

Productive Zakat Fund Management as an Effort to Overcome Poverty (Case Study of Zakat Management by Baznas in Bengkalis District)

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui seberapa efektif dan produktif zakat dalam mengentaskan kemiskinan. Kemudian, menyeleksi pengaruh pemberdayaan zakat produktif pada penerima zakat produktif dari Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bengkalis. Penelitian ini bersifat kualitatif. Data yang dikumpulkan berasal dari wawancara, catatan lapangan, dan dokumentasi resmi lainnya. Hasil penelitian menunjukkan bahwa BAZNAS Kabupaten Bengkalis mempunyai beberapa program yang termasuk dalam program jangka panjang dan bukan program jangka pendek. Program tersebut adalah program di bidang pendidikan, bidang ekonomi, dan program di bidang dakwah dan advokasi, kesehatan, kemanusiaan, dan tanggap bencana. Dari keenam program tersebut, yang paling unggul adalah di bidang pendidikan. Implikasi dari penelitian ini adalah untuk memberikan gambaran pengelolaan zakat di Kabupaten Bengkalis. Program zakat Baznas Kabupaten Bengkalis yang efektif dalam menanggulangi kemiskinan dilakukan dengan pemberdayaan masyarakat. Kedepannya BAZNAS Kabupaten Bengkalis berharap dalam penanggulangan kemiskinan mampu melakukan pengawasan dan pembinaan terhadap mustahik penerima zakat. BAZNAS harus bisa berusaha semaksimal mungkin agar penghimpunan dana zakat bisa maksimal.

ABSTRACT

This study aims to determine how effective, productive zakat alleviates poverty. Then, select the effect of empowering productive zakat on productive zakat recipients from the National Amil Zakat Agency (BAZNAS) Bengkalis Regency. This research is qualitative. The data collected comes from interviews, field notes, and other official documentation. The results showed that BAZNAS Bengkalis Regency has several programs included in the long-term program and not the short-term program. The programs are programs in education, the economic field, and programs in the areas of da'wah and advocacy, health, humanity and disaster response. Of the six programs, the most superior is in education. The implication of this research is to provide an overview of zakat management in Bengkalis Regency The effective zakat program of Baznas Bengkalis Regency in overcoming poverty is carried out by community empowerment. In the future, BAZNAS in Bengkalis Regency hopes that in overcoming poverty, it will be able to carry out supervision and guidance to mustahik recipients of zakat. BAZNAS must be able to try as hard as possible so that the collection of zakat funds can be maximized

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1. INTRODUCTION

Demographically and culturally, the majority of Indonesians are Muslim. Indonesia has strategic potential that deserves to be developed into an income distribution instrument, namely zakat, *infaq* and *shadaqah* (ZIS) agencies. Because demographically, the majority of Indonesia's population is Muslim, and culturally, the obligation of zakat, the urge to give infaq and give alms in the way of Allah, has been deeply rooted in the living traditions of the Muslim community (Abojeib et al., 2023). If this is usually done in the daily activities of Muslims, then zakat can potentially affect national economic activities, including strengthening national economic empowerment (Aristoni, 2018).

In a country with the largest Muslim population globally, the issue of zakat in Indonesia does not only stop at a religious perspective. Still, it is also usually treated as a social reality, namely as a national resource that needs to be managed and empowered in a trustworthy and correct manner (Zakiy et al., 2023). That means that zakat is an economic resource that needs to be managed responsibly and placed as socio-economic capital for efforts to empower the community (Hasan, 2020b).

This law contains a well-organized, transparent and professional zakat management carried out by the official *amil* appointed by the Government, the zakat amil institution (LAZ) and the National Zakat Amil Agency (BAZNAS). Zakat that the Zakat Management Institute has collected must be immediately distributed to *mustahik* according to a predetermined priority scale (Hudaefi et al., 2021), (Hasan et al., 2022)

Poverty is still a major problem in many developing countries, including Indonesia. The poverty rate in Indonesia now reaches 14% of the total population. Therefore, various efforts have been taken, including that companies in the community have not played a role in overcoming unemployment as one of the causes of poverty (Kamal et al., 2023). The management of corporate social responsibility (CSR) in the company's program is limited to a structural approach of interests between the company and the community. The program of providing funds from several communities or an institution is only temporary and not sustainable (Alfarizi et al., 2021).

