I'm disappointed, so it's as if we're playing games, right. You think that you can be productive if you breed, you give it to the person next to Pulo Ngingonnyo. Is it the supervisor's fault, it's just a superintendent, right, we're also lacking in supervision, can't we just keep going to the other side, if you want to report something like this, it's going to be okay.

Based on the results of the interviews above, it can be seen that the supervision and control carried out by the Jambi City Baznas to the recipients of productive assistance is still not optimal because there are still recipients of business assistance or farmers who do not report the business developments they have undertaken from the capital they have received capital assistance from Baznas. Jambi City.

Based on the results of the interviews, the authors found that the systematic implementation carried out by the Jambi City Baznas was carried out according to the plans that had been made previously. The following is a table of implementation in the Jambi City Baznas.

2. The Process of Distributing Professional Zakat at the Jambi City Baznas

In the Qur'an sura At-Taubah {9} verse 60 has given special attention, concise and also explains to whom zakat should be given. It is not permissible for the rulers to distribute zakat according to their own opinion, because they are controlled by lust, political interests or blind fanatics also by those who have big ambitions who do not hesitate to take what is not their right. They will not be allowed to seize the rights of people who really need it and really need it.

Zakat collected by zakat management institutions must be immediately distributed to mustahik in accordance with the priority scale that has been compiled in the work program. The zakat must be distributed to mustahik as illustrated in Qs At-Taubah {9}: 60, among others: 1) Poor 2) Poor 3) Amil Zakat 4) Muallaf 5) Riqab 6) Gharimin 7) Fi Sabilillah 8) Ibn Sabil

The distribution of zakat is the distribution or distribution of zakat funds to those who are entitled to receive (mustahiq). Distribution of zakat has goals and objectives. The target here is the parties who are allowed to receive zakat, while the aim is to improve the welfare of the community in the economic field so that it can reduce the underprivileged groups of people. The researcher more clearly describes the distribution of zakat in Jambi City as follows:

Table 2. Zakat collected and distributed by the Jambi City Baznas

Year	Collected Zakat	Ascension	Distributed Zakat	Ascension
2018	3,803,413,319.62	-	3,233,674,423.00	-
2019	5,737,668,172.21	34%	5,000,561,424.00	55%
2020	7,022,607,937.58	18%	7,133,858,305.00	43%
2021 Jan-mar	1,569,378,188	-	937,303,550	-

The table above briefly shows that the amount of zakat collected and distributed by the Jambi City Baznas from 2018 to 2021 continues to increase and develop quite well.

The following programs are made by BAZNAS for the distribution of Zakat, infaq and sadaqah funds:

- a) In the field of Economics, (Jambi Mandiri Program) Baznas has established a partner village of BAZNAS Jambi City which is in Jambi City across in the village of Ulu Gedong, besides that Baznas also provides capital assistance for Micro, Small and Medium Enterprises in the form of 117 storefronts to be distributed, funds for home businesses, livestock and secondary crops and currently the assistance that has been given is going well. And for outside the City of Jambi, Baznas provides cash capital assistance and micro-enterprise assistance storefronts spread across all districts of Jambi City.
- b) In the social sector, (Jambi City Health Program) baznas provides financial assistance to people who experience health problems. Examples of medical expenses, medicines for the medical department, distribution of free masks, and so on.
- c) In the field of piety, (Jambi Taqwa Program) Baznas builds mosques, LPTQ, madrasas, body baths, non-pami. Online lectures and more.
- d) Humanitarian assistance, (Jambi Peduli Program) Baznas provides basic necessities and synergizes with the covid 19 post, and other natural disasters.
- e) In the health sector (Clean City Program) Baznas held a Clean House Contest. In determining mustahik for the distribution of ZIS, Baznas only takes data from the sub-district, namely providing assistance based on data on the number of mustahik from the sub-district government and mustahik data which is determined by the mustahik itself. That is by going directly to the community area and seeing for yourself the condition of the community who will be given assistance.

Zakat funds in the distribution of BAZNAS Jambi City are more dominated by a consumptive distribution pattern for the purpose of easing the burden of mustahiq without the hope of new muzakki. This can be seen in the provision of traditional consumptive zakat which is distributed to mustahiq to be used directly for daily consumption needs.

Based on the description above, the researcher found that the process of distributing zakat in Baznas Jambi City is by making representatives to each mustahik group to take assistance to the Baznas office through the chairman, government or people who are trusted mustahik examples for distribution of scholarships to school children who take the funds are the teachers according to the schedule determined by Baznas and will be distributed to students one by one. Likewise for other fields except for the distribution of basic necessities, which apart from being distributed to the sub-districts, Baznas also gives it directly to the community.

