

# PHENOMENOLOGY STUDY OF THE MANAGEMENT OF ZAKAT, INFAK, SEDEKAH TO IMPROVE THE ECONOMY OF FAMILY DHUAFA

## (Case Study of the Amil Zakat Dompot Dhuafa Institute)

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**Abstract** - This study aims to analyze the way LAZ Dompot Dhuafa collects ZIS funds and to analyze how the distribution of ZIS by Dompot Dhuafa in improving dhuafa family economists, to analyze how the strategy carried out by LAZ Dompot Dhuafa in improving the family economy of the dhuafa. This research uses descriptive research with a qualitative approach. The data used in this study are primary data and secondary data. Primary data was collected by direct interview with the relevant section. Secondary data was obtained from [www.dompotdhuafa.org](http://www.dompotdhuafa.org) in the form annual reports and articles on the Dompot Dhuafa work program on the Dompot Dhuafa website. The results of this study indicate that the way to collect Zakat, Infaq, Alms funds is first to transfer muzaki to Dompot Dhuafa accounts, and secondly to Dompot Dhuafa to raise issues of humanity and poverty to invite community participation to donate. Efforts in distributing ZIS in Dompot Dhuafa by way of three stages, namely, first a clear program concept, second a sustainable assistance program, third can involve the participation of many people. The management strategy carried out by Dompot Dhuafa in improving the economy of the first dhuafa family is by looking at the existing market potential, namely through an empowerment program by providing training to mustahiks so that they have knowledge, abilities and skills. The last strategy is to activate the community, namely to provide assistance to mustahik who experience problems in running their business. The Dompot Dhuafa program in improving the Dhuafa Family Economy in 2019 consists of 6 program activities.

**Keywords:** Management, Zakat, Infak, Sedekah, Improve,

*Dhuafa Family Economy.*

**Abstrak**– Penelitian ini bertujuan untuk menganalisis cara LAZ Dompot Dhuafa dalam menghimpun dana ZIS dan untuk menganalisis bagaimana cara pendistribusian ZIS Dompot Dhuafa dalam meningkatkan ekonomi duafa, untuk menganalisis bagaimana strategi yang dilakukan LAZ Dompot Dhuafa dalam meningkatkan ekonomi keluarga dhuafa. Penelitian ini menggunakan jenis penelitian deskriptif dengan pendekatan kualitatif. Data yang digunakan dalam penelitian ini yaitu data primer dan data sekunder, Data primer dikumpulkan dengan cara wawancara langsung dengan bagian yang bersangkutan. Data sekunder diperoleh dari [www.dompetdhuafa.org](http://www.dompetdhuafa.org) yaitu berupa laporan tahunan dan artikel mengenai program kerja Dompot Dhuafa yang terdapat di website Dompot Dhuafa. Hasil penelitian ini menunjukkan bahwa cara menghimpun dana Zakat, Infak, Sedekah ialah dengan pertama muzaki mentransfer ke rekening Dompot Dhuafa, dan yang kedua Dompot Dhuafa mengangkat isu-isu kemanusiaan dan kemiskinan untuk mengajak partisipasi masyarakat berdonasi. Upaya dalam pendistribusian ZIS di Dompot Dhuafa dengan cara tiga tahap yaitu, pertama konsep program yang jelas, kedua program bantuan berkelanjutan, ketiga dapat melibatkan partisipasi banyak orang. Strategi pengelolaan yang dilakukan Dompot Dhuafa dalam meningkatkan ekonomi keluarga dhuafa yang pertama dengan cara melihat potensi pasar yang ada yaitu melalui sebuah program pemberdayaan dengan memberikan pelatihan kepada para mustahik agar para mustahik memiliki pengetahuan, kemampuan dan keterampilan. Strategi yang terakhir mrngaktifasi masyarakat yaitu memberikan bantuan kepada para mustahik yang mengalami kendala dalam menjalankan usahanya. Program Dompot Dhuafa dalam meningkatkan Ekonomi Keluarga Dhuafa pada tahun 2019 terdiri 6 kegiatan program.

