

ANALYSIS OF THE IMPACT OF ZAKAT FUNDS DISTRIBUTION TO MUSTAHIQ

(Case Study at Baitul Mal Hidayatullah Ponorogo 2017)

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ABSTRAK

Untuk mencegah penumpukan harta, distribusi zakat yang baik dan tepat sangat perlu untuk dilakukan. Beasiswa pendidikan termasuk salah satu pendistribusian zakat konsumtif kreatif karena zakat tersebut diwujudkan dalam bentuk konsumtif dan digunakan untuk mengatasi permasalahan ekonomi di bidang pendidikan, karena masih banyak yang tidak dapat mengenyam pendidikan karena faktor biaya. Menurut seorang ulama' kontemporer yaitu Yusuf Qardhawi, diperbolehkan memberikan beasiswa bagi orang-orang yang menuntut ilmu yang dibutuhkan dalam kehidupan, sehingga zakat seharusnya dapat menjadi solusi terhadap hal tersebut. Dengan syarat-syarat yang terpenuhi, zakat dapat didistribusikan kepada orang-orang yang menuntut ilmu. Untuk mengatasi hal ini, Baitul Maal Hidayatullah sebagai lembaga amil zakat yang salah satu cabangnya beroperasi di wilayah Ponorogo ini menerapkan program-program penyaluran dana zakat, infaq, dan sedekah dalam bentuk beasiswa untuk mahasiswa atau pelajar berprestasi yang kurang mampu secara finansial. Penelitian ini adalah penelitian kualitatif deskriptif, dengan menggunakan metode observasi, interview dan dokumentasi. Dalam Penelitian ini beberapa staff dan beberapa mustahiq akan menjadi objek wawancara. Dalam pengembangan dan penganalisaan data, penulis menggunakan metode induktif untuk menerangkan tentang berbagai teori penunjang yang digunakan dalam penelitian ini, serta analysis content untuk menunjang hasil dari penelitian ini. Hasil penelitian menunjukkan bahwasanya proses manajemen zakat di di Baitul Maal Hidayatullah Ponorogo dilakukan dengan menyediakan kantor sebagai tempat muzakki untuk membayarkan zakat, dan mengirimkan amil zakat ke rumah-rumah muzakki serta menyediakan akses pembayaran zakat online melalui transfer ke rekening BMH Ponorogo. Adapun pendistribusiannya dilakukan dengan mendistribusikan dana zakat kepada program Dakwah,

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Pendidikan, Ekonomi dan Sosial Kemanusiaan. Kemudian pendistribusian dana zakat untuk beasiswa di BMH Ponorogo memberikan dampak yang positif terhadap 1) Peningkatan prestasi akademik dan non-akademik penerima beasiswa, serta peningkatan kemampuan membaca Al-Qur'an dan ibadah sehari-hari mereka. 2) Mengurangi beban keuangan orangtua penerima beasiswa serta menciptakan lingkungan keluarga yang lebih harmonis. 3) Membentuk masyarakat yang sadar akan pentingnya Pendidikan agama.

Kata kunci: Zakat, Distribusi, Beasiswa, Mustahiq

INTRODUCTION

One of the economic instruments that contained in the Islam is the transition of wealth or possessions through zakat. Zakat is one of the pillars of Islam which is the social realization that prevent the stacking of wealth on rich people only and also the proper media to connect between the rich and the poor, as well as serve to build the culture of *ukhuwwah islamiyyah* fellow Muslims. Because basically the principle of zakat is a wealth of some people that have more of wealth than other and distribute it to *mustahiq* to meet society need and religion (Al-Kaaf, 2002: 132).

To prevent the stacking of wealth, the distribution of zakat which is good and right is very necessary thing to do. Distribution of zakat can be defined as the activities to organize zakat distribution effort to *mustahiq*. Then, to reach the good and right zakat distribution, the system of zakat distribution divided into two parts, it is the productive and consumptive distribution. Two of these systems are divided into four forms of zakat distribution, such as traditional consumerist, creative consumerist, creative productive and conventional productive. Scholarship includes one of distribution of zakat in the form of creative consumerist because zakat is manifested in the form of a consumerist and used to overcome the economic problems in the field of education, which the scholarship being the solution for people who don't have enough charge for the education. Called creative consumerist because that education will be useful and become a benefit for the community itself (Pernomo, 1995: 41).

Meanwhile, still most people in Indonesia cannot be educated because of cost factor, but according to a contemporary scholars Yusuf Qardhawi, it is allowed to provide

scholarships for people who in studies of knowledge that needed in life (Qardhawi, 1996: 642), so the zakat should be able to be a solution for it. With the conditions being met, the zakat can be distributed to people who in studies. In this case, the institutions of *amil* zakat should have a good system and mechanism of distribution to provide that the zakat funds distributed to the person which is really entitled to, especially on the zakat distribution in the form of consumerist through this scholarship. *Amil* zakat institution need to select the priority distribution that compiled based on a proper survey (Khasanah, 2010: 225).

To overcome this, Baitul Maal Hidayatullah as an institution of *amil* zakat which one of its branches operating in Ponorogo implement some programs of zakat fund distribution, *infaq*, and charity in the form of scholarships for student achievers who are less financially capable. In its annual financial report, counted a number of Rp 6.354.995.000,- (Six billion three hundred and fifty four million nine hundred ninety five thousand rupiah) nominal distributed to education programs by 2013 and a number of Rp 4.649.051.000,- (Four billion six hundred and forty nine million fifty one thousand rupiah) by 2012. This shows the existence of this institutions in distributing zakat funds for education programs.