3. Optimization of the utilization of professional zakat carried out by BAZNAS for community empowerment in Jambi City.

According to the Ministry of Education and Culture, optimization comes from the word optimal which means the best, highest, while optimization means a process of elevating or increasing the achievement of the expected goals in accordance with predetermined criteria.

In the RI BAZNAS regulation Number 3 of 2018 concerning the distribution and utilization of zakat. The regulation explains that in order to increase the benefits of zakat in realizing community welfare and poverty alleviation, as well as improving the quality of the people, the distribution and utilization of zakat is carried out by the National Amil Zakat Agency, Regency/City National Amil Zakat Agency, and Amil Zakat Institutions must be carried out in accordance with the Shari'a. Islam and laws and regulations.

Article 14 explains that the Utilization of Zakat is carried out in the fields of:

a) Economy

Utilization of Zakat in the economic sector can be provided in the form of assistance aimed at alleviating poverty, increasing productive capacity, entrepreneurship, increasing mustahik welfare, regional-based mustahik community empowerment and local economic potential.

b) Education and

Utilization of Zakat in the field of education can be provided in the form of assistance in improving the competence of life skills, leadership, entrepreneurship, as well as the development of educational facilities and infrastructure.

c) Health

The utilization of Zakat in the health sector can be provided in the form of promotive and preventive assistance, as well as the development of health facilities and infrastructure.

In addition to making productive use of zakat, Baznas also uses it consumptively based on the researcher's interview with Mr. Miswar coal. The following is the consumptive use of ZIS in the Jambi City Baznas carried out through programs, namely:

1. Smart Jambi Program

Consumptive zakat funds in the education sector are the main focus of the Jambi City Baznas, where it aims to prevent dropouts for underprivileged children. This is also one of the guarantees of community welfare in the field of education. The zakat funds distributed in the education sector are:

Table 3. Utilization of Consumptive Zakat in Education

No	Activity	Amount of Funds
1.	Undergraduate Scholarships	IDR 28.000.000.00
2.	Mudim Masjid S1	IDR 60,000,000.00
3.	Companion Teacher	IDR 4,450,000.00
4.	SD/MI, SM/MTS Scholarships	Rp2,299,400,000.00

Of the several activities above, there are three, activities carried out annually, educational scholarships for elementary-junior high school children, accompanying teachers and Mudim of the S1 Mosque. Baznas also provides assistance to undergraduate students because currently many people have difficulty paying their children's tuition fees, especially for small traders who are affected by the economy.

2. Jambi Care Program

In addition to education, consumptive zakat is also carried out in the social sector, of which five activities have been carried out for three consecutive years. This indicates that there is always a budgeting of zakat funds on the five types of assistance every year. Such assistance includes; assistance for victims of natural disasters, assistance for orphans, daily casual workers, mass circumcision and the poor.

Table 4. Utilization of Consumptive Zakat in the Social Field of Humanity

No	Activity	Amount of Funds
1.	Natural disaster relief	IDR 997.8000.000.00
2.	Orphan	IDR 209,500,000.00
3.	Freelance daily worker	IDR 320,400,000.00
4.	Mass circumcision	IDR 2,299,400,000.00
5.	Dhuaffa	IDR 4.850.000
6.	Veterans help can't afford	IDR 27.100.000.00
7.	Disability assistance	IDR 6.000.000.00

Assistance for orphans is essentially Islamic law they are not part of the recipient of zakat or they are not mustahik. However, the assistance given to them was in the form of infaq collected by Baznas. Therefore, the distribution of zakat is not usually done to orphans, they are a social responsibility of Islam not part of zakat. On the other hand, among rich orphans, the giving of zakat to the rich certainly does not fulfill its target. Therefore, there are orphans who get zakat, it is seen from the side of their indigent or poor.

3. Jambi Taqwa Program

The utilization of consumptive zakat in the religious sector amounts to 7 types of assistance, of which 5 of them continue to be carried out consistently from 2017 to 2022 until now. The five aids are mosque renovation assistance, Ramadan mustahik, Islamic organizations, fardhu kifayah and Koran teachers. As for the officers and organizers of fardhu kifayah, namely the person in charge of bathing the corpse. Baznas conducts online recitation activities for muzakki and mustahik.

Table 5. Utilization of Consumptive Zakat in the Religious Sector

No	Activity	Amount
1.	Mosque renovation assistance	IDR 250,000,000.00
2.	Ramadan mustahik	IDR 1,259,700,0000.00
3.	Islamic Organization	IDR 18,600,0000.00
4.	Fardhu kifayah	IDR 150,000,0000.00
5.	Koran teacher	IDR 150,000,000.00
6.	Qurban	IDR 18,400,000.00
7.	ZIS socialization	IDR 20.700.000.00

During this pandemic, the distribution is for the cost of Qurban, Ramadan mustahik to the poor and the cost of socializing ZIS and online recitations to the general public.

