

**Analysis of Fundraising and Distribution of Zakat Infaq and Sadaqah at PT.
Cepat Versi Arli in Singkawang City;**

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Abstract

Zakat is part of the property with certain requirements that Allah SWT obliges the owner to hand over to those who are entitled to receive it, with all certain conditions that have been determined. Zakat is the third pillar of the Islamic pillars. In the Al-Quran, Allah mentions it together with the prayer, which is approximately eighty-two times.

This research was conducted using a descriptive qualitative method. The data collection techniques used in this study were observation, interviews, and documentation and used a source triangulation analysis technique where the researcher checked the data through interviews with several parties to validate the data that had been obtained.

The results of this study show the analysis of fundraising in ways, campaigns, communication concepts, campaign materials, campaign language, campaign media, program cooperation, seminars and discussions, and account utilization. The distribution are in the form of temporary assistance (consumptive), empowerment (productive), traditional consumptive distribution, creative consumptive distribution, traditional productive distribution, creative productive distribution, productive distribution patterns, local distribution, fair distribution of all groups at PT. Cepat Versi Arli in Singkawang City.

Keywords : *Analysis, fundraising, Distribution, Zakat*

INTRODUCTION

Singkawang is already known as a Chinese city and has spread to various places. Besides that, Singkawang City is also known as a multi-ethnic area including Chinese, Malay, Dayak, Javanese, Madurese, and others. According to data compiled by BPS, most religions in Singkawang City are Muslims by 53%, but Singkawang City is better known as the city of a Thousand Temples because of the strong Chinese culture there.

PT. Cepat Versi Arli is a shopping center in Singkawang. It is located on Aliyang street, No.74 A, Kelurahan Melayu, West Singkawang District. The local community and outsiders know it as CV Arli, which is different from other supermarkets. The owner of PT. Cepat Versi Arli is also a local Muslim. The owner requires all his employees to dress in Shari'a and even all female employees at PT.



Cepat Versi Arli wear a veil. Something that makes this shopping center different from others is that every prayer time, this shopping center closes and reopens after praying.

The total of employees at PT. Cepat Versi Arli is 127 people, consisting of 46 men and 81 women. Everyday the visitors are always crowded, even on holidays it can be more than weekdays. The existence of zakat at PT. Cepat Versi Arli is one of the reasons of the strong Islamic nuances there. Zakat is an obligation for all muslims If they have reached the requirements to religious rules and as thanksgiving to Allah SWT and get closer to him.

PT. Cepat Versi Arli, the only Muslim Supermarket in Singkawang, consistently doing its obligations as a Muslim, namely zakat. PT. Cepat Versi Arli collects and manages its own zakat so that the zakat collected can be on target. This research is important to do to analyze the collection and distribution of zakat at PT. Cepat Versi Arli.

LITERATURE REVIEW

ZAKAT

Zakat according to language means *al barakatu* "blessing", *al-namaa*, growth and development", *ath-thaharatu* "purity". Terminologically, zakat is part of the property that has certain requirements required by Allah SWT to be given to certain groups based on its regulations (Hafidhuddin, 2005)

Etymologically in the book Mu "jam Wasit as quoted by Yusuf Qardhawi, zakat means blessing, growth, clean and good. So it can be interpreted that zakat is part of the property owned by Muslims called muzakki who have fulfilled certain requirements and given to certain groups called mustahiq with a certain requirement as well. The purpose of zakat is to get the grace of Allah SWT. Zakat is one of the important instruments related to the welfare of the people. Zakat that has been collected if managed properly and distributed with the right target is expected to welfare not only mustahiq but also the people and the country. (Hafidhuddin, 2005)

Fundraising zakat

fundraising zakat is the activity of collecting funds or other resources from the community, both individuals and groups, organizations and companies and the government. The funds collected can be used to finance the institution's program activities so that the institution can carry out its functions (Soetanto, 2008)).

