

## The Contribution of Zakat, Infaq, Sadaqa, and Waqf (Ziswaf) Strategic Management in Developing the Prosperity of Ummah

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### Abstract

As a country with the largest muslim population in the world, Indonesia is still far behind in developing the potential of zakat, infaq, sadaqa, and waqf (ziswaf) which should be optimized. This requires a mature strategy in managing to maximize the potential of ziswaf. This study aims to examine the development of ziswaf strategic management at the Baitul Al-Qur'an Social Fund Institution (LDSBQ) which has a vision and mission based on Islamic sharia and aims to prosper the Ummah. This research uses a qualitative approach with a descriptive analysis method, while the data collection instruments use interviews, observation, and documentation. Sources were taken from various references related to the topic of the problem, namely journals, books, and other articles. The results showed that the three main programs of LDSBQ are First, scholar smile; engaged in education. Second, smile healthy; is engaged in the health sector. Third, independence smile; which is a movement for community independence in the economic field, and is supported by social-religious activities such as waqf and *da'wah* programs. While the fundraising strategy uses a potential network of student and teacher guardians, a network of Gontor alumni colleagues, program socialization through social media, online and offline donation services, and program-based waqf. With a real sector-based movement, social community activities can have a significant impact on the welfare of the ummah to gain happiness in this world and the hereafter.

**Keywords:** Social Institution; Strategic Management; Ummah; Welfare; Ziswaf

### INTRODUCTION

Religion-based humanitarian institutions (philanthropy) have begun to emerge in Indonesia, based on the fact that the majority of Indonesia's population is Muslim. Generally, these institutions are directly involved in raising and managing social and charitable funds; namely zakat, infaq, sadaqa, and waqf (ziswaf) funds. Ziswaf has become a common practice among the Muslim community because it is part of the commandments of the Islamic religion (Bariyah & Nurul, 2016; Jaenudin & Hamdan, 2022; Owoyemi, 2020). In essence, ziswaf has the same role in the welfare of the ummah from poverty, while zakat has more functions, namely a

means to purify assets and is required for all muslims in the world (Jaenudin & Hamdan, 2022; Kasri, 2013; Muslim, 1983).

To realize the welfare of the ummah, Islam has placed ziswaf as worship *'amaliah ijtima'iyah*, which is a social activity that has an important role in society (al-Qardhawy, 1993; Islamy & Hannase, 2021; Kasri, 2013). This was confirmed by the Prophet Muhammad saw. in his hadith, one of which explains the obligation to pay zakat for muslims, and makes it the third pillar of Islam (Muslim, 1983). Likewise, during the time of Abu Bakr ra. who advocated fighting people who were reluctant to pay zakat (Al-Jazaari, 1976), this was done because he knew the role of zakat in creating the welfare of the ummah, as well as a form of the piety of a muslim in the side of Allah swt. (Kasri, 2013; Owoyemi, 2020).

In Indonesia, where the majority of the population is muslim, ziswaf has enormous potential in building the welfare of the people. Emir emphasized in the international webinar that during the Covid-19 pandemic, ziswaf is a social financial instrument for the poor, can improve the community's economy, and is able to encourage social and economic development. Likewise, social institutions are focusing their budgets to deal with people affected by Covid-19, to ensure they can continue to live without a lack of daily needs (Andika et al, 2020; Mursal et al, 2021). It was recorded in the Baznas (National Amil Zakat Agency) report that the collection of ZIS (Zakat, Infaq, Sadaqah) and DSKL (Other Religious Social Funds) has increased during 2021 with a 33% increase from the previous year, that ZIS and DSKL funds have been collected amounting to IDR513.2 billion and are likely to continue to grow (Humas BAZNAS, 2021). In line with what was obtained in the research (Ascarya et al, 2022), the potential ziswaf funds that have been collected by the Baznas in 2020 reached IDR12.5 trillion, and every year it has always increased. However, this increase is not optimal when compared to the potential of ziswaf funds which is estimated to reach IDR300 trillion. Based on this data, it shows that ziswaf strategic management is not optimal.

Furthermore, if seen in the context of the East Java region, which is synonymous with many traditional and modern Islamic boarding schools, has a potential zakat fund of IDR213 trillion as confirmed by the Governor of East Java, but the number of active recipients is only around IDR6 trillion, still far from the potential of zakat that should be optimized (Hasanah, 2019). Then the strategic management of the development of ziswaf funds is needed to be right on target for the welfare of the ummah.

The discussion about ziswaf is a unique topic, because muslims should obey religious orders and as a social responsibility in society. There are several previous studies are relevant to this research such as; according to (Hermawan & Waluya, 2019), confirmed that ziswaf has contributed to alleviating the poor in Banten Province. This is evidenced by the management of funds by the ziswaf team, Benteng Mikro Indonesia Sharia Cooperative, which can play a role in empowering

the poor by providing ready-to-use grant programs. Instead, waqf funds are developed for productive things.

The strategy for developing ziswaf funds in Indonesia from the research of (Lubis, & Latifah, 2019), shows that the current condition is experiencing a significant increase. It is evident from the results of his study that to increase ZISWAF funds, six strategic strategies are carried out, namely; 1) Digitalization Program; 2) Financial Inclusive Management; 3) Database Optimization; 4) Law Implementation; 5) Automation of Zakat; 6) Tax reduction for *muzakki*.