**Kata Kunci:** *Pengelolaan, Zakat, Infak, Sedekah, meningkatkan, Ekonomi Keluarga Dhuafa.*

## **I. INTRODUCTION**

### **1.1 Background to the Problem**

One way to improve the economy and poverty problems is by empowering people through Zakat, Infaq and Alms (ZIS). This method is one solution to reducing economic problems such as poverty. Zakat, donations and alms have great potential if they are used to empower people. If the potential for ZIS funds can be managed properly by the managers of the amil zakat agency and the amil institution, then poverty will decrease every year. Zakat, donations and alms are economic instruments that have the power or effect in alleviating poverty, opening new jobs, the income and purchasing power of the poor, encouraging the growth of the people's economy. Apart from that, ZIS

can also manage the economic system, individuals, communities and countries. Zakat, donations and alms have the potential to be developed economically. When viewed from its growth, zakat has experienced rapid development, especially in the decade last. However, the zakat growth is still very far from the real potential of zakat. This huge potential is due to the majority of the population who are Muslim. If the population is all Muslim but the awareness to pay zakat is still lacking, the potential cannot be achieved. (Khairina, 2019).

According to an online article (Ibtimes.id), the population of Indonesia is one of the countries with a majority Muslim population of 229 (million) or reaching 87.2% of Indonesia's population. With such a large number of Muslims, the potential for zakat funds in Indonesia is also huge. According to the National Zakat Agency (BAZNAS), the potential for national zakat in 2019 has reached IDR 233.6 trillion. can be managed. Even so, the potential for zakat in Indonesia is so great but it is not supported by conditions in the field, namely the achievements in collecting zakat, infaq and alms funds. This is due to several factors, namely the lack of public awareness in fulfilling their obligation to give zakat, still lack of knowledge of zakat, and still lack of public trust in the amil zakat agency (BAZNAS) and the amil zakat institution (LAZ).

This is ZIS as an alternative to reduce the number of poor people to increase the increase and economic development of the community. Because zakat, infaq and alms will gradually have a positive impact on eliminating poverty and reducing the circulation of prices for a few people. As a result, employment and income will increase in the economy thereby increasing the standard of living of the people and ultimately increasing the aggregate volume of zakat. Zakat, donations and alms (ZIS) are very influential in economic growth and development as well as the economic behavior of humans and society. Apart from that (ZIS) as an important component in the economy is not paid attention by individuals, amil zakat institutions, and the government. This could be from the system management both from the Institution Amil Zakat itself and from the lack of public knowledge about zakat. That way everyone must know the ability to fulfill the role of zakat, donations and alms in the benefit of the people.

The Central Statistics Agency (BPS) noted that in September 2019, the poor population as of September 2019 reached 24.79 million people or 9.22% of the total population of Indonesia. Decreased 0.36 million people against March 2019 and decreased 0.88 million people against September 2018. The percentage of poor people in September 2019 was 9.22%, decreased 0.19% against March 2019 and decreased 0.44% compared to September 2018. Although This figure is down 0.44%, which means that this decline still needs to increase because there are still many poor people. Therefore, zakat has an important role which is expected to help reduce poverty in Indonesia.

The basic purpose of zakat, infaq and alms is not only consumptive support for the poor, but has a more permanent goal, namely to alleviate poverty. However, until now, zakat, infaq and alms have not been able to improve the welfare of the people, especially mustahik (people who are entitled to receive zakat, donations and alms). According to

Law No. 23 of 2011 concerning the management of zakat, infaq and alms in Chapter 1 Article 3, the objectives of zakat, infaq and alms are paragraph (1) to increase the effectiveness and efficiency of services in managing zakat, infaq and alms (2) to increase the benefits of zakat, donations and alms to create community welfare and poverty alleviation.

### **1.2 Problem Formulation**

Based on the research title "*The Phenomenology Study of the Management of Zakat and Alms Alms to Improve the Economy of the Dhuafa Family (Case Study of the Dompot Dhuafa Zakat Institute)*", the formulation of the problems in this study are:

1. How does the Amil Zakat Dompot Dhuafa Institute collect ZIS funds from Public?
2. How is amil zakat's efforts in distributing zakat funds to improve the economy of poor families?
3. What is the strategy to improve the economy of poor families managed by the Dompot Dhuafa Zakat Institute?

