

Exploring Management and Effectiveness of Distribution of Infaq and Shadaqah Funds

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Abstract: *Infaq and Shadaqah emerge as pivotal elements of Islamic social finance. Both contribute to alleviating poverty and supporting the prosperity of society. This study explores the management and effectiveness of the management and effectiveness of the distribution of infaq and shadaqah funds, with case studies of LAZNAS Nurul Hayat and Yatim Mandiri. The paper adopts a qualitative research method with a descriptive analysis approach. The data in this study was obtained from interviews with the officers from both institutions and data collection from their official websites. The results of the study found that there are some similarities and differences between the institutions such as collection through CSR programmes and distribution of the funds through da'wah. The effectiveness of Nurul Hayat's LAZNAS in 2019 was categorized as very effective, while in 2020 the Gross Allocation to Collection Ratio and Gross Allocation to Non-Amil Ratio were categorized as less effective and ineffective. Differently, LAZNAS Yatim Mandiri Solo 2019-2020 Gross Allocation to Collection and Gross Allocation to Collection Non-Amil are categorized as ineffective, while in 2019-2020 Net Allocation to Collection Ratio and Net Allocation to Collection Ratio Non-Amil are categorized as effective and very effective. The study carries some limitations with a number of future recommendations.*

Keywords: *Infaq, Shadaqah, Laznas, Management, Indonesia*

Abstrak: Infaq dan Shadaqah muncul sebagai elemen penting dari keuangan sosial Islam. Keduanya berkontribusi dalam mengentaskan kemiskinan dan mendukung kesejahteraan masyarakat. Kajian ini mengkaji tentang efektivitas pengelolaan dan efektivitas penyaluran dana infaq dan shadaqah, dengan studi kasus LAZNAS Nurul Hayat dan Yatim Mandiri. Penelitian ini mengadopsi metode penelitian kualitatif dengan pendekatan analisis deskriptif. Data dalam penelitian ini diperoleh dari wawancara dengan petugas dari kedua institusi dan pengumpulan data dari situs resmi mereka. Hasil penelitian menemukan bahwa ada beberapa persamaan dan perbedaan antar lembaga seperti penghimpunan melalui program CSR dan penyaluran dana melalui dakwah. Efektivitas LAZNAS Nurul Hayat pada tahun 2019 dikategorikan sangat efektif, sedangkan pada tahun 2020 Rasio Alokasi Bruto terhadap Penagihan dan Rasio Alokasi Bruto terhadap Non-Amil dikategorikan kurang efektif dan tidak efektif. Sedangkan LAZNAS Yatim Mandiri Solo 2019-2020 Rasio Alokasi Bruto

terhadap Penagihan dan Rasio Alokasi Bruto terhadap Non-Amil dikategorikan tidak efektif, sedangkan pada 2019-2020 Rasio Alokasi Netto terhadap Penagihan dan Rasio Alokasi Netto terhadap Non-Amil dikategorikan efektif dan sangat efektif. Studi ini membawa beberapa keterbatasan dengan sejumlah rekomendasi di masa depan.

Kata Kunci : Infaq, Sedekah, Laznas, Manajemen, Indonesia

INTRODUCTION

In Islam there are many practices and teachings that are recommended to be practiced. One of them is zakat, which is the third pillar of Islam (Awaluddin, 2021). In addition, the command to pay zakat is always mentioned in tandem with the prayer order, it is mentioned together so that we do not only carry out the obligation to pray but also pay zakat as a form of caring and aware that some of the assets we have are the rights of others (Yudhira, 2020). So that we as Muslims are required to set aside some of the wealth we have and spend it for zakat, infaq and sadaqah. Of the three practices, only zakat has an obligatory law to be implemented. In zakat, there are 8 groups who are entitled to receive it as explained in QS At-Taubah verse 60, namely the needy, the poor, riqab, gharim or gharimin, converts, fisabilillah, ibn sabil, and amil. Infaq and sadaqah have sunnah laws, although both have sunnah laws, they have different meanings. Sadaqah is more general in nature and infaq is specific in terms of money and material matters (Rizal & Mukaromah, 2021). Infaq and shadaqah are not only given by the poor and Muslims but also given to non-Muslims, besides that infaq and shadaqah can also be used to assist consumptive and productive needs (Almahmudi, 2020).