Research was conducted by Rahman (2020), on optimizing the development of ziswaf funds. The results of the research show that ziswaf can play a role in overcoming the problem of food crises starting from the process of production, distribution, storage, and consumption, then making ziswaf an alternative source of capital and income throughout the whole process (Rahman, 2020).

On the other hand, to increase the role of ziswaf for the welfare of the ummah, the contribution of Islamic social institutions on a non-profit basis that are in direct contact with these social funds is needed. Iswandi (2021), proves that the National Amil Zakat Agency (Baznas) and the National Amil Zakat Institution (Laznas) play a role in equitable distribution of ziswaf funds to minimize poverty, especially during the Covid -19 pandemic. This is in line with research of Amirudin & Sabiq (2021), ziswaf as a solution to restore the community's economy by; 1) Forming UPZ in every village; 2) Optimizing cash zakat and productive zakat; 3) Professional management of zakat and infaq; 4) Scholarships for students affected by COVID-19. Mursal et al. (2021) emphasized that ziswaf funds can be allocated to people affected by covid-19, with the aim of maintaining their survival. Therefore, the existence and participation of social institutions is very important to meet the needs of the society, especially during a pandemic.

Seeing the magnitude of the potential of ziswaf, based on research from Zahro (2022), which is related to the utilization of ziswaf funds that PUSPAS (Social Fund Management Center) at Airlangga University is managed by collecting, distributing, monitoring, and utilizing. Based on this data, it is stated that the distribution of ziswaf funds which has the largest proportion for its allocation is in the field of education. This is done with the aim of improving the education and welfare of Airlangga University students, especially in Griya Khatijah.

Furthermore, research reviewed by Handayani et al. (2020), emphasizes that the development of the current era cannot be separated from technology/internet. Therefore, social institutions must be innovative in managing ziswaf funds, one of which is web-based (Pati et al., 2021), and collaborate with Islamic fintech institutions to optimize the collection of ziswaf funds. According to Roziq et al. (2022), increasing the benefits of social funds in the form of community welfare can be done with a productive social fund management model by empowering the poor with various useful programs.

Development in the management of ziswaf funds must be managed in a trustworthy, transparent, professional manner, and in an integral system under the auspices and supervision of the government. This can improve the quality of services and have an impact on public trust in spurring the economic movement of the community. The prominent influence is seen in the health of the social order with the reduction of the number of poor people (Khasanah, 2010; Muqorobin & Cahyo, 2019; Zakiyuddin, 2015). The implementation of professional management by prioritizing the principles of good governance can have a significant impact on public trust and their contribution to donate or give charity at the institution.

From the research above, it can be concluded that the theme studied is about ziswaf empowerment for the welfare of the ummah, both in terms of economic, social, and food security. However, in terms of social institutions that manage these funds, there are differences in management in managing ziswaf. So this research aims to get a model of the strategy for developing and managing ziswaf funds carried out by the social fund institution Baitul Al-Qur'an Social Fund Institution (LDSBQ) Gontor, as a humanitarian institution that has a special purpose in providing solutions to have a direct impact on the welfare of the ummah both in the economic and social fields.

## **LITERATURE REVIEW**

### **The Concept of Ziswaf Social Fund Institution**

Ziswaf is an Islamic philanthropy. Its role is regulated in several laws including Law No. 38 of 1999 and Law No. 23 of 2011 which discuss the management of zakat in Indonesia. Talking about the management of zakat based on Law No. 38 of 1999 and Law No. 23 of 2011 is discussing the management of zakat in Indonesia. In carrying out its duties, an institution was formed to facilitate its implementation. Baznas is an institution authorized to perform the task of managing zakat nationally. The institution functions for the implementation to the distribution and utilization of community zakat which can form an Amil Zakat Institution (LAZ) that has received legality from the state (Islamy & Hannase, 2021; Zahro, 2022).

As a non-structural institution, Baznas has contributed to the state in developing community welfare and alleviation through the utilization of zakat funds and social funds (Roziq et al., 2022). Furthermore, social institutions have sprung up under the auspices of Islamic community organizations such as Lazismu, an amil zakat institution managed by the Muhammadiyah organization, Lazisnu, an amil zakat institution managed by the Nahdatul Ulama organization, and various private social institutions spread throughout Indonesia, which also have a role in the welfare of the ummah.

In this case, social fund institutions are very supportive of the state's duties and provide social security assistance for the poor in the country. The role and

contribution of social institutions to society includes quantitative and qualitative measures, especially in channeling zakat funds and spreading Islamic values contained therein to the wider community. This includes faith and devotion to Allah swt., work ethic in seeking halal and good sustenance and character building of a muslim (Jaenudin & Hamdan, 2022; Roziq et al., 2022; Zakiyuddin, 2015).

### **Opportunities and Challenges on Ziswaf**

The development of ziswaf funds cannot be separated from three main factors, namely; collection, management, and distribution (Akhtar, 2013; Roziq et al., 2022). To maximize three things, social institutions with professional human resources and careful planning must play an active role. Starting from socialization and targeting to collect ziswaf funds from *muzzaki* and *wakif*, then distributing them to *mustahik* zakat and *mauquf alaih* in the form of social humanitarian programs, the education sector, the health sector, the *da'wah* sector, the economic sector, and other real sectors, especially the halal industry (Ishandawi, 2023; Lubis & Latifah et al, 2019).