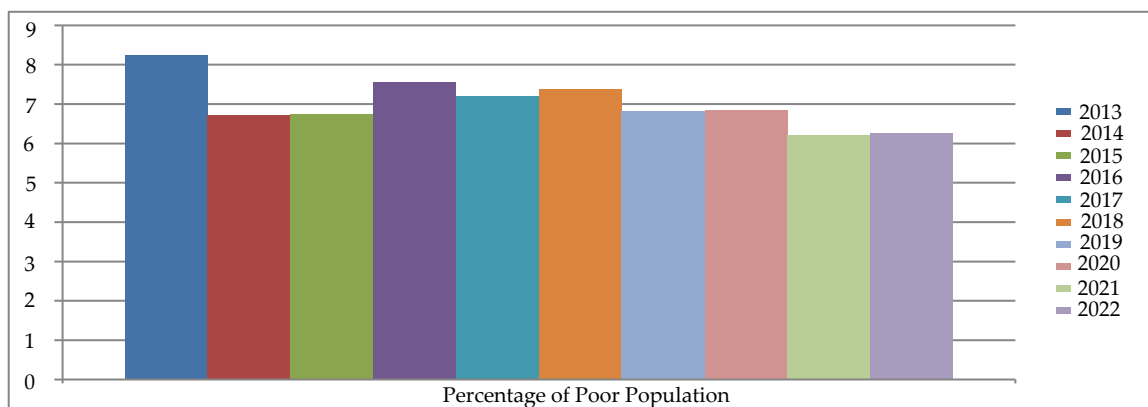


Figure 1. Percentage of Poor People in Bengkalis Regency (2013-2022)

Islam views poverty as one thing that can endanger faith, morals, logic, thinking, and family. The Islamic community considers it a disaster that must address immediately. Where a Muslim must directly ask Allah for protection from the evil in it; moreover, this poverty is still reigning, then it will be poverty of sweetness (capable of making him forget Allah and his humanity) (Chhibber et al., 2023). He is like a rich man who will become wealthy if he is too powerful. That is *mathgiyyan* (capable of making someone wrong; good to others) (Hasan, 2021b).

The Amil Zakat Agency in Bengkalis Regency was formed after enacting the Zakat Law No. 38 of 1999 concerning the management of zakat at the regional level. The central government created the organizational system of the Amil Zakat Agency in Bengkalis. That organization starts at the provincial, district and sub-district levels. And this is a very long organizational structure. Meanwhile, the costs of administration, management and so on come from the Central Government. Efforts and steps to improve the Bengkalis Amil Zakat Agency level are by forming a zakat collection unit in each institution and forming a visiting program in villages by giving lectures in Musola-Musola with themes related to zakat and holding seminars on zakat obligations. Inviting entrepreneurs and the public. The challenges faced by the Amil Zakat Agency in Bengkalis include no support from the government in improving the BAZDA management system, no public awareness to pay zakat, limited funds and the existence of organizational and individual interests (Hasan, 2020b).

The percentage of poverty in the Bengkalis Regency from year to year has decreased and increased. This figure shows the existence of instability that can show symptoms that are not fixed and always changing. In Bengkalis Regency, the distribution of productive zakat has been carried out. The proof is that the Bengkalis Regency BAZNAS distributed abundant zakat funds of 150 million to 15 small entrepreneurs in the Bengkalis Regency (HASAN, 2022). The collection of zakat funds and distribution of zakat funds is still not optimal in Bengkalis Regency (Hasan, 2021c).

The BAZ or LAZ government must have a database regarding muzak and must hike in their jurisdiction. The implementation of zakat by the state will support economic conditions that are growth with equity, increased productivity coupled with equal distribution of income and increased employment opportunities for the community. Therefore, it is very appropriate if M. A. Mannan, in *Islamic Economics: Theory and Practice*, mentions zakat as a religious, economic activity, following the following principles (Aristoni, 2018);

1. The principle of religious belief (faith) is that people who pay zakat believe that the payment manifests their religious beliefs. So that if he has not paid zakat, he will feel that his worship has not been perfect.
2. The principle of equity and justice describes the purpose of zakat, which is to distribute more equitably the wealth that God has given to humanity.
3. The principle of productivity and maturity, which emphasizes that one must pay zakat according to the production results after one year has passed, is the standard measure of obtaining an income.
4. The principle of reason and freedom explains that zakat is only paid by physically and mentally healthy people who feel they have a responsibility to pay it for the common good. Therefore, zakat is not legalized to be collected from people who are being punished or mentally ill people.
5. The principle of ethics and fairness states that zakat cannot be withdrawn arbitrarily without paying attention to the consequences caused by the withdrawal.

