

Worship through Infaq and Sadaqah for Education Programs at the Muhammadiyah Zakat, Infaq, and Sadaqah Institution in Cirebon

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Abstract

LAZISMU (Lembaga Zakat Infaq dan Shadaqah Muhammadiyah / Muhammadiyah Zakat, Infaq, and Sadaqah Institution) is an amil zakat institution in which its fundraising activities are obtained from zakat, infaq and shodaqoh which are allocated to one of the educational financing programs. In accordance with the mission of Lazismu Tuparev Kedawung, Cirebon Regency, this education financing program is one of the priorities to reduce the number of children dropping out of school. Because education is the best way to improve the quality of a nation's human resources. This study aims to answer the questions that become the formulation of the problem. "How is the distribution of infaq and shodaqoh in educational programs in Cirebon Regency from the perspective of law number 23 of 2011". This study uses qualitative research, data collected by means of interviews (interviews), observation, documentation and then analyzed and made conclusions so that it is easily understood by oneself and others. From the results of his research, the management and distribution of infaq and shodaqoh zakat in the education program at LAZISMU Cirebon Regency is in accordance with Law No. 23 of 2011 concerning zakat management.

Keywords: Socialization of ZIS fundraising, ZIS fundraising strategy, ZIS fund distribution.



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Introduction

Islam, as a teaching full of grace for all of nature, presents guidelines and a view of life for all individuals. Islam provides guidance for humans to always remember and practice the commands of Allah SWT and stay away from his prohibitions. Islam requires humans to always maintain good relations with humans and the universe. The connection between worldly life and the afterlife is something that can work together without having to give different priorities because the two are interrelated and have various aspects.¹ Thus, Islam encourages and suggests that its followers fulfill their obligations to pay zakat, infaq, sadaqah and waqf (ZISWAF). Zakat is the most important part of Islamic teachings and has been the focus of attention since the beginning of this religion. A Muslim who is reluctant to pay zakat may even be met with resistance until his zakat payment is fulfilled.²

Giving sadaqah and donations is concrete evidence of the concern and perfection of Islamic teachings in dealing with problems in social life. The main purpose of infaq and shadaqah is to cleanse one's wealth and soul so that they are free from arrogance and stinginess, because both are done voluntarily. Sadaqah can also bring happiness to the perpetrator, because through this action, humans provide assistance to fellow humans. This also applies to infaq funds, which have the function of helping the people's economy. Indirectly, these three instruments are part of Muslims' worship of Allah SWT. However, its implementation must be accompanied by sincerity and an attitude of humility.³ The Zakat Management Law has a significant impact, one of which is strengthening or revitalizing the BAZNAS (National Zakat Amil Agency) as the government's representative in planning, collecting, distributing and utilizing zakat, infaq, alms and other religious social funds. This is in line with the concept of zakat fiqh which establishes amil as the government representative responsible for the collection and distribution of zakat. One institution that has special attention to education is the Amil Zakat Infaq and Shodaqoh Muhammadiyah Tuparev Institute in Kedawung, Cirebon Regency, West Java.⁴ Lazis (Amil Zakat, Infaq, and Shodaqoh Institute) is a zakat management institution that focuses on two main areas, namely social and educational. This institution's funding sources come from zakat, infaq and shodaqoh, and one of the allocations is for education financing programs. In accordance with Lazismu Tuparev's mission in Kedawung, Cirebon Regency, the education financing program is one of the priorities to reduce the

¹ Ahmad Syafiq, "Peningkatan Kesadaran Masyarakat Dalam Menunaikan Zakat, Infaq, Sedekah Dan Wakaf (ZISWAF)," *ZISWAF: Jurnal Zakat Dan Wakaf* 5:2 (2018): 363.

² Ahmad Syafiq, "Increasing Public Awareness in Paying Zakat, Infaq, Alms and Waqf (ZISWAF)," *ZISWAF: Journal of Zakat and Waqf* 5:2 (2018): 364.

³ Siti Rohmawati, "Analysis of Zakat Infaq and Shodaqoh (ZIS) Fundraising Management at the Baiturrahman Amil Zakat Infaq Shodaqoh (LAZIS) Institute, Semarang," (Thesis: Walisongo State Islamic University Semarang, 2018), 2.