The management activities are the same as management, including planning, human resource, financial management, monitoring, and evaluation. It concerns all activities related to organizing, mobilizing, and directing efforts to achieve specific targets. Concerning the development of ziswaf funds, professional human resources are needed, community literacy about ziswaf so that awareness grows, supporting regulations and institutions, and technology development in the research aspect (Kahf, 1999; Lubis & Latifah, 2019). Islam has provided limits for all socialization activities, collection, distribution, and development of these social funds and supervision in all their implementation so that they do not deviate from Islamic sharia (Cahyo & Muqorobin, 2019; Mahfudz, 1994), and even make it a productive and potential community fund to obtain sustainable results.

Generally, ziswaf funds in Indonesia have a tremendous opportunity to realize people's welfare. Judging from the population, the majority of whom are Muslims, and the role of ziswaf as an Islamic social, financial instrument capable of channeling wealth from the rich to the poor. Islam pays special attention to the underprivileged/poor people. One of which is that it obliges its people to pay zakat and makes other practices values of worship that are rewarding. So from there, it will be proven that ziswaf has the potential to support the national development of a country for the welfare of its people (Amirudin & Sabiq, 2021; Zuhayly, 1995).

Today, the challenges for ziswaf are that literacy and public awareness to pay zakat or donate are not maximized. The understanding of *amil* and *nadzir* of traditional *fiqh* studies is still not applicable according to the needs of the times. And the role of social institutions in managing ziswaf funds has not been maximized; both in terms of human resources and the use of technology to develop ziswaf (Zumrotun, 2016). It needs special attention both from the government as the

holder of state power. The community, especially muslims, continually improves religious knowledge and fosters a sense of solidarity between fellow human beings.

### Prosperity in the Islamic Perspective

Islam came as the last religion that aims to lead its adherents to the ultimate happiness of life which has a fair socio-economic order (Ahmad, 1991), therefore Islam is very concerned about human happiness both in the world and the hereafter, in other words Islam (with all its rules) really expects humanity to obtain material and spiritual welfare (Sodiq, 2015). Allah swt. has guaranteed the welfare of his servants and animate beings as mentioned in QS Hud: 6.

وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا وَيَعْلَمُ مُسْتَقَرَّهَا وَمُسْتَوْدَعَهَا...<sup>ق</sup>

And there is no creature on earth but that upon Allah is its provision, and He knows its place of dwelling and place of storage. ...

In addition, the guarantee is not given without effort, as Allah has explained in QS Ar Ra'ad: 11.

...إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّى يُغَيِّرُوا مَا بِأَنْفُسِهِمْ...<sup>ق</sup>

...Indeed, Allah will not change the condition of a people until they change what is in themselves. ...

The definition of welfare in Islam according to Miyasto et. al. (2019), is based on a comprehensive view of life, namely *falah* which means holistic and balanced welfare between material and spiritual, individual and social dimensions, welfare in the world and the hereafter. This is described by Chapra (1995), the relationship between Islamic law and the prosperity realized by the concept of Islamic economics.

According to Al-Ghazali (1991), welfare is known as *al-mashlahah* which is expected by humans cannot be separated from the element of wealth, because wealth is one of the main elements to fulfill basic needs. Expected by humans cannot be separated from the element of property, because property is one of the main elements in meeting basic needs. Al-Ghazali also formulated three reasons why someone should do economic activity, namely: *first*, to meet the needs of each life. *Second*, to create prosperity for himself and his family; and *third*, to help others who are in need.

Welfare is an issue that needs to be considered by the society and government which must always involve God as the creator of life. Therefore, several influencing factors need to be explored further to achieve welfare in accordance with the majority of Indonesian people who are Muslim, one of which is the potential of ziswaf funds which continues to grow every year. If managed properly, ziswaf funds can have an impact on the welfare of the ummah.

Islam has mentioned in the Al-Qur'an that there are three indicators to measure welfare and happiness: monotheism (*tauhid*), fulfilling consumption needs

and the disappearance of all forms of anxiety and fear (Kusriyah, 2022). However, Islamic economics requires that welfare includes all material and non-material elements. This is because human satisfaction lies in non-material elements. The mathematical welfare can be seen below (Aedy, 2011).

$$IW = MQ + SQ \quad (1)$$

Where:

IW : *Islamic Welfare*

MQ : *Material Quetient*

SQ : *Spiritual Quetient*

From function (1), it can be seen that optimal welfare can be achieved if material intelligence is controlled by spiritual intelligence, starting from how to obtain it to how to spend it. In practice, those who have spiritual intelligence can be peaceful, secure and prosperous even though they do not have material intelligence. Meanwhile, humans who only have material intelligence will never get happiness even with abundant wealth.

## RESEARCH METHOD

The research used a qualitative approach with descriptive analysis methods. More specifically, a case study approach with the type of collective case study focuses deeper attention on the object of study to be studied to be able to capture the concept behind the observed phenomenon (Ghony & Almanshur, 2014). The object of this research is the Baitul Al-Qur'an Gontor social fund institution. While to investigate the practice of collecting and managing ziswaf funds, this study conducted structured interviews with the director and staff of LDSBQ, and several recipients of ziswaf funds. Additionally, with observations, and documentation like documents related to this research, such as the Al-Qur'an, Hadith, books, journals, and other scientific works. The data analysis technique as mentioned in Basrawi & Suswandi (2008), used in qualitative research was carried out simultaneously with the process of collecting data in the field from informants, they are the director and several beneficiaries. This is done in three ways, namely data reduction, data presentation, and conclusion.

