

Practice Management of Zakat

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The Practice Management of Zakat based on Responsive to Children of Poor Families in Aceh

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Abstract

Zakat is the main teaching in Islam, zakat serves as a pillar for poverty alleviation, even arranged in the Qur'an about the groups that are entitled to zakat. This article specifically explains the role of Baitul Mal in the utilization of ZISWAF for the benefit of children who are still toddlers, especially children born from poor families, whose nutritional needs, proteins, and vitamins that support the growth of the child, from the mother's womb to the child born and raised. This study uses qualitative research type supported by primary data (interview and observation) while secondary data (literature and annual report data). The findings in this study are six forms conducted by Baitul Mal Institute in carrying out its mission (work program) among others: (1) Child poverty, (2) Maternal and child health, (3) Early childhood education, (4) Sanitation and environmental conditions for growing children, (5) Playground for children, and (6) Violence in children. These six work programs will be an innovation of good practice in addressing the problems faced by children from poor families in Aceh, as well as a replication both for other regions in Indonesia and in regional Asia and the global Muslim majority.

Keywords: *Children, Poor Families, Poverty alleviation, Responsiveness, Management of Zakat.*

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Introduction

Zakat is one of Islam's main teachings, which has the potential to be very important, strategic, and decisive (Didin Hafidhuddin, 2002; Tika, Widiastuti, 2020). Zakat has enormous potential in overcoming poverty and social development and welfare so that Zakat has two very important dimensions, first is the vertical dimension, namely the relationship between humans and the Creator of Allah, and the second is a horizontal dimension between humans and humans (Karim, 2015:1-2). This first dimension is the dimension of individual obedience to Allah. The second dimension is the horizontal dimension, where Zakat has an important function as social goodness or social benefit. Zakat is a form of caring for others so that the lives of people unable to become better. Zakat also has a very noble purpose: to help, empower, and, most importantly, eradicate poverty (Firmansyah, 2013). In Islamic teachings, Zakat is stipulated as one of the pillars that every Muslim must fulfill when it reaches *niṣāb* (*nishab*) (Abdurrahman al-Jaziri, 1424). It fulfills the conditions that have been determined and distributed to those who have been determined. Zakat can be the main pillar to revive the economy, prosperity, and prosperity for the community because Zakat in Islam is a source of funds for the ummah and proof of faith (Yusuf Qardhawi, 2005) so that Zakat is one of the main pillars in the context of economic revival and progress of Islam.

Eight groups are entitled to receive Zakat as stated in the Al-Qur'an surah At-Taubah verse 60: "Zakat is for the poor and the needy and for those employed to collect (Zakat). And for those whose hearts will be brought together (for Islam) and for slaves and those in debt and for (those) on the way of Allah and for the travelers - an obligation by Allah. And Allah is all-knowing, all-wise."

When Zakat cannot become one of the main pillars in the framework of economic revival and progress of Islam, then there are still problems in Zakat's management. Zakat management includes the collection, distribution, and empowerment, a comprehensive series related to each other. When the collection of Zakat is not maximum, it will affect the Muslim community's distribution and empowerment even though the program made is very good. Similarly, suppose good in distribution and empowerment, but the source of zakat income has not been collected to the maximum. In that case, the program and the reach of zakat recipients for the Muslim community are still limited.

However, the aspects of zakat and infāq distribution that have been collected become very important and strategic in the development of Zakat in Aceh. On the one hand, the distribution of Zakat and infāq is the spearhead in efforts to improve the quality of life of the *mustahiqqīn*. On the other hand, zakat distribution programs will affect public perception and trust in zakat management, whether on target. The face of zakat management will be greatly influenced by zakat distribution performance carried out by official zakat institutions such as Baitul Mal in Aceh.

In this context, zakat distribution is usually divided into two parts, namely distribution, and utilization. First, distribution is an activity of distributing Zakat that is consumptive, charitable, and oriented towards meeting the urgent needs of *mustahik* in the short term. Second, utilization is the activity of distributing Zakat that is productive, empowering, and seeks to optimize the potential of *mustahik* to have good long-term endurance.

