

## **Analysis of the Planning Process of Productive Zakat Utilization Programs for Rural Poverty Alleviation**

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### **Abstract**

Poverty is a problem that is often faced by many developing countries, including Indonesia. In the Islamic economic system, zakat is one of the socio-economic instruments that is relevant to alleviating poverty so that it can boost national economic performance. In order for zakat to be effective, proper utilization programs are needed so that zakat funds allocated can increase the independence of realizing welfare and bringing mustahik out of poverty. The Center for Zakat Umat (PZU) is an Islamic Union (Persis) Amil Zakat Institution which is dedicated to improving the welfare of the people in the fields of education, health, preaching, social and also economic. In determining the zakat utilization program, PZU has its own program planning model where asnaf in zakat fiqh is interpreted into productive programs that adhere to the rules of the Shari'a. This planning model has given birth to various programs that have been implemented in the PZU working area nationally, one of which is the village program rise. This research uses a case study which is part of a qualitative method that will explore a particular program in more depth by involving the collection of various sources of information.

**Keywords:** *Planning, zakat utilization program, poverty*

## **Analisis Proses Perencanaan Program Pendayagunaan Zakat Produktif untuk Penanggulangan Kemiskinan Pedesaan**

### **Abstrak**

Kemiskinan merupakan permasalahan yang sering dihadapi oleh banyak negara berkembang termasuk Indonesia. Dalam sistem ekonomi Islam, zakat adalah salah satu instrumen ekonomi sosial yang relevan untuk menanggulangi kemiskinan sehingga dapat mendorong kinerja ekonomi nasional. Agar zakat dapat efektif maka diperlukan program pendayagunaan yang tepat sehingga dana zakat yang dialokasikan dapat meningkatkan kemandirian mewujudkan kesejahteraan dan membawa mustahik keluar dari kemiskinan. Pusat Zakat Umat (PZU) adalah Lembaga Amil Zakat Persatuan Islam (Persis) yang berkhidmat untuk peningkatan kesejahteraan umat dalam bidang pendidikan, kesehatan, dakwah, sosial, dan juga ekonomi. Dalam penentuan program pendayagunaan zakat, PZU memiliki model perencanaan program tersendiri dimana asnaf dalam fikih zakat diinterpretasikan menjadi program-program produktif yang tetap berpegang pada aturan syariat. Model perencanaan ini telah melahirkan berbagai program yang telah diimplementasikan pada wilayah kerja PZU secara nasional, salah satunya program kampung bangkit. Penelitian ini menggunakan studi kasus (case study) yang merupakan bagian dari metode kualitatif yang akan mendalami program tertentu secara lebih mendalam dengan melibatkan pengumpulan beraneka sumber informasi.

**Keywords:** *Perencanaan, program pendayagunaan zakat, kemiskinan*

## **INTRODUCTION**

Poverty can literally be said as a state of not having enough of anything. In various views, there are three types of poverty that are often stated, namely structural poverty, relative poverty and absolute poverty. Structural poverty is understood as poverty that arises as a result of government policies and corporate behavior that leaves the poor with little access to the productive economy. Relative poverty is poverty that arises not only from the aspect of income alone but also in terms of living conditions in a social environment, while absolute poverty

according to Sumodiningrat (1997) is poverty measured by the level of ability to finance a minimum life in accordance with the dignity of a human life. Various institutions related to poverty often use absolute poverty as a benchmark. This is because in an absolute sense, poverty can be measured by a value. The World Bank defines absolute poverty as a condition of living on an income of USD 2 / day. In Indonesia, poverty is also measured by the price of an important staple commodity equivalent to rice. (Windhu Putra, 2018)

Based on BPS data, the number of poor people in Indonesia in September 2020 reached 27.55 million people. Compared to March 2020, the number of poor people increased by 1.13 million people. Meanwhile, when compared to September 2019, the number of poor people increased by 2.76 million people. The percentage of poor people in September 2020 was recorded at 10.19 percent, an increase of 0.41 percentage points against March 2020 and an increase of 0.97 percentage points against September 2019. Based on the area of residence, in the period March 2020-September 2020, the number of urban poor people an increase of 876.5 thousand people, while in rural areas it increased by 249.1 thousand people. The percentage of poverty in urban areas increased from 7.38 percent to 7.88 percent. Meanwhile, in rural areas it increased from 12.82 percent to 13.20 percent. (Central Bureau of Statistics, 2020)