Infaq has the meaning of sharing, spending or removing our own personal property for a good. All forms that are spent, issued or given from the property for things that are prescribed by religion can be said to be infaq (Khair, 2021). Infaq is issued by everyone who has high or low income and can be given to anyone, for example parents, orphans, relatives (Hastuti, 2016). While shadaqah is a practice of wealth issued or given by someone sincerely and with the aim of getting closer to Allah SWT without expecting a reward from anyone in return (Nursalimah, 2021). Sadaqah has a broader meaning not only limited to giving something material to the poor but also includes all good deeds, both physical and non-physical (Nasikhah, 2021). Even though they have different meanings, both are included in social worship and have a high value in front of Allah SWT.

However, it is very unfortunate that there are still many people who only carry out zakat, and are not moved out to give infaq or shadaqah because they think zakat is an obligation that must be done, while infaq and shadaqah are not an obligation or a necessity, when in fact infaq and shadaqah become an empowerment that is recommended to be removed from the property owned (Dauly, 2018). This has resulted in a lack of public awareness and a lack of mutual help for one another due to not having a sense of social care, even though in the Qur'an it is recommended to help each other in terms of goodness (Sugesti, 2019).

In Indonesia, there are laws that regulate the management of zakat, infaq, and shadaqah. The Law Number 23 of 2011, which explains that there are two institutions that are authorized to manage zakat, namely the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ). The National Amil Zakat Agency (BAZNAS) is "*an institution that manages zakat nationally*" (Hasanah, 2021). While the Amil Zakat Institution (LAZ) is "*an institution formed by the community which has the task of assisting the collection, distribution, and utilization of zakat*". Fund management itself includes planning, implementing, and coordinating activities in the collection, distribution, and also its utilization. BAZNAS and LAZ not only receive zakat, these institutions also receive and manage infaq funds, shadaqah, as well as other religious social funds (Syahbandir et al., 2022). However, in the management of infaq, shadaqah and other religious social funds, they must be recorded in separate books, this is regulated in the Law of the Republic of Indonesia Number 23 of 2011.

It is known that there has been a lot of growth of Amil Zakat bodies or Institutions in various regions, so there is a need for socialization to the community about how professional an institution is in managing infaq funds, shadaqah because the trust from donors is the most important part to improve and maintain the trust of other donors to the amil zakat institution (Mustaqim, 2019). In addition to increasing understanding that the donations given will have a very broad impact on the recipients or mustahik, it is also very important to also help the development and progress of the business (Zaki, 2020).

The success of infaq shadaqah as an instrument in alleviating poverty will be seen when we look at the inputs and outputs, processes and outputs must match the results (Taufiqurrahman, 2021). In other words, that it is not only about the management of infaq

and shadaqah funds, the effectiveness in the distribution of these funds must also be considered. Among them is how the distribution of infaq and shadaqah funds becomes effective and has a positive impact and good quality through programs that already exist and are implemented in various institutions. In this case, the zakat agency is obliged to increase its capacity in distributing infaq and shadaqah funds for programs that have been made, both consumptive and productive (Yudhira, 2020). Based on some of the explanations above, the authors are interested in discussing how is the management of infaq and shadaqah funds and the effectiveness in distributing funds. This case study was conducted at LAZNAS Nurul Hayat Solo and Yatim Mandiri Solo.

Management activities have general functions namely, planning, organizing, directing and controlling. The planning function is the most important and main function in management activities. The management function will not run well without a careful planning (Surliyanti, 2020). Secondly, organizing, the organizing function becomes a grouping and arrangement of human resources so that they can be moved as a unit in accordance with the plans that have been formulated to be able to achieve the goals that have been set. In this case it can make it easier for managers to supervise, determine the people needed and adjusted to their respective expertise. The third function is direction, the function of direction according to Domi C, et al (1993:2) is a function of the guidance of a leader to employees in order to form a good bonding relationship, so as to get maximum results at work. The last is controlling function which the purpose to find out an actual event with the provisions of regulations and indicate precisely the basics that have been set in the planning (Hadi, 2020).