⁴ Tita Novita Sari, "Zakat Law in Increasing Zakat Potential in Indonesia," *Academia Edu*, 3.

number of children dropping out of school.⁵For this reason, the author feels it is necessary to study deeper. "How to socialize the collection of zakat infaq and shodaqoh funds, what is the strategy for collecting zakat infaq and shodaqoh funds, and how to distribute infaq and shodaqoh to educational programs in Lazismu, Cirebon Regency from the perspective of Law Number 23 of 2011."

METHOD

This qualitative research examines Infaq and Shodaqoh which is presented descriptively.⁶ This research focuses on comparing the similarities and differences of a particular phenomenon. This approach involves making comparisons or measurements of a dimension through interviews, and may use other methods such as classification, assessment, and establishing standards for the relationship between the elements studied. Primary data sources were obtained from the Management of the Amil Zakat Infaq and Shodaqoh Muhammadiyah Institutions in Cirebon Regency and secondary data sources from various literature books and articles. The data collection methods applied in this research include observation, interviews and documentation. Observation involves direct observation of situations or events related to the Infaq and Shodaqoh phenomena. Interviews are used to obtain views, understanding and experiences from informants, which in this case can involve officers or administrators of the research office.

RESULT AND DISCUSSION

Understanding Zakat, Infaq, and Shodaqoh

Zakat linguistically means blessing, growing, clean, good and holy. Terminologically, Zakat refers to a certain amount of property that Allah requires to be handed over to those who are entitled to it. Another meaning of zakat is the act of spending a certain amount of these assets, and the amount released from these assets is called zakat. The act of paying zakat not only increases the amount of wealth owned, but also provides deeper meaning, protecting this wealth from potential destruction.⁷

Infaq has the meaning of spending something (wealth) for the benefit of something. In the context of the Shari'a, zakat is a term that refers to assets that have reached certain conditions required by Allah to be released and given to those who are entitled to receive them. This process involves certain requirements that must be met, and zakat is considered a religious obligation imposed by Allah.⁸

Shodaqoh means honesty or telling the truth. In the context of the Shari'a, alms is defined as a gift that someone gives sincerely to the party who deserves it, accompanied by the hope of

⁵ Muhammad Tho'in, "Pembiayaan Pendidikan Melalui Sektor Zakat," *Al-Amwal: Jurnal Ekonomi Dan Perbankan Syariah* 9:2 (2017): 163.

⁶ Rijal Muhammad Fadli, "Memahami Desain Metode Penelitian Kualitatif," *Humanika: Kajian Ilmiah Mata Kuliah Umum* 21:1 (2021): 33-54.

⁷ Muhammad Anis, "Zakat Solusi Pemberdayaan Masyarakat," *El-Iqthisady: Jurnal Hukum Ekonomi Syariah Fakultas Syariah Dan Hukum* 2:1 (2020): 42-53.

⁸ Wahyuna Marinda, "Analysis of strategies for collecting zakat, infaq and alms funds at the Palembang branch of the Zakat House," (Thesis: UIN Raden Fatah Palembang, 2017), 31.

receiving a reward from Allah. For example, shodaqoh is giving some money, rice, or useful items to people in need. In religious terms, the meaning of alms is often equated with the meaning of infaq, which involves certain laws and provisions. However, the difference lies in the scope. Infaq tends to focus on material aspects, while alms has a broader scope.⁹

Legal Basis for Zakat, Infaq, and Shodaqoh

The legal basis for zakat obligations is stated in the Al-Qur'an, Sunnah and Ijma' Ulama. The legal basis for zakat will be explained in the following sections:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الَّذِينَ يَرْكَعُونَ ٤٣

Meaning: "Establish prayer and pay zakat and bow with those who bow." (QS. Al-Baqarah verse 43)¹⁰

Sourced from the Sunnah of Rasulullah saw. said as narrated by Ahmad and Muslim:

Meaning: From Abu Hurairah, Rasulullah SAW said: "a person who keeps his wealth and does not pay zakat will be burned in hell, for him an iron will be made from fire and then ironed on his stomach and forehead"..., and so on. 'This hadith is long'. (History of Ahmad and Muslim).¹¹