The successful management of Zakat is beneficial and able to change a person's condition from *mustahiq* status to *muzakki*. Making someone become a *muzakki* means that zakat managers have provided them with an opportunity to carry out zakat law as part of Islam's pillars. Zakat must provide long-term harm to break the poverty network and give birth to a healthy, productive, and independent generation. So that zakat distribution programs are needed that are better, right on target, on time, and handling. Based on children's development data in Aceh, Aceh including provinces with many young people. As many as 1.9 million people, or 37 percent of the province's total population, are children. More than 7 in 10 children live in rural areas. Nearly 400,000 children (21 percent) lived below the provincial poverty line in 2015 (£1,827 per person per day (Kementerian PPN/Bappenas-Unicef, 2019). Many households are still in vulnerable positions and living on incomes slightly above the poverty line. The poverty rate in Aceh is still 15.32 percent, with a spread of 9.68 percent of the poor in urban and rural areas of 18.03 percent (Badan Pusat Statistik Provinsi Aceh, 2020). The poverty situation in Aceh remains above the Indonesian poverty rate of 9.22 percent in September 2019 (Badan Pusat Statistik, 2020).

The poverty rate in Aceh above certainly directly affects mothers' establishment in low-income families in meeting their primary needs. For example, in breastfeeding for newborns. Perfect breastfeeding is essential to maintain the child's survival, growth, and development. However, only

one in three babies in Aceh gets exclusive breast milk during the first six months of their life. It also affects malnutrition in children in Aceh, which is relatively high, both in rural and urban areas. Approximately 20 percent of toddlers are malnourished, 11 percent of babies are born with low weight, and 19 percent of children under five in Aceh experienced stunting (low height compared to age) in 2018 (Kementerian Kesehatan, 2018).

According to data from the official website of the Central Statistics Agency (BPS), the percentage of poor people in Aceh in March 2018 reached 15.68 percent. Then in March 2019 decreased by 0.31 percent (15, 32 percent), and in September 2019 again fell around 15.01 percent. It means that from September 2018 to September 2019, the poverty rate in Aceh decreased by 0.67 percent. Based on this data, Aceh has now begun to show its success in tackling poverty. The poverty rate begins to decline, and it is not an impossibility if one day, the poverty rate in Aceh will be even lower. These could be the contribution of zakat funds in reducing poverty in Aceh. Based on Baitul Mal Aceh's data, in 2019, the largest proportion of zakat distribution was received by the poor and needy, who reached more than 70 percent of the total funds disbursed. That is, zakat funds have been intended to prosper the community and reduce poverty.

In terms of health, child mortality is still a significant challenge in Aceh. For every 1,000 live births, 28 newborns die in the first month of life, and 52 die before reaching five. Most women can access maternity services, and 94 percent of births occur assisted by trained maternity helpers. However, maternal reproductive health services still need to be improved. In 2015, 67 percent of babies received the measles vaccination, and 50 percent of all infants received three recommended doses of the DPT vaccine. Unfortunately, 23 percent of infants do not get immunization coverage services, especially children from poor households (Kementerian PPN/Bappenas-Unicef, 2019).

However, programs related to fulfilling children's rights have not received a sufficient portion in the distribution of Zakat in Baitul Mal Aceh. At the same time, children are the next generation of the nation and are also affected by their parents' poverty towards their future. Aceh and Indonesia's future depends on how children live today, both in terms of education, health, socio-culture, and treating parents to them. From zakat funds that have been distributed from 2017 to 2019, allocations to

programs focusing on children get a portion of 3 percent to 5 percent of the number of zakat funds distributed in the year.

The program is still in the form of education funds/scholarships for children from elementary to Undergraduate/Diploma, ongoing education costs for children with special needs, and assistance for people with cancer, thalassemia, and other chronic diseases low-income families, including for children. Currently, programs that focus on fulfilling children's rights are still using zakat funds and have not used infāq funds. The small amount of zakat fund distribution without infāq for programs that focus on fulfilling children's rights is something that needs to be studied more thoroughly; why the allocation of Zakat, infāq, and waqf funds (ZISWAF) has not given a greater portion to activities that focus on the fulfillment of children's rights when children are assets of the nation in the future.

We are departing from the problems that have been presented above so that it raises questions by researchers related to Zakat responsive to children, namely, how is the form of a program responsive to the fulfillment of rights and protection of children who can use ZISWAF funds?