4. Jambi Smart City

Related to the Jambi City BAZNAS program related to the education sector, namely the Jambi Smart City program which is given to mustahik who need education costs (students and students) in an effort to continue their education. Jambi City BAZNAS helps in the field of education by providing scholarships to underprivileged students. The provision of scholarships for underprivileged children as evidenced by a certificate of incapacity from the kelurahan or local government, with the provision of educational assistance automatically reduces the burden on parents and at the same time increases the willingness to learn.

The provision of educational assistance for underprivileged students is given to all levels of education, starting from elementary school to tertiary education.

The following are the results of an interview by the head of distribution II, namely Mr. Miswar Batubara:

Alhamdulillah in 2018 as many as 40 people we provided assistance of 500,000 per person. This year we have assisted 50 people with the same amount of 500,000. In addition, we also program for students who excel but are less capable.

With the model of providing assistance to underprivileged students, it is very helpful for mustahik in overcoming problems related to education costs, at least it can reduce the burden on parents. Hopefully, with the help of zakat funds to school children or students, it is hoped that with the provision of higher education the child will get a better job and adequate income.

Based on the results of interviews with students who have received assistance from BAZNAS Jambi City, it is very helpful for students in their education process because the funds they receive are used to pay for school equipment.

Although the funds he receives only once a year, this assistance can reduce the burden on parents. This program is a manifestation of the smart ZIS program which is prioritized for underprivileged students to continue their education.

CONCLUSION

Based on the problems studied in relation to optimizing the management and empowerment of professional zakat in improving the welfare of the people in Jambi City, three main conclusions can be formulated as the final results of this research, as follows:

1. The results of the research that have been carried out by researchers are optimization of management carried out by BAZNAS Jambi City. Management of zakat according to Law number 23 of 2011 is a process of planning, implementing and supervising the collection, Jambi City BAZNAS in carrying out activities has carried out four management functions, namely planning, organizing, implementing and supervising. Of the four managements, there is one management that has not run optimally, namely supervisory management because in terms of its own supervision, the Jambi City Baznas is still very lacking, it is mustahik who receive the productive zakat assistance. in the letter of agreement between mustahiq that every entrepreneur who receives assistance is required to give infaq of 1,000 per day, and even that is not carried out by mustahik. And there are some mustahik who receive productive zakat assistance who do not run their business because their business has not started from the beginning, so now only people who are given assistance who already have a business can be given productive zakat. This is due to the lack of supervision carried out by the Jambi City Baznas both from firmness and field surveys.
2. From the results of the research analysis, for the distribution it is distributed to ashana 8 according to what has been determined by the Qur'an. only one ashna was not distributed, namely slave ashna/slave, this was due to the fact that there were no more slaves in the city of Jambi. And for the distribution mechanism of professional zakat funds in the Jambi City Baznas on a consumptive basis, namely by providing assistance in the form of money

to the mustahiq, while the assistance provided was consumptive. in the form of productive assistance provided in the form of what is needed by mustahiq in the form of money, storefronts, sewing machines, agricultural seeds and livestock seeds. Based on research findings, in the distribution of zakat, infaq and alms funds from 2018-2020 there is an increase every year. In 2018 the distribution of zakat infaq and alms funds amounted to Rp. 3,233,674,423.00, - in 2019 there was an increase of Rp 5,000,561,424.00,- in 2020 Rp 7,133,858,305.00 or an increase of 17.35% from 2018 and in 2019 the distribution of zakat infaq and alms funds increased to Rp 2,428,996,739,- or an increase of 2.37% from 2018. The assistance prioritized by the Jambi City Baznas is assistance in the form of consumptive rather than productive ones. And priority assistance is given to the needy and poor. The assistance prioritized by the Jambi City Baznas is assistance in the form of consumptive rather than productive ones. And priority assistance is given to the needy and poor. The assistance prioritized by the Jambi City Baznas is assistance in the form of consumptive rather than productive ones. And priority assistance is given to the needy and poor.

3. Based on the results of research analysis in the field of zakat utilization in community empowerment at the Jambi City Baznas not yet fully running optimally because the utilization of productive zakat distributed to mustahiq uses a grant agreement where all assistance that has been given to mustahiq will become their full property so that many mustahiq have been given assistance but have not reported again to the Jambi City Baznas on how their business is progressing, even in a letter of agreement requiring mustahiq who receive productive zakat assistance to set aside 1000 Rupiah from their business results every day for infaq but this also does not work or be implemented by mustahiq. this is also due to the lack of supervision and assistance from the Baznas itself.

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