The objectives of this study are to find out the zakat management that applicated by Baitul Maal Hidayatullah Ponorogo and to find out the impact of zakat funds distribution in form of scholarship in Baitul Maal Hidayatullah Ponorogo to *mustahiq*.

This research is a research about the impact of zakat funds distribution in scholarship form to *mustahiq*, which takes case study at Baitul Maal Hidayatullah in Ponorogo and done by February till April 2018. This research is a field research, it is the research that directly related to the object examined or research done to get the real data. This type of research is qualitative research with a descriptive analysis. The research which clearly gives an overview about the management of the distribution of zakat funds to scholarship program committed by Baitul Maal Hidayatullah Ponorogo, and also give an analysis of the impact of that program to *mustahiq*. The method used in data collection in this research is by observing and doing a systematic note to the phenomena that occur in the object of research, doing some interviews by asking a structured question to the staffs of Baitul Maal Hidayatullah and some *mustahiq*, and

documentation for collecting the data related to the condition of institution. Data analysis techniques used in this research is the inductive techniques. That is the analysis based on the data obtained, then developed in a certain relationship patterns, or it is a specific data analysis (Special) to get a theory (General). The Data obtained from in-depth descriptions, with interviews from some of the parties that are suitable, and documentation relating to the title of the research, the form of newspapers, websites, corporate documentation, etc is analyzed as a content analysis that support the result of this research. Then taken the conclusions of the data that has been developed is the result of this research.

THEORY

Definition of Zakat

The word zakat interpreted such that meaning is caused by several reasons. First, zakat is the reason for wealth increasing naturally, because Allah adds wealth to the person who did zakat in the world and give him reward in the afterlife. Second, because zakat caused the growth of blessed wealth as the zakat caused the growth of blessing for the faqir. Third, zakat is the cause of the purification of the treasure from things that damages it (Qardhawi, 1973: 39). In Syariah, zakat is defined as a form of worship to Allah SWT by paying the obligation of a certain treasure, in a certain count and at a certain time, and given to persons who contained into the entitled category to receive it.

Purpose and Hikmah of Zakat for Social Life

Zakat has an impact on people's life widely. In terms of community life, zakat is a social insurance system in Islam. The problem of gaps, poverty, and the effects of natural disasters can be overcome with proper management of zakat (Wan Sulaiman, 2008: 108). Zakat is distributed to eight *asnaf* covering social aspects relating to the state. In this case, the management of the collection, management and distribution of zakat should aim to spread the *syiar* of Islam, uphold the law of Allah and preserve or defend the Muslim community. Zakat is the cornerstone of the Islamic social insurance system. This system goes beyond the material aspect to cover the spiritual, psychological, moral, cultural, and citizenship aspects of one's life and encourages solidarity and

cooperation among members of the Islamic community. In short, the shared social concern in Islamic society extends to all branches of human life (Qardhawi, 1973: 15).

Zakat is actually the first social security system ever to exist in the history of humanity, a system that does not depend on individual voluntary contributions but government institutions that raise funds and distribute them in an organized manner to all those in need. Yusuf Qardhawi quotes al-Bahi Al-Khawli's writing that distinguish three main factors of special concern to Islam through zakat. The first is freedom, one of the aims of zakat is to free man from slavery. For the first time in the history of mankind, the liberation of slaves was made by Islam through the wealth of individuals in society as a form of social concern. Second, to flatten the differences between segments of society and reconcile between individuals and groups to avoid social unrest. This is encouraged by giving part of zakat to those who are entitled and need it. Third, *jihad* in the way of Allah and spreading the religion of Islam is very important, and it is financed from zakat funds (Qardhawi, 1973: 880)

The Recipients of Zakat

The recipients of zakat have been explicitly described in QS At-Taubah: 60, which explains that there are eight groups of zakat recipients, they are the poor and the needy, the workers in zakat administration (*amil zakat*), those whose heart are being reconciled (*muallaf*), liberating slaves (*riqab*), person under debt (*gharimin*), *fisabilillah* and *ibnu sabil*.

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ

وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

1. The Poor and The Needy

The poor and the needy are the first two groups of zakat recipients mentioned in At-Taubah, which illustrate that the first goal of zakat is to eliminate poverty in society since they are the ones that need more than the other groups. In this case, some scholars contradict what these two *asnaf* belong to one group or separate and different degrees, but Yusuf Qardhawi defines the poor and the needy based on his ability to meet basic needs.

2. The workers in zakat administration (*Amil Zakat*)

As for those who are the managers of zakat or *'amilin*, then they are the ones who are assigned to collect the zakat, they get the right of a part of zakat. The Qur'an has given them the right to receive wages for their work which includes the activities of collecting, recording, keeping, sharing and distributing zakat derived from zakat funds.

3. Those whose hearts are being reconciled (*Muallaf*)

Regarding the *muallafah qulubuhum* or those whose heart are being reconciled to convert to Islam, they are composed of various groups. Among them are people who are given to want to convert to Islam, and also there are people who are given so that his Islam gets better and his faith increases steadily in his heart especially for people who just converted to Islam who need to strengthen the commitment to his faith. Currently, the distribution of zakat in this category is only available to those who have recently entered Islam. The purpose of this distribution is for financial and moral support, not to help with financial difficulties such as distribution for the poor and the needy. Therefore, a person who is new to Islam and he or she is financially or even excessive can also receive zakat in this category.