Method

This study is a qualitative study with a literature study approach and field research. Literature studies to gather scientific data and information, in the form of theories, methods, or approaches developed in the management of zakat, infāq, and wakf, guidelines and standards of operational procedures (SOP). It concerns the management of ZISWAF funds documented in books, reports, journals, manuscripts, notes, and other documents relevant to the program's financing, focusing on the issue and realizing children's rights ZISWAF content and treasures of science. (Prastowo, 2012).

Meanwhile, a field study is a study conducted by collecting data and information obtained directly from respondents' resource persons. Field studies will be carried out in two ways, namely interviews and observations. An interview is a conversation between the researcher and someone, who hopes to get the main information about in the management of ZISWAF. An informant who is a resource person is assumed to have important information about the object being studied (Rachmat Kriyantono, 2008:11). In this case, of course, experts on zakat fiqh for

programs that focus on children and ZISWAF management to run programs that are responsive to issues and fulfillment of children's rights.

Observation is an activity of observing directly without a mediator an object to see the activities carried out by a particular object closely. This activity includes interactions (behaviors) and conversations between the subjects studied, so that the advantages of this method are the data collected in two forms: interaction and conversation (Rachmat Kriyantono, 2008:106).

Result and Discussion

In strengthening ZISWAF productively, there are three basic philosophies to consider. First, the operational owner must be within the framework of an integrated program where ZISWAF funds are allocated to empowerment programs with all costs summarized. Second, the principle of wealth management (*Amil/Nadzir*), which means positioning the administrator as a profession that gives hope to the best candidates for ummah and professions that bring prosperity, not only in the future but also in the world. As in Turkey, the waqf administration body receives 5% of waqf's net income and the waqf administration office in Bangladesh. The Central Waqf Council India receives a grant of approximately 6%. Thirdly, transparency, and accountability principles. The ZISWAF Agency must report the process of administering its finances to the people in the form of a controlled financial report (Sa'adah, 2017:264)

Several countries in Asia have implemented zakat management and distribution programs. Zakat's role in Sudan in eradicating poverty and improving people's well-being is reflected in reducing poverty in the country. The Zakat Council has managed to ensure that every poor person's home in Sudan always gets basic food and has empowered farmers, fishers, breeders, and artisans. In Sudan, the Zakat Council is the highest body or top of Zakat. It is an independent legal entity with the right to take all necessary actions to fulfill Zakat's obligation and collect it. This institution is responsible for distributing Zakat to recipients who have the right to comply with sharia and achieve Zakat's social goals (Bank Indonesia, 2016,183).

The Egyptian state with professional zakat institutions by the government and the private sector is also well focused on child response programs. All

zakat organizations demonstrate their ability to diversify services and create ideas and projects to respond to children's different needs. In addition to serving the poor and needy, zakat organizations offer training, medical services in zakat-sponsored clinics and hospitals, receipts to remember the Al Qur'an, private classes to improve poor students' academic progress, childcare for young children. if mothers work, build mosques, teach foreign languages, funeral services, camps and sports facilities for poor children and young people and others (Bank Indonesia, 2016,205)

In the Child Welfare Convention's discourse, Islam is viewed as a religion that respects the individual's rights regardless of gender, age, and nationality. In Islam, zakat and almsgiving concepts are an obligation to protect children's resources, including orphans and children given up for care programs. (Arigatou International, 2019:89)

In Kuwait, there is an independent zakat organization called Darul Zakah. Some of the ideas and programs that Darul Zakat has introduced to children include social safety nets for orphans, urban meat distribution, funding for poor students, permanent family funding, training and rehabilitation programs, scholarships, and mobile phone service complaints (Bank Indonesia, 2016:208). Darul Zakat, who also joins the Waqf Ministry by law, administers various poverty programs for African orphans, rehabilitation, loans, educational grants, and various other humanitarian programs (Masyita, 2018:446).