According to Law Number 23 of 2011, the management of infaq shadaqah funds must be recorded in their own books, while the distribution and utilization is carried out in accordance with Islamic law and is intended in accordance with the pledge and initial contract of the funder. Then in the relationship between output and objectives, where effectiveness is measured by how far the level of output, policies and procedures are in achieving a predetermined goal (Triatmo et al., 2020). In measuring the effectiveness of the distribution of these funds using ZCP (Zakat Core Principles), which since 2016 ZCP has been introduced in a UN humanitarian forum "World Humanitarian Summit of United Nations" held in Istanbul, Turkey. Which has the aim of improving the quality of zakat

management so that it is more effective in mobilizing community social funds for the welfare of the people in various parts of the world (Yasir & Marpaung, 2019). And there are categories for the assessment of the ACR ratio as follows: if the ACR 90% is said to be very effective, if the ACR is 70-89% then it is said to be effective, if the ACR 50-69% is said to be less effective, and if the ACR is 20-49% then it is said not effective.

Aminuddin (2013) stated that zakat, infaq, shadaqah and waqf has the aim of being able to describe its contribution to the Indonesian civil society movement and the existing problems. With a focus on the case of the Solopeduli Surakarta Foundation, an Islamic philanthropy management institution with a sociology of law approach. The findings of this study indicate that zakat, infaq, shadaqah and waqf managed by the Solopeduli Surakarta Foundation contribute to the formation of pillars of civil society and law enforcement. civil society values. First, the value of zakat is indicated by the existence of institutions that always build a spirit of caring for the poor, and most of its programs offer the concept of free services, in the fields of education, health, and other public services. Second, the value of independence, especially from government assistance. Third, the value of justice is shown by the number of programs that support the poor.

Yayuli (2020) found that Muhammadiyah through its human strength and programs to collect zakat, infaq and shodaqoh funds has played a lot of roles and synergized with cross-orthoms. Which even during the LAZISMU Surakarta pandemic has also made a big contribution by providing a lot of assistance to the community. With the focus of research on professional zakat, it was found that with the socialization of LAZISMU Surakarta both with an understanding of obligations regarding professional zakat and social media campaigns, it resulted in understanding and contributions of the Muhammadiyah community and the general public. This makes it easy to collect zakat funds for the profession of the community when it reaches the nishab, so that several programs can be formed and implemented, including: (1) humanitarian programs, Muhammadiyah Disaster Management Center (MDMC); (2) Health program, Surakarta Mobile Clinic (SMC); social da'wah to meet the needs of da'wah; Education program in the form of tuition assistance; national scale programs, such as organizing the distribution of sacrificial animals; and others.

In a previous study at LazisMu UMS regarding the management of productive zakat as a form of empowerment of mustahik. By using conceptual inductive research techniques,

several results were obtained, namely, LazisMu receives a monthly source of funds from donors from UMS lecturers and employees based on a 2.5% salary deduction for those who have met the criteria as muzakki, and 1% salary deduction for those who have not qualify as muzakki. In addition, there are also donors from outside UMS. Then the management of productive zakat at UMS is based on an activity program called the Ben Strong Program (ZIS distribution program in the form of activities related to increasing the mustahik economy). These activities include providing business capital, developing farmers, fostered villages, entrepreneurship training, and mentoring the marginalized. LazisMu has also carried out mustahik empowerment activities according to the established program, but still needs further improvement in order to reach a wider area and provide many benefits for the poor (Huda, 2018).

Rini (2014) mapped the priority of problems and solutions in zakat management using the AHP method, namely: regulator, OPZ, muzakki and mustahik. The research results show that the AHP model in Banten and South Kalimantan produces the same priority score, namely the most reliable institution in solving problems in zakat management is OPZ and the priority of the regulator's solution is amil certification. The system of zakat, infaq and shadaqah, a pragmatic redistribution of resources that has been proven to be a competent mechanism for alleviating poverty. From the existence of a competent community socially, educationally, culturally, increasing stability and solidarity, it is evident that institutionalized zakat can improve the economy (Haseeb, 2011).