4. Liberating slaves (*Riqab*)

That is the people in bondage or colonialism. Zakat can be used to buy the person's freedom. Under current circumstances, it would be very difficult to find slaves as they were done in the past and as discussed in classical literature. However, Yusuf Qardhawi explains that people or countries under foreign occupation can be categorized as slaves in modern times and hence, entitled to receive zakat.

5. Persons under debt (*Gharimin*)

As for the term *gharimin* or those who are in debt, they are composed of several classes, among whom are those who endure a dependent or guarantee a debt, until he is required to pay it off, then the debt is spent all his property. Or he is immersed in his debt so unable to pay it off, or debt that consumes all his wealth is done in immorality, then he repents, then against them all are given some of the wealth of zakat. According to the four Imams, *gharimin* consists of the person who is indebted for personal use and the person indebted for the common good, but according to Yusuf Qardhawi, *gharimin* is a

person who owes, especially those who owe because for the benefit of that not being immoral and unable to pay.

6. *Fisabilillah*

The literal meaning in the Qur'an for the category of *fisabilillah* is jihad in the sense of fighting in the way of Allah. Therefore, this *asnaf* is erased if its meaning only with *ghazwah* or war only. In the present time, many scholars have concluded that the meaning of jihad in the word *fisabilillah* is general, not limited to the meaning of *ghazwah* or war. The jihad *fisabilillah* can include many things such as jihad through writing or words. Yusuf Qardhawi concludes that the meaning of *fisabilillah* here is all forms of deeds for jihad with the aim to spread the religion of Islam and elevate the name of Allah SWT on earth.

7. *Ibnu Sabil*

Ibnu Sabil is a traveler who passes a city, whereas he no longer has a stock to continue his journey. Then he was given from the wealth of zakat a sufficient amount to repatriate him, even in his land he is a treasure man. Likewise, the law for a person who wants to travel from his country, whereas he has no provisions, then he can be given from the treasure of zakat for a sufficient supply of returns. According to the majority of scholars, *musafir* is a traveler who travels from place to place. Literally, the term means *ibnu sabil*. According to Yusuf Qardhawi, *ibnu sabil* was made as one of the groups receiving the zakat because of:

- a. There are people who travel to look for *rizqi*
- b. There are people who travel to search for knowledge and find out the signs of the oneness of Allah in the world.
- c. There are people who travel for *jihad* in the way of Allah.
- d. There are people who travel for pilgrimage (*hajj*).

History of Zakat Management

1. In The Days of Forerunner (*Salaf*)

In the history of Islamic legislation, zakat is required after the Prophet emigrated to Madinah. But since the Makkah period, there have been many verses of Qur'an that descend and discuss the issue of zakat. The zakat referred to in these verses is not the same as the obligatory zakat in Medina that the amount of which has been determined, and the distribution of his asnaf has already been described in At-Taubah verse 60. Zakat in the Makkah period is unlimited limits and amount, but leave it to a sense of faith, generosity and a sense of responsibility for someone else (Qardhawi, 1973: 61).

The existence of clearer obligations and regulations related to zakat in this period, led to the receipt of more zakat and required the existence of a more structured management system. Therefore, Rasulullah made the collection and management of the distribution of zakat named Baitul Maal (treasure house), which was then located in Masjid Nabawi. At that time, Rasulullah also sent his companions to become *amil* (zakat managers) in the Arabian peninsula including the city of Yemen, such as Umar ibn Khatab, Ibn Qaiz Ubaidah bin Samit and Muaz bin Jabal. At this time also, zakat is one of the main source of state income, although it can only be levied limited to zakat fitrah from Muslim since second year hijriyah. The effective implementation of zakat mal levies has only been implemented in the ninth year of hijriyah (Chamid, 2010: 51)

Then, the potential of zakat in the time of Khulafaur Rasyidin even developed rapidly due to the more intensive and integrated system of collection of zakat and the increasingly widespread territory of the Muslims in the time of Khulafaur Rashidin. In the period of the Caliphate of Abu Bakr Ash-Shiddiq, many issues to be faced, including apostates, false prophets, and dissidents of zakat. In his time many Muslim residents who disobeyed pay zakat due to many assumptions that the zakat only held during the Prophet Muhammad was still alive and after the Prophet died no obligation anymore over the zakat. The number of apostasy by the Muslims made the Caliph Abu Bakr decide to fight it, and the war was called the war of *Riddah* (war against apostasy). In the period of Caliph Umar bin Khattab, he doing so much expansion until the Islamic region covered the Arabian, Roman (Syrian, Palestinian and Egyptian) and the entire Persian empire including Iraq. The expansion of this region led Umar bin Khatab to

establish a *baitul maal* centered in Madinah and the establishment of a *baitul maal* branches in the provincial capital such Makkah, Syria, Basrah, Kufah, Palestine and Egypt with a more organized and orderly administration system. In the period of Caliph Utsman ibn Affan, the management of zakat is divided into two kinds: the first is zakat *al-amwal az-zahirah* (visible property), like cattle and crops and second is zakat *al-amwal al-batnyah* (invisible or hidden property), such as money and merchandise. Zakah of the first category is collected by the state, while the second is left to each individual who is obliged to issue his own zakat as a self assessment form.

During the Caliphate of Ali bin Abi Thalib, the political situation went unstable, full of war and bloodshed. However, the Caliph Ali bin Abi Thalib continued to devote his most serious attention to the management of zakat. He saw that zakat is the lifeblood of government and religion. The assets that are obliged to pay zakat at the time of the Caliph Ali bin Abi Thalib is very diverse. The type of goods obliged to zakat at that time were dirhams, dinars, gold and any kind of wealth remained subject to zakat obligations (Karim, 2012: 70).