As a UK-based Zakat institution, Aryana Aid responsibly implements support programs for orphans' families, specifically in Afghanistan and Pakistan. The orphanage protection program is distributed in the form of food, clothing, medicine, and education. (Aryana Aid, 2020)

Malaysia, Indonesia's neighbor, does not yet have a gap between channeling zakat funds through microfinance, so research by Nurul Mulyana Muh Adnan and his friends shows that Malaysia needs to learn and adopt a model of zakat control in Baitul mal Aceh. (Adnan et al., 2019) In Indonesia, the implementation of Zakat, infāq, and sadaqah has gone through many phases since Indonesia's independence. Especially the phases of the New Order government led by Suharto. During the New Order reign, the Indonesian state had troubled times as money was made through countless corrupt, covert, and nepotistic (KKN) behaviors.

Because of the strong nuances of the KKN, many Muslims were looking for loopholes to get into the state's difficult times during the New Order administration. One of them uses Zakat, infāq, sadaqah, and waqaf as a solution. It is an Islamic spiritual endeavor to re-embrace the Zakat to promote well-being and social justice. The strong KKN implemented in the New Order era led to the Muslim community administering Zakat outside government control to start its charitable activities. One obvious example is Dompot Dhuafa, a charity that collects Zakat, which is then distributed to the poor. (Kailani & Slama, 2020:75)

Zakat's management can not be separated from political interests. It is like Zakat's management's spirit in the Prophet's time, where the state was involved in Zakat's management. In Indonesia itself as a Muslim state in the 1990s, many zakat institutions emerged. Due to the outrageous administration of Zakat in Indonesia by private institutions, it urged the Indonesian government to review the zakat law. The growing number of amil zakat institutions in the private sector shows a great deal of public trust in amil zakat institutions outside the government (Triantini, 2010).

Through the Zakat Agency (BAZNAS), Indonesia has signed an agreement with UNICEF to encourage zakat funds for children's needs. Zakat funds particularly, can direct action aimed at improving water and sanitation for the poor. BAZNAS also agreed to promote the International Islamic Charity Fund for Children, established in cooperation with the Islamic Development Bank (Unicef, 2019).

In addition to understanding the process of managing Zakat in many countries/regions in Asia and understanding the management of Zakat in Indonesia. The location study that the researchers saw the management of Zakat in Aceh. If you look at the management of Zakat in Aceh, it can be seen from the direction of zakat distribution.

As a special area of the Indonesian government, Aceh has an institution that focuses on taking care of the Acehnese people's Zakat, Baitul Mal. This institution certainly has a very important role to play in reducing poverty through Zakat. However, Baitul Mal Aceh missed something, so a shared ZISWAF was beneficial in the long run. However, it has emerged that Aceh Baitul Mali, on the other hand, has a weakness, namely the lack of seriousness of the Aceh government in the management of Aceh Baitul

Mal. Supposedly, the Baitul Mal as SKPA can be a quick-step to building the Acehnese people's welfare. (Amin et al., 2016:5539-5540)

In addition to the above, Baitul Mal still lacks empowerment, especially in domestic business empowerment in Aceh. However, the domestic industry is an economic aspect that can be used as an important tool to increase Zakat to alleviate poverty (Zainuddin et al., 2020).

1. Forms for a program responsible for enforcing the rights and protection of children using Ziswaf funds.

From the data on the distribution of Zakat in Baitul Mal Aceh from 2017 to 2019, Baitul Mal has paid sufficient attention to implement children's rights. However, the program ensures children's rights are still limited. To provide lifelong learning grants, both achievement grants, *tahfiz*, and children with special needs, as well as medical care for children with chronic diseases (Baitul Mal, 2020)

Baitul Mal should make an effort to expand the distribution of Zakat to children's needs, not only in the education sector but also in the health sector with a broader variant such as immunization of poor children and nutritional help malnourished children, Zakat for maternal and child health, zakat grants. For foster parents of poor children in orphanages and families, a zakat program protects children from violence. For this effort, it is necessary to create more perfect programs to realize children's rights and protection with measurable implementation instructions.

Programs that use Zakat, infāq, alms, or waqaf funds depend on who receives or becomes the program's target. Alyasa' Abubakar notes that almost all programs aimed at meeting and protecting children's needs can be funded with zakat funds. The problem is which priority scale will be implemented first and which later. Optimizing Zakat funds to implement children's rights and child protection is an important topic for discussion. Therefore, Baitul Mal must have technical guidelines and standard operating procedures to carry out this program. According to Ridwan Nurdin, a program to implement children's rights is not an impossible plan. As the ZISWAF obligation is intended to provide great benefits to the poor, especially poor children who will succeed the nation, Ridwan Nurdin stressed the need for technical advice to run zakat programs that serve poor children.