Ulama, both from the Salaf (classical) and Khalaf (contemporary) circles, have agreed on the obligation of zakat in Islam. They argue that refusing or denying the obligation of zakat can cause someone to be considered an infidel of the Islamic religion, as expressed in Subkhi Risa's quote. Zakat is considered a haqqul mal or property right that must be fulfilled by every Muslim. This opinion is reinforced by the statement of Abu Bakr ra, who emphasized the importance of zakat when fighting apostates who are reluctant to pay zakat. Haqqul Mal, according to this view, applies to every qualified individual, including small children and even people of unsound mind. The importance of zakat is also emphasized by stating that zakat is related to property, not to a person's personal aspects. This view is a belief firmly held by the Syafii, Maliki and Hanbali schools of thought.¹²Ijma is an agreement of all Islamic scholars, this agreement produces the result that zakat is an obligation for all Muslims if they fulfill the requirements so that people who deny it will be punished.

In the Qur'an, there are eight groups who have the right to receive zakat fitrah and zakat mal, determined by Allah SWT in the Qur'an, namely: "Indeed alms (zakat) are only for the poor, the poor, the administrators. zakat (amil), people whose hearts have been persuaded (muallaf), to free slaves who have been promised to be freed, people who are in debt (gharim) to go on the path of Allah (sabilillah), and for travelers (people who are on a journey) . That is God's decree."

⁹ Wahyuna Marinda, "Analysis of strategies for collecting zakat, infaq and alms funds at the Palembang branch of the Zakat House," (Thesis: UIN Raden Fatah Palembang, 2017), 31.

¹⁰ Enang Sudrajat, Syatibi AH, and Abdul Azis Sidqi, *Al-Qur'an and Translation*, (Bandung: Sygma Examedia, 2007), 1.

¹¹ Sulaiman Rasjid, *Islamic Fiqh*, (Bandung: Sinar Baru Algensindo, 1994), 193.

¹² Sri Fadilah, *Zakat Governance and Accounting*, (Bandung: Manggu Offset, 2016), 10.

(QS At-Taubah: 60). Let's look at the explanation of the verse above regarding parties entitled to receive zakat, namely:

1. Indigent: Individuals who have almost nothing and have difficulty meeting basic needs.
2. Poor: Those who, although they have wealth, do not have enough to meet basic needs.
3. Amil: People in charge of collecting and distributing zakat.
4. Mu'allaf: Individuals who have recently converted to Islam and need help to adjust to new circumstances.
5. Riqab: A slave who tries to liberate himself.
6. Gharim: Those who owe money for halal needs and have difficulty paying off their debts.
7. Fisabilillah: Those who fight in the way of Allah, including preachers, fighters who defend their religion and homeland, and the like.
8. Ibnus Sabil: Individuals who run out of money while traveling.¹³

There are five people who are not entitled to zakat and are not eligible to receive zakat, namely: First, those who are capable of having more than enough wealth and sources of income, second are slaves, third are Bani Hasyim (people belonging to the family of the Prophet Muhammad), Bani Muttalib (Prophet Muhammad and children and grandchildren) even though it is not valid to receive zakat, each of them can receive tathawuh like this according to what is popular. whether those who are entitled to receive 1/5 of the spoils or not are prevented from receiving zakat, including the slaves who were freed by the two Bani Hashim and Bani Muttalib, the four infidels are not entitled to receive zakat. It has been confirmed in Matan's other statement that the infidels it is not valid to be a mustahik for zakat. The fifth person whose responsibility or livelihood is being burdened by someone who is obliged to pay zakat is not entitled to be given zakat by that person. Whether a person is needy or poor, but in the name of someone who fights in the way of Allah or gharim, it is permissible to accept it.¹⁴

Wisdom and Benefits of Zakat

The wisdom of zakat is not only limited to material aspects, but also includes deep spiritual and social dimensions. Zakat has the noble goal of cleansing a person's soul and bringing him closer to Allah SWT. Through the obligation of zakat, a person is invited to feel spiritual closeness by giving some of the wealth they own to those who are entitled to receive it. Zakat also means a form of protection for the poor from material and financial limitations. Harmony in society can grow because of concern for others, and zakat is a means to make this happen. The benefits obtained by the poor through zakat are not only material, but also include an increased sense of empowerment and dignity.¹⁵ Apart from that, zakat has a key role in developing the economy and technology in society. Islamic zakat institutions not only provide benefits to Muslims, but also

¹³ Siti Aminah Chaniago, "Pemberdayaan Zakat Dalam Mengentaskan Kemiskinan," *Jurnal Hukum Islam 2:1* (2015): 47-56.