Todaro (2003) as expressed by Windhu conveyed three main factors or components in the economic growth of each country. The three factors are capital accumulation, population growth and technological advancement. A good income distribution is one that is more evenly distributed, but without economic growth, what happens is an even distribution of poverty. Economic growth will only result in improved income distribution if it meets at least two conditions, namely expanding employment opportunities and increasing productivity. With the expansion of job opportunities, people's access to income is getting bigger. According to him there is a negative relationship between poverty and welfare, because poverty has aspects, namely poor assets, socio-political organization, knowledge and skills, poor social networks, financial resources and information manifested in the form of malnutrition, water, poor health care. , and a low level of education, it will affect the decline in welfare. (Windhu Putra, 2018)

In the Islamic economic system, zakat is one of the socio-economic instruments that is relevant to alleviating poverty so that it can boost national economic performance. In order for zakat to be effective, proper utilization programs are needed so that zakat funds allocated can increase the independence of realizing welfare and bringing mustahik out of poverty.

Regarding the potential for zakat in Indonesia, there are the results of a 2018 empirical study conducted by Puskas BAZNAS which made a research on Zakat Mapping Potential Indicators (IPPZ). This study focuses on calculating the potential for zakat based on the zakat object as stipulated in the Zakat Law Number 23 of 2011. The results of the IPPZ study show that the potential for zakat in Indonesia in 2019 reaches Rp. 233.8 trillion. As for the collection and distribution of national zakat, the highest ZIS funds are managed by the Amil Zakat Institution (LAZ) which includes National LAZ, Provincial LAZ and Regency / City LAZ. During 2018, it was recorded that LAZ collected funds of Rp. 3.6 trillion or 44.77 percent and distributed ZIS as much as Rp. 3.1 trillion or 45.59 percent of the total distribution. (Puskas Baznas, 2020)

The Center for Zakat Umat (PZU) is the Islamic Association (Persis) Amil Zakat Institution (LAZ) which is dedicated to improving the welfare of the people in the fields of education, health, preaching, social, and also economics. In determining the zakat utilization program, PZU is assumed to have its own program planning model where asnaf in zakat fiqh is interpreted into productive programs that adhere to the rules of the Shari'a. This planning model has given birth to various programs that have been implemented in the PZU work area nationally, so this study will analyze the planning process for zakat utilization programs at LAZ Persis Pusat Zakat Umat.

## LITERATURE REVIEW

Poverty based on Law no. 24 of 2004 is the socio-economic condition of a person or group of people whose basic rights are not fulfilled to maintain and develop a dignified life. Basic needs that become the right of a person or group of people include the needs for food, health, education, employment, housing, clean water, land, natural resources, the environment, a sense of security from treatment or threats of violence, and the right to participate in the organization of social life and politics. The People's Welfare Sector Report issued by the Ministry of Welfare (Kesra) in 2004 also explains that this so-called poor condition also applies to those who work but their income is not sufficient to meet basic / basic needs.

Poverty is a condition of economic inability to meet the average standard of living of the people in an area. This condition of inability is indicated by the low ability of income to meet basic needs in the form of food, clothing and shelter. This low income ability will also result in a reduced ability to meet average living standards such as public health standards and education standards. The condition of the so-called poor community can be determined based on their income ability to meet the standard of living (Nugroho, 1995).

In Sahih Bukhari and Sahih Muslim, Abu Hurairah RA said that Rasulullah SAW said: "A poor person is not someone who goes around begging humans so that he gets a bite or two bites of food, a seed or two of dates, but poor people are actually people. who do not get something to meet their needs and are ignored by people (to give alms), but still do not want to go out begging (begging) from others. "

Zakat is one of the pillars of Islamic teachings where zakat is an obligation for a Muslim to another Muslim to help each other. Zakat based on a fiqh perspective is mandated with the aim of creating benefits for social justice and welfare with a strong principle of helping the weak. Zakat as a *maliyah ijtimaiyyah* worship must be carried out in accordance with the provisions both in terms of time, terms of demands, size, criteria, as well as the object and subject. For Muslims who pay zakat properly, they will get the reward of protection from Allah SWT. On the other hand, for those who deny and ignore the obligation of zakat, they will receive warnings and torture in the hereafter. (Didin Hafidudin, 2012)

In the Book of Zakat Fiqih (Qardhawi, 2000), that the purpose and impact of zakat on the recipient (mustahik) include:

1. Zakat will free the recipient from the need, so that they can live peacefully and increase the devotion of worship to their Lord.
2. Zakat eliminates envy and hatred. Because this trait will weaken productivity. Islam does not fight this disease with solely advice and guidance, but tries to uproot its roots from society through the zakat mechanism, and replace it with brotherhood that cares for one another.