Irawan Abdullah stated the same as chair of the board of Commission VI for specialties in Aceh, namely that the zakat funds managed by Baitul Mal Aceh should be better distributed to meet children's needs, not just in the form of scholarships and immediate health care. These must be well-designed and mature programs, more specific to helping children, such as providing nutrition and nutritional assistance to poor pregnant women and children growing up in difficulty. Budget allocation can come from zakat or infāq funds raised.

Zakat and Zakat's use for children's programs are closely linked to *mustahik* Zakat's allocation, who has the right to receive zakat funds. In contrast, infāq funds are simpler and more flexible as long as it provides greater benefit and greater benefit to the population. As for the source of the waqf funds, which are currently only administered by Baitul Mal Aceh as a regulator, their use is highly dependent on the intention of the waqaf. If the recipient intends the waqf profits to be used for the benefit of pre-population, funds may be obtained from waqaf used to support children's programs.

Enforcement and child protection programs can be classified in six ways: (1) Child poverty, (2) Maternal and child health, (3) Early childhood education, (4) Sanitation and environmental conditions for growing children, (5) Playground for children, and (6) Violence in children.

The children's programs and forms, as well as the ZISWAF budget allocations, can be described in the following table:

Table.1: Children's poverty reduction programs and ways of using ZISWAF funding

No	Program types		Program forms	Program contents	Source of funding	Recipients (Asnaf)
1	Poverty in Children	1	Financial assistance	Foster parental funding for abandoned children, poor children, and orphans.	Zakat	Indigent and needy
		2		Grants, financial support or help, and other assistance to children from underprivileged families.	Zakat	Indigent and needy
		3		Support the basic needs of foster families and access to financial resources.	Zakat	Indigent and needy
		4	Workshop	Technical and business administration training for families caring for poor children.	Zakat/ Infāq	Idnu sabi/ fīsabiillāh
		5	Establishment of institutional	Establishment of institutional care and child welfare funded by the Treasury or collaboration with existing institutions.	Zakat/ Infāq	Idnu sabi/ fīsabiillāh

Tabel 2: Maternal and Child Health Programs and Ways of Using ZISWAF funds

No	Program types	Program forms	Program contents	Source of funding	Recipients (Asnaf)
2		Workshop	Parenting workshop "Bina Keluarga Balita" (BKB) in each district/city	Zakat/ Infra	Ibnu sabal'f'sabilillah
			Cadres workshop BKB groups in each district/city	Zakat/ Infra	Ibnu sabal'f'sabilillah
			Strengthening services "Program Pemberian Makanan Bayi Anak" (PBMA)	Zakat/ Infra	Ibnu sabal'f'sabilillah
			Manajemen Terpadu Balita Sakit (MTBS)/ Integrated Management of Sick Toddlers	Zakat/ Infra	Ibnu sabal'f'sabilillah
	Maternal and	Financial aid	Manage sturt problems in children	Zakat	Indigent and needy
	Child Health		Immunization	Zakat	Indigent and needy
			Elimination of malaria	Zakat	Indigent and needy
			Supplement for pregnant women and babies	Zakat	Indigent and needy
			Positive parenting counseling in Posyandu	Zakat/ Infra	Ibnu sabal'f'sabilillah
			Parents class in Bina Keluarga Balita (BKB)	Zakat/ Infra	Ibnu sabal'f'sabilillah
			Posyandu	Zakat/ Infra	Ibnu sabal'f'sabilillah

