

Research Article

Shodaqoh Infaq Management Model to Increase Community Economic Welfare

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ABSTRACT

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The purpose of the study is to analyze how empowering the infaq shodaqoh fund managed by the Mosque can have more added value to improve the welfare of the surrounding community. The research method used is qualitative with a Research and development approach. The results showed that the mosque not only functions as a place of worship but has a more special social and economic function in terms of empowerment. The infak shodaqoh fund, if appropriately managed and professionally, can improve the community's welfare. This is done by carrying out an empowerment model by the DKM management to be used as a revolving fund. Furthermore, this study implies that the infaq shodaqoh fund can improve people's welfare from an economic aspect. This is done by conducting an economic empowerment model.

1. INTRODUCTION

Today, mosques concern both the government and the public concerning the public interest and the worship of Muslims. According to the Departemen Agama RI Direktorat Kelembagaan Agama Islam (2003:2) the government's attention is increasing, where the development of mosque management is included as one of the main functions and duties of the ministry of religion. Therefore, officials and all officials of Islamic religious affairs should improve their knowledge and work skills in this community duty. One way to increase mosques' empowerment is to improve residents' welfare.

Furthermore, according to the Departemen Agama RI (2009:45), the mosque as the center of Muslim activities towards the happiness of the world and the Hereafter, so managing the mosque will not be separated from management. Good management is one of the factors that strongly supports the rise of the power of a mosque. If a mosque, no matter how grand its form, does not have a good management pattern, it will be far from the actual role and function of the mosque. Mosques should have a good management pattern, where the results of their management can improve the performance of community organizations to achieve the welfare of mosque worshippers, especially Muslims around, regardless of the large or small capacity of a mosque. For example, the surrounding community is challenged to meet economic needs, so they give up time to make ends meet. This makes the mosque deserted, so things like this are essential in optimizing the role and function of the mosque (Fitranty et.al., 2021; Juliana et. al., 2022).

The empowerment of resources through the economy of its worshippers is one of the great ideals about the revitalization of the function of the mosque as a forum for the empowerment of Muslims. This mind is something very historical and fits the context because the mosque is the main pillar of the pilgrims' development. This is where the



importance of building "*kemasjidan*" management so that it is hoped that the formation of a stable and neat Islamic society is in accordance with the commitment of *aqidah* and Islamic order.

Demographically and culturally, the Indonesian nation, especially the Indonesian Muslim community, has strategic potential that deserves to be developed into one of the instruments of income equality, namely *zakat*, *Infaq*, and *shodaqoh* (ZIS) institutions. Because demographically, the majority of Indonesia's population is Muslim, and culturally, the obligation of *zakat*, the encouragement of *Infaq*, and *shodaqoh* in the way of Allah have been deeply rooted in the traditions of Muslim community life (Nurjanah, et al., 2019).

Community management is expected to improve the optimization of the function of the mosque in the lives of the people which is not determined by the grandeur of the building alone. It is found many mosque buildings that are large and magnificent but poor in worshippers and lack activity. However, it should be grateful that since the last decade, many mosques have been active with various activities such as regular recitations, religious and family consultations, library services, polyclinics, training and mentoring, as well as empowering people and others.

Based on the optimization of the function of the mosque, it is necessary to synchronize various factors such as awareness of charity, *Infaq shodaqoh*, management of mosque activities, and empowerment of mosques for the welfare of Muslims. Therefore, gradually but interrelatedly, this study will examine the extent of *Infaq Shodaqoh*'s awareness in improving the welfare of Muslims.

To achieve welfare as mentioned above, one of the functions of the mosque is to manage the source of funds which is an integral part of the operational indicators of activities. The more activities, the more funds are used while the amount of funds raised if the awareness of residents around the mosque is one of the main driving factors.

Therefore, the awareness of influencing and *shodaqoh* is fundamental to study. This is because there is a process of interaction that encourages citizens' awareness to carry out *Infaq shodaqoh*. It is this process of interaction that occurs in the social processes of society. Therefore social processes need to be studied. Social processes vary widely, from cursory encounters between strangers in public places to long and intimate bonds of friendship or family relationships. However, regardless of the degree of variation, this socialization process transforms a collection of individuals into a society (group or association).