The potential for Zakat in Bengkalis Regency is very large, it can reach approximately 10 billion, but it is very far from expectations. Graphically, the collection of Zakat, Infaq and Alms has increased significantly but is still far away compared to other regencies/cities. Everything has been regulated in Regional Regulation Number 3 of 2018 and Perbub Number 2 of 2020, and the Bengkalis Regent's PLH Office Note Number 400/Setda-Kesra/2020 regarding implementing professional development zakat collection in the Bengkalis Regency regional secretariat. BAZNAS is also an Official Non-Structural Government Agency in the management of Zakat, *infaq* and alms following Law Number 23 of 2011 (Hasan, 2020a). The economy of Bengkalis Regency was the

largest in Riau in 2020. The Central Statistics Agency (BPS) noted that gross regional domestic product (GRDP) at current prices (ADHB) in the district reached IDR 115.88 trillion in 2020. This value is equivalent to 15.82% of the total ADHB GRDP of all districts/cities in Riau which is IDR 732.69 trillion. The mining and quarrying sector contributed the most to Bengkalis Regency, namely IDR 64.82 trillion. For your information, Bengkalis Regency is one of the oil producing areas in Riau (Rosita et al., 2023).

Therefore, it requires operational funds to meet all its needs so that what is expected can run as it should. Without operating funds, the agency/institution cannot serve as well as BAZNAS Bengkalis Regency must have funds to improve the facilities and quality of program development. BAZNAS. This research provides an illustration that Baznas Bengkalis Regency has a different program when compared to Baznas in other areas.

Programs Bengkalis Regency includes Prosperous Bengkalis, healthy Bengalis, Smart Bengkalis, caring and taqwa Bengalis. The zakat potential of Bengkalis Regency comes from ASN, traders, breeders, farmers and entrepreneurs (Hasan, 2021d).

Based on the facts that the authors put forward, the authors can find interesting symptoms to study, including: (1) some of the people of Bengkalis Regency are still in the lower middle economic line. (2) there are still inaccuracies in the distribution of productive zakat funds. (3) some *mustahik* are still confused in managing the zakat funds received. From the symptoms that appear above, the author aims to determine how the zakat distribution management system is productive in BAZNAS Bengkalis Regency. Then to find out whether productive Zakat distributed by BAZNAS Bengkalis Regency can overcome poverty.

2. LITERATURE REVIEW

Zakat, according to the language of *az-ziyadah* (additional), *an-namaa* (growth and development), *danat-tathhir* (purifies), while according to sharia, the term zakat is taking part of the property that has been required by Allah SWT to be given to *mustahik*. Zakat is also known as sadaqah. It is called so because zakat is proof of the faith of a Muslim because humans tend not to be separated from wealth, and humans will not spend their wealth except for people who truly believe (Schoon Natalie, 2016).

A Muslim who is obliged to pay zakat is called a *muzakki*. In zakat mal, the assets owned have reached the *nisab* and *haul* with the condition. A *muzakki* must be Muslim, intelligent, mature, property owned by perfect property that has gone *nisab* and *haul*. So, it is not valid to take zakat from the property of a madman or the property of a small child because crazy people and small children do not qualify for muzakki (Aulia et al., 2020). On the one hand, it is a form of implementation of human interaction as a social creature. On the other hand, it encourages human dynamics to try to acquire property to fulfil their obligation to pay zakat as evidence of the implementation of the pillars of Islam (Takidah & Kassim, 2021).