In the period of *tabi'in*, the management of zakat that recorded in historical records is very limited. The following is a brief exposure of the period of the *Daulah Umayyah*, which lasted for almost 90 years (41-127H). For example, Caliph Umar bin Abdul Aziz is a distinguished figure remembered by history for his justice and simplicity and proximity to the people. During his reign, the management of zakat experienced a very fascinating reformation. All kinds of assets must be charged zakat. In its time, zakat management and systems were handled very professionally. The type of property and wealth that is obliged to pay zakat is increasingly diverse. Umar bin Abdul Aziz was the first to obligate zakat from property derived from business income or services, including salaries, honorarium, income of various professions and other *mustafad mal*. Thus, during his caliphate, zakat funds abundantly stored in *baitul maal*. In fact, *amil zakat* officers find it difficult to find the poor who need zakat property. This prosperity is not only in Africa, but also spread throughout the Islamic region, such Iraq and Basrah. Because of this prosperity, zakat is allocated for various purposes, such as covering the debt of *gharim*, paying a single dowager who wants to marry and provide working capital loans to the pagans who originally paid *jizyah* (tax) to the state. even things still sufficient with collected zakat in *baitul maal* (DEKS-BI, 2016: 75).

2. In Modern Time (Nowadays)

As a God-given obligation, zakat is not something that is just obligated to the individual to do. But zakat is a social welfare system overseen by the state, whose payments are organized and managed by an autonomous community organization. In Al-Qur'an mentioned:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ ۗ

وَاللَّهُ سَمِيعٌ عَلِيمٌ.

The word "take" in the above verse shows that Prophet Muhammad as the leader or head of state at that time had the authority to collect and distribute zakat. Based on this, the ulama agreed that the State should appoint the zakat collector or establish an organization that manages the collection and distribution of zakat, since the Prophet and the Companions have done so. And also because there are always people who have property but do not know how to pay zakat, and there are also people who do not like to pay zakat for greed. (Katsir: 295)

From the Islamic point of view, man can not be separated between his destiny in the world and in the hereafter, nor can be separated from his relationship with other human beings (*muamalah ma'a annas*) and his relationship with his creator (*muamalah ma'a Allah*) because life is a whole. Islam brings comprehensive and universal guidelines that give individuals the freedom and dignity to create a good and happy community environment. In this case, the system of zakat is applied to determine its collection and distribution by the state. Islam inculcates the desire to pay zakat to each individual as well as entrust the collection and distribution of zakat to the state due to the following important reasons (Qardhawi, 1973: 748):

- a. Some individuals may not have the consciousness that compels them to fulfill their zakat obligatory. In such cases, the rights of the poor will be lost if the payment of zakat is left to the individual.
- b. When the poor receive zakat from the government, not directly from the rich, their dignity is nurtured and will not feel small or humiliated in the presence of the zakat giver (if given directly by the individual).

- c. If the distribution of zakat is left to the individual, it can be ascertained out unevenly, because each individual has a personal understanding of the zakat distribution rules.
- d. The recipient of zakat which covers the public interest such as converts and *fisabilillah*, and which can only be determined by the authorities who know the state of society will not get zakat if the zakat distribution left to the individual.
- e. Islam is a religion and a state, and the state needs funds to play its part. Zakat is one of the financial resources of Islamic state.

The scholars divide the zakat into two parts, the visible and the invisible. The visible treasure is a visible item and is easily counted by someone other than the owner. They include crops, farms and livestock. Invisible treasure is a treasure that is easily hidden by the owner. This includes money and business assets. For the visible treasures, the jurists agreed that the collection and distribution of zakat should be done by the state. Zakat on visible property should not be submitted individually, but the state is responsible for collecting it and if necessary fight against those who refuse to pay Zakat, as did Abu Bakr after the death of the Prophet. As for the unseen treasure, the jurist has some opinions about enforcing his payment. In this case, Yusuf Qardhawi concludes that in principle, collecting zakat is a state obligation, both visible and invisible treasures. Except, when the individual treasury is very good (as Utsman ibn Affan) may be authorized to distribute his own zakat on unseen possessions, provided that if it fails, the state may take over the collection and distribute it again. (Qardhawi, 1973: 778)

It should be noted that every Islamic state is encouraged to establish an organization that collects and distributes zakat, although in this case, Yusuf Qardhawi prefers that a portion of zakat (one-fourth or one-third) is given the authority of its distribution to each individual to be given to persons deserves it, because every individual knows better who is worthy of receiving zakat especially from their families and neighbors. This is based on the practice of the Prophet leaving a portion of the uncountable crops during the zakat pre-estimated obligation. Undoubtedly, assigning zakat responsibility for the collection and distribution to the government applies to countries that make Islam its ideology, Islamic law as the foundation for its constitution, as well as social, economic, cultural and political standards as the basis of its social structure. The state

that rejects Islam as the basic ideology of the state is prohibited to collect zakat because the fulfillment cannot be trusted, so that the distribution of zakat is left to each individual. (Qardhawi, 1973: 773)

In Indonesia, "UU no. 23 tahun 2011 tentang Pengelolaan Zakat" arranges all related to the management of zakat from the collection, distribution and utilization. In it also explains that there are two institutions that manage the zakat those are National Amil Zakat Agency or BAZNAS that perform zakat management nationally by the state, and the Institute of Amil Zakat or LAZ as a non-government institution formed by the community in charge of assisting the management of zakat in Indonesia. The existence of this law indicates that Indonesia as a predominantly Muslim country strives for proper management of zakat.