2. LITERATURE REVIEW

2.1. Welfare In The Islamic View

The distribution of state expenditures of Medina during the time of *Rasulullah Shallallahu 'Alaihi Wa Sallam* was divided into two sources, namely primary and secondary sources. According to Pusat Pengkajian dan Pengembangan Ekonomi Islam (P3EI) UII Yogyakarta (2012:99) the details are as follows:

2.1 Primary sources of Medina State Expenditure

- a. Defense costs such as weapons, camels and supplies
- b. Distribution of *zakat* and *ushr* to those entitled to receive it according to the provisions of the Quran.
- c. Payment of salaries for guardians, *qadhi*, teachers, priests, *muadzins* and other state officials.
- d. Payment of wages of volunteers
- e. State debt repayment
- f. Help for travelers

2.2 Sources of expenditure of the State of Medina of a secondary nature:

- a. The help of people studying religion in Medina
- b. Entertainment for religious delegates
- c. Entertainment for the envoys of tribes and countries and their travel expenses. Expenditures for the ambassadors of the country.
- d. Gifts to the governments of other countries.
- e. Payment for the liberation of Muslims who became slaves.
- f. Payment of fines for those killed accidentally by Muslim forces.
- g. Payment of debts of the deceased in a state of poverty.
- h. Payment of alimony for the poor.
- i. Allowance for relatives of *Rasulullah Shallallahu 'Alaihi Wa Sallam*.
- j. Household expenditures of *Rasulullah Shallallahu 'Alaihi Wa Sallam* (only a small amount, 80 grains of dates and 80 grains of wheat for each of his wives).
- k. Emergency supplies.

Based on the explanation above regarding state income and its distribution during the time of the Prophet Muhammad *Shallallahu 'Alaihi Wa Sallam*, it can be seen that Islam has a state system that upholds the values of welfare for its citizens. State intervention or interference in aspects of the Medina government's life has brought welfare to all its citizens without discrimination against nonmuslim. In terms of values, Islam has a concept of a welfare state based on Islamic ethics and morality.

According to Ahmad (1984:105-106), efforts to improve the Islamic financial system need to be made by combining the opinions of experts in the relevant field in resolving the usury crisis in Malaysia so that the Islamic financial system is not only viewed from the point of view of the validity of its Sharak alone but can be possessed by Muslims.

Research on "Islamic Social Welfare and the Role of Zakah in the Family System" aims to expose social welfare in Islam, the socio-economic role of zakat in the family system, and its effectiveness in combating poverty and social threats in society. In this research, it is asserted that the zakat system provides a permanent mechanism from within the economy, to continuously transfer income from the rich to the poor and correct assessments, immediately collected and channeled correctly, playing the role of solving dangerous problems such as poverty, unemployment, disasters, debt, and uneven distribution of income in Islamic society. The results of Ahmad's research (2009:1) recommend that wealthy Muslims be encouraged to carry out their obligations through an organized system (if available) or individually. When paying their dues personally should be encouraged to start with zakat worthy of their immediate family members who are a welfare in social Islam.

2.2. The view of well-being in Islamic Teachings

First, judging from its understanding, prosperity as stated in the Big Indonesian Dictionary is safe, sentosa, peaceful, prosperous, and safe (regardless) of all kinds of disturbances, and hardships. This understanding is in line with the notion of "Islam" which means safe, sentosa, safe, and peaceful (Fawwaz, el. al., 2021). From this understanding, it can be understood that the social welfare issue is in line with the mission of Islam itself. This mission is at the same time the apostolic mission of prophet Muhammad *Shallallahu 'Alaihi Wa Sallam*, as stated in the verse that reads:

"And we did not send you, but to (be) a mercy to all nature." (Q.S. al-Anbiya [21]: 107).

Second, in terms of its content, it can be seen that all aspects of Islamic teachings are always related to social welfare issues. The relationship with God, for example, must be accompanied by a relationship with fellow human beings (*habl min Allâh wa habl min an-nas*). Similarly, the suggestion of faith is always accompanied by the suggestion of doing pious charity, which includes realizing social welfare. Furthermore, the central Islamic teachings (Rukun Islam), such as saying two sentences of the creed, prayer, fasting, zakat, and hajj, are closely related to social welfare.

Third, efforts to realize social welfare are the mission of the caliphate carried out since the Prophet Adam *Alaihissalam*. Some scholars, as H.M. Quraish Shihab points out in his book *Insights of the Quran*, state that the social welfare that the Quran yearns for is reflected in the Paradise inhabited by Adam and his wife shortly before they descended on carrying out the duties of the caliphate on earth (Basri, 2005:85-87).

Social welfare in Islam is the most important pillar in the belief of a Muslim is the belief that Allah Almighty created human beings. He is not submissive to anyone except Allah Almighty. (Q.S. Ar-Ra'du:36) and (Q.S. Luqman: 32). This was the basis for the Islamic charter of social freedom from all forms of slavery. Concerning this, the Qur'an unequivocally states that the main purpose of Muhammad *Shallallahu 'Alaihi Wa Sallam*'s prophetic mission is to release man from the burdens and chains that shackle him (Q.S. Al-A'raaf:157) (Basri, 2005:89).

Islam recognizes the universal view that individual freedom is part of very high welfare that concerns the issue of individual well-being concerning society. According to Chapra (2000:2) that the principles of well-being are:

- a. The wider society's interests must precede over the interests of the individual.
- b. Releasing difficulties should be prioritized over benefiting.
- c. Significant losses are unacceptable to eliminate smaller ones.