The collection of ZISWAF has the role and task of collecting zakat, infaq and waqaf funds originating from the community both individuals and groups to be given to mustahiq zakat. (Sudewo, 2005)

It is further explained that the objectives of raising funds according to (Juwaini, 2005) are:

1. To add the candidate of donors or increase the donor's population.
2. To improve or build the image of the institution.
3. To build relationships and supporters.
4. Increase donor's satisfaction

According to (Sudewo, 2005) there is a special division or section that handles fundraising which has the task of collecting donor funds. Activities that can be carried out to raise zakat funds include:

1. Campaign

Zakat awareness must be done continuously as a never-ending process. In this campaign process, what must be prepared is the resilience of the institution itself. In conducting zakat socialization campaign, there are several things that must be considered, namely:

- a. Communication Concept, is a concept that becomes the foundation of zakat institutions, which will penetrate donors. This concept contains choices, strategies, campaign themes, parties that are partnered, time schedule and how to achieve the goals that have been set.

- b. Campaign Material, In designing a campaign, pay attention to the material that will be presented, which cannot be equated, society consists of several social levels. Each segment has its own taste. Each group has its own character. But if all segments want to come to a mall or hypermarket, for example, its advantages lie in comfort, attractive appearance, low prices and guaranteed fresh goods. What about zakat institutions? Zakat institutions must create programs that can multiply the reward of muzaki. Remember that zakat is a worship that is related to the perfection of worship. A program that can overcome the difficulties of mustahik, if it changes essentially, releasing them from poverty, is a program that is very big in virtue.

- c. Campaign Language, in campaigning the language used is also important because by using good language it is expected that the objectives of zakat socialization can be achieved. Soft speech and not yelling, language that is not useless. But emphasize persuasively. What needs to be said, say it without covering it up. If the rich community has a mistake, for example, say it in a ma'ruf way. Don't say the wrong thing that makes them upset so that communication fails. donors need to be opened to their hearts, that's the purpose of zakat campaigns. But don't do it by begging for mercy. Remember, if zakat is not paid, the muzaki's wealth and soul are damaged. Therefore, awareness-raising is an obligation, reminding our brothers and sisters so that it will not be a disaster in the Last Day.

- d. Campaign Media, nowadays the media has grown increasingly widespread. In the campaign, zakat institutions can choose which media is suitable for the targeted donor segment. Do not make the wrong choice, including the calculation of the cost of



broadcast advertising in a very diverse media, which is on average expensive. There are not many zakat institutions are able to campaign in the media.

2. Program Cooperation

Fundraising can also be done by cooperating with other related institutions, it is hoped that with this cooperation, the network will become wider and the goal of raising funds will be achieved more quickly. For example, many programs are carried out in the month of Ramadan by various zakat institutions. For example, the theme is "Zakat Awareness Month". Or Perfect Your Fasting Worship with Zakat. If criticized, this theme does not educate donors. Without being told, donors understand that Ramadan is a month full of blessings. Therefore, most of the people distribute their wealth zakat funds (excluding zakat fitrah) also in the month of Ramadan.

3. Seminar and Discussion

Zakat collection can be done in various ways such as conducting seminars and discussions. The purpose of this activity is not only to raise funds, but also to provide information and knowledge to muzakki about zakat and matters related to zakat. The theme of the seminar can be anything as long as it is still relevant to the activities and direction of the zakat institution. The theme can be about corporate zakat, about empowerment, about JPS, about Microfinance Institutions and about education and health services. Themes are not always related to the people being empowered. Talking about the finances of non-profit organizations also has its own segment. Talking about the back office of zakat institutions will also be attended by different participants. Remember the product of zakat institutions is value and morality. So in conclusion, this seminar and discussion is also expected to increase public trust in zakat institutions.