Infaq is intended for anyone and we can start from the people closest to us such as our family, friends, even non-Muslim neighbors we can share with them. This has been stated in the letter An-Nisa verse 36, which reads:

وَاعْبُدُوا اللَّهَ وَلَا تُشْرِكُوا بِهِ شَيْئًا ۚ وَبِالْوَالِدَيْنِ إِحْسَانًا وَبِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ وَالْجَارِ ذِي الْقُرْبَىٰ وَالْجَارِ الْجُنُبِ
وَالصَّاحِبِ بِالْجَنبِ وَابْنِ السَّبِيلِ وَمَا مَلَكَتْ أَيْمَانُكُمْ ۚ إِنَّ اللَّهَ لَا يُحِبُّ مِمَّنْ كَانَ مُخْتَالًا فَخُورًا ﴿٣٦﴾

Wich means: *“Worship Allah and associate nothing with Him, and to parents do good, and to relatives. Orphans, the needy, the near neighbor, the neighbor farther away, the companion at your side, the traveler, and those whom your right hands possess. Indeed, Allah does not like those who are self-deluding an boastful.”*

The conception of infaq is a form of worship that has two dimensions, the first is the vertical dimension which is a manifestation of a servant's obedience to his Lord. The second is the horizontal dimension or social dimension, which is the embodiment of a solid attitude and care for fellow Muslims. This is the manifestation of Islam as a religion that is *rahmatan lil alamin* (which brings love to the universe) (Hastuti, 2016).

Sadaqah is similar paying zakat, but the difference is that sadaqah is sunnah and zakat is obligatory (Rofiq, 2010). In the law that regulates the management of zakat, it is the same as infaq, which explains that sadaqah is property or non-wealth issued by a person or business entity outside of zakat which aims for the general benefit. Someone who is practising shadaqah indicates that person not only believes in his faith but also he understands the true meaning of sadaqah by applying it in real life. The laws and provisions of shadaqah are the same as those of infaq (Mahrini et al., 2021). Here are some forms of shadaqah jariyah such as giving drinking water and digging wells, giving food, building mosques, giving infaq in spreading knowledge, distributing Al-Quran manuscripts, and building shelters for travellers who need help (Syakir, 2018).

As a comparison material in this study, the authors compare several previous studies conducted by other researchers. Bukido (2017) which examines the management system of infaq funds and mobile alms in the Manado market. As a result, the infaq funds that have been collected are given to the mosque as the manager then the mosque will allocate the infaq funds to 40% for collectors as a substitute for services and 60% for mosque construction and others. As has been explained by Tanrajaya (2020) that effectiveness in collection and distribution is the biggest impact in increasing social awareness. The distribution of these funds is the most important part, because it is in this distribution that ZISWAF becomes more optimal. Moreover, a study from Jehan (2020) which examines the strategy of collecting infaq funds in the city of Cirebon. In the infaq collection strategy, there are two ways, namely through the charity box that has been provided and using the QR Code feature from internet banking. This is enough to make it easier for worshipers who come to the At-Taqwa Center mosque to donate non-cash, but it is not effective enough because of the unstable collection of infaq funds that increase or decrease every month (Mokhamad, 2019).

Based on previous existing research, the difference between this study and previous research is that this research examines the management and effectiveness of infaq shadaqah

funds in 2019-2020 at LAZNAS Nurul Hayat Solo and Yatim Mandiri Solo, while previous research examines the management or effectiveness from a ZIS or ZISWAF fund on a particular program.

METHODOLOGY

This paper employs qualitative approach. Qualitative method is a method that focuses on an in-depth observation, therefore the use of this qualitative method can produce a more comprehensive study of a phenomenon. Qualitative methods are dynamic, meaning they are always open to changes, additions, and replacements during the analysis process (Thomson, 2016). While the data collection technique in this study is by way of observation either directly or indirectly (Zaki, 2020). In addition, a number of interviews with several managers and documentation have been conducted to get a deeper understanding on the study.

The data then analysed systematically which consist of systematically arranging the results obtained during interviews and observations, then interpreting them and producing new thoughts, opinions, or ideas. The findings are in qualitative analysis. In other words, the paper explores finding themes, patterns, concepts, insights, and understanding. It is then summarized through processing data, organizing data, breaking it into smaller units, looking for the same patterns and themes (Raco, 2019).

RESULT AND DISCUSSION

This Management of ZIS funds is the most important part for amil zakat institutions such as LAZNAS Nurul Hayat and LAZNAS Yatim Mandiri. As stated above, the management of ZIS funds has been regulated in the Law on zakat management. The management of zakat consists of planning, implementing, distributing, and utilizing zakat. Consequently, the management concept is also applied to infaq and shadaqah. LAZNAS Nurul Hayat Solo is an institution tasked with managing zakat, infaq, shadaqah and waqf (ZISWAF). In raising funds, these infaq and shadaqah institutions have several procedures, both online and offline. Collecting online through several platforms such as our zakat digital platform, crowdfunding channel, social media platform, and commercial platform. Meanwhile, for offline fundraising, using a conventional collection system and zakat pick-up services, zakat advisors seeking donations via agency and personal CSR, and outdoor media by installing billboards.