Research related to zakat and poverty is also contained in several journals which state that zakat has a real impact in poverty alleviation efforts through several things, including through productive zakat programs that are right on target and efficient by providing assistance in managing funds for those in need, so that funds are allocated. the mustahik will improve his welfare and bring him out of poverty. Second, increasing awareness of high zakat in a country and distributing it fairly and reducing poverty will undoubtedly disappear. Third, zakat which is well managed by *amil* institutions that are trustworthy and professional, and fourth is to maximize the potential of zakat which is supported by the state and the active role of the community. Further explanation as follows:

1. In researching the role of zakat in poverty reduction, namely a case study of the Productive Zakat Program at the National Amil Zakat Agency (Yoghi, 2015) states that although the collected zakat funds are still very small, they have a real impact in efforts to alleviate poverty through productive zakat programs. And zakat is an effective financial instrument in dealing with the capital problems of the poor. This can be seen from the Headcount Ratio which decreased from 0.8 to 0.5. The poverty depth index has also decreased where the poverty gap has decreased from Rp. 547,843 to Rp. 210,020. Likewise, the value I experienced a decrease from 0.44 to 0.17, which shows a decrease in the income gap. The Sen index value also decreased from 0.50 to 0.24. The same goes for the FGT index numbers. The FGT index value also decreased from 0.27 to 0.10. This shows that zakat is the right instrument in empowering the poor.

In his research, it was stated that in order for the productive zakat program to run effectively and increase the welfare of the poor significantly, the efforts of all Muslims, both the government, the amil zakat body, and the community in Indonesia, were needed in developing zakat according to its potential, so that zakat could be utilized accordingly. In addition, to be effective in achieving the goal of increasing the independence of the mustahik business, a program that is targeted and effective is needed, one of which is providing assistance in managing funds for those in need, so that the funds allocated to mustahik will ultimately improve their welfare and bring them out of poverty.

2. The second research is related to the role of zakat in poverty alleviation (Ahmad Atabik, 2015) which states that Zakat can function as working capital for poor people to be able to open jobs, so they can earn income and fulfill their daily needs. The role of Zakat in poverty alleviation is the concern of the aghniya 'to pay zakat and spend shadaqah. Zakat is an infaq or mandatory spending of assets, while shadaqah is sunnah. In an economic context, both are forms of the distribution of wealth among human beings. If all the rich people in various Islamic countries are willing to pay their zakat proportionally and distributed fairly and poverty will inevitably disappear.

3. The third research on zakat as an instrument for poverty alleviation and income inequality (Firmansyah, 2013) states that zakat has a positive impact on poverty reduction and income inequality if zakat is managed properly by a trustworthy and professional amil institution, then the implications for reducing the number poor households and the narrowing of the income gap for zakat recipients can be realized. The low decline in the value of the post-zakat Gini ratio in this study is due to the low number of actualization of zakat collection and productive utilization of zakat. Therefore, there is a need for more optimal efforts in collecting and distributing zakat productively through socialization and education about the obligations and assets subject to zakat and striving for muzakki (compulsory zakat) to pay their zakat through legitimate zakat management organizations and creating productive zakat program which is innovative and creative.

4. Further research is on zakat and efforts to alleviate poverty (Nurwati, Heni Hendrawati, 2019). In his research, it was stated that the obligation of zakat for Muslims has material and non-material benefits and is able to contribute to creating social welfare. This also includes the context of poverty alleviation efforts. The government has a big commitment to eradicating poverty and zakat has also increasingly shown its contribution to this effort. When the full potential of zakat can be optimized, the hope of bringing social welfare to the Indonesian people will be very easy to achieve. Therefore, the active role of the whole society, especially Muslims, is very important in realizing these starting ideals.

## METHOD

This study was conducted using a library research approach with descriptive analysis method.

Library research is a series of activities related to collecting library data, reading, and taking notes and processing research materials. The focus of this research is the study and analysis of the zakat utilization planning process at LAZ PZU Islamic Unity

Sources of data obtained from research are taken from primary data and secondary data. Primary data is data that is directly obtained from the first data source at the research location or research object. In this case the primary data is the LAZ Management Center for Zakat Umat. The secondary data in this study is literature or literature that supports this research. To obtain valid data and can be accounted for scientifically, the researcher makes observations or observations directly in the field, interview techniques and documentation.