The distribution of zakat productively is permitted to improve the economic life of the *mustahik*. For the wider community, the wisdom of zakat will be felt in the form of a growing sense of social solidarity among community members, security, and peace. And the wheels of the economy are turning because, with zakat, wealth is well distributed while at the same time maintaining and developing ethics in work and business. However, the Qur'an does not explain explicitly that the distribution is in the form of consumptive or productive, as has been described in the Qur'an Surah al-Taubah verse 60: "Indeed, zakat is only for the poor, poor, administrators of zakat, converts who are persuaded by their hearts, too (free) enslaved people, people who are in debt, for the way of Allah and for those who are on their way, as a statute that Allah requires, and Allah is All-Knowing, All-Wise. As for the technical distribution to the seniors or *mustahik*. Prophet Muhammad SAW distributes zakat according to his needs and adjusts to the supply of zakat. While in reality or daily practice, it is found that the distribution of zakat is carried out consumptive, and some are productive (Hasan, 2021a). Thus, the problem of distributing zakat is allowed in other states according to need, productive goods such as goats, razors, etc., and in the

condition of business capital if the distribution is made directly to the mustahik (non-Muslim). investment) because it follows the opinion of the majority of scholars (Widiastuti et al., 2021).

Rasulullah SAW has given an example of how the zakat management system is. At first, the management was only centred on the central government. Still, as the spread of Islam grew and the Islamic territory expanded, this system to a decentralized collection and distribution system. Then, during the reign of Umar bin Abdul Aziz, this management system changed again to become regional, i.e. all regional affairs were managed by the provincial government. So that at that time, there was one area where all the people became *muzakk* (Aristoni, 2018), (Hasan, 2020a).

In addition, zakat fund management institutions must also be carried out effectively and efficiently. Effectiveness is an impressive thing. Inactivity, effectiveness is the success of the movement in achieving the goals that have been set. At the same time, efficiency determines the way or effort of carrying out something without wasting time, energy, and costs. An activity is said to be efficient if it satisfies a driver to achieve the goal, regardless of whether it is effective. The purpose of the effectiveness of zakat funds is to measure the number of zakat funds that amil zakat institutions can manage. To find out how the performance of amil zakat institutions through their financial reports and to determine the extent of influence of *amil* zakat institutions in improving the Indonesian economy (Gopalan et al., 2016).

The awareness of tithe is also seen as a person who cleans. Fertilizes and develops his wealth and purifies his soul. If the scholars, dai and da'wah interpreters can socialize this, Muslims will certainly not be reluctant to pay zakat. The obligation of zakat and the encouragement to continue to pay zakat is absolute and firm because, in this worship, there are various wisdom and benefits (significance) that are so great and noble for both *muzakki*, *mustahik* (people who receive zakat) and society as a whole. Because zakat is an effort to overcome poverty, zakat funds are not only used to meet consumptive needs because the needy and poor will only rely on zakat. The zakat funds can be used for the education costs of the inadequate and business capital (Cahyono et al., 2021).

The concept of empowerment is referred to as an approach within the scope of social work. This concept was first introduced by Barbara Solomon in 1976 with the introduction of the concept of "black empowerment". Barbara defines the concept of empowerment as a process by which someone who is stigmatized in their social environment can be helped to improve their skills, so that they can have a role in social relations (Rabitha, 2018). Before understanding the concept of empowerment, it is necessary to understand the concepts of empowerment or power and powerlessness. The concept of power or strength is defined as the capacity of some individuals and organizations to produce something expected, something predicted, and something that unexpected (Sunariani et al., 2017).

In the area of social work, the concept of empowerment is very important depending on the systems attached to the region. So in creating empowerment, you need to look interrelated social problems in the study area or study. Hence in "Empowering Approach to Managing Social Service", states that individual, group, family, organizations and communities are systems that need to be looked at in order to implement relevant empowerment models (Hasan & Taufik, 2023).

3. RESEARCH METHODOLOGY

The research methodology used in this research is qualitative research (qualitative research). The data collected was sourced from field notes, and other official documentation. Qualitative research is also a type of research that identifies symptoms originating from the field. The results of observations are directed to analyze and describe, social activities, perceptions of beliefs, and thoughts of people individually and in groups.

This research was conducted at the National Amil Zakat Agency of Bengkalis Regency, Jl. Kelapapati Darat, Bengkalis District. This study was conducted to examine the management of zakat productively to overcome poverty in the Baznas Bengkalis district. The subject of this research is the management of the BAZNAS Bengkalis Regency. In contrast, the object of this

research is the productive management of zakat as an effort to overcome poverty in Baznas Bengkulu Regency.