More excellent benefits cannot be sacrificed for more minor benefits. Conversely, only the smaller ones must be accepted or taken to avoid more significant harm, while the more minor benefits can be sacrificed to obtain more significant benefits. The well-being of the individual within the framework of Islamic ethics is recognized as long as it does not conflict with greater social interests or as long as the individual does not overstep the rights of others. So well-being, according to the Qur'an (Chapra, 2000:5), includes factors:

- Justice and The All-Round Brotherhood.
- Economic System Values.
- Fairness of Income Distribution.

Furthermore, Chapra clearly describes how close the relationship between Islamic Sharia and the benefit. Islamic economics, which is one part of Islamic Sharia, its purpose is indeed inseparable from the primary purpose of Islamic Sharia. The main goal of Islamic economics is to realize the human goal of achieving happiness of the world and the hereafter (falah), as well as a good and honorable life (*al-hayah al-tayyibah*) (Anto, 2003:3). This is the definition of welfare in the Islamic view, which is of course fundamentally different from the notion of welfare in a secular and conventional material economy.

In detail, the economic goals of Islam can be described as follows:

- Economic well-being is the most important economic goal. This welfare includes the well-being of the individual, society and the state (Almurni, Hidayat, and Nuradi, 2021).
- The fulfillment of basic human needs, including eating, drinking, clothing, shelter, health, education, security and a state system that ensures the implementation of the adequacy of basic needs in a fair manner in the economic field (Sumito, 2007:17).
- Use of resources optimally, efficiently, effectively, economically and not redundantly.
- Fair and equitable distribution of assets, wealth, income and development outcomes.
- Guaranteeing individual freedom.
- Equality of rights and opportunities.
- Cooperation and fairness.

Welfare according to al-Ghazali is the achievement of benefit. The benefit is the preservation of the shari'a's purpose (*Maqasid al-Shari'ah*). Man cannot feel happiness and inner peace but rather after attaining the actual well-being of all mankind in the world through fulfilling spiritual and material needs. To achieve the goal of syara' to realize the realization of benefit, he explained the sources of welfare: the preservation of religion, soul, reason, descendants, and property. Wealth is a necessary means of creating the welfare of the people. In certain respects, treasures can also create disasters and catastrophes for humans. Al-Ghazali placed his order of priority in the fifth in *maqasid al-shari'ah*. Faith and possessions are indispensable in human happiness. Nevertheless, faith helps inject discipline and meaning, so that it can deliver wealth according to the purpose of sharia.

The concept of welfare in the Islamic economic view still includes only the material dimension. Islamic economics requires that welfare include all material and non-material (psychic) elements. This is because human satisfaction lies in non-material elements. Well-being in its mathematical function can be seen below:

$$K_i = f(MQ, SQ)$$

K_i = Islamic Welfare

MQ = Material Quetient

SQ = Spiritual Quetient

2.3 Mosque Function

During the time of prophet Muhammad *Shallallahu 'Alaihi Wa Sallam* and the period after, the mosque became the center of activities of muslims. Activities in the field of government also include ideology, politics, economy, social justice and military are discussed and solved in mosque institutions. The mosque as the center of Islamic culture, it is in this place that Islamic shia covers the worldly aspects and ukrowi, spiritual material begins. Various historical records make good sense of the excitement of Islamic civilization, which is directly forged physically, spiritually and intellectually at the center of civilization, namely the Mosque.

Most Muslims consider mosques merely places of worship of a more sacred nature because their activities are spiritualistic in nature, which is ukhrowi. If you look at the history of *Rasullulah Shallallahu 'Alaihi Wa Sallam*, the function of the Mosque not only includes the area of ritual an sich but rather the function of the mosque as the institution of a community that can become a center of activities and activities with social dimensions.

According to Sutarmadi (2002:19) mosques do not have a role and function as a means of worship for their worshippers. Instead, the mosque has a broader mission covering religious education and knowledge, improving social relations for worshippers and improving the economy of pilgrims in accordance with the available local potential.

To optimize the role and function of mosques, Sutarmadi (2002 : 20) lowered in detail into several strategic steps as follows:

The first mission, increasing faith and piety, the strategic steps include:

- a. Organizing the recitation of various Islamic sciences aimed at perfecting the abilities of pilgrims, so that they will be more organized and directed in their health life, always guided by Islamic teachings. Its implementation is following the ability and will of the congregation's members.

- b. Organizing various kinds of prayers, including mandatory, sunnah, and fardu kifayah.
- c. Organizing religious social activities such as commemorations or welcoming Islamic holidays and hijri new year, the release and welcoming of pilgrims and others.