### **1.3 Research Objectives**

Based on the formulation of the above problems, the objectives of this study are:

1. To find out how the Amil Zakat Dompot Dhuafa Institution can collect ZIS funds from the community.
2. To find out amil zakat's efforts in distributing zakat to improve the economy of poor families.
3. To find out the strategies implemented by the Dompot Dhuafa Amil Zakat Institute to improve the economy of the poor families

## **II. THEORY BASIS**

### **2.1 Poverty Theory**

As we all know that the problem of poverty remains a major problem that must be resolved. Various efforts have been made by both the central and regional governments, such as a dilemma in policy making to find solutions to poverty problems in Indonesia. Because the causes of poverty problems are very multidimensional, efforts to overcome them require various steps and involve all parties, both the central government, local governments and the community itself. The theory discussed in this research is the theory of the Vicious Cycle of Poverty (Vicious Circle of Poverty) stated by Ragnar Nurkse (1953).

Vicious Circle of Poverty. The vicious circle of poverty is a series of forces that influence each other, giving rise to a situation where a country, especially a developing country, experiences many problems to achieve higher development. Sharp tries to identify the causes of poverty from an economic perspective. First, on a macro level, poverty arises because of the unequal patterns of resource ownership which result in an unequal income distribution. The poor have limited and low quality resources. Second, poverty arises from differences in the quality of human resources. Low quality of human resources means low production, which in turn lowers wages.

The low quality of human resources is due to low education, unfortunate fate, discrimination, or heredity. These three causes of poverty are based on the vicious circle of poverty theory put forward by Nurkse (1953), that "a poor country is poor because it is poor" (a poor country is poor because it is poor).

### **2.2 Economy Family**

Economy is the behavior of humans individually or collectively in using the factors they need. The family is a kinship unit which is also a unit of place marked by economic cooperation and has functions to make a living, socialize or educate children and help and protect the weak, especially caring for their elderly parents. In its simplest form, the family consists of a man and a woman plus their children who live in the same house. Such a family form in anthropology is called the nuclear family. The nuclear family can be transformed into a broad family by the addition of members from a number of other people, both relatives and non-relatives who simultaneously live in one house and



become members of the nuclear family. It can be concluded that the family economy is a study of human efforts to meet their needs through activities carried out by someone who is responsible for the needs and happiness for their life.

The purpose of the family is to create welfare for family members. A prosperous family is defined as a family that is formed based on a legal marriage, is able to meet proper physical and mental needs, is devoted to God Almighty and has a harmonious and balanced and balanced relationship between family members. (Purwanto and Taftazani, 2018).

### **2.3 Definition of Zakat, Infaq and Almsgiving**

Etymologically, zakat has several meanings, namely development, blessings and a lot of goodness. It is called that because if the zakat is issued, the property will grow and become a blessing and become better. Zakat also means growing and developing. This growth and development can be seen from two sides, namely the *muzakki* side and the side *mustahiq*. First, from the point of view of muzakki Allah Subhanahu wa ta'ala (SWT) promises that anyone who wants to spend part of his assets in the form of zakat, infaq, or alms will be rewarded multiple times, not only in the hereafter, but also in the world. It is proven that no one has ever fallen into poverty and went bankrupt because he was diligent in paying zakat. Second, in terms of mustahiq. With zakat given programmatically for mustahiq, one will be able to develop his / her assets, even be able to change the condition of someone who originally mustahiq into muzakki. (Mardani, 2016).

Donation comes from the word *nafaqa*, which the berparti has passed, gone, finished, removed the contents, spent his or her shopping. Allah Swt said in Surah Al-Israa (17): 100 Say: "If you have mastered the treasures of grace my Lord, surely you hold them back, because you are afraid to spend them and people are very stingy." Meanwhile, in terminology, infaq is giving part of assets to other parties without commercial elements. The free giving can be categorized as giving a living. In editors other, infaq is something given by someone to meet the needs of others, be it food, drink, and so on. In other words, giving or giving sustenance (gifts) or giving something to others based on sincerity and because of Allah SWT alone. The word infaq can mean to donate or give sustenance to (the gift of Allah) or giving something to others based on sincerity and because of Allah alone. (Mardani, 2016).