"Before the pandemic occurred, most of the offline donors came directly to the LAZNAS Nurul Hayat office in Solo, besides that there were also special officers from the Nurul Hayat institution who picked up donations to the donor's location, but since this pandemic, donors have preferred to donate online or transfer ", explained Mr. Lilik Purwanto as the head of the branch who was the interviewee. Even though donors prefer to donate online, infaq shadaqah funds from before the pandemic until now is still continues to increase. LAZNAS Nurul Hayat in collecting shadaqah infaq funds from the beginning did not use infaq boxes placed in mosques, shops or food stalls, but if there were donors who asked for infaq boxes, they were provided by the institution.

Table 1. Financial Report of the Infaq Shadaqah Fund LAZNAS Nurul Hayat

Year	Collection	Distribution
2019	Rp. 95.459.558.336,00	Rp. 111.628.136.657,00
2020	Rp. 89.783.554.036,00	Rp. 77.952.518.283,00

Based on the data above, in 2019, the distribution of Infaq and Shadaqah funds was greater than collection. The practice is that the institution took the remaining funds from the previous year to help those who are in need in 2019 since the year was marked as the emergence of Covid-19 pandemic. In addition, the distribution of infaq shadaqah funds at this institution in 2019 and 2020 was channeled to amil, bound infaq shadaqah, unbound infaq shadaqah, and ujroh. As we know that infaq shadaqah is for anyone and there are no conditions such as zakat to receive it (Ahsan, 2019). For this reason, infaq and shadaqah funds in this institution are used for all existing programs and there is no special program to distribute these infaq shadaqah funds. Likewise with the distribution LAZNAS Nurul Hayat conducted a direct survey with mustahik and ascertained whether the mustahik really deserved assistance and whether the mustahik was not receiving assistance from other LAZNAS or not. To measure the effectiveness of the distribution of infaq shadaqah funds at LAZNAS Nurul Hayat Solo, the authors recorded the percentage of effectiveness calculations based on the ACR Ratio. Here are the results of the presentation:

Table 2. The results of the LAZNAS Nurul Hayat ACR Ratio value

Information	Year	ACR Score
Gross Allocation to Collection Ratio	2019	77%
Gross Allocation to Collection Ratio Non-Amil	2020	52%
Gross Allocation to Collection Ratio	2019	75%
Gross Allocation to Collection Ratio Non-Amil	2020	48%

Net Allocation to Collection Ratio	2019	116%
	2020	86%
Net Allocation to Collection Ratios Non-Amil	2019	119%
	2020	85%

Based on the results of calculations using the ACR Ratio and the category of effectiveness of the assessment, the distribution and collection of infaq shadaqah funds in 2019 was categorized as effective and very effective. Meanwhile, in 2020 Gross Allocation to Collection Ratio and Gross Allocation to Non-Amil Ratio are categorized as less effective and ineffective, in contrast to Net Allocation to Collection Ratio and Net Allocation to Collection Ratio of Non-Amil which can be categorized as effective.

Besides LAZNAS Nurul Hayat, there are also institutions that manage zakat, infaq, shadaqah and waqf (ZISWAF). This institution is LAZNAS Yatim Mandiri. LAZNAS Yatim Mandiri collects infaq shadaqah funds online and offline. *"This institution raises funds through da'wah and other activities at Yatim Mandiri Solo"*, said Mr. Yuli Setiawan as the head of the branch who was the resource person. In addition to collecting infaq shadaqah funds through da'wah and activities held, this institution also collects funds from corporations through CSR and retail in the form of picking up donations by LAZNAS Yatim Mandiri officers, social media, and also outdoor media. This institution also provides boxes of tins of infaq shadaqah or commonly called "kencleng". Online fundraising at this institution provides payments through several platforms such as Shopee Pay, Gopay, Dana, and Link Aja. This online donation can be seen on the LAZNAS Yatim Mandiri website.