Distribution of Zakat for Scholarship

In the distribution of zakat, Yusuf Qardhawi believes that jihad in culture and education in the way of Allah should be prioritized today, as long as it is a purely effort aimed for rebuilding an Islamic state. Examples of activities that require zakat financing are building Islamic *da'wah* centers that provide information about true and pure Islam to people around the world, providing Islamic education and training, also protecting Muslim youth faith from deviations, which conducted by pagan missionaries and zionists in order to destruct *akhlaq* and Muslim beliefs. Another example is the publication of Islamic books, funding Muslim students who are studying science that aims to defend, nourish and glorify God's name. These and similar activities deserve zakat in the *fisabilillah* category (Qardhawi, 1973: 667).

Actually, there are many differences between scholars about the categorization of this *asnaf*. This difference of opinion lies in the interpretation of the meaning of *fisabilillah* in a general or special sense. The meaning of *fisabilillah* in a special sense is to fight in the path of Allah agreed by the Imam *madzhab* that jihad belongs to the meaning of *fisabilillah*, and zakat is given to the *mujahidin* and their need for war equipment and they agree to not allow the distribution of zakat to other public good projects such as development mosque, madrasah, and others. The Imam's agreement on the *fisabilillah* Goals is as follows:

- a. Jihad is definitely within the scope of *fisabilillah*

- b. It is prescribed to give Zakat to the person of Mujahid, not to giving zakat for the purpose of jihad and its preparation
- c. It is not permissible to give zakat for the benefit of the good and the common good, such as establishing dams, bridges, mosques and schools, repairing roads, taking care of corpses etc. The fee for this business is left to the treasury baitul maal from other income such as *fa'i*, taxes, and so on

Meanwhile some scholars interpret *fisabilillah* in the general sense, as Ibnu Katsir opinion said in his *tafsir* that the *zhahir* text of Allah's word "*fisabilillah*" is not limited only to soldiers but is permitted to be distributed to people performing pilgrimage (*Hajj*) or Umrah because it based on the hadits that become nash for it. Another scholar, Shaikh Mahmud Syaltut, argues in his book *Islam Aqidah and Shari'ah* that the zakat given to *asnaf fisabilillah* after the formation of the unit of war are hospitals, roads, railways, and prepare the *dai* including supporting facilities in the form of schools and decent education. (Syaltut, 2001: 107).

So, Yusuf Qardhawi refers to As-Sayyid Rashid Ridha in interpreting the word *fiabilillah*, *sabilillah* means the path that conveys to the blessings of Allah, both *aqidah* and deeds. The word *sabilillah* itself according to him has a general meaning or more than *sabilillah* understanding specifically as jihad fight in the opinion of four Imam Madzhab. In fact, jihad now covers areas such as jihad with pen and oral, economic, political, social and educational jihad. (Baqir, 2015: 323). The reason Yusuf Qardhawi extends the meaning of this jihad is because first, jihad in Islam is not limited to war with weapons alone. Second, if the act of defending and defaming Islam is not written in the texts, it must be included with *qiyas*. *Istinbath qiyasi* taken by Yusuf Qardhawi here is that the law of jihad and *fiabilillah* is the same, that is the act that aims to defend Islam, destroy its enemies and establish *Kalimatullah* in the earth. (Nazir, 2014: 36).

From these various opinions, the most powerful opinion that what is meant by God's word "*fiabilillah*" is jihad in the form of war. But today, because the law of God has stood upright and the Islamic state is authoritative. Thus, the form of jihad appears in various colors to uphold the religion of God. And it is feared this *asnaf* is erased if its meaning is only with *ghazwah* or war only.

The extension of this meaning is necessary, because in the present time, war with mind and soul is important because its more beneficial and deeper in its impact than at war with weapons. In this case, he argues that if one specializes in seeking knowledge, he may be given zakat to meet his learning needs even if he is capable, especially if he is not capable. Those who seek knowledge deserve to be given zakat because they carry out *fardhu kifayah*, and the knowledge they seek is not only for him, but for the benefit of all people. Yusuf Qardhawi also explained that the priority of giving zakat from the eight *asnaf* is indeed the poor and the needy. But he saw that from the poor there are also those who devote their time to study. In this case, the poor who are studying are more prioritized to be given zakat to help with the cost of education, buying the necessary books. Some scholars add the condition that a student must have the potential and good behavior to qualify for zakat. This is usually practiced by the current government and zakat management organizations when they offer scholarships (Qardhawi, 1973: 560).

Treasures of Zakat as a tool for the eradication of social problems, have been determined to be distributed to eight *asnaf*. But if then only limited to the gift alone, will not create an independent society. Humans also need capital in the form of education. On the basis of this, the distribution of zakat funds for the education sector is very reasonable in *syar'i*, in addition to a sense of concern for others, also includes some basic reasons among them (Habiburrahman, 2009: 46), whereas jihad *fisabilillah* can include many things such as jihad through writing or words. So, Yusuf Qardhawi concludes that the meaning of *fisabilillah* here is all forms of deeds for jihad with the aim to spread the religion of Islam and elevate the name of Allah SWT on earth.