The second mission is to improve education, its strategic activities include:

- a. Organizing formal educational institutions from kindergarten to college following the interests of the members of the mosque worshippers concerned
- b. Organizing informal education, such as recitations followed by various age groups.
- c. Organizing courses to improve specific skills such as language, automotive, computer, and sewing which are certainly tailored to the needs of pilgrims.
- d. Improve the ability of art for pilgrims such as reading the Quran, nasyid, martial arts, according to the needs of the pilgrims.
- e. improving the quality of the mosque library continuously.

The third mission is to improve social relations. Its strategic activities include:

- a. Silaturahmi meeting between mosque managers and all members of the congregation. For this reason, valid and accurate pilgrim data is needed.
- b. Making the mosque a place for activities such as weddings, thanksgiving, release and welcoming of pilgrims, including holding corpses.
- c. Intensify and excite the prayers of worshippers with the guidance of the priest regularly.

The fourth mission is to improve the pilgrim economy with the following strategic activities:

- a. Organizing courses and guidance on productive economic enterprises from simple things to high-end economic affairs, with the presence of pilgrims.
- b. Utilizing available natural resources while still paying attention to environmental sustainability, such as for fishermen, it is necessary to maintain coral reefs so that fish can still breed so that fishermen still get fair catches.
- c. Seeking capital through cooperatives and profitable financial institutions such as building BMT with the support of zakat management, cooperation with banks, seeking capital from abroad and other halal businesses.
- d. Building cooperation between members of mosque worshippers in growing the economy by utilizing experts in accordance with the local situation, such as creating economic business centers and creating mutually beneficial economic working relationships.
- e. Establish relationships with governments that directly deal with economic development, such as the department of industry, the department of commerce and the ministry of cooperatives and SMEs.
- f. Making the mosque the center of *zakat*, *Infaq* and *shodaqoh* management. Because mosque managers are more aware of the conditions of the surrounding community so that voting and distribution are more evenly distributed.
- g. Inviting economists to help develop the pilgrim's economy by providing continuous guidance and improving the knowledge and ability of mosque worshippers on matters needed in the present and in the future.

2.4 Infaq and Shodaqoh

Infaq comes from the word *anfaqa* which means "to expend something (treasure) for the benefit of something". Included in this sense, the *Infaq* issued by the infidel for the benefit of his religion. Meanwhile, according to sharia terminology, *Infaq* means to issue part of his property or income /income for an interest taught by Islam. If zakat has nishab if *Infaq* there is no nishab. *Infaq* is issued by every person of faith, both high and low income, whether it is narrow or airy. Q.S Ali-Imran: 134 It means:

Those who provide for (his property), both in the field and in the narrow, and those who restrain his anger and inflame (the faults) of the people. God likes those who do virtue" (Q.S Ali-Imran: 134).

Infaq funds are distributed to those closest to us, according to the word of QS. Al-Baqarah: 215 which means; they ask about what they provide for. Answer: "Whatever treasures ye provide for should be given to the fathers, the kinsmen, the orphans, the poor and the on the way."

According to Dahlan (1996:111) in the Editorial Board of the Encyclopaedia of Islamic Law, *Infaq* is given by a person to cover the needs of others, whether in the form of food, and drink. Donating or giving some of the fortune (gift) of providing for something to others based on a sense of sincerity because of Alloh alone. Meanwhile, the definition of *Infaq* according to Al Buny (1991:30) *Infaq* is a manifestation of Islamic ethics as worship even though it is a voluntary charity, but has a strong impetus as a tool of Islamic jihad, because the position of *Infaq* in Islam is as ta'awun or mutual aid.

According to Dahlan (1996:111-117) regarding Fiqh, Islam has no provisions regarding the type and amount of property to be issued and it is not determined to whom the *Infaq* must be given. Allah Almighty gives freedom to the owner to determine the type, amount and time of execution of the funds to be utilized, the most important thing is that *Infaq* is carried out sincerely.

3. RESEARCH METHODS

The approach used in this study is Research and development (R&D) (Borg & Gall, 1979). According to Borg & Gall (1979:626) "Educational research and development (R & D) is a process used to develop and validate educational products." Hidayat and Asyafah, (2018) in the Islamic research paradigm, research using the scientific method is included in the *tajribi* research method.

This research was conducted in Bandung Regency, with the primary data source of the Babussalam Mosque DKM located at Jalan Cibiruhilir RW 07 RT 01 Mekar biru, Cibiru Village downstream of Cileunyi District, Bandung Regency. As a source of comparative data, a recitation group was chosen under the auspices of DKM Babussalam which has been empowering *Infaq shodaqoh* for the socio-economic purposes of the community and is still used for the operationalization of recitation activities, this recitation group is in the area of RT 01 RW 07 Cibiruhilir, Cileunyi District, Bandung Regency. Furthermore, the DKM environment of Babussalam Mosque was chosen because the mosque's activities have been running well and the awareness of the residents' *Infaq* has gone well.