## RESULTS AND DISCUSSION

To realize the welfare of the ummah, one of them is the distribution of ziswaf funds that are following the right goal (Hakim et.al, 2019). However, this has been confirmed in Islam, such as *asnaf mustahik zakat*, the group of people entitled to receive zakat. However, social funds are not only zakat but also infaq, sadaqa, waqf, and others that have an essential role in the welfare of the ummah (Miyasto et al.,

2019). On the other hand, social institutions have a crucial role in collecting and managing ziswaf funds because the success of these institutions can be seen in the programs implemented to prosper the ummah.

## **Strategy Management of Ziswaf at the Baitul Al-Qur'an Gontor Social Fund Institution**

### **A Brief History of the Baitul Al-Qur'an Social Fund Institution**

An institution whose existence is considered necessary for the society are social community institutions because their existence plays an important role in maintaining and maintaining social values. It can also fulfill the needs of the community. In short, the institution is defined as a system that includes norms or rules and guidelines to regulate all community activities (Kontjaraningrat, 1996). In contrast, a social institution is an institution that aims to regulate relations between humans or a specific community group with a system of social relations that has been organized for the common good (Anwar & Adang, 2013; Roziq et al., 2022).

The Baitul Al-Qur'an Social Fund Institution (LDSBQ) Gontor is a social institution under the Pondok Pesantren Al-Qur'an (PAS) Baitul Al-Qur'an Islamic Boarding School Foundation which was established to facilitate social-based community activities. The Baitul Qur'an PAS Foundation has institutions that support the foundation's programs, including; Basic Education Development Institution (LPPD), Baitul Al-Qur'an Social Fund Institution (LDSBQ), Baitul Al-Qur'an Learning Center (LCBQ), and Baitul Al-Qur'an Waqf Expansion Guidance Institute (LPPWBQ) (Brochure, 2022).

The motivation for establishing this social institution is to distinguish the formal and non-formal activities of the foundation as an educational institution from playgroup level to elementary school level with social activities. LDSBQ was founded by KH. Abdullah Syukri Zarkasyi in 2017 under the name Baziswaf (Badan Zakat Infaq, Shadaqah and Waqf), then in the same year it was changed to the name Baitul Qur'an Social Fund Institution (LDSBQ) until now. This institution has 46 branches spread throughout Indonesia and is headquartered in the city of Ponorogo (Baharudin, 2022). Ust. Baharudin as the director of LDSBQ explained on this.

Several community programs have been carried out since the establishment of this institution. Since the establishment of cooperation with the Al-Falah Social Fund Foundation (YDSF) Surabaya, LDSBQ has been able to improve LDSBQ's internal human resources. As a result of this collaboration, LDSBQ adopted several programs and activities from YDSF. As a result, LDSBQ can develop its activities in collecting and managing social funds that are more useful and in accordance with the expected target.

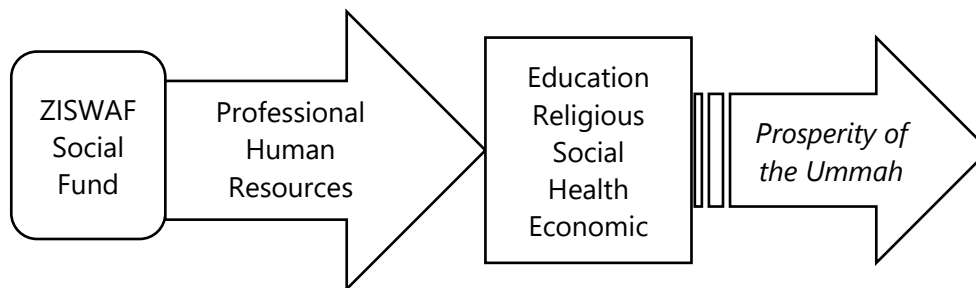
The Baitul Al-Quran Social Fund Institution has a vision, that is *to become a professional ziswaf institution and to realize the sharing of culture in a syar'i way to create a pious generation with good character, healthy, knowledgeable, and independent*. While the mission is (LDSBQ, 2022):



1. To realize the management of social fund institutions that are syar'i, transparent, and accountable.
2. To collect zakat, infaq, and philanthropic endowments or another potential for generosity to be distributed to those who are entitled/mustahiq.
3. Building human values of pious generations who have good morals, are in good health, and are knowledgeable.
4. To realize the economic independence of the institution.

LDSBQ is one of the social institutions that work directly in the real sector of community social activities, both in terms of education, religious, social, health and economic. This institution is an intermediary between donors who want to distribute their wealth to the poor/underprivileged so that the impact of social institutions can prosper the ummah with happiness in this world and the hereafter.

Holistically, the main activities of the Baitul Al-Qur'an social fund in carrying out its programs can be seen in Figure 1.