Table 3: Children's education program and ways of using ZISWAF funds

No	Program types	Program forms	Program contents	Source of funding	Recipients (Asnaf)
3	Children education	1	Sustainable Scholarships	Provide educational grants to underprivileged children.	Indigent and needy
		2	Establish and develop educational institutions for children (such as the TPA-Al-Qur'an Education Park).	Zakat	Indigent and needy/ ftsabillillah
		3	Parents class in Bina Keluarga Balita (BKB)	Zakat/ Inffaq	Ibnu sabit/ftsabillillah
		4	Organize advocacy, communication, and counseling for families on child care and development.	Zakat/ Inffaq	Ibnu sabit/ftsabillillah
		Workshop	Create a parenting model.	Zakat/ Inffaq	Ibnu sabit/ftsabillillah
			Establishment of a village-based birth registration mode.	Zakat/ Inffaq	Ibnu sabit/ftsabillillah
			Increase healthcare workers' ability to conduct integrated management for sick children under five and possible bacterial infection with formation at several levels.	Zakat/ Inffaq	Ibnu sabit/ftsabillillah
			Micro laning training in the public health center	Zakat/ Inffaq	Ibnu sabit/ftsabillillah
			Excellent parenting training	Zakat/ Inffaq	Ibnu sabit/ftsabillillah
			Socialization of parenting styles	Zakat/ Inffaq	Ibnu sabit/ftsabillillah
			Establishment of a local children's forum at the village level.	Zakat/ Inffaq	Ibnu sabit/ftsabillillah
			Establishment of child-friendly schools	Zakat/ Inffaq	Ibnu sabit/ftsabillillah
		10	Interinstitutional Cooperation		
		11			
		12			

Table 4:Children's environmental and sanitation program and ways to use ZISWAF funds

NO	Program types		Program form	Program contents	Source of funding	Recipients (Asnaf)
4	Sanitary and environmental conditions in growing children.	1	Improve children's health/ physical development	Total community-based sanitary facility (STBM)	Infāq	

Tabel 5: Playground program and ways of using ZISWAF funds

No	Program types		Program forms	Program contents	Source of funding	Recipients (Asnaf)
5	Playground	1	Physical Development Program	Creation of child-friendly villages	Infāq	
		2		Developing spaces for aspiration and spaces for children to participate by providing information services for children and a forum for children's organizations to develop the intelligence, maturity, and independence of children	Infāq	
		3	Children's game program	Child-friendly of car-free day	Infāq	

Table 6: Program for the prevention of violence against children and ways of using ZISWAF funds