Etymologically, the word alms comes from the Arabic *ash-shadaqah*. At the beginning of the growth of Islam, almsgiving was defined as circumscribed giving (circumscribed alms). However, after the obligation of stipulated zakat is, which is contained in the Koran it is also called alms, then the term alms has two meanings, namely circumscribed alms and obligatory alms (zakat). According to Prof. Dr. Abdul Mana, seen from an epistemological aspect, the word "*shadaqah*" means "alms or charity". *Shadaqah* can also mean zakat. Sadaqah means giving or giving something to someone else. Alms (*shadaqah*) can be obligatory or voluntary like giving alms in general. The obligatory alms, such as zakat or voluntary, such as the giving of alms in general, whether voluntary or obligatory in the Koran are both called alms. So, every zakat also means alms. However, only compulsory almsgiving is called zakat.

### **2.4 People Who Have the Right to Receive Zakat**

People who are entitled to receive zakat in accordance with Islamic law based on the Al-Quran Surah. At-Taubah: 60 which is "Verily zakat-zakat, is only for the poor, the poor, the administrators of zakat, the muallaf who are persuaded by their hearts, to (free) slaves, people who are in debt, to the way of Allah and for those who are on the way, as a provision which is required of Allah, and Allah is All-knowing, Most Wise. (At-taubah: 60).

1. Poor people

are those who have no wealth and do not have a permanent business in order to make ends meet. Besides that, those who are categorized as needy people also do not have the parties to guarantee their lives so far.

2. Poor People

What is meant by poor people who are unable to make ends meet, even though they have a permanent job or business. The needs here are not only primary needs, but also secondary needs. However, the scholars generally emphasize that those categorized as needy and poor are basically those who do not have material abilities, with the following characteristics:

- a. Zero material ability or zero ownership asset
- b. Owning Assets property in a very minimal amount
- c. Having financial assets that are less than the nisab
- d. Mereka who can not take advantage of his wealth because of being away from home can also be categorized as those who can not afford materially.

3. Amil Zakat or Collectors of Zakat

Amil are those who are commanded by the authorities who are given the task of carrying out various activities related to zakat matters. This includes collecting zakat funds and distributing them to mustahik who receive zakat funds. Parties shown as amil zakat are expected to be parties whose honesty does not need to be doubted, because zakat funds that are part of amil cannot be taken directly by amil officers, but must obtain approval from the supervisors of the officers. The main duties of the amil in distributing zakat are:

- a. Withdrawing zakat from the muzaki
- b. Praying when the muzaki hand over his zakat
- c. Recording zakat properly (handed over by muzaki).
- d. Arranging the distribution of zakat properly and fairly
- e. Distributing zakat to those who have the right to receive it

4. Converts

Converts are those who have just converted to Islam, who are expected to have an increased inclination for their hearts or beliefs towards Islam, or their evil intentions towards Muslims are blocked or their hopes for their benefit in defending and helping the Muslims.

5. Riqab (Slaves)

Riqab slaves are people whose lives are fully controlled by their masters. Islam has done various ways to eliminate acts of slavery in society. Among them, part of the zakat fund was used to free slaves. Although the use of zakat funds for this has been abolished for a long time, it is permissible for the purpose that does not conflict with the same purpose. For example, helping workers to make crafts so that they can become industrial owners.

6. Gharim (Person in debt)

Gharim is a person who has debt, and he does not have excess debt. Included in this category are first, people who owe for personal interests which cannot be avoided with the conditions following: The debt does not arise because of disobedience, the debt is wrapped around the perpetrator, the debtor is no longer able to pay off his debt, the debt is due, or it must be paid when the zakat is given to the debtor. Second, people who are in debt for social purposes, such as those who are indebted to reconcile between warring parties by bearing criminal fines or the cost of goods damaged. Third, people who are in debt because they guarantee other people's debts where the guarantor and the guarantor are both in a condition of financial difficulty.