¹⁴ Sheikh Syamsuddin Abu Abdillah, Translation of Fathul Qarib, (Surabaya: Mutiara Ilmu, 2010), 135.

¹⁵ Wahyuna Marinda, "Analysis of strategies for collecting zakat, infaq and alms funds at the Palembang branch of the Zakat House," (Thesis: UIN Raden Fatah Palembang, 2017), 29.

make a positive contribution to shared prosperity, involving both Muslims and non-Muslims in the development process.

Legal basis for infaq. Infaq is an act of worship carried out by people who are devoted to Allah Subhanahu Wa Ta'ala both in free and narrow times in order to achieve forgiveness and paradise as wide as the heavens and the earth as Allah says in the letter (Ali-Imron verse 134):

Meaning: "Hurry up towards forgiveness from your Lord and paradise (which) is as wide (as) the heavens and the earth prepared for those who are pious, (namely) those who always give infaq, both in free and narrow times, those who controlling his anger, and those who forgive (mistakes) of others. Allah loves those who do good."¹⁶

The legal basis for shodaqoh, in the Al-Quran "There are many verses that encourage Muslims to always give alms. The verse in question is QS. An-Nisaa [4]: 114:

لَا خَيْرَ فِي كَثِيرٍ مِّنْ نَّجْوَاهُمْ إِلَّا مَنْ أَمَرَ بِصَدَقَةٍ أَوْ مَعْرُوفٍ أَوْ إِصْلَاحٍ بَيْنَ النَّاسِ وَمَنْ يَفْعَلْ ذَلِكَ ابْتِغَاءَ مَرْضَاتِ اللَّهِ فَسَوْفَ نُؤْتِيهِ أَجْرًا عَظِيمًا ١١٤

Meaning: "There is no good in most of their whispers, except the whispers of those who tell (humans) to give alms, or do good or make peace between humans. And whoever does this because he seeks Allah's pleasure, then We will give him a great reward."¹⁷

The meaning of Infaq and Shodaqoh is to help foster and develop the weak, cleanse and purify oneself from the dirt of sin, eradicate the diseases of envy, hatred, envy, stinginess, stinginess and greed, purify the soul, be generous and sensitive to humanity, prove brotherhood. Islam, the embodiment of social solidarity, a sense of humanity and a sense of justice, uniting Muslims and the nation, an inner bond between the rich and the poor, closing the gap between the strong and the weak, creating a prosperous, harmonious, peaceful, harmonious social order, safe, and at peace inside and out.¹⁸

Law Number 23 of 2011 concerning Zakat Management

Law no. 23 of 2011 concerning Zakat Management consists of 11 chapters with 47 articles. Apart from that, it also contains criminal provisions and transitional provisions. This law aims to increase the effectiveness and results of zakat, infaq and alms management in Indonesia. Previously, zakat management used Law no. 38 of 1999 is considered less than optimal and has weaknesses in dealing with zakat problems in the country. The articles contained in the Law are

¹⁶ Enang Sudrajat, Syatibi AH, and Abdul Azis Sidqi, *Al-Qur'an and Translation*, (Bandung: Sygma Examedia, 2007), 3.

¹⁷ Enang Sudrajat, Syatibi AH, and Abdul Azis Sidqi, *Al-Qur'an and Translation*, (Bandung: Sygma Examedia, 2007), 4.