4. RESULTS AND DISCUSSIONS

The results of research the Banyuwangi Regency Amil Zakat Agency applies the principle of accountability while the obstacle faced by the Banyuwangi Regency Amil Zakat Agency is the lack of experienced resources. With the greater potential amount of funds distributed to the mustahiq, there is a chance that ZIS will be able to alleviate the poor in Banyuwangi Regency. The benefits of distributing zakat, *Infaq* and shadaqah for mustahiq are as follows;

- a. The provision of ZIS can grow the mustahiq business;
- b. The provision of ZIS can help the financial sector of mustahiq;
- c. The provision of ZIS can help restore the economic condition of mustahiq;
- d. The provision of ZIS can encourage low-income families to strive to be independent in order to get out of the poverty line;
- e. The provision of ZIS is helpful to help, help and nurture you to get a better life (Yuliasih, et al., 2021).

The research results on the management model and ZIS of Sharia Banks were carried out by collaborating with BMT and Mosques. The distribution of ZIS funds is consumptive and productive. For those of a productive nature, it is distributed to micro-small businesses. This funding is intended to provide additional capital so that it can develop the business it has started.

The research results on the distribution of Zakat dlam BMT are divided into eight programs: *fastabiq institute*, *kampong mandiri*, *fastabiq peduli*, *fastabiq sehat*, *dawah islami*, *mobil layanan sosial*, *ambulance aisyyiah al khoirot*. The strategy used by KJKS BMT Fastabiq Pati in utilizing ZIS funds uses an innovative form, namely distribution not only traditionally but also using productive distribution.

- a. The improvement of the economy immediately provides compensation. It is used for mustahiqs whose work productivity is declining.
- b. Improving the economy by providing certain skills and skills for working capital, is given to mustahiqs who are still productive.
- c. Improving the economy through providing business capital for mustahiq who want to increase economic independence.

Dean & Khan's research, (1997:193-209) under the title "Muslim Perspectives on Welfare" which discusses how to understand the perception that muslim minorities have welfare provision of Western states, but its broader goal is to explore the essence and potential of the Islamic welfare state. This model was built by social policy academics who have provided insight into the influence of religion on the different types of welfare-bearing countries, but there is no model specifically for understanding islamic traditions that lead to well-being. Islam has explained with the zakat system, its significance as one of the main pillars of the Islamic faith, and its principles through which it addresses the relief of poverty and the redistribution of wealth. The Islamic conception of the state and society is then explored as how the Muslim faith and culture adapt at the global and societal levels. The article ends with speculative statements about the scope for reference to western debates about the moral basis for welfare and the Islamic perspective on social justice.

Zainuddin (2008) researched the results of his research *that bai' bi saman ajil* financing has proven to bring more benefits and benefits in economic terms compared to credit financing in mending. This is in line with what is the purpose of syar'i in making its laws, namely realizing human benefit by guaranteeing primary living needs (*darury*), secondary needs (*hajy*) and complementary needs (*tahsiny*), BMT must be an alternative for the community to realize welfare, especially in economic terms. Concerning the primary needs of life (*darury*), the *bai' bi saman ajil* products in BMT Mitra Lohjinawi can mandate benefits in economic terms (*al-Maslahah al-Iqtisadiyah*).

Asriyah's research (2007) entitled "Strategy for Improving Economic Welfare of the Community through Pond Business in Babalan Demak Village" aims to know and review strategies for improving the community's economy through pond business in towards welfare. This issue is interesting to study because in economic empowerment or improving economic welfare, the community does not cooperate with relevant institutions or agencies such as BMT and others and that should be the desire of the community in terms of improving economic welfare as recognized in Islam, namely giving certain rights to the community and providing social order that guarantees common social welfare and eliminates poverty.

Sartika's research (2011) on "Analysis of Economic Growth and Welfare Levels According to Islam in East Java Province" explains how to find the relationship between economic growth inequalities between regions in East Java. Where it concerns welfare in the province, especially welfare in the Islamic concept. With this research, it is hoped that it can provide benefits as a comparison of how to overcome inequality in economic growth between regions in East Java, especially in achieving Islamic social welfare.

The principle of disbursement of Sharia funds can use the *tijarah* (business) contract, as well as the *tabarru'* (kindness) contract (Mahri et. al., 2022). The *tijarah* contract can be in the form of the principle of buying and selling (*murabahah, salam, istishna'*), the principle of rent (*ijarah*), the principle of profit sharing (*mudharabah* and *musyarakah*). Meanwhile, *tabarru'*'s contract can be in the form of *zakat, Infaq, waqf, gifts, grants, and interest-free loans (qardh)*.