7. Fisabillah (Fighting in the way of Allah)

Fisabillah is a person who strives in the way of Allah in a broad sense as determined by the scholars of fiqh. The point is to protect and maintain religion and to elevate the sentence of tauhid<sup>38</sup>, people who fight in the way of Allah, when there is war and for the benefit of the common good, such as building mosques, building bridges, repairing roads and so on.

#### 8. Ibn Sabil

A person who is on his way who does not have the provisions to meet his needs in his journey. The groups that are targeted for zakat are generally weak people who need protection in the economic field. This shows that Islam has a high commitment to the weak towards anything, including the weak in the economic field, because weak people are not able to manifest their existence as khalifah (representative) of Allah on earth and as servants who must serve him. (Khairina, 2019)

### **III. RESEARCH METHODS**

#### **3.1 Research Strategies**

The strategy used in this study is to use a qualitative approach, namely a research procedure that produces descriptive data in the form of speech or writing and observable behavior of the subject itself. Qualitative research is a type of research where the findings are not obtained through statistical procedures or other forms of calculation. This type of research is qualitative phenomenology, which is a philosophical approach to investigating human experience. Phenomenology means a method of thinking to acquire new knowledge or develop existing knowledge with logical, critical systematic steps, not based on prejudice.

#### **3.2 Data Sources**

##### 1. Primary Data

Primary data is a data source that directly provides data to data collectors. (Sugiyono, 2017). Primary data collection in this study by conducting direct interviews with parties related to the research conducted, namely the Management of the Amil Zakat Dompot Dhuafa Institute.

##### 2. Secondary Data Secondary

data are data sources that do not directly provide data to data collectors. This secondary data is data that supports primary data needs such as literature books and reading related to and supports this research. (Sugiyono, 2017). Secondary data collection in this study by looking at the data from Dompot Dhuafa's report in order to get an overview in analyzing the report.

#### **3.3 Data Collection Methods**

##### 1. Interview An

An interview is a meeting of two people to exchange information and ideas through question and answer so that meaning can be constructed in a particular topic. (Sugiyono, 2017 :). The interview technique was conducted by researchers using structured interviews. Structured interviews are conducted by first making questions and then compiling questions in the form of lists of questions to be asked to informants.

##### 2. Observation

Observation is a complex process, a process composed of various biological and psychological processes. And among the most important are the processes of systematic observation and recording of the phenomena being studied.

##### 3. Documentation.

Documentation is done by collecting data through data results that have been obtained from records to obtain data about documents, records, procedures.

#### **3.4 Data Analysis Method**

1. Data obtained from the field and if the amount is large enough, it is necessary to record carefully and in detail.
2. Data reduction, namely summarizing, selecting main things, focusing on important things, looking for themes and patterns. Thus the reduced data will provide a clearer picture and make it easier for researchers to carry out further data collection, and search for it if necessary. Data

reduction can be assisted by electronic devices such as mini computers, by providing pattern codes for certain aspects.

3. Data display or presentation data can be done in the form of brief descriptions, charts, relationships between categories, flowcharts and the like. Most often used to present data in Qualitative research is a narrative text. In addition to text, it is suggested to be in the form of graphs, matrices, networks and charts.
4. Conclusion drawing / verification, the conclusions in qualitative research are new findings that have never existed before. Findings can be in the form of descriptions or descriptions of an object that was previously dim or dark so that after being examined it becomes clear, it can be in the form of relationships causal or interactive, hypotheses or theories.