¹⁸ Fitri Maulidah Rahmawati and Slamet Santoso, "Penerapan Fungsi Manajemen Dalam Pengelolaan Lembaga Amil Zakat Infaq Dan Shodaqoh Muhammadiyah Grobogan," *Ulil Albab: Jurnal Ilmiah Multidisiplin* 1:2 (2022): 199–205.

also deemed not to be in accordance with the development of legal needs in society, so it is necessary to update them through Law no. 23 of 2011.¹⁹

Implementation of Zakat, Infaq, and Shodaqoh as Worship of Wealth

Everyone likes wealth, no matter who they are. Allah SWT gives humans a sense of pleasure in wealth, in all its forms. Allah SWT-states in the Al-Qur'an Surah Ali Imron verse 14 "It is made beautiful for humans by the love of various pleasures in the form of women, children, endless wealth in the form of gold, silver, chosen horses, livestock and rice fields. That is the joy of life in this world and with Allah is a good return."²⁰

The pleasure of living in the world because ownership of property for believers always goes hand in hand with the rules set by Allah SWT. he is skilled at positioning his assets according to the guidance of Allah and his Messenger and has strong beliefs about assets, namely as follows: believes that the absolute owner of assets is Allah Subhanahu Wata'ala (Al-Baqarah: 284), Humans are only entrusted with assets by Allah Subhanahu Wata'ala (Al-Hadid: 7), As an adornment of life, use wealth in a balanced and proportional manner, without exaggeration or boasting (At-Takaatsur: 1-2), Treasure is a test of one's faith (Al-Anfal: 28), Treasure is provisions so that people can worship as well as possible. (Ash-Shaaf: 10-11), Good and halal wealth is a pleasure from Allah SWT that must be grateful for. (An-Nahl: 53) and (Ibrahim: 7), In some of our assets, other people have rights, so pay them off, because it is haram for us, not for us, purify and cleanse our assets with zakat (alms/infq). (At-Taubah: 103), Allah multiplies much in return for those who spend their wealth in the way of Allah (Alms) and expand their sustenance. (Al-Baqarah: 245).

Implementation of Socialization on the Collection of Zakat, Infaq, and Shodaqoh in Lazismu Tuparev Kedawung, Cirebon Regency

The socialization is carried out by means of an assembly recitation event, gathering in one educational assembly about zakat, infaq and alms, the zakat funds are distributed to the public for residents and congregation, socializing about zakat, infaq and shodaqoh that indeed Lazismu is a zakat institution that collects benefits. and channeling infaq, shodaqoh and zakat funds by means of outreach at assembly events or recitations. Socialization involves meeting donors face to face, making appointments with their donors, Lazismu officers going to the donor's house from one house to another. So what this means is a system for collecting zakat from donors.

Based on the results of interviews with people from the Lazismu Kab office. Cirebon According to Mas Muhammad Utoyo, the media division of the Lazismu Kab office management. Cirebon, the socialization is done digitally, namely through social media from Facebook, Instagram. and WhatsApp, the socialization is offline and also online.²¹The author can conclude

¹⁹ Al-Mubarak, et al., "Reconstruction of Law Number 23 of 2011 Concerning Zakat Management (Sharia Economic Law Analysis)," *Musyarakah: Journal of Sharia Economic (MJS)* 1:1 (2021): 62-79.

²⁰Enang Sudrajat, Syatibi AH, and Abdul Azis Sidqi, *Al-Qur'an and Translation*, (Bandung: Sygma Examedia, 2007), 3.

²¹ Results of Interview with Mas Muhammad Utoyo, Media Division, LAZISMU District Management. Cirebon on Friday 13 January 2023 at 15:00 WIB.

that in Mas Utoyo's opinion, the administrator of the Cirebon Regency Lazismu office, media division, that the socialization of ZIS collection is offline and also online, digitally, namely by social media from Facebook, Instagram and WhatsApp in the form of making pamphlets, articles, an essay that tells people how important it is to pay zakat. Meanwhile, offline, when there is an assembly recitation event, it is gathered in one educational assembly about zakat, infaq and alms, the zakat funds are distributed to the public, for residents and congregations to socialize about zakat, infaq, shodaqoh that indeed Lazismu is a zakat institution which collects and distributes infaq, shodaqoh and zakat funds.