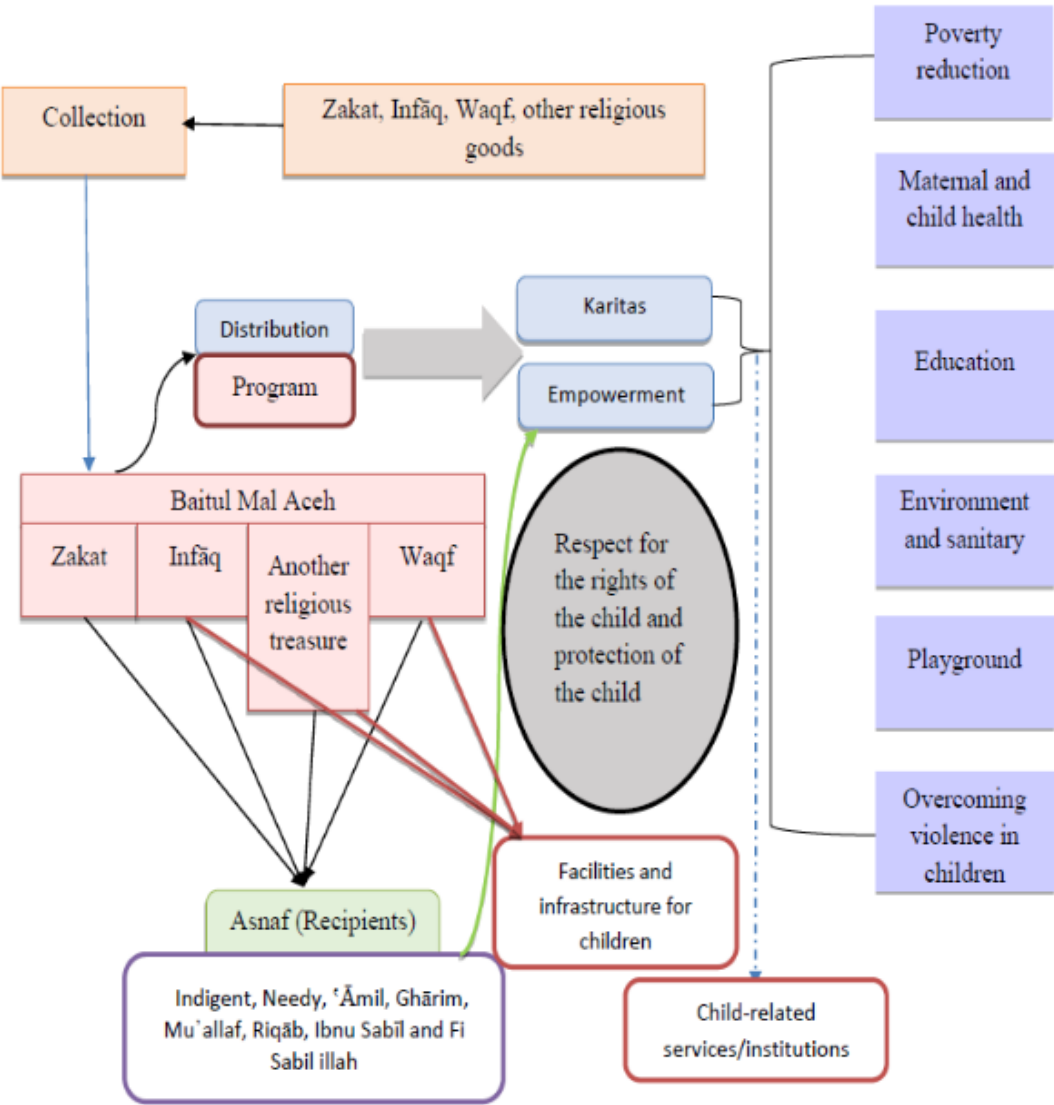
No	Program types	Program forms	Program contents	Source of funding	Recipients (Asnaf)
6	violence of child	1	To help children who have been subjected to violence by providing continuous treatment until rehabilitation and secret treatment and by individual groups or institutions, both state and non-state.	Zakat	Indigent and needy/ fsabillillah
		2	Legal Assistance	Zakat	Indigent and needy/ fsabillillah
		3	Locally funded social protection for children	Zakat	Indigent and needy/ fsabillillah
		4	Child protection education and the provision of psychological services to children	Zakat/ Infāq	Ibnu Sabi/ fsabillillah
		5	To inform about the values of violence, trafficking, and exploitation of children.	Zakat/ Infāq	Ibnu Sabi/ fsabillillah
		6	Disseminate information on laws and regulations concerning the protection of children who are victims of violence, human trafficking, and abuse.	Zakat/ Infāq	Ibnu Sabi/ fsabillillah
		7	Aceh Children's Best Friend telephone program as an advisory medium for Aceh children	Zakat/ Infāq	Ibnu Sabi/ fsabillillah
		8	Interinstitutional cooperation	Zakat/ Infāq	Ibnu Sabi/ fsabillillah

To optimize and support ZISWAF funding for programs that meet children's rights and protections, it requires technical guidance and cooperation between agencies, governments, and other non-profit organizations that care about the country's children's future. Independently, Baitul Mal cannot run this program due to limited human resources to run this large program. Still, as an institution that owns the people's assets, Baitul Mal must distribute assets of ZISWAF for the fulfillment of child rights and protection of children, especially of children born out of families arm. Meanwhile, infāq and waqf funds results are easier and more flexible as they can benefit Muslims.

2. Operational framework for the use of *Ziswaf* funds in activities that respond to the fulfillment of children's rights and protection.

The functional framework for the use of Ziswaf funds for activities to fulfill the rights and protection of children referred to in this article is a framework for the relationship that takes place in the management of zakat funds, which is then distributed in the form of programs for the needs and protection of children. This framework is closely related to the muzakki as the zakat donor, the zakat institution, namely Baitul Mal as the administrator of Zakat, other agencies or institutions related to dealing with the problems programs children based on the needs of the children. The functional framework for the use of *ziswaf* funds for activities that respond to children can be described in Figure 1 below:

Figure. 1: An operational framework for the use of Ziswaf funds in Aceh Baitul Mal's child responsibility activities