The contract used in the mosque worshipper-based micro-business unit is *qardh*, which is a loan to a small community that, according to calculations, will burden small communities if given financing with the principle scheme of buying and selling *ijarah*, or profit sharing. *Qardh* is a money loan that is given without requiring anything, other than to return the loan after a certain period.

In its purpose, the empowerment of *Infaq shodaqoh* for the welfare of citizens refers to the circumstances or results to be achieved by a social change, namely a society that is empowered, has power or has knowledge and ability to meet the needs of its life. Both physical, economic, and social include having self-confidence, being able to convey aspirations, having a livelihood, participating in social activities, and being independent in carrying out their life tasks. The urgency of the activities to be achieved is that the community's economic goals can be addressed through the management of *Infaq shodaqoh*.

Based on the results of interviews at DKM Babussalam, the management of *Infaq shodaqoh* has been carried out by the ZIS (*Zakat Infaq Shodaqoh*) field. This field is under DKM Babussalam. The activity of DKM Masjid Babussalam, as one of the social organizations, is to increase the activity and purpose of improving the welfare of the people, not only in the aspect of rituals. DKM Babussalam in the neighborhood of RW 07 Cibiruhilir, Cileunyi Bandung Regency, is a Mosque that has been operating for a long time since 2000. In the neighborhood of the Babussalam Mosque are the new residents who moved from Haurpancu which was used as the Islamic Center building, Bandung City. Although this mosque is relatively new, in the first year of research, the activities and transactions of collecting funds *Infaq shodaqoh* are high, reaching an average of Rp 23,893,220 per month.

Here are some aspects about *Infaq shodaqoh* fundraising activities at DKM Babussalam, as follows (interview data 6):

a. *How to Raise Infaq, Shodaqah Funds and Their Accountability at DKM Babussalam.*

Based on an interview with DKM chairman Babussalam, so far the collection of ZIS funds has been carried out in several ways.

- 1) Through the *Infaq* box technique in the mosque. This box every Thursday is calculated the amount of money collected. The procedure, when the money is calculated, is then recorded and at the same time, expenses are recorded with proof of receipt transactions. Furthermore, it was reported by the ZIS department, namely Mr. Sugono to the chairman of the DKM.
- 2) Through the *perelek* system. This model is carried out by taking infoboxes stored in residents' homes. Furthermore, once every two weeks or sometimes once a month the *Infaq* boxes are collected by the officers, namely Mr. Amir and Mr. Didi. Then, the *Infaq* box was opened and the amount of money collected was

calculated. Furthermore, Mr. Sugono as treasurer recorded the amount of money collected to be reported to the chairman of the DKM.

- 3) Collection Techniques directly to mosque officials. The collection of *Infaq shodaqoh* directly through mosque officials, especially those most often collected through mosque takmirs. Furthermore, the takmir of babussalam mosque conveyed the *Infaq shodaqoh* deposit money to the ZIS section of Mr. Sugono. Furthermore, Mr. Sugono reported to the chairman of the DKM through a note.

b. How to Distribute Zakat, Infaq, Shodaqah Funds

The distribution of Funds *Infaq shodaqoh* DKM Babussalam was carried out by deliberation (interview data 7). A search of documents shows that so far the *Infaq shodaqoh* expenditure post consists of: Miftahul Jannah Madrasa construction post of 35%, Babussalam Mosque Construction of 25%, Social Death of 15% and allocation for Mustahik poor of 25%.

Based on the results of interviews with DKM and the ZIS section, the distribution to these posts was carried out not focusing on the welfare of the poor, considering that until now with consideration of the number of poor people in RT 01, RT 02, RT 03 and RT 04 is relatively small. So based on these considerations, the share for mustahik is only 25%. Moreover, unlike the distribution of zakat, whether zakat maal or zakat fitrah, the distribution is carried out according to the eight asnap entitled to receive.

c. Distribution of Infaq Shodaqah Funds

Distribution of *Infaq Shodaqoh* funds at DKM Babussalam. So far, the existing funds are only limited to being used for internal purposes of the Babussalam mosque, which has not been distributed to others, judging from the legal basis that *Infaq* is not only limited to being used for the benefit of the mosque but also the poor, orphans, musafir and so on. In distributing *Infaq*, there are indeed separate ways of each mosque, some of which are specifically intended for the benefit of the mosque only, namely the construction of mosques and their maintenance, but some are also used for recitation of TPK. The distribution of Zakat funds must be per its designation which refers to the Quran and Hadith (Mahri, 2017).