Regarding the receipt of zakat, infaq, shodaqoh, it's the same online and offline because looking at the potential or criteria of the person, there are people who want it offline and there are those who want it online, there are people who don't know or can't transfer, they can transfer offline and those who can transfer can do it. via OVO account and others. Regarding the account, Lazismu has its own special Lazismu office because it is not permitted to combine personal accounts because institutions must have their own accounts. Online collection via account transfer, QR-Code, Funds, etc. And offline collections come directly to the office and can be picked up. such as pick up at his house or at his office. the address is sent and then picked up by an officer/volunteer. Ask to pick him up from his cellphone number then send the address to his cellphone number from the brochure or from the office then send the address. Usually donors ask to be picked up at this address, then the Lazismu officer who is picked up comes and brings a receipt of receipt as proof that they are giving zakat infaq shodaqoh.²²

Then the mechanism is there are those who come to the office then ask how to pay and there are also those who come to their house and there are also those who already understand the calculation directly via transfer and just have to show proof of the transfer in accordance with the implementing agency, some are in the office and some are outside. to come or pick him up at the house of the person who wants to distribute zakat infaq shodakoh.

Strategy for Collecting Zakat, Infaq, and Shodaqoh Funds in Lazismu Tuparev Kedawung, Cirebon Regency

The strategy is when we socialize people to be aware of zakat, infaq and shodaqoh so that people want to pay zakat in the form of the importance of making media in the form of photo videos on how to collect zakat. There we explained the importance of zakat, zakat is for anyone who gets it, who needs it, for example one of them who needs it is the poor, we can empower it, this is a strategy in the form of media. And the strategy of the number of appeal teams we have, the more appeal teams there are, the more socialization strategies can be arranged, for example, one important person can meet one day, which means only how many, there are many appeal teams so we can embrace everyone to socialize zakat.²³

²²Results of Interview with Mas Ari Irawan, LAZISMU District Management Program Division. Cirebon on Thursday 29 December 2023 at 15:00 WIB.

²³Results of Interview with Mas Ari Irawan, LAZISMU District Management Program Division. Cirebon on Friday 13 January 2023 at 15:00 WIB.

Strategies to increase the collection and distribution of zakat, infaq and shodaqoh can be carried out through online and offline approaches. The offline strategy involves direct visits to the homes of donors or people who are willing to give zakat, as well as approaching companies using the door-to-door method. In this approach, the Lazismu team provides a direct explanation of the concept of zakat and the Lazismu profile.

Meanwhile, online strategies can be carried out through promotions on social media such as Facebook, Instagram and WhatsApp. This way, it can reach a wider audience and potential donors. Increasing the number of donors will have a positive impact on income, because the more donors involved, the amount of zakat collected will also increase. This increase can be achieved by visiting the parties concerned either directly or through digital media, so as to increase public awareness and participation in zakat. The distribution of zakat funds will be proportional to the amount of funds available for programs at Lazismu, especially educational programs. The higher the amount of zakat funds received, the greater the amount that can be allocated. This has resulted in an increase in the number of people who can utilize the funds. It is possible that the number of beneficiaries, which was initially tens last year, could now reach hundreds.²⁴

Lazismu attracts donors, whether donors pay zakat or infaq, it's the same. As for the distribution, zakat is specifically to Baznas, if the infaq is free anywhere, not to Baznas first, that's okay, the criteria at Lazismu is that we usually have a program to distribute it through educational programs, economic programs, health programs and so on. Judging from the criteria for impossibility, *fi sabilillah* for the poor is seen from their characteristics. The processing of zakat or the distribution of zakat to the eight *asnaf mustahik* or zakat recipients nowadays, there are not all eight *asnaf* in one environment, for example there are no slaves, focus on what is available in this environment if there are likely to be many poor people or *fi sabilillah* and *Ibnu Sabil*, we give them away to them according to the conditions in the surrounding environment.

Lazismu also opens a stand, a stand is held every time there is an event, we hold a stand when there is an event at the mosque, we open a stand when there is an event outside, we open a stand, we hold a stand every time there is an event, every time there is an event. And there is also an infaq tin box, infaq tin boxes are placed in shops, in stalls, in offices, before placing the infaq box with permission, first make an MoU letter, Sir, if we want to place this box, can we put it there? the place. It can be done individually at school, at school, for example at Kindergarten/Paud, it is placed at the school where there is an officer there to collect it. When it has been collected, it will be given to Lazismu.