## RESULTS AND DISCUSSION

Poverty can literally be said as a state of not having enough of anything. In various views, there are three types of poverty that are often stated, namely structural poverty, relative poverty and absolute poverty. Structural poverty is understood as poverty that arises as a result of government policies and corporate behavior that leaves the poor with little access to the productive economy. Relative poverty is poverty that arises not only from the aspect of income alone but also in terms of living conditions in a social environment, while absolute poverty according to Sumodiningrat (1997) is poverty measured by the level of ability to finance a minimum life in accordance with the dignity of a human life. Various institutions related to poverty often use absolute poverty as a benchmark. This is because in an absolute sense, poverty can be measured by a value. The World Bank defines absolute poverty as a condition of living on an income of USD 2 / day. In Indonesia, poverty is also measured by the price of an important staple commodity equivalent to rice. (Windhu Putra, 2018)

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Jumlah dan Persentase Penduduk Miskin Menurut Daerah  
September 2019–September 2020

Daerah/Tahun	Jumlah Penduduk Miskin (juta orang)	Persentase Penduduk Miskin
(1)	(2)	(3)
<b>Perkotaan</b>		
September 2019	9,86	6,56
Maret 2020	11,16	7,38
September 2020	12,04	7,88
<b>Perdesaan</b>		
September 2019	14,93	12,60
Maret 2020	15,26	12,82
September 2020	15,51	13,20
<b>Total</b>		
September 2019	24,79	9,22
Maret 2020	26,42	9,78
September 2020	27,55	10,19

Sumber: Diolah dari data Survei Sosial Ekonomi Nasional (Susenas) September 2019, Maret 2020, dan September 2020

Several factors that have influenced the poverty rate during the March 2020-September 2020 period include:

1. The ongoing Covid-19 pandemic has had an impact on changes in the behavior and economic activities of the population, thus encouraging an increase in the poverty rate.
2. The Indonesian economy in the third quarter of 2020 against the third quarter of 2019 experienced a growth contraction of 3.49 percent (y-on-y). This figure is much lower than the achievement in quarter III-2019 which grew by 5.02 percent (y-on-y).
3. The growth of household consumption expenditure in the third quarter of 2020 Gross Domestic Product (GDP) slowed down. Household consumption expenditure contracted by 4.05 percent, a decrease compared to the same period in 2019 which grew by 5.01 percent.
4. During the period March 2020 – September 2020, the general inflation rate was recorded at 0.12 percent. Meanwhile, the core inflation rate for the same period was recorded at 0.84 percent.
5. In the period March 2020-September 2020, nationally the retail prices of several basic commodities experienced an increase, including beef (1.51%), sweetened condensed milk (1.07%), cooking oil (2.67%), wheat flour (2.76%), and mackerel (1.07%). However, there were several commodities that experienced a decline in prices, including rice (0.49%), broiler chicken (3.52%), sugar (6.54%), cayenne pepper (32.37%), eggs purebred chickens (6.12%).
6. In August 2020, the Open Unemployment Rate (TPT) was 7.07 percent. There was an increase of 1.84 percentage points compared to August 2019 which amounted to 5.23 percent.
7. As many as 29.12 million people of working age (14.28 percent) were affected by Covid-19 in August 2020, with details: 1) 2.56 million people became unemployed; 2) 0.76 million people to become non-labor force; 3) 1.77 million people temporarily unemployed; 4) 24.03 million people work with reduced working hours (shorter hours).
8. In August 2020, the percentage of underemployed workers was 10.19 percent. There was an increase of 3.77 percentage points compared to August 2019 which amounted to 6.42 percent.
9. Government Social Assistance, both the Central Government and Local Government, is very helpful for the population, especially the lower class population. (Central Bureau of Statistics, 2020)

Todaro (2003) as expressed by Windhu (2018) conveyed three main factors or components in the economic growth of each country. The three factors are capital accumulation, population growth and technological advancement. A good income distribution is one that is more evenly distributed, but without economic growth, what happens is an even distribution of poverty. Economic growth will only result in improved income distribution if it meets at least two conditions, namely expanding employment opportunities and increasing productivity. With the expansion of job opportunities, people's access to income is getting bigger. According to him there is a negative relationship between poverty and welfare, because poverty has aspects, namely poor assets, socio-political organization, knowledge and skills, poor social networks, financial resources and information manifested in the form of malnutrition, water, poor health care, and a low level of education, it will affect the decline in welfare.