At the time of the documentation search, the author tried to propose that as good as the funds were used for empowerment activities, given that the amount of funds available was quite large. The DKM administrators then discussed the proposal. In the end it was decided to postpone it first. This is because the ongoing activities must be completed, especially the construction of madrasa Miftahul Janah. In addition, there are still obstacles from the community if the empowerment is carried out, namely credit guarantees that cannot be carried out and honesty from the community as customers. According to the administrators, this had happened in the previous year. Therefore, based on the proposal, the distribution of *Infaq shodaqoh* in DKM Babussalam is distributed with the following composition:

- a. Mosque operations by 25%. Mosque operations are carried out for electricity payments, paying mosque takmirs, and commemorating Islamic Holidays.
- b. Miftahul Jannah by 30%, this fund is allocated for constructing a Babussalam madrasa called Miftahul Jannah Madrasah. The construction of this madrasa entered the initial stage, so part of the *Infaq shodaqoh* funds were channeled for construction.
- c. Poor people by 30%. This allocation is carried out to support citizens who are struggling economically. Need money suddenly poor. The RT chairman is very selective to classify the poor.
- d. Mortality and social by 15%. This allocation is a fund that continues, especially the function of the mosque in serving residents who have suffered a death disaster. The services rendered from bathing to the body, while to bury it are entirely in his family.

Theoretically, the management of *Infaq shodaqoh*, the use of *Infaq shodaqoh* funds is indeed the funds specifically intended for the benefit of mosques only, namely for the construction of mosques and their maintenance. However, some are used for the recitation of landfill children, but the funds that come out are considered insignificant because for these activities they are also taken from permanent donors who sincerely help with proselytizing activities. Unlike Zakat, whose allocation has been set, *Infaq shodaqoh* in addition to being used for the above needs will be very effective in economic empowerment. Transactions that occur should follow the applicable rules, namely the Law of the Republic of Indonesia number 23 of 2011 concerning: Zakat Management. This rule will be very appropriate if applied to ZIS managers who are already incorporated. The management of ZIS in various DKM is generally unincorporated. Its management relies more on belief in religious figures/leaders (interview data 30).

The public often demands accountability from a public institution. The public needs to know the flow of funds and the institution's performance. Whether the resources they handed over have been used properly or not. As a

people's institution, ZIS DKM Babussalam must have high accountability, which is a form of accountability to donors. Although they sincerely gave up their funds for zakat, *Infaq*, shodaqah. The results showed that there are still shortcomings in the management of ZIS, including incomplete financial statement documents, financial statement checks and the necessary resources. Similarly, the legal entity of ZIS has not yet become a foundation. Empirically, the distribution of *Infaq shodaqoh* funds is by the agreement, where the allocation of 35% is distributed to the activities of the Miftahul Janah Madrasah, namely means of proselytizing and education for cadres and the community. Meanwhile, 25% is distributed to DKM Babussalam operations such as paying for electricity, takmir masjid and routine activities. 15% was channeled to social deaths (Interview data 31).

This fund is intended for services for the surrounding community or others in need such as death services for residents, ambulance needs and seeing sick residents. The rest is channeled to mustahiks, especially families who are elderly, who are already unproductive. The description of the allocation of *Infaq shodaqoh* funds like this is following the results of the deliberations of the Babussalam Mosque management of the *Infaq* fund. However, the allocation does not empower the middle class community to that which is expected to reduce poverty through the economic empowerment of the mosque from the *Infaq* fund. In this case, it must be observed from various parties, both internal parties of the DKM chairman and mosque administrators and external parties, namely donors and community leaders. Because other party writers who have no authority even though DKM Babussalam has been invited to set aside empowerment allocations, there should be community leaders and donors from the Babussalam Mosque environment as reformers.

The results of an interview with a UPI professor Prof. Disman MS (interview data 32) stated that renewal on the part of the community must be someone who criticizes the operation of the mosque, not only a matter of accountability, but also related to the function of the mosque itself which in the time of the Prophet Muhammad SAW was not only for worship but how to prosper the people. On the other hand, for the mosque side, there must be a visionary leader. In addition to instilling awareness of infaking, mosque administrators must understand mosques' function for the community's welfare. Accountability of the management of *Infaq shodaqoh* funds in DKM Babussalam is full of mandate, implied in the managers of ZIS DKM Babussalam the administrators especially ZIS do not get wages / salaries. However, DKM Babussalam gave an award as an honor every time each officer gave the withdrawal of *Infaq* funds for Rp 75,000,-. Professionally they are already working well. Report and record every transaction that occurs at the time of withdrawal and cash expenditure of DKM. Likewise, financial records have been carried out transparently through a certificate of the Mosque's financial statements given to the local RT. This shows the transparency of the management of *Infaq shodaqoh* in ZIS Babussalam. It is through this transparency that public trust is maintained. From the results of a survey of research that has been conducted on accountability of ZIS DKM Babussalam it was found that (interview data 33):

- a. The implementation of the fundraiser is under the correct rules and procedures.
- b. The implementation of the distribution of funds is per the correct rules and procedures.
- c. The field that knows the expenditure and receipt of *Infaq shodaqoh* is already well underway.
- d. The Financial Statements made by DKM have been made and are already known by the public.
- e. The financial audit of the *Infaq shodaqoh* fund has not been properly organized.
- f. The available financial statements are still straightforward.
- g. Financial statements are well informed to the public
- h. ZIS DKM Babussalam carries out activities according to the SOP although simple.
- i. The number of ZIS administrations is still tiny.