**Figure 1. Main Activities of LDSBQ**

### **Collection Strategy of the Baitul Al-Qur'an Social Fund Institution**

As a philanthropic/social institution, it has an essential role in maintaining inequality in people's lives. Although, in essence, social institutions in carrying out their operations and various programs are based on the collected social funds (Hidayah, 2017; Juwaini, 2005). Fundraising activities should be carefully designed, starting with planning and achieving the targets. In principle, raising funds is trust, which means building public trust so that many people donate to charity and social institutions. No less important are the principles of trust, transparency, accountability, and accountability in managing and utilizing funds from the public that have been entrusted to the institution (Syamsuri et.al, 2021; Zakiyuddin, 2015).

To maintain the existence and professionalism or trust of donors, LDSBQ applies a strategy in developing the collection of ZISWAF social funds with the aim that the funds are sustainable. In an interview with Ust. Anton Baharudin as Director of LDSBQ.

The greatest potential of LDSBQ in collecting ZISWAF social funds is a network with student guardians and teachers spread throughout Indonesia. This is a strategic tool for socializing LDSBQ programs. Every program/activity that will be carried out is always socialized through an online flyer or short video that can be spread through broadcast messages in WhatsApp Groups or WhatsApp statuses of student guardians and teachers.

In Addition, the well-established network of colleagues and fellow Gontor alumni in LDSBQ has also been influential in increasing the number of social funds collected in this social institution. For example, in the last two years, LDSBQ has received subsidies for rice from the donor of Pondok Modern Munzalan Ashabul Yamin-Kalimantan. Almost every month, LDSBQ gets a mandate of about 15-20 tons of rice subsidies which must be distributed to those who memorize the Qur'an, poor people, and orphans. Gontor alumni can help find donors from various regions in Indonesia and even abroad through collaboration among colleagues (Baharudin, 2022).

On the other hand, optimizing the digitization system through electronic media and social media is also able to provide information about the development and programs of LDSBQ to attract donors and raise social funds (Handayani et.al, 2020; Pati et al., 2021). However, this media cannot be used optimally due to limited internal human resources operating internet-based media services. Likewise, the LDSBQ website is still under the PAS foundation, whose information generally refers to formal activities, namely education and teaching.

Baharudin also added that the model of raising waqf funds is incidental, meaning that LDSBQ socializes program-based waqf donations.

For example, waqf for the expansion of land for mosques, waqf for the construction of dormitory buildings, waqf for the Al-Qur'an, and so on, so that the use of the collected waqf funds is explicit.

This program is always open throughout the year until the collected waqf funds reaches the targeted amount.

In general, the concept of fundraising carried out by LDSBQ uses two methods, offline and online, for 443 regular donors. Especially during the pandemic, fundraising activities are more often carried out online, namely by transferring through the LDSBQ account. However, fundraising is also carried out offline when the pandemic has not occurred, namely by picking up ziswaf or donors coming directly to the LDSBQ office.

In fundraising, donors usually deposit ZIS funds once a month, with the nominal amount measured according to the donor's ability. However, sometimes there are also donors who are able to pay outside the predetermined duration, for example every two months and so on. As for the collection process, donors usually already have the purpose of the donation channeled, for example for zakat, infaq, sadaqah, or waqf. The agreement is stated in the receipt that will be given to the donor when donating. This makes it easier for the institution to distinguish the type of social funds collected, and LDSBQ receives donations in the form of money or goods (Baharudin, 2022).

Based on the annual reports obtained for the last 4 years, the results of ziswaf's fundraising have increased significantly. It can be seen from Table 1.

**Table 1. Annual Reports LDSBQ 2018-2021**

Social Funds	Year			
	2018	2019	2020	2021
Zakat	Rp. 1.550.000	Rp. 6.101.000	Rp. 2.950.000	Rp. 2.430.000
Infaq/ Sadaqa	Rp. 39.110.613	Rp. 68.154.743	Rp. 590.680.100	Rp. 1.907.693.000
Orphan	Rp. 4.760.000	Rp. 6.532.000	Rp. 27.794.000	Rp. 5.910.000
Wakaf	Rp. 4.500.000	Rp. 3.285.000	Rp. 40.477.000	Rp. 347.723.400
<b>Total</b>	<b>Rp. 49.920.613</b>	<b>Rp. 84.072.743</b>	<b>Rp. 658.954.050</b>	<b>Rp. 2.263.756.400</b>

Source: LDSBQ, 2021

Based on the data above, it can be seen that infaq/sadaqa funds are more than other ziswaf funds. This makes it easy for LDSBQ to empower the community with various forms of programs that are tailored to the needs of the community, so that the goal for the welfare of the ummah is easy to fulfill (Miyasto et. al, 2019; Roziq et al., 2022).

There is a unique thing that might be said to be one of the characteristics of the Baitul Qur'an Social Fund Institution in raising funds from donors. It is applying the *jungut* system (picker) or, Zisco (Zakat, Infaq, Sadaqah Consultant). This system was absorbed from the YDSF Al-Falah Surabaya institution, raising funds by coming to LDSBQ donors spread over several areas in Ponorogo Regency. *Jungut* activities are carried out every month by a special team consisting of 1-2 people, in the date 8th and 22nd range of each month. The *jungut* section or Zisco visits donors to raise ZIS funds. In an effort to increase the absorption of social funds from donors, LDSBQ agrees with donors and made them permanent and non-permanent donors. The *Jungut* team will come to the donor's house regularly every month, this is a service and strategy in maintaining the existence of the donors (Baharudin, 2022).