4. Utilization of Bank Account

In this digitalization era, the use of bank accounts in fundraising of zakat is important. Today's zakat institutions are required to have a bank account to make it easier for muzakki to give zakat. Today, transparency of funds can be done more using a bank account, incoming funds can be seen clearly by zakat institutions. Utilization of bank accounts is also useful in cooperation with various parties. One of them is a bank, if zakat institutions collect a lot of funds through bank accounts, it is not impossible that banks will become partners and facilitate zakat institutions through their programs. For the bank, the fundraising can get around the money that has not been used, placed as a deposit with adequate profit sharing.

The Distribution of Zakat Funds

Distribution means channeling or distributing both funds and other sources to those in need. While the zakat distribution system means the collection of both assets and other resources, both physical and non-physical, which are related to one another to distribute zakat to mustahiq who have met the requirements with the aim of

prospering mustahiq in the economic field, so that it can turn mustahiqs into muzakki and increase the amount of zakat revenue. (Mursyidi, 2003)

The way of zakat distribution when viewed in the era of the Prophet Muhammad and his companions, then adapted in this era there are two ways, namely: (Hafidhuddin, 2005)

Momentary Assistance (Consumptive)

Momentary assistance or better known as consumptive is more emphasized on the distribution of zakat consumable consumptive goods and not productive goods that can be managed and developed by mustahiq. This is done to mustahiq who meet certain criteria such as the impossibility of managing the zakat assets they get. In this case, mustahiq who can receive zakat funds are elderly parents, disabled people, displaced refugees or victims of natural disasters.

Empowerment (productive)

Productive zakat funds are zakat funds that can be used by mustahiq to manage and develop their businesses. Productive zakat funds are usually in the form of business capital that aims to increase the economic independence of mustahiq. This empowerment is accompanied by coaching or mentoring for the business being carried out so that not only the capital increases, but also the innovation and skills of mustahiq. Arief Mufraini states that productive zakat today is divided into four forms: (Mufraini, 2012)

1. Traditional consumptive distribution, which is zakat distributed to mustahiq to be used directly and to meet basic needs such as zakat fitrah in the form of rice given to the poor to meet their daily needs or zakat mal distributed to victims of natural disasters so that they can use the zakat funds directly to cover their needs.
2. Creative consumptive distribution, namely consumptive zakat in the form of consumables but realized in other forms, such as given in the form of school equipment, scholarships, and others or assistance with worship equipment such as mukena, prayer mats, sarongs, and so on.
3. Traditional productive distribution, in this case zakat is given in the form of productive goods that can be used as capital to mustahiq such as shaving tools, carpentry tools and so on.
4. Creative productive distribution, realized in the distribution of zakat in the form of capital which is more focused on building activities or projects social such as the construction of schools, places of worship, health facilities.

Furthermore, according to Yusuf Al-Qardhawi in (Mukhlisin, 2009) the distribution of professional zakat funds can be done in various ways, namely

1. Productive Distribution, the zakat fund distribution pattern to mustahik that is borrowed by amil for the benefit of a business or business activity. The productive distribution pattern (empowerment) is the distribution of zakat and



- others with the target of changing the recipient's condition (more focused on mustahik or the poor) from the mustahik category to the muzakki category.
2. Local Distribution, zakat funds should be given to mustahiq according to the respective locations where zakat institutions and mustahiq are located, as we know with the concept of regional autonomy. some areas that are nearby are prioritized to get zakat of local rich people through amil zakat institutions.
 3. Fair Distribution to All Groups, fair means proportional according to the needs of mustahiq and the existing benefits.

The purpose of distributions are divided into two types, namely: (a). So that wealth is not concentrated to a small part of the community, (b). various factors of production of national wealth must be shared fairly with the community. The function of the distribution of zakat funds is to minimize the gap between rich and poor because part of the wealth of the rich helps and fosters the economic life of the poor, so that the economy of the poor can be improved. (Rahman Ritonga and Zainudin in (Mukhlisin, 2009))

RESEARCH METHOD

This research was a field research where the researchers found the reality in the field about the collection and distribution of zakat in PT. Cepat Versi Arli. The data collection methods used were observation, interview and documentation. The researchers conducted observations at PT. Cepat Versi Arli to see the activities of collecting and distributing zakat. After that, the researchers conducted interviews with the manager of PT. Cepat Versi Arli who was appointed by the owner to carry out the collection and distribution of zakat. The researchers also conducted interviews with employees who give zakat at PT. Cepat Versi Arli. The documentation in this study was related to the collection and distribution of zakat at PT. Cepat Versi Arli.