#### **IV. RESULTS**

##### **4.1 Management of Zakat, Infaq, Alms at the Amil Zakat Institute for Dompot Dhuafa**

Management of Zakat, infaq, alms which is carried out by Dompot Dhuafa from the program side is divided into three, namely services, development and empowerment. In this service program, various efforts are made to make zakat funds from muzakki so that the zakat funds collected can be maximally. Dompot Dhuafa in service programs such as health, established various health institutions which aim to serve all mustahik with an easy and integrated system. In the health sector, Dompot Dhuafa has played an active role in serving the poor since 2001. Through the Free Health Service (LKC) program, various activities have been carried out, both preventive, promotive and curative. LKC provides free access to decent and optimal health services for the poor. In its development, LKC-Dompot Dhuafa (DD) must serve poor patients who need specialist services, inpatient care and also operative action. So that the existing service facilities are felt to be inadequate. For this reason, Dompot Dhuafa, through the Integrated Rumah Sehat Foundation, has established a referral level health service that will provide referral level health services at the hospital level. This service is called the Dompot Dhuafa Integrated Health Hospital which was inaugurated on July 4, 2012.

Since 2009, Dompot Dhuafa has built a free hospital for patients from the poor community. Located in Jampang Village, Kemang, Bogor Regency. RST has complete facilities, ranging from polyclinics, specialist doctors, operating rooms, inpatients, emergency rooms, pharmacies, to complementary medicine methods. By looking at the various needs for health access in the community, Dompot Dhuafa has made innovations in various fields of health facilities. By still prioritizing services to the poor and marginalized. Dompot Dhuafa Health Services in the form of Hospitals, Free Health Services, Clinics, Pharmacies and Opticians. Now health facilities managed by Dompot Dhuafa have developed in many locations in Indonesia. Whether in the form of Hospitals, Clinics, Free Health Services, Pharmacies and Optics.

Dompot Dhuafa in the development program helps mustahik who still have productive potential to provide training, development and mentoring programs. One example of the Dompot Dhuafa development program is the development of Islamic microfinance. The Program Sharia Microfinance is a productive economic business development program through Islamic microfinance services with the aim of supporting the business of group members through the Baitul Mal Wa Tamwil program. Starting in 1994, this program was motivated by Dompot Dhuafa's aspiration to build a financial institution that sided with the poor and initiated a new type of cooperative in Indonesia, namely the Sharia Cooperative.

Dhuafa wallet in his activities empowerment program to help orphans who have assets but mustahik did not have access to the wallet marketed Dhuafa facilitate such access and helps to improve prodaknya and open access to the market. In addition, Dompot Dhuafa has an empowerment program for the Madina Zone, which is a community empowerment area developed with the concept



of a growing and integrated area, based on the Islamic values system which is *rahmatan lil 'alamin*, with the aim of building empowerment which includes socio-economic development, culture and development of values religious with mosques as central center area

#### **4.2 Methods of collecting zakat, infaq, alms funds at the Dompot Dhuafa Amil Zakat Institution.**

Dompot Dhuafa is an amil zakat institution as a means of distributing zakat, infaq and alms funds with various programs such as education, health, economy, social and dakwah, and culture which aim to distribute to mustahik that have been determined to meet the needs of life and improve the economy of the mustahik. Dompot Dhuafa has several ways to collect ZIS funds from the public, namely the first to provide easy access for donors by utilizing technology such as via bank transfer which aims to facilitate donors in tithing, donating or giving alms practically and quickly, then there is a virtual account, and it is created. in the media information.

Then Dompot Dhuafa raised several issues to invite public participation in the health sector, for example the epidemic of malnutrition, then there was intervention for fundraising by inviting the community to help areas affected by malnutrition to be handled with the Dompot Program services Dhuafa in the health sector, providing additional food, and other precautions. The issue of humanity and poverty was aimed at by the Dompot Dhuafa team to invite the community to donate so that any issues that arise can be resolved and the community can feel the benefits.

#### **4.3 Distribution to Improve the Mustahik Economy**

As for the distribution efforts carried out by Dompot Dhuafa there are three stages, among others, the first is a clear program concept that is meant by a clear program is that the target of the poor given must be in accordance with its asnaf. For example, for family food security, the selected families who are given assistance are poor families that are included in the eight asnaf, namely poor people, needy people, amil zakat or zakat collectors, converts, riqab, gharim, fisabillah, and ibnu sabil. The second stage is the continuous program. This program is a program created by Dompot Dhuafa as a continuous program of assistance provided not only once but is continuous and expected to be right on target. stage third The is to involve the participation of many people. The empowerment program is Dompot Dhuafa's way of distributing funds to improve the economy of dhuafa families including several programs called economic programs, providing assistance in areas in the coastal form of assistance in the form of fishing equipment assistance, providing training on how to cultivate fish.