4.1 Constraints in ZIS Management in Amilin DKM Babussalam

The election of the ZIS board in DKM Babusslam is currently carried out by appointment by the DKM chairman. This shows that the DKM leadership has not done a democratic way, but still uses authority based on the spirit of trust. If this kind of management continues for a long time, it will open up opportunities for residents' distrust of ZIS management. The appointment by DKM because the participation of citizens willing to help DKM is indeed difficult accompanied by limited knowledge and skills (interview data 34).

The way ZIS administrators work today is still part-time, meaning they work at leisure. This condition, if left unprofessional, will cause the performance of ZIS DKM to be low and the accountability will be low. This will impact the welfare of the Management of ZIS Babussalam, who until now has only been compensated from the proceeds of the withdrawal of *Infaq shodaqoh* funds amounting to Rp 75,000,- per one withdrawal per person.

Based on the results of interviews with the chairman of the DKM and the administrators, it was concluded that the management of *Infaq shodaqoh* in various mosques, today is relatively constrained by professionalism, including

in DKM Babussalam. To improve management to be more professional, leadership becomes very important to face social changes in society. After this aspect of HR, technically, more professional management can be supported by:

- a. Legality of legal entities (e.g. established foundations)
- b. DKM partnerships are good with various components, both for-profit and non-profit institutions.
- c. Development of business activities based on Islamic Economic Enterprises (syirkah and others).

4.2 Impact on The Economic Well-Being of Citizens

Empirically, the management of *Infaq shodaqoh* funds in DKM Babussalam has not improved economic welfare for local residents. This is based on the results of interviews with the Chairman of DKM, DKM Babussalam management and residents (interview data 36). With the composition of the allocation of funds *Infaq shodaqoh* DKM Babussalam, it is still focusing on social services. This is only 25% compensation for mustahik (poor fakir).

The social orientation of DKM in distributing *Infaq shodaqoh* includes:

- a. The residents around the Babussalam Mosque are relatively upper-middle class, in the sense that the number of poor people is relatively absent. The total allocation of 25% for the mustahiks is for the elderly, namely those who are no longer productive.
- b. Handling the field of education is preferred. This is because education is highly prioritized as the successor of the future generation of Muslims. Therefore, the construction of the Madrasa is a necessity to be completed as soon as possible.
- c. Social services such as seeing sick pilgrims, ambulance, and death services are also important for DKM Babussalam.
- d. DKM activities are also a benchmark for mosque activities. Therefore, the allocation for mosque activities is very important in addition to the payment of regular expenses.

Based on interview data, it shows that so far the *Infaq shodaqoh* DKM Babussalam funds are only limited to being used for internal purposes of the mosque has been distributed to others in terms of the legal basis that *Infaq* is not only limited to being used for the benefit of mosques but also among others, the poor orphans of travelers and so on. The impact on the economic empowerment of the residents has not been distributed, limited to the provision of assistance to cover the living needs of those who are not productive due to the elderly and the poor.

5. CONCLUSION

The implementation of *Infaq shodaqoh* DKM Babussalam management has gone well. The accountability of *Infaq shodaqoh* fund management has been going well although there are still things to be addressed, such as areas that oversee withdrawals and distribution, checking funds, the form of financial statements and the number of administrators who manage ZIS. The implementation of the management of the *Infaq shodaqoh* fund in its journey has not been oriented towards empowering economic welfare for residents, still providing compensation. However, the values of economic welfare empowerment have begun to be pioneered in the RT 01 Recitation group. The results show that there is still a need to improve financial administration, managing incorporated organizations and visionary leaders. The ongoing evaluation in the implementation of the management of *Infaq shodaqoh* DKM Babusalam is still oriented towards the development of social welfare, especially in the field of education and mosque construction. The activities of prospering the mosque with the empowerment of *Infaq* and *shodaqoh* have gone well, especially social functions. This other function needs to be improved through the economic function, namely through the Economic Empowerment of mosques (PEM). Physical well-being (social functioning) has already been realized on a relatively small scale. Similarly, the welfare of ukhrowi has been going well, it is evident that mosque activities in routine worship such as congregational prayers and mosque recitations, are increasingly lively. Likewise with the social function of recitation, the improvement and expansion of recitation activities have pioneered the use of *Infaq shodaqoh* funds through interest-free loans. The *Infaq* and *Shodaqoh*, fund management model, to improve the economic welfare of citizens is difficult to carry out the composition of the people of homogeneous areas.

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