The analysis technique in this study used the analysis technique of Miles and Huberman in Sugiyono (2013: 91-94). The data analysis technique consists of data collection carried out by observation, interviews and documentation. After collecting data, the researchers reduced the unnecessary data. The data presentation was done by using data that had been reduced to draw conclusions. The data validity technique used in this research was source triangulation, where the manager of PT. Cepat Versi Arli was the main informant in this research. The answers given by the Manager were supported by employees who pay zakat at PT. Cepat Versi Arli.

RESULT AND DISCUSSION

The analysis of the fundraising of zakat of, Infaq and Shadaqah at PT. Cepat Versi Arli in Singkawang City.

In the fundraising of zakat, infaq and shadaqah at PT. Cepat Versi Arli in Singkawang City, researchers divide into 7 parts, namely:
Raising

The fundraising of zakat at PT. Cepat Versi Arli is carried out by the fund collecting division to collect not only from employees but also from the community and other institutions. According to (Eri sudewo, 2004), the fundraising comes from donors both partnerships and companies. The ways used by PT. Cepat version Arli to raise zakat funds from muzakki are through various ways, namely campaigns, establishing good communication with employees and the community, using good campaign language and media to provide information to muzakki about zakat. In addition, PT, Cepat Versi Arli also collaborates with several institutions engaged in zakat such as baznas to conduct discussion or seminar activities to raise zakat funds. PT. Cepat Versi Arli also uses a bank account to make it easier for muzakki to give zakat.

The Analysis of the Distribution of Zakat, Infaq and Shadaqah Funds at PT. Cepat Versi Arli in Singkawang City

The distribution of zakat, infaq and shadaqah funds at PT. Cepat version arli in singkawang city is divided into several parts based on the type of property to be used, namely consumptive where according to Didin Hafidhudin that consumptive zakat is given to mustahiq who cannot work to fulfill their daily needs while productive zakat is given in the form of business capital to help mustahiq in running their business.

PT. Cepat Versi Arli also conducts traditional consumptive distribution where the zakat given can be used directly such as zakat fithrah in the form of rice and can be used directly by Mustahiq. Zakat is also given in the form of creative consumptive where zakat funds are given for school needs, worship and others. The distribution is also given in the form of traditional and creative productive in the form of productive goods that can be used in long term.

PT. Cepat Versi Arli conducts local distribution to be more effective and right on target and is given to those in need according to the provisions of the Qur'an and Hadith.

CONCLUSION

The conclusion in this study was that the fundraising of zakat carried out at PT. Cepat Versi Arli was carried out in several ways a). Campaign, b). Good communication, c). Campaign language, d). Campaign media, e). Program cooperation, f). Seminars and discussions, g). Bank account utilization

The distribution model of zakat funds at PT. Cepat Versi Arli can be divided into several types, namely 1). Momentary assistance (consumptive), 2). empowerment (productive), 3). Distribution of "traditional consumptive", 4). Distribution of "creative consumptive", 5). Distribution of "traditional productive", 6). Distribution of "creative productive", 7). Productive distribution model, 8). Local distribution, 9). fair distribution to all groups.



Suggestions in this study are for the public to be able to give zakat if it has reached nisab and haul through PT. Cepat Versi Arli or other institutions. PT. Cepat Versi Arli can inform about the zakat collected so that more muzakki give zakat at PT. Cepat Versi Arli. In addition, it is also hoped that PT. Cepat Bersi Arli will collaborate with several parties so that the zakat received will increase and bring benefits to many mustahiq.

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