Table 3. Financial Report of the Infaq Shadaqah Fund of LAZNAS Yatim Mandiri

Year	Collection	Distribution
2019	Rp. 87.281.598.864,00	Rp. 76.835.104.412,00
2020	Rp. 98.673.977.562,00	Rp. 92.268.823.096,00

Based on financial reports from 2019 to 2020, the collection of infaq and shadaqah funds have increased even though there is a pandemic. The funds donated both offline and online all go to the LAZNAS Yatim Mandiri head office, which will then be channelled again to the LAZNAS Yatim Mandiri Solo to carry out existing programs. The funds will be managed by the program division which is then used for all existing programs at the institution and there is no special program to distribute the infaq shadaqah funds since it can be channelled to any parties. In 2019, the distribution of infaq shadaqah funds was used for the Ramadan program, qurban programs, education programs, health or humanity, syiar &

da'wah expenses (fisabillah) and many other expenses. Meanwhile, in 2020 the funds will be distributed to the poor, amil, and fisabillah.

For this reason, the following is a calculation of the effectiveness of distribution and collection at LAZNAS Yatim Mandiri Solo which in its effectiveness calculation also uses the ACR Ratio.

Table 4. The results of the LAZNAS Yatim Mandiri ACR Ratio value

Information	Year	ACR Score
Gross Allocation to Collection Ratio	2019	31%
Gross Allocation to Collection Ratio Non-Amil	2020	32%
Net Allocation to Collection Ratio	2019	24%
Net Allocation to Collection Ratio Non-Amil	2020	25%
Net Allocation to Collection Ratio	2019	88%
Net Allocation to Collection Ratio Non-Amil	2020	93%
Net Allocation to Collection Ratio	2019	83%
Net Allocation to Collection Ratio Non-Amil	2020	90%

Based on the results of calculations using the ACR Ratio and the category of effectiveness of the assessment, the distribution and collection of infaq shadaqah funds in 2019 was categorized as effective and very effective. Meanwhile, in 2020 Gross Allocation to Collection Ratio and Gross Allocation to Non-Amil Ratio are categorized as less effective and ineffective, in contrast to Net Allocation to Collection Ratio and Net Allocation to Collection Ratio of Non-Amil which can be categorized as effective. From the discussion above, it can be concluded that there are differences between the two LAZNAS. Here are the differences between the two:

Table 5. Difference between LAZNAS Yatim Mandiri and Nurul Hayat

Differences	Yatim Mandiri	Nurul Hayat
Fundraising	<ul style="list-style-type: none"> Through da'wah and activities. CSR and retail in the form of picking up donations by officers. Social media and outdoor media. 	<ul style="list-style-type: none"> CSR and retail donation pick-up service. Social media and outdoor media.
Work Plan	Make an annual work plan and budget that is made at the beginning of each year.	Leaving 20% of the annual budget for disaster allocation.

Program for Distribution of Infaq Sadaqah Funds	<ul style="list-style-type: none"> ● Year 2019 <ol style="list-style-type: none"> a. Bound: Ramadan and Qurban program. b. Unbound: Education and Health Programs. c. Fisabillah : Distribution of Operational Expenses, Depreciation of Managed Assets, Syiar & Da'wah, Utilization of Building Rentals, Other Expenses. d. Poor: Distribution of Poor and Humanitarian Social Programs, ● Year 2020 <p>Funds are channeled to the poor, amil, and fisabillah.</p> 	The distribution of infaq shadaqah funds at this institution in 2019 and 2020 was distributed to: <ol style="list-style-type: none"> a. Amil. b. Infaq Sadaqah Bound and Unbound. c. Placement Ujrah.
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Based on the table of differences above, it can be concluded that Yatim Mandiri that makes annual work plans and budgets looks better in management, because these institutions have clear goals for the infaq and shadaqah funds they collected and they can also cover more areas in people's lives through programs that has been created. Meanwhile, Nurul Hayat, who leaves a budget of 20% per year, also looks good, but the budget is used to cover the allocation of aid in the event of a domestic disaster and does not cover many areas of people's lives. Although both have differences, they have both succeeded in improving the welfare of the community.