Distribution of Infaq and Shodaqoh in Education Programs in Lazismu Tuparev Kedawung, Cirebon Regency

The distribution of zakat, infaq and shodaqoh funds for the six programs has pillars, economic pillars, health pillars, education pillars, social and da'wah pillars, humanitarian pillars and environmental pillars. The distribution can be in the form of two channels to the person. How do you know if the person is there, through the person looking for it themselves, going to the office

²⁴Results of Interview with Mas Muhammad Utoyo LAZISMU Management Program Division Kab. Cirebon on Friday 13 January 2023 at 15:00 WIB.

and submitting it themselves and there are also Lazismu office people who are looking for the person for whom this program is, then if it already exists, they submit, if there is a proposal in the form of a proposal, there is a proposal, submit a proposal or submit a request for assistance. Later there will be conditions, what conditions are there, there is an SKTM, there is a proposal, there is a KK, there is an ID card for submission. It's not just MSME education, there is also a letter from the school, SKTM for any achievements, after entering then check that the requirements have been met, save it and then report it to the chairman at the time of the meeting whether it can be approved or not. If you have been accepted, you have been visited at home for an observation interview at your house, you really don't ask for help, your cooperation is true, you don't ask for help if you have accepted it. The report to the chairman, when the report has been made, is usually immediately approved, then when it has been approved, it is disbursed to the financial disposition to disburse aid in the financial department, it is disbursed and then handed over to the program department, it is distributed to the person directly.

Your Lazis is in line with the target distribution of zakat, infaq and shodaqoh funds, providing benefits to the mustahik who use the zakat energy or asnaf if the zakat funds must be distributed or received to the 8 asnaf, the 8 asnaf if we don't give everything will be just prioritize, for example, one of them is the poor, Ibnu Sabil fisabilillah and others who are in accordance with the Koran, right on target for the recipients of its use because we have indicators that they are receiving assistance, there is no program for converts yet because there is no data on converts so in In our area, there are very few converts to Islam because converts have the right to receive zakat.

Management and distribution of zakat, infaq and shodaqoh in Lazismu District. Cirebon in accordance with Law no. 23 of 2011 Based on the results of interviews with people from the Lazismu Kab office. Cirebon. According to Mas Ari Irawan, the program division of the Lazismu Kab office management. Cirebon, Law Number 23 of 2011 concerning Zakat Management, zakat management here is the task, position, formal legal, here there is Lazismu, which is a national lazis zakat amil institution which has been decreed by the state or the Ministry of Religion, Ministry of Law and Human Rights because Formal legal institutions already have formal legal permission from the Ministry of Religion and the Ministry of Law and Human Rights. In terms of collection, we are in accordance with Law Number 23 of 2011 because we have obtained permission from the Ministry of Religion and the Ministry of Law and Human Rights. For this collection, there must be funds for distribution of utilization, there are 8 zakat funds for the zakat funds that we must spend, one of which is the poor, which we provide in the form of a scholarship education program, we established this education program from zakat funds, some from infaq funds and We distribute shodaqoh in accordance with the provisions of the 8 asnaf and in accordance with Law Number 23 of 2011.²⁵

The steps for distributing Zakat Infaq Shodaqoh funds to educational programs in Lazismu, Cirebon Regency are as follows:

²⁵Results of Interview with Mas Ari Irawan, LAZISMU District Management Program Division. Cirebon on Friday 13 January 2023 at 15:00 WIB.

Criteria

Criteria for receiving zakat funding assistance for educational programs. If the conditions are 8 asnaf, it can be seen from the indicator that if there is a shortage on the way, there is no fare to return home, that is also included in the criteria for being included in the poor, Zakat is for education and is also included in the 8 asnaf. Criteria for receiving zakat funding assistance for educational programs. The 8 conditions for asnaf are that the poor/poor, including those categorized as poor, can receive zakat funds from education programs.