In the implementation of ZIS pick-up, there are several strategies that are carried out. Baharudin explained on this.

The strategy is in the form of introducing and offering programs in LDSBQ to donors by distributing brochures about LDSBQ and its activities, or through social media, and conveying existing programs from one donor to another donor who has the potential to become a donor.

The advantage of the ZIS fund-raising process through the ziswaf pick-up program is the increased in the sense of kinship between the Institution and donors, thus creating a good relationship between donors and institutions (Islamy & Hannase, 2021; Owoyemi, 2020). With frequent visits by donors, donors will feel that they are always cared for so that friendship is maintained, and of course, it will continue to increase the donor's sense of trust in these social institutions.

The fundraising process requires hard work and consistency as well as transparency and trust to maintain the trust of donors. Five things are the main objectives in fundraising, among others; raising funds, compiling a database of donors, accommodating sympathizers or supporters, creating a brand image of the

institution, and bringing donor satisfaction (Sani, 2010). If these objectives can be implemented properly, the desired target can be achieved. On the collection side, LDSBQ has obstacles in providing information to the community because every significant program run is under the PAS foundation, which focuses on formal education. So that what appears and is widely known in the community is the pious child pesantren foundation (PAS) which focuses its activities only on the formal education sector. This makes the LDSBQ movement less free in creating (brand image). The strategy of attracting donors cannot be maximized and is coupled with limited human resources and the ability to run all programs in LDSBQ.

### **Distribution Strategy of the Baitul Al-Qur'an Social Fund Institution**

Managing ziswaf funds is closely related to the distribution of social funds that are on target. If the allocation of these funds is targeted and appropriate, the results can be maximized. The distribution of ZIS funds is based on two things: first, social-based to meet the needs of life and the broader, and second, economic-based to increase economic productivity (Hidayati et al., 2020; Islamy & Hannase, 2021).

In this case, LDSBQ has formulated its strategy for managing ZISWAF funds in the form of special programs that are directly involved in the real sector in society. The program is carried out following the goals/contracts of the donors when submitting donations to LDSBQ. To facilitate the good intentions of the donors, LDSBQ created programs that are in line with the intentions and contracts of the donors, including (Baharudin, 2022):

#### **1) Scholar Smile Program**

The distribution of social funds in the form of the Scholar Smile program is a program that focused on education. Social funds are given in the form of scholarships to assist the education of outstanding students, orphans who have dropped out of school, and poor students who are unable to continue their education. Usually, this donation is distributed on the 1-8th of the month, with the details; playgroup: Rp50.000, elementary school level: Rp75.000 and junior high school level Rp125.000 (Brochure 2022).

These funds are distributed to outstanding students or orphaned and poor students in all branches of the pious children's boarding school. This educational program is also distributed to remote places in Ponorogo or areas prone to christianity, such as the Klepu Sooko area. With the rise of christianization programs and the weak religious knowledge of the Klepu Sooko community, the distribution of scholar programs is directed at children who excel in the area. After they finish school, they hope to return to society with solid religious knowledge and can preach in the community, especially in the Klepu Sooko area (Baharudin 2022).

#### **2) Healthy Smile Program**

One of the social fund distribution programs in the form of a healthy smile is a program engaged in the health sector (Brochure 2022). Because health is essential

for the community, especially during this pandemic, many people need health services. Meanwhile, LDSBQ, in carrying out this program, focuses more on helping the costs of giving birth to mothers and free mass circumcision.

Health funds for pregnant women are given to Al-Qur'an teachers at this foundation and the poor. Those who receive this assistance must be ready to participate in the school program for pregnant women that LDSBQ has implemented. This program is carried out to foster mothers from when they are declared pregnant until they give birth. Coaching is usually carried out every three months by providing Islamic and scientific studies on parenting. The tagline in this program is *Because we don't know from whose womb our future leaders will be born*, this is a way to attract the interest of donors. This assistance is given since the mother is declared pregnant until she gives birth and continues until the child is born at two years (Baharudin 2022).

Then part of the healthy smile program is to provide mass circumcision services for orphans, poor people, and the wider community. This activity is held once a year or incidentally and is open to the public. This service is provided free of charge starting from pick-up to delivery back home, which is then given attractive gifts so that children who participate in mass circumcision feel happy.

### 3) Independent Smile Program

The independent smile program is a program that operates in the field of economic improvement with the target object being mosque-based micro, small and medium enterprises (MSMEs). Activities carried out in the program include sustainable development, business assistance, religious studies, and targeted marketing (Brochure, 2022). Many people who have developed their economy are still confused about marketing. Hopefully, this program can shape zakat *mustahik* into active *muzakki*.

The MSMEs development process is usually aimed at mosque recitation groups in remote areas, such as the Soko and Ngrayaun areas. Mentoring activities are carried out almost every month with structured training to make superior products. LDSBQ also facilitates connecting MSME actors with the Ponorogo city government or business groups to introduce their products and market them to the broader community. The change from *mustahik* to *muzakki* can be seen from the active role of the recitation groups that were previously assisted and are now starting to actively donate every time a brochure for alms activities is given. It shows success in improving the community's economic level and increasing religious faith (Baharudin, 2022).