Baitul Mal's funding sources come from collecting Zakat, infāq, waqf, other religious goods, and grants. The Zakat and the Infāq are collected in an organized way by Muzakki. The funds raised by Baitul Mal will be distributed according to the Asnaf given in the Quran surah At Taubah: 60 and according to the criteria set by the Sharia Council of Baitul Mal. Regarding the source of donations, other religious assets, and waqf, the Baitul Mal should widen the spectrum of distributing benefits to the entire community without being bound by the zakat recipients' rules. However, Qanun number 10 of 2018 relating to Baitul Mal precisely states in Article

126 that the distribution of Infak will take the form of: firstly, the economic strengthening of the community; Second, it is invested as a saving from community funds for economic empowerment and community welfare. Third, participation. Article 126 restricted Baitul Mal's movement to optimize the use of Infāq for activities adapted to children.

Other religious assets are assets of some non-Muslim assets other than Zakat, Infāq, and Waqf, which are subject to Baitul Mal which must be administered and developed according to sharia principles such as grants, or assets legally managed and developed by Baitul Māl, as assets that no owner, or *'uqubāt* property, or property purchased by Baitul Mal to become an asset, it is also very clearly confirmed in Article 1 paragraph (45) Qanun number 10 of 2018 on Baitul Mal. Other religious possessions can be optimized for activities to fulfill the rights of children.

Baitul Mal Aceh as *amil zakat* implements a plan to optimize Zakat, infāq, and other religious assets in two forms: charitable activities such as direct assistance to zakat asnaf to meet the needs of daily life and empowerment zakat asnaf. This zakat optimization program should be an important element in acquiring the child's rights and protecting the child. It is because children are the next generation in the nation. If children today grow up in poverty, their health will be affected. They are not growing up physically and mentally normal, and therefore, poverty will continue. Not only is the future of the Muslim generation at stake.

To create a children's program based on ZISWAF funds, it is necessary to have a framework, technical instructions, and standard operating procedures. For this reason, it is very important to build cooperation networks with institutions that focus on children and agencies related to children. Without cooperation to implement child satisfaction and protection programs, the allocated ZISWAF funds will not provide long-term benefits. For this reason, synergy, coordination, and understanding of the use of zakat funds for children's response activities are very important. Zakat, which is run by the Baitul Mal institution, was good, but the researchers found that there are still shortcomings on several sides. Therefore, the researchers assume that Baitul Mal Aceh's establishment as a special institution for Aceh in zakat management is still very normative and has not responded to children's rights. Given the research that the researchers conducted in this article, several opportunities can be used and exploited to benefit children in Aceh, especially the future baby in the

mother's womb, so that the baby is healthy. At birth, even at birth, its realization must also be guaranteed nutrition.

This study will impact improving children's health and development, not only children but also children who are still in the womb of the mother who comes from disadvantaged families. The policymakers that this study is concerned about in terms of the use and distribution of ZISWAF will increase the needs and greatly help of Aceh's disadvantaged children.

Zakat's research is a form of implementation of Islamic law in Aceh. The implementation of Islamic law is an implementation that is limited to the normative and comprehensive to affect children's rights. This research deviates from the existence of growing poverty in Aceh, so solutions must be found, one of which is to use ZISWAF by using the Baitul Mal Institute as a zakat institution in Aceh.

The results of this study indicate opportunities and other religious assets that can be used, which means that ZISWAF not only stays with the poor and other *Asnaf* but can be used for broader interests. If Islamic law is not considered to address the issues, especially welfare issues for the poor, education issues, nutrition issues, this research addresses them all, so this research produces a new distribution format ZISWAF that leads to children's Aceh interests.

Conclusion

Baitul Mal Aceh is one of the special institutions of Aceh, which plays an important role in the management of Zakat, infāq, sadaqah, and waqf. The distribution of ZISWAF has been good so far, and almost every year, there is an increase. However, the problem is that one part is not covered in this distribution, namely the distribution of Zakat that caters to children. The study results show that Aceh Baitul Mali has shortcomings and opportunities to use and create a child responsive ZISWAF, namely Infāq, other religious property, and waqf. To implement ZISWAF, Aceh Baitul Mal must be integrated with other institutions relevant to the ZISWAF program responsible for children and is supported by the Aceh regulations or qanuns.

Muhammad Yasir Yusuf, Masrizal, Delfi Suganda

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