Selection

Selection to receive zakat funding assistance in educational programs, education means scholarships, whether for student teachers or other schools, the selection is that the person is not capable. Lazismu collaborates with the board of education and services of the Cirebon City Muhammadiyah Ulama Council. At Muhammadiyah there is a Dikdasmen council, then to be able to apply for a scholarship to Lazismu for assessment, we also see whether it is feasible or not for the program division to ask directly at their home or for example, socialization if internal education from the school applies for dikdasmen and then submits it to Lazismu. The Department of Education itself is criticizing who can get it, especially the poor and underprivileged who are still in arrears on their school fees, whoever is one of the criteria for getting the scholarship. And then there are also less honorariums for the teachers here in this environment, there are civil servant teachers, then there are honorary teachers, for those who are horror teachers, they get support from Lazismu, then there are also schools here that need help in terms of development in terms of learning comfort, if the school is good, if the school is not well developed then the learning will be less comfortable, then Lazismu support will receive assistance. Then for learning, provide books with assistance from Lazismu.

Thawing

Procedures or methods for disbursing zakat, infaq and shodaqoh funds in educational programs. First, you have to apply first for education from the application section to the program section of the program, whether you are selected or not, then assess whether you are eligible to receive assistance or not, after that, all documents are first approved to the governing body until the documents are ready. like the KK, the requirements are ready and then go to the management body. After the management body to the financial agency, this fix is disbursed, then the financial management body submits the application to be distributed directly or through a program and then it is given to the intended person who received the assistance. Apart from that, there is a requirement that the person concerned first sign the receipt.

Zakat funds distributed to mustahik in educational programs. For individuals, it depends on the school. If the person needs to pay tuition fees, then we will give them 2 months or 1 month of tuition fees. We will go for an assessment, not just the person. Lazismu goes to the school and asks how many people their monthly tuition fee payment is attached to. How much, how much is the amount? Judging from the tuition fees, it's around Rp. 100,000-Rp. 200,000 per month. The disbursement is in the form of cash or transfer, usually the disbursement is in the form of cash for a small nominal amount or externally, usually a test is that if the child needs school uniforms

or other school equipment, we go to the school for an educational program like that, the most automatic debit from the school if you already know him well. under one roof with DTM, requesting a transfer may be possible if for general it is cash disbursement.

CONCLUSION

Socialization of the collection of zakat, infaq, and shodaqoh means that when there is a recitation assembly event, it is gathered in one educational assembly about zakat, infaq, and alms. The zakat funds are distributed to the public, for citizens and congregations to socialize about zakat, infaq, shodaqoh that indeed Lazismu is a zakat institution that collects and distributes infaq, shodaqoh and zakat funds. Socialization is to meet donors face to face, make appointments, we go to their homes and visit the people from one house to another. So what this means is that the system collects zakat from donors. The strategy for collecting zakat, infaq and shodaqoh funds is offline and also online, digitally, namely through social media from Facebook, Instagram and WhatsApp in the form of making pamphlets, articles and essays that tell people about the importance of giving zakat. That.

Meanwhile, offline, when there is an assembly recitation event, it is gathered in one educational assembly about zakat, infaq and alms, then the zakat funds are distributed to the public for residents and congregations to socialize about zakat, infaq, shodaqoh that indeed Lazismu is an institution zakat which collects utilization and distributes infaq, shodaqoh and zakat funds. The distribution of zakat, infaq and shodaqoh funds is through six program pillars, namely: economic pillar, health pillar, education pillar, social and da'wah pillar, humanitarian pillar and environmental pillar. Distribution of zakat, infaq and shodaqoh in educational programs is done by submitting a proposal or applying for assistance, there will be conditions, there will be SKTM, there will be a proposal, there will be a KK, there will be an ID card for submission. The letter from the school's SKTM, any achievements, then after entering, check that the requirements have been met, keep it, then report it to the chairman at the time of the meeting whether it is accepted or not. if it has been agreed to be visited at his house for an observation interview at his house, it is true that he does not ask for help with his cooperation, it is true that he does not ask for help if he has agreed. Our report to the chairman, when the report has been made, is usually immediately approved, then when it has been approved, it is disbursed to the financial disposition to disburse the aid in the finance department, it is disbursed and then handed over to the program department, it is distributed to the person directly.

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