### 4) Waqf Program

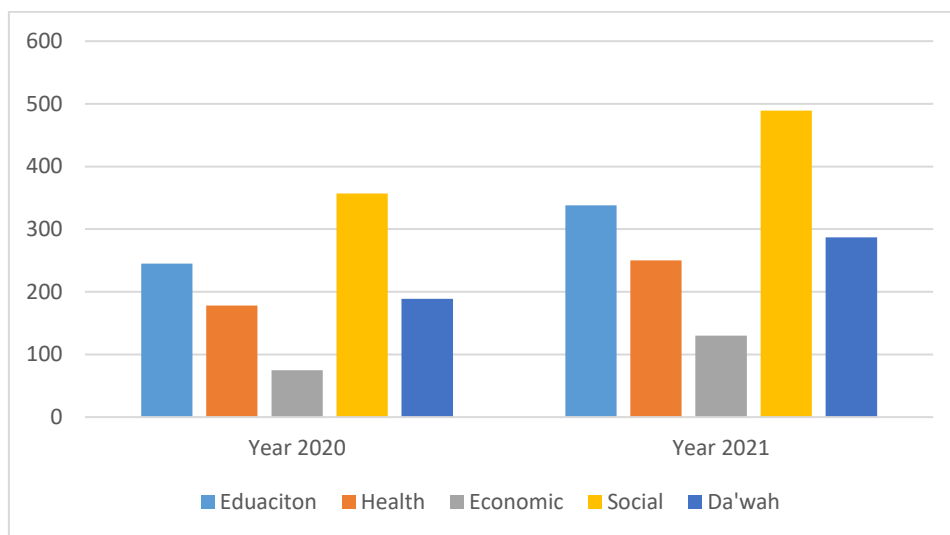
The waqf program is devoted to constructing educational facilities and infrastructure for the central campus and branch campuses. This program is also opened throughout the year according to the planned schedule, such as the expansion of mosque land, Al-Qur'an waqf, and others.

### 5) *Da'wah* Program

The *da'wah* program is carried out more towards improving the religion of the recipients of social funds. This program includes several activities, including:

- a. Rice Infaq Movement (GIB), is carried out by giving rice donations to orphans, poor people, tahfidz students who are underprivileged through huts around Ponorogo, and elementary Islamic school and children's Islamic education (TPA) teachers in Ponorogo.
- b. Let's Pray Movement, this movement is carried out by giving a prayer hijab or sarong to invite people to pray diligently. This activity is usually carried out every year before the month of Ramadan with the help of small children to give a prayer hijab or sarong to their closest relatives who have not been praying diligently.
- c. Coaching for elementary Islamic school (Madin) and children's Islamic education (TPA) teachers, this coaching is carried out on an ongoing basis by providing quality training and scientific development.
- d. The Mosque Administrator Movement (GEMAR), is a movement for coaching and escorting mosques administrator (Marbot) who the Baitul Al-Qur'an PAS Foundation fosters. This guidance is carried out almost once a month by providing insight and training to prosper the mosque with various valuable activities (Baharudin, 2022).

The distribution of social funds that has been carried out by LDSBQ in the last two years has experienced a significant increase with a total of more than 2 billion, this is in line with the more social funds that have been collected, the more programs to improve the welfare of the ummah. Figure 1 shows the distribution of ziswaf funds.



**Figure 1. Distribution of Social Funds**

Source: LDSBQ, 2021

Based on the diagram above, the distribution of social funds through the social sector is always the largest, because LDSBQ absorbs the most donations of funds in the form of infaq/sadaqah and goods in the form of rice. So when grouped in the distribution sector, the social sector is the largest. As stated by Baharudin.

The donation in the form of rice is from Pondok Modern Munzalan Ashabul Yamin Kalimantan, which always donates tens of tons of rice each month, which is worth around hundreds of millions of rupiah.

With these various types of programs based on the real sector, it makes it easier for LDSBQ to carry out its vision and mission for the welfare of the ummah.

### **The Role of Ziswaf in the Prosperity of the Ummah**

The human goal of life is to obtain prosperity, both physical and spiritual well-being. Some people think that it is closely related to the quality of life. According to Fahrudin (2014), the form of welfare is reflected in a harmonious life order, both material and spiritual, a sense of security, peace, and comfort so that a decent life is achieved in the midst of society. Affirmed by Al-Ghazali (1991), that welfare must be able to create benefit (*maslahah*) by maintaining the purpose of sharia (*maqasid sharia*), so that human needs can be met in terms of material and spiritual.

In realizing the welfare of the ummah, the Baitul Qur'an Social Fund Institution as one of the institutions for collecting social funds carries out its duties and roles through various programs according to the mandate given by the donors and adapted to the needs of the community. In this case, LDSBQ strives to create the welfare of the ummah through the education, health, economic, social and religious sectors which are realized through the various programs described above. From the results of direct interviews with recipients of social funds through the Baitu-l-Qur'an Social Fund Institution that their welfare is slowly starting to be felt. This can be seen from the developments in certain areas assisted by LDSBQ and also evidenced by the information they convey, including the following:

#### a) Education Sector

Education is a process of self-actualization to become stronger and more independent. Support for the educational process and student welfare is needed to realize a quality education program (Zahro, 2022). LDSBQ is present as an effort for the welfare of student education. When education funds are resolved, the welfare and enthusiasm for students to get a good quality of education becomes a great opportunity.