- a. Education is a primary need, and it is a duty for every Muslim, as the Prophet said

طَلَبُ الْعِلْمِ فَرِيضَةٌ عَلَى كُلِّ مُسْلِمٍ

- b. Urgency of the education sector in particular when it concerns the safety of *ukhrawi* (one's religious education). Because if without knowledge, a person could be shaken his faith, as the hadith of the Prophet narrated by Imam Bukhari said

مَا مِنْ مَوْلُودٍ إِلَّا يُولَدُ عَلَى الْفِطْرَةِ فَأَبَوَاهُ يُهَوِّدَانِهِ أَوْ يُنَصِّرَانِهِ أَوْ يُمَجِّسَانِهِ

- c. In general, the base of the problem of poverty that comes from the lack of quality education. This makes someone cannot explore the potential of the existing environment, nor the potential in itself and that will lead to poverty. This is in accordance with the hadith narrated by Ibn Majah that the good will come to people who study the science of religion.

مَنْ يُرِدِ اللَّهُ بِهِ خَيْرًا يُفَقِّهْهُ فِي الدِّينِ

In many countries, there are many institutions that apply the distribution of zakat funds for scholarships, one of them is Indonesia. With the determination of “Fatwa MUI tentang pemberian zakat untuk beasiswa No. Kep. 120/MU/II/1996” which explains that giving zakat for educational purposes, especially scholarship is lawful. Because it is included in the *asnaf fisabilillah*, with the reason that the definition of *fisabilillah* according to some scholars *fiqh* from some *madzhab* and ulama' tafsir is a general

lafadz. Therefore, it is applied *qaidah ushuliyyah* “*Yabqo al-‘umum ‘ala ‘umumihi*”. Therefore, the researcher believes that it is very possible if zakat is distributed in the form of scholarships.

RESULT AND DISCUSSION

Zakat Management in BMH Ponorogo

The policy used by BMH for the management of zakat funds is a policy in accordance with Islamic law with the consideration of the Sharia Board of BMH and has been listed in the guidelines of the institution. The policy is also well discussed with other Amil Zakat (LAZ) or with the National Amil Zakat Institution (BAZ) conducted within internal BMH or external meetings. At BMH internal meeting that held annually, presenting the BMH central board and representatives from each branch. In this deliberation, work and evaluation programs are reported and also held socialization of vision, mission and goals of BMH so that the work direction of BMH not out of its vision, mission and goals. And the management of zakat in BMH is divided into two parts, those are the collection and utilization.

1. Collection

Everything related to the collection of zakat funds is generally managed by the director of BMH, by assistance of the Division of Collection which specifically regulates and carries out the collection of zakat. BMH also assisted by some volunteers to collect zakat funds in Ponorogo. The selection of *amil* from volunteer is done by considering people who are in accordance with the criteria of *amil* zakat religiously and institutionally. In addition to the election, BMH also held training in collecting zakat funds. The types of funds collected in BMH are ZISWAF funds in the form of zakat, infaq, shadaqah and wakaf, as well as funds other than ZISWAF such as *hibah*, gifts and *qurban*.

Particularly in zakat, BMH collects zakat fitrah and zakat mal funds. For zakat fitrah, the collection and distribution only done in Ramadan by 3.5 liters of rice. As for zakat *maal*, its collection is done throughout the year according to zakat *maal* conditions, that is full ownership, developing property, excess above essential needs of the owner of the

property, free from debt, reaches *nishab* and has passed ownership for one year (*haul*). As for zakat collection procedure, *muzakki* can choose payment method as follows:

- a. Visit Counter of BMH Office and submit directly
- b. Pick Up Donation Service by *amil* of BMH
- c. Through transfer to BMH account

In this case, *amil* zakat volunteers not only collect zakat from *muzakki*, but they also provide some services such as consultation, *muzakki* registration, helping *muzakki* when paying zakat as calculating amount to be paid, helping *muzakki* to say zakat intentions, and offering services that can help *muzakki*.

The issue of zakat fund collection is still a problem in BMH and other Amil Zakat Agencies in Indonesia. According to the interview with Mr. Teguh, this problem is caused by the lack of knowledge about zakat by the community such as the kind of zakat besides zakat fitrah, knowledge of *nishab*, *haul*, law, and how to calculate the property whether it should be paid its zakat or not. The public knowledge is also very little about the kind of zakat *maal* such as cattle, gold and silver, the wealth of trade, agriculture, honey and livestock production, mining and marine products, factory investments, jobs and professions, and stocks and bonds. Another issue that causes problems in the collection of zakat is the people who still have doubts about the existing zakat agencies, then they pay it themselves to *mustahiq* not through zakat agencies or institutions. The minimum public knowledge about zakat and Amil Zakat Agencies due to lack of socialization program by the government and Amil Zakat Agencies itself. Those are the two main issues why the Amil Zakat Agencies cannot maximize or achieve targets that match the huge potential of zakat funds in Indonesia.