It is hoped that this assistance will be given when the sea is high, the mustahk do not have to go to sea. In addition, there is an assistance program in the agricultural sector to improve the mustahik economy, including assistance in the form of training and providing business capital. The agricultural areas supported by Dompot Dhuafa include Ponorogo, Wonogiri, Cianjur, and Cipanas. There are several points of Dompot Dhuafa empowerment rice fields that have entered local and national markets. Amil Zakat will monitor the extent of progress with the help of productive funds provided by Dompot Dhuafa whether there is an increase or not. If there is an increase and becomes a muzaki or donator, the assistance will be distributed to other mustahiks who need it.

#### **4.4 Management Strategies for Economic Improvement of the Mustahik Family.**

There are two carried out by the Amil Zakat Dompot Dhuafa Institute in improving the economy of poor families, strategies namely seeing the existing market potential and activating the community. What is meant by seeing the existing market potential is looking for what the market needs and looking for the point source of its commodity. From this strategy Dompot Dhuafa will intervene through a program, the program carried out by Dompot Dhuafa includes empowerment programs such as providing training to mustahik with the aim that the mustahik have

the knowledge, abilities and skills, besides that Dompét Dhuafa also provides business assistance to mustahik for finance business capital in order to increase production and sales.

Whereas the second strategy is to activate the community, which is meant by this strategy, which is to activate people who already have a product and it has been marketed but there is no improvement in the quality of the product such as no business license, no halal certification and less attractive packaging so that the product is less competitive in market this is an obstacle in improving the family economy. The dhuafa wallet intervenes in these constraints by helping the mustahiks experience problems so that the product can compete in the market.

## **V. CONCLUSION**

### **5.1 Conclusion**

Based on the results of interviews with Dompét Dhuafa regarding the Management of Zakat, Infaq, Alms. Researchers obtained information from the results of interviews which stated that:

1. Dompét Dhuafa in collecting Zakat, Infaq, Alms funds in two ways, namely, muzaki transfers to Dompét Dhuafa accounts, and Dompét Dhuafa raises issues of humanity and poverty to invite community participation to donate so that issues that arise can be resolved and can be helped by changes that the community feels. Dompét Dhuafa in being responsible for the management of Zakat, Infak Alms, always provides reports to donors in the form of financial reports and publishes financial reports on the official website of Dompét Dhuafa.
2. There are three stages in the distribution of Zakat, Infaq, Almsgiving in Dompét Dhuafa, namely, first, a clear program concept that is meant by a clear program is that the target of the poor given must be in accordance with 8 asnaf. The second stage of the continuous program of this program is a program created by Dompét Dhuafa as a continuous program of assistance provided not only once but is continuous and is expected to be right on target. The third stage is to involve the participation of many people.
3. The management strategy carried out by Dompét Dhuafa in improving the economy of the first dhuafa family by looking at the existing market potential is through an empowerment program by providing training to mustahiks so that they have knowledge, abilities and skills. The last strategy to activate the community is to provide assistance to the mustahiks who have problems in running their business. The Dompét Dhuafa program in improving the Dhuafa Family Economy in 2019 consists of 6 program activities.

### **5.2 Suggestions**

After conducting this research, it is hoped that Dompét Dhuafa can improve the economy of poor families. The following are suggestions from researchers for Dompét Dhuafa:

1. The need for additional education on economic empowerment of poor families in the distribution of mustahik to improve economic resilience of poor families.
2. Can Increase Transparency in management to increase the level of trust Muzakki.

### **5.3 Research Limitations and Further Research Development.**

This study still has limitations, namely:

1. For further researchers, the researcher realizes that this study still has limitations. Researchers in conducting this research only get the total collection of Zakat, Infaq, and Alms funds in a one year period, so they cannot describe whether there is an increase or decrease each month.
2. For now, due to the Covid-19 outbreak, research is needed to explore the role of Zakat, infaq, alms in overcoming family economic problems.

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