The data source is the subject from which the data is obtained. In this study, the types of data sources used are grouped into two: Primary data, namely data obtained by using interviews, which collects data by holding direct questions and answers to the object under study. Secondary data is data obtained by the author from the official documents of books related to the research object of research results in the form of thesis and dissertation reports.

This research uses a descriptive qualitative approach understand the research problems raised. Researchers try to study and understand the empowerment of ZIS funds by BAZNAS Bengkulu district. In order to achieve this, the researcher used the BAZNAS administrators as one of the main references and several mustahik as supporters. Apart from that, the document sources owned by BAZNAS Bengkulu district also supported the descriptive explanation. The method used is supported by research concepts, namely empowerment and BAZNAS.

Data sources are all information and information regarding everything related to research, namely: Observation (Observation). Observation is conducting direct observations in the field to get a real picture of the activities under study. Literature Search. A literature search collects data by using some or all of the existing data or data reports from previous research. Interviews are a way of collecting data by holding questions and answers to the object under study or to intermediaries who know the problem of the thing under investigation.

4. RESULTS AND DISCUSSION

The Bengkulu Regency National Amil Zakat Agency (BAZNAS) is the only BAZNAS of Bengkulu Regency, between the Bengkulu District Baznas and the UPZ (zakat collection unit) in Bengkulu Regency. Bengkulu Regency BAZNAS started operating around 2000. Its activities are collecting, distributing, and utilizing zakat following Islamic religious provisions and can receive *infaq*, *sadaqah*, grants, wills, and kifarrah. Bengkulu Regency is estimated to have a population of 500 thousand people, apart from what, in our view, the economic condition of the people of Bengkulu Regency is increasing. If some can issue zakat or *infaq* and *sadaqah*, they will be collected with a very large amount of funds.

Management is the administration, management, or process that helps formulate organizational policies and goals. Management is the same as management. According to James A. F. Stoner, management is planning, organizing, directing, and supervising the efforts of other organizational members to achieve organizational goals that are applied.

From the author's research BAZNAS, Bengkulu Regency has six programs that have become the main priority. This program also adopts the main agenda of the Central Baznas because the purpose is a clear picture for the benefit of the ummah, such as empowering the *mustahik* economy by providing productive zakat assistance for business. These programs include:



Figure 2. Analysis of the Bengkulu Regency BAZNAS program

4.1 Assistance in the business sector (*Bengkalis Sejahtera*)

In this case, BAZNAS itself provides full support to people who have businesses, both individuals and groups and street vendors. In this case, examples of companies include assistance with *tempe* machines, service with sewing tools, and aid to anglers to help finance the need to buy nets and other businesses. Baznas themselves play an important role in the economic progress of the community. In this field, Baznas issues assistance such as cash and goods. The process is *Mustahik*. Making a business proposal is submitted to Baznas. Baznas does a field survey to see if the condition is feasible or not, the *Mustahik* accepts, and a meeting is held again. Bengkalis Regency Baznas also monitors the businesses provided by Baznas every three months.



Figure 3. Distribution of productive zakat for street vendors by Baznas of Bengkalis

4.2 Medical Assistance (*Bengkalis Sehat*)

In this activity, Baznas itself often assist in the form of cash or whatever is needed by the underprivileged community, for example, the provision of wheelchairs, prosthetic limbs, or money. People who are less well off, especially in terms of the economy, can immediately offer themselves to ask for funds from Baznas with certain conditions that must be met, of course—but lately more focused on what items are needed for his business. In addition, BAZNAS Bengkalis Regency also often conducts Micro, Small and Medium Enterprise Training for BAZNAS *Mustahik*. The health sector by helping those entitled, such as the assistance of personal protective equipment to combat the COVID-19 outbreak in Bengkalis Regency.



Figure 4. The head of the Bengkalis Regency Baznas, Ustadz Ali Ambar, handed over the assistance of Covid-19 protective equipment

4.3 Mass Circumcision (*Bengkalis Taqwa*)

In this program, Baznas is very active in doing it every year, not only in the Bengkalis area but also in the village and even in other places, especially in the Bengkalis sub-district. And in this mass circumcision program, the participants can reach hundreds of children, not only *Khitanan*. free of charge, Baznas also gave some souvenirs such as sarongs and pocket money as Baznas' appreciation to the Mass Circumcision participants because they wanted to take part in revitalizing the event.