2. Utilization

After collection, then the funds are distributed for the existing empowerment program in BMH, those are:

- a. *Da'wah (Da'i Tangguh)*

Da'i Tangguh program is a program devoted to facilitating da'i who are deployed in outlying areas that are still difficult to reach. Utilization of this program in the form of allowance for the da'i who dedicate his life to da'wah, transportation facilities such as motor cars, and speedboats to reach inland areas,

life skill training, da'i insurance, *umroh* appreciation to the da'i, guidance program for *muallaf* and *wakaf* of Al-Qur'an.

b. Education (*Senyum Anak Indonesia*)

Senyum Anak Indonesia program is part of an effort to realize the future of a better nation generation. Limitations of educational facilities is a major problem of most children in the country to enjoy a more decent education. The empowerment of this program is in the form of scholarship or charity education for orphans and poor students, undergraduate scholarships, and the holding of *pesantren tahfidz*.

c. Economic (*Manidiri Terdepan*)

BMH comes with the *Mapan (Mandiri Terdepan)* program in order to support and help to alleviate poverty and unemployment through financial support for weak economic actors (the *dhu'afa*) and to free them from the bondage of moneylenders and to guide both their moral and material aspects. The empowerment of this program is to empower poor families by performing capital support, training and guiding activities, developing economic potentials in *pesantren*, and business training for street vendors or MSMEs.

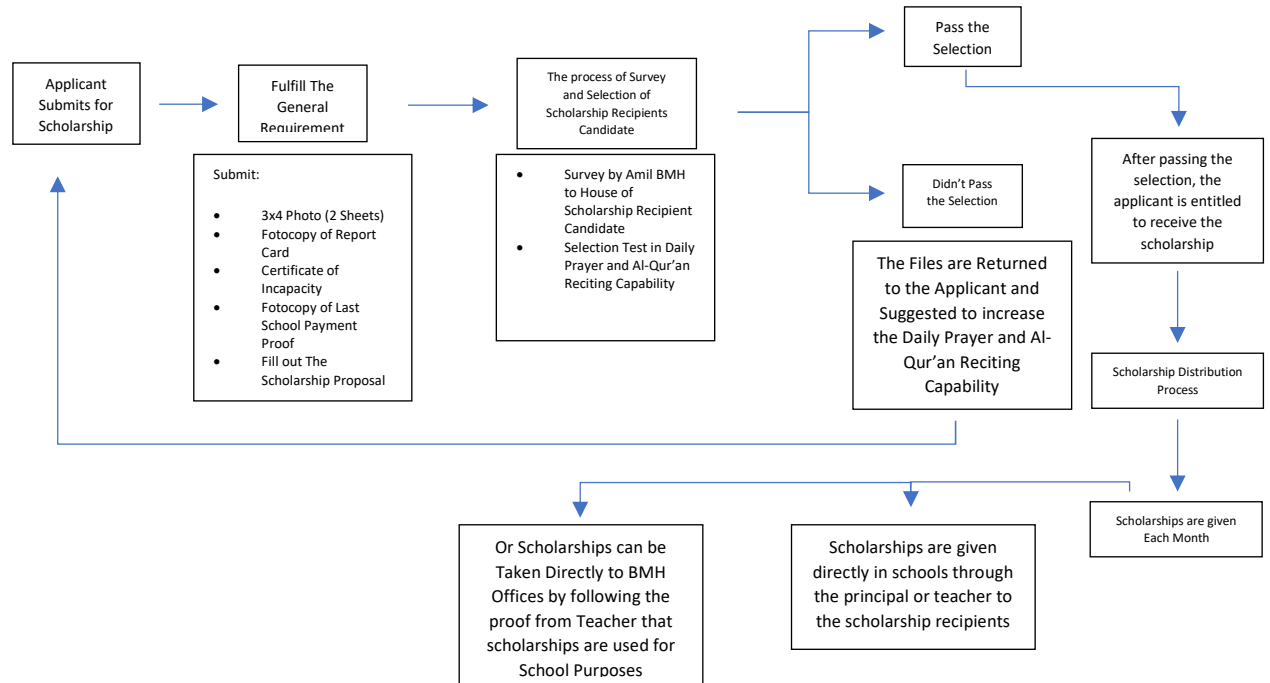
d. Social and Humanity

This social program includes the empowerment of self-sufficiency training for orphans and *dhu'afa*, regular compensation to poor families, free health care, and also evacuation helping, education and recovery assistance in disaster-affected areas.

3. The Concept of Utilization and The Mechanism of Scholarship Distribution

The concept of empowerment based on this priority scale is to reach areas that have not been reached by BMH through preaching first, then the *da'i* given shelter and built a place for *da'wah*. Then after the *da'wah* went well, then BMH continued to educational program by building a boarding school, guiding children with religious education and Islamic studies for the youth and financed the cost of education. After that, the community's economy will be guided so that it will strengthen their Islam. As for the social humanity program accompany these other three programs.

In terms of zakat distribution for educational scholarships, the mechanism and application of its products is as follows:



Picture 4.1 The Flow of Submission and Mechanism to Become Scholarship Recipient in BMH Ponorogo and its Distribution

The Impact of Zakat Fund Distribution for Scholarship to *Mustahiq*

The expected target of this program is to make the scholarship recipient or *mustahiq* can be more diligent and enthusiastic in learning and improve their learning achievement and religious activities. It is also hoped that the *mustahiq* can become *muzakki* in the future. To achieve this target, BMH also provides economic guidance to the beneficiaries of the scholarship, BMH also performs controlling to the beneficiaries.

In management and distribution of zakat, *infaq* and *shadaqah*, BMH Ponorogo is doing their best to achieve the purpose of utilization. Therefore, the researchers tried to analyze the impact of zakat fund distribution that has been done by BMH Ponorogo to *mustahiq*, especially in education program that interpreted by providing scholarship to the achiever students that have financial problem in education. In recent years BMH Ponorogo has helped the education of the *mustahiq* who cannot afford to go to school by the year 2017 about 44 students who get scholarship so they can get Education in

school, and the number increases every year along with number of *muzakki* at BMH Ponorogo increases too.