The results of this study show that the collection at LAZNAS Nurul Hayat Solo through online and offline networks uses digital platforms, picks up retail donations regularly, and collects through CSR personal agencies, and outdoor media. At the collection through this CSR LAZNAS Nurul Hayat Solo will present their institution first and then if the agency or personal is interested in donating then LAZNAS Nurul Hayat will access the agency's CSR. Meanwhile, LAZNAS Yatim Mandiri Solo also raises funds online and offline such as da'wah, activities at the institution, accessing personal agency CSR, collecting donations, social media, and also outdoor media. Infaq and shadaqah funds in these two institutions are distributed and used for all existing programs in each institution and these two institutions do not have a special program to distribute infaq shadaqah funds.

LAZNAS Nurul Hayat Solo has programs to channel ZISWAF funds to a number of social development programmes such as education, health, da'wah, and social humanitarian programs. During an interview with the Head of the LAZNAS Branch, Nurul Hayat Solo, he said that, *"In the distribution of infaq shadaqah funds, there are a few obstacles, one of them is that the institution must channelled the funds within Solo area following the autonomy of*

zakat institution rules. Despite these obstacles, all the programs at LAZNAS Nurul Hayat Solo Branch have run smoothly and have met the target or purpose of the activity.”

LAZNAS Yatim Mandiri Solo also has many programs in the distribution of zakat, infaq, shadaqah and waqf funds (ZISWAF) including educational, health, humanitarian, empowerment, da'wah, qurban super nutrition, and waqf programs. In the distribution of infaq and shadaqah funds in this institution, they follow the work plan and annual budget that they make at the beginning of each year. The Head of the LAZNAS Yatim Mandiri Solo Branch when interviewed said that there were no obstacles in the distribution of this infaq shadaqah fund.

From the results of existing presentations, also by following Law No. 23 of 2011 concerning the management of zakat. To be able to achieve a goal, the ZISWAF institution must include four stages as in Mansyur's research (2018) in the form of planning, organizing, implementing and controlling. In addition to realizing the goals of the institution in this management, it also aims to increase the level of awareness of the community in the performance of zakat worship and to increase the results and usability of zakat (Faozi, 2020).

CONCLUSION

The study concludes that the similarities between the management of infaq shadaqah funds at LAZNAS Nurul Hayat Solo and Yatim Mandiri Solo are that they both raise funds through CSR and retail in the form of picking up donations by officers, social media and also outdoor media. Whereas in the difference, at LAZNAS Yatim Mandiri in collecting funds, namely through da'wah and activities that have been carried out while for the distribution of infaq shadaqah funds, it is distributed through existing programs in each LAZNAS.

The effectiveness of Nurul Hayat's LAZNAS in 2019 was categorized as very effective, while in 2020 the Gross Allocation to Collection Ratio and Gross Allocation to Non-Amil Ratio were categorized as less effective and ineffective, in contrast to the Net Allocation to Collection Ratio and Net Allocation to Collection Ratio. Besides, LAZNAS Yatim Mandiri Solo 2019-2020 Gross Allocation to Collection and Gross Allocation to Collection Non-Amil are categorized as ineffective, while in 2019-2020 Net Allocation to Collection Ratio and Net Allocation to Collection Ratio Non-Amil are categorized as effective and very effective.

However, based on the table of differences that has been attached, it can be concluded that LAZNAS Yatim Mandiri has better management in making work plans and annual budgets, because this institution has clear goals for the infaq and shadaqah funds they collected and they can also cover a wider scope. Meanwhile, at LAZNAS Nurul Hayat, with a budget allocation program of 20% per year, this also looks good, but the budget is only used for certain aid allocations, in the event of a domestic disaster and does not cover many areas of people's lives. Although the two have differences in several aspects, both of them have succeeded in achieving the same goal, namely improving the welfare of the community.

Fund transparency is certainly a necessary in order to grow and maintain public trust in LAZNAS, namely so that people remain willing to donate as a form of encouragement in implementing programs. It is hoped that this study can be a form of motivation and can be a reference for the community to join and donate to LAZNAS, so that the welfare of the community will increase. Based on the results of this study, this paper is hoped to be used as a reference for the knowledge of readers, as well as several things that need to be maintained as a reference for the effectiveness of LAZNAS's success. In the form of excellent fundraising, it is one of the references for the implementation of existing programs, as well as the need for financial transparency that must persist and always be explained clearly so that there are no misunderstandings in the contract.

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