Figure 5. Mass circumcision of underprivileged children by the Bengkalis Regency Baznas

4.4 Baznas Fostered Students (Bengkalis Smart)

The smart Bengkalis program is more directed to providing scholarships to underprivileged children or free financing to disadvantaged children. Here, the Baznas fostered children have been sent to school and out of Riau. Still, Baznas determine the place of education, specifically for religious schools such as Islamic boarding schools. In the period until these children finish their education. In the field of education, there is also the *One Family One Undergraduate Program* (SKSS) which was started in 2019 and was inaugurated in 2020. The SKSS Program has been running where 12 people have been selected.



Figure 6. The Regent of Bengkalis Kasmarni accompanied by the Chairman of the Bengkalis Baznas H. Ali Ambar handed over zakat assistance to elementary school students in Pinggir District

4.5 Baznas Disaster Response

In the humanitarian field or the Baznas for Disaster Response, the Baznas of Bengkalis Regency will open donations for fire disasters, the seriously ill, and other humanitarian activities. Disaster Response Baznas (BTB) and BAZNAS volunteers will help by spreading donations for victims of floods or national disasters. For example, in the recent surge, BAZNAS Volunteers took to the field by distributing food to people whose houses were flooded.



Figure 7. Assistance for fire victims by the Bengkalis Regency Baznas

4.6 Thesis Scholarship

This thesis scholarship is intended for *mustahik*, with the previous selection by Baznas. The field that received the scholarship is the field of da'wah and advocacy, where each sub-district will recruit a preacher, where one sub-district will recruit one person then selected. The chosen one will be placed in the village area -village. The 11 children from Bengkalis Regency who have been elected are placed in villages such as Jangkang Village, Sungai Batang, Mandau, Pinggir, Coastal Pambang, Perapat Tunggal and the new Kembang Village.



Figure 8. Documentation with coastal preachers by Baznas Bengkalis Regency

All programs made by BAZNAS Bengkalis Regency are long-term programs, not short-term ones. Long-term programs such as Education, economics, advocacy and da'wah. Meanwhile, the non-short-term programs are Baznas for Disaster Response, disaster management and health. Of the programs in BAZNAS Bengkalis Regency, the special program is in the field of Education, such as Bengkalis Smart. In addition to the area of Education, another program that excels is the mass circumcision program in which the Bengkalis Regency Baznas circumcised nearly 2000 children.

In paying zakat, Muzakki is given the convenience of paying zakat through account deposits. Following PERDA on zakat, *infaq* and *sadaqah* number 3 of 2018 article 21, namely: Muzakki can pay their zakat through the Baznas account number or district LAZ.



Figure 9. The author is interviewing with Nova Yolanda (distribution department at Baznas, Bengkalis Regency)

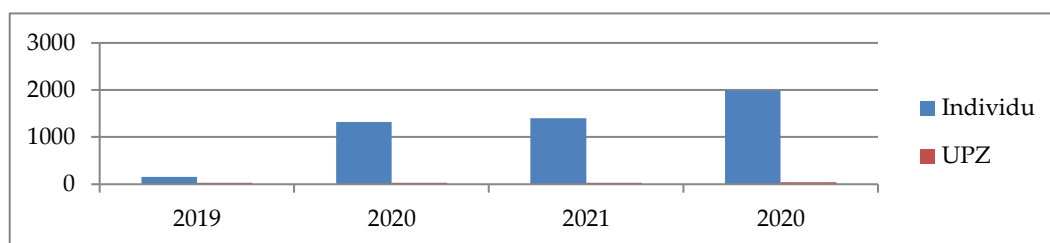


Figure 10. Data on the Increase of Muzakki in Bengkulu Regency in 2019-2022

Based on the data from the diagram above, it can be seen that the Muzakki in BAZNAS Bengkulu Regency from 2017 to 2020 experienced a very significant increase. In 2017 there were almost 200 Muzakki, while in 2020, Muzakki reached 2000 people. Likewise, for the UPZ, there was an increase, according to Muzakki. This increase cannot be separated from how the management of zakat funds has been carried out by institutional, religious, and social following the Islamic Sharia Amanah, Integration and responsibility, and BAZNAS acceptability between government agencies. BAZNAS is expected to strengthen the relationship between BAZNAS Bengkulu Regency and government agencies to increase the bargaining power and acceptability of BAZNAS Bengkulu Regency to improve the management of zakat.