According to the results of the interviews that have been done to parents of the scholarship recipients and data obtained from BMH Ponorogo, the distribution of zakat for scholarship, have several impacts that occur on various aspects, such the increase of learning achievement and the daily prayer of scholarship recipients, to the parents of scholarship recipients and to the community environment where the scholarship recipient lives. The impact on these aspects is a positive impact that we can see as follows:

- a. The existence of scholarships become a motivation for students who are classified as not able to improve learning achievement, and this will impact their achievement in the school. Achievement in studies meant the result that has been reached caused by studying, and that make a change in student behaviour and efforts to master the knowledge as a part of the activity to the formation of their whole personality. So, when viewed from the impact on the recipients of scholarships, there has been an increase in academic and non-academic achievement. The increase can be seen from the good grades obtained by the scholarship recipients in the school and the increase of learning motivation to study more diligent and more spirit. In addition, the increase is also seen in scholarship recipients daily worship. They become more aware to perform the obligations of worship such as five times prayer and perform sunnah worship such as *dhuha* prayer, fasting in Monday and Thursday and others, even they are moved to remind their parents in worship. Their ability to read and memorize Al-Qur'an also increases with the routine control by the BMH. In addition, they were taught about manners and politeness so that they become better at socializing.
- b. Seen from the impact on the parents of the scholarship recipients, they become very excited and happy to get the education aid because their children can feel the school like other children. The parents also feel their financial burden is reduced, so they can save for their child's education in the future. Parents become able to fulfill their responsibilities to fulfill their children's education with the assistance of this scholarship. As the family occupies the most

important position in the attention to the children's education, a good family environment to support Child Education is necessary thing, especially in forming children's *akhlaq* and morality within the family. With the creation of a good family environment, the increased learning motivation of children and the burden of parental costs to children is reduced will make them support each other, where children are supported by parents to learn well, and parents are motivated to earn more sustenance after seeing their children spirit in learning.

- c. Seen from its impact on society, BMH realizes that children who study religion is one key to changing the behavior of less religious people. So, in the guidance given to the scholarship recipients, 'Amil BMH teaches children to remind parents about worship especially prayers, encourage them to murojaah of memorizing juz 'amma to their parents and children are taught about ethics and manners. So that many parents are awakened and back on the right path. From the emergence of awareness of worship in the family, it will then affect other families, so that step by a step community awareness of worship will be formed.

From the impact seen in the distribution of zakat funds in the form of scholarships managed by Baitul Maal Hidayatullah Ponorogo which have been described above, we can conclude that the distribution of zakat funds for scholarship gives a considerable impact to the community, even the impact given seems to be small, but this small impact is noticed by Baitul Maal Hidayatullah Ponorogo and then maintained and improved slowly. As the result, this impact can only be seen after the existence of Baitul Maal Hidayatullah for ten years, since 2008. Improvement of this impact is also encouraged by the existence of amil zakat institutions (BAZ) and other amil zakat agencies (LAZ) that also distribute the zakat funds in the form of scholarships, so this impact is evenly spread throughout Ponorogo.

If we look further, the impact that will be generated for the next few years should be greater. Because Baitul Maal Hidayatullah Ponorogo targeted to make the recipients of scholarships or *mustahiq* later can become *muzakki* as well. With the provision of science and education that they get from schools that are assisted by scholarships from Baitul Maal Hidayatullah Ponorogo, it should make them able to reform themselves in improving economic conditions in their families at least after the scholarship recipients

graduated from high school. So, with good economic conditions, they are able to become *muzakki* and this will certainly help to resolve the problem of poverty.

Therefore, the distribution of zakat fund in the form of scholarship really has a big impact and role in various problems, so this needs to be supported by all levels of society. If people realize the impacts of the distribution of zakat funds in the form of scholarships, it should increase public awareness of the importance of paying zakat and the importance of the role of amil zakat institutions and amil zakat agencies in doing proper distribution of zakat. Therefore, it is important to socialize the impacts of the distribution of zakat funds in the form of scholarships to the public.

CONCLUSION

Based on the discussion of the results of research conducted on the impact of zakat funds distribution in form of scholarship to *mustahiq* at Baitul Maal Hidayatullah Ponorogo 2017. So, some conclusions can be explained:

Zakat management in Baitul Mal Hidayatullah Ponorogo is processed by collecting zakat funds by providing the office as a place for *muzakki* to pay zakat and sending *amil* zakat to *muzakki* houses and providing access to zakat payment online through transfer to BMH Ponorogo account to facilitate *muzakki* who want pay zakat. As for the distribution is done by distributing zakat funds to programs proclaimed by BMH such the *Da'wah*, Education, Economic and Social Humanity program. The Distribution of zakat funds in form of scholarship in BMH Ponorogo done by notifying the applicant to fulfill the general requirement such submitting some files and fill out the scholarship proposal form, then afterwards amil BMH will come to their house to conduct survey and selection process. If the applicant does not pass the selection, the files are returned to the applicant and suggested to improve their daily prayer and Al-Qur'an Reciting capability, and for the applicant who pass the selection, scholarship will be given each month at scholarship recipient school or can be taken directly at BMH Ponorogo office.

As for the distribution of zakat funds for scholarships has a positive impact as follow: a) Improvement of academic and non-academic achievement of scholarship recipients, as well as improving their reading ability of Al-Qur'an and their daily worship. b) Reduce the financial burden of scholarship recipients parents and create a more harmonious

family environment. c) Establish a society that aware to the importance of religious education.

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