As a form of social responsibility, LDSBQ has channeled ZISWAF funds to various sectors, one of which is the education sector. As a form of social responsibility, LDSBQ has channeled ZISWAF funds to various sectors, one of which is the education sector. This program aims to help underprivileged students to continue their education and also to create students who are morally good and master knowledge in the field of religion. It is hoped that students who have received educational assistance can return to their hometowns to preach Islam. After the research, the welfare of the community in the fostered area, namely Klepu Sooko village, can be felt, for example, seen from the awareness of the people who

congregate at the mosque and participate in enlivening the mosque with various activity programs such as routine studies every Friday, Friday Blessings, and others. This is the influence of students who are educated and able to preach to teach Islam in that place.

On the other hand, improvements in the education sector are also carried out by providing waqf in the field of educational facilities and infrastructure, coaching for elementary Islamic schools (Madin) and children's Islamic education (TPA) teachers, and escorting mosques administrator (Marbot).

#### b) Health Sector

Empowerment of ziswaf funds is not always used to improve the community's economy, but can also be used to help improve the health sector. During the covid 19 pandemic, the Indonesian Ulama Council (MUI) issued a fatwa number 23 of 2020 concerning the utilization of zakat, infaq, and shadaqoh assets in order to overcome Covid-19 pandemic and the impact that occurred due to the outbreak. So the empowerment of social funds in the form of zakat, infaq, and shadaqoh may be channeled into the health sector.

Health is the most important thing for the life of every human being because health is the welfare of a person's condition in terms of body or physical (Al-Ghazali, 1991). Health services can be concluded as a form of an effort organized by an institution or agency that aims to maintain, improve health, prevent and cure diseases and restore public health by meeting patient needs by providing effective and efficient services (Pohan, 2007).

To create the welfare of the ummah, especially in the field of health, LDSBQ has developed ziswaf funds for underprivileged community health services in the form of assistance to pregnant women. Mrs. Sutinah, one of the beneficiaries said:

I feel very happy to participate in the pregnant women's school program, from here I learn Islamic knowledge and knowledge about parenting.

In addition, she also felt that he was helped financially with the assistance for childbirth and care costs for two years that had been provided by LDSBQ. On the other hand, improvements in the health sector were also carried out with health assistance for circumcised children, as well as the provision of nutritious food for *tahfidz* students or orphans in various Islamic boarding schools in Ponorogo (Baharudin, 2022). This program has an impact on the welfare of the community with good health conditions, if welfare can be felt by the soul and social, then the community will be able to live productively both socially and economically.

#### c) Economic Sector

The welfare inequality that afflicts Indonesian society is still a problem, especially the problem of poverty. This can be minimized by equal distribution of income and wealth. Poverty alleviation and improving a better standard of living can be solved by developing good social funds, one of which is by changing the character of a consumptive society into a productive society through productive



efforts such as in the form of capital, procurement of facilities and infrastructure (Putra et al., 2023).

Ziswaf has an important role in the Islamic economic system, which is based on the Islamic religion with the aim of community economic welfare, brotherhood between people and fair distribution (Owoyemi, 2020; Roziq et al., 2022). In this case, LDSBQ has developed social funds with the independent smile program as has been implemented in the assisted areas of Sooko and Ngrayun villages in Ponorogo Regency. The welfare of the community here can already be felt from the economic development in the area, for example some *mustahik* have become *muzakki*, and also with many donors in every activity that will be carried out by the Baitul Qur'an social fund institution. These donors come from groups of micro, small and medium enterprises (MSMEs) that have been fostered and have resulted in significant economic development (Baharudin, 2022).

On the other hand, Social service activities are routine activities carried out by the Baitul Qur'an Social Fund Institution in helping the social needs of the community. Especially in distributing rice donations that must be distributed every month, namely the Rice Infaq Movement (GIB) which is only distributed to orphans, poor people, and *tahfidz* students through Islamic boarding schools. Pondok Darul Hijrah, for example, felt helped by this program, because previously the leadership had to buy rice at the cheapest price and even had to rent rice fields to grow rice and the results were for the students' daily food needs. With the GIB movement, it can help the food needs of orphaned, poor and *tahfidz* students in several Islamic boarding schools in Ponorogo.

## CONCLUSION

From the explanation above, it can be concluded that the development of ziswaf strategic management at the Baitul Qur'an social fund institution has carried out include several activities directly in contact with the community. It is evidenced by the strategy adopted in collecting social funds by; *first*, the strength of the network formed by LDSBQ with parents and teachers; *second*, the power of the network of fellow Gontor alumni; *third*, information through electronic media and social media; *fourth*, online and offline services. Meanwhile, in its management, LDSBQ carries out several main programs, including scholar smile, a program engaged in education. *Second* is a healthy smile, a program engaged in the health sector. *Third*, the independent smile program engaged in the economy. *Fourth*, supporting activities such as the development of waqf and religious da'wah and mosque-based community development.

The influence of the main program that has been run by LDSBQ in the development of ziswaf funds has an impact on the welfare of the ummah. Seen in important sectors for people's lives, namely financial support in the fields of education, health and economy. If these three sectors can be overcome, the welfare of the ummah will be realized.

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