From the analysis results that the author has done, there are several obstacles from the Bengkulu Regency BAZNAS. Namely, the lack of interest in the awareness of the people of Bengkulu Regency in paying zakat and the lack of public awareness of Bengkulu Regency in managing zakat aid funds that the Bengkulu Regency Baznas have provided in business ventures such as MSMEs. So that the business does not run smoothly and there is no absorption. The results showed that the productive zakat distribution management system was carried out by giving cash to *mustahik* as additional capital for their business.

Previously, BAZNAS conducted a direct survey of *mustahik* candidates and decided together with the chairman and management of BAZNAS. The impact of productive zakat management on the poor who run businesses from zakat funds is still largely unsuccessful, based on a sharia economic review. The control of abundant zakat distribution in BAZNAS has not followed the distribution principles in Islamic Economics because many obstacles must be overcome.

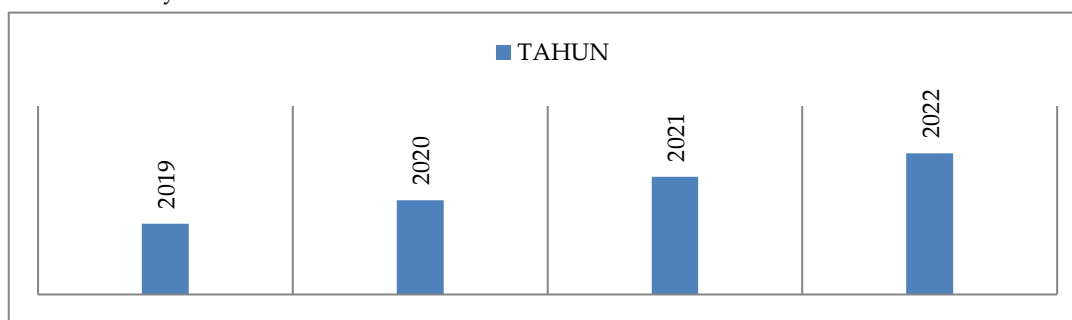


Figure 11. percentage of poor people in Bengkulu district

The program at BAZNAS Bengkulu Regency in poverty alleviation is based on data from the Central Bureau of Statistics of Bengkulu Regency and the results of the author's analysis. The program that the Bengkulu Regency Baznas have run has helped the community more or less, although not fully, and has contributed to overcoming poverty in Bengkulu Regency. For example, In 2020, the Bengkulu Regency Baznas has distributed Assistance to Covid-19 for *Mustahik* in Bengkulu District and Baznas Assistance for education costs. In 2021, SDN/S and DTA as many as 2,294 people each person receives Rp.

400,000 for a total of Rp. 916,800,000. For SMPN/S, MTsN/S as many as 2,314 people, each person receives Rp. 500,000 total 1,157,000,000.

5. CONCLUSION

From the research results above, it can be concluded that the National Amil Zakat Agency (BAZNAS) of Bengkalis Regency is the only BAZNAS of Bengkalis Regency between the Bengkalis District Baznas and UPZ (zakat collection unit) in Bengkalis Regency. Bengkalis Regency BAZNAS has its activities, namely collecting, distributing, and utilizing zakat following Islamic religious provisions and can receive *infaq*, *sadaqah*, grants, wills, and *kifarah*.

BAZNAS Bengkalis Regency has several programs that are included in long-term programs and not long-term programs, short-term programs. Long-term programs such as programs in the field of education, programs in the economic area, and programs in the field of da'wah and advocacy. While short-term programs such as programs in the health sector, disaster response, and disaster management. Of the six programs, the most superior is in the field of education.

The management of productive zakat for the poor who run businesses with the assistance of zakat funds is still not successful and is based on a sharia economic review. The control of abundant zakat distribution in BAZNAS is not yet following the distribution principles in Islamic Economics because BAZNAS Bengkalis Regency still faces many obstacles. Zakat is one of the efforts to overcome poverty, such as empowering *infaq*, zakat, and alms. By empowering professionally managed zakat institutions, they will be able to overcome all the things that cause poverty.

Administrators and those involved in the distribution of productive zakat should be able to supervise and guide *mustahik* recipients of zakat. For *mustahik*, they should be able to do their best so that the business they run continues to develop as expected.

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