In the Islamic economic system, zakat is one of the socio-economic instruments that is relevant to alleviating poverty so that it can boost national economic performance. In order for zakat to be effective, proper utilization programs are needed so that zakat funds allocated can increase the independence of realizing welfare and bringing mustahik out of poverty. The results of an empirical study conducted by Puskas BAZNAS show that zakat in Indonesia as a country with the largest Muslim population, and one of the 10 countries with the largest economic power in the world, has the potential for enormous progress in various aspects, one of which is in the field of zakat.

Puskas BAZNAS (2020) made a study on Zakat Mapping Potential Indicators (IPPZ). This study

focuses on calculating the potential for zakat based on the zakat object as stipulated in the Zakat Law Number 23 of 2011. The potential for zakat in Indonesia is assessed based on the five indicators that have been used in the IPPZ study. These indicators include zakat potential in the agricultural sector, livestock sector, corporate zakat, potential zakat deposits and income zakat. In addition to the potential for zakat by sector, IPPZ also discusses the potential for regional zakat which aims to determine the potential for zakat in every province in Indonesia.

The results of the IPPZ study show that the potential for zakat in Indonesia in 2019 will reach Rp. 233.8 trillion. In this case, the income zakat indicator becomes the sector that has the highest potential value of zakat Rp. 139.07 trillion, which is then followed by cash zakat of Rp. 58.76 trillion, agricultural zakat of Rp. 19.79 trillion and zakat on animal husbandry of Rp. 9.51 trillion. As for the collection and distribution of national zakat, the highest ZIS funds are managed by the Amil Zakat Institution (LAZ) which includes National LAZ, Provincial LAZ and Regency / City LAZ. During 2018, it was recorded that LAZ collected funds of Rp. 3.6 trillion or 44.77 percent and distributed ZIS as much as Rp. 3.1 trillion or 45.59 percent of the total distribution.

Tabel 2.3 Pengumpulan dan Penyaluran Nasional Tahun 2018

No	Tingkat OPZ	Pengumpulan	%	Penyaluran	%	Daya serap
1	BAZNAS	206,374,175,575	2.54	235,664,651,030	3.47	83.77%
2	BAZNAS Provinsi	552,209,167,922	6.8	462,230,919,380	6.8	Efektif
3	BAZNAS Kabupaten/ Kota	3,171,701,720,388	39.07	2,490,478,790,649	36.62	
4	LAZ	3,634,332,619,382	44.77	3,100,034,381,065	45.59	
5	OPZ dalam Pembinaan Kelembagaan	552,980,000,000	6.81	511,730,391,073	7.53	
<b>Total</b>		<b>8,117,597,683,267</b>	<b>100</b>	<b>6,800,139,133,196</b>	<b>100</b>	

Sumber: (BAZNAS, 2019).

The Center for Zakat Umat (LAZ Persatuan Islam) is an institution that manages Zakat, Infaq and Alms (ZIS) which is dedicated to improving the welfare of the people in the fields of education, health, preaching, social and economic. The Center for Zakat Umat was established based on the Decree of the Minister of Religion of the Republic of Indonesia no. 552 of 2001 and Decree of the Ministry of Religion of the Republic of Indonesia No. 865 of 2016 and is supported by professional amil zakat workers. The Zakat Umat Center has launched a vision as an institution that manages Zakat, Infaq and Alms (ZIS) funds in a trustworthy, professional, and transparent manner to be distributed for the welfare of the people in various parts of Indonesia. The Zakat Umat Center has established Representative Offices, Service Offices, and Auxiliary Service Offices in various regions in Indonesia. These Representative Offices, Service Offices and Auxiliary Service Offices function to facilitate the collection and distribution of ZIS funds to various parts of Indonesia. (Company Profile, 2020)

The five factors that support the criteria for strong Muslims are the inspiration and motivation for the Zakat Umat Center in strengthening the ummah through rolling programs. The Zakat Umat Center has five major programs in an effort to strengthen and prosper Muslims, namely the Caring People, Smart People, Healthy People, Pious People, and Independent People. As for the Umat Mandiri program, the most significant aspect of zakat empowerment for productive purposes is the village rise program. The target of the village rises program is the mustahik who meet one of the 8 (eight) asnaf criteria that are recorded and classified as participation in the village rises

program. Program planning based on the interpretation of ASNAF is interesting to analyze so as to ensure that the program continues to run according to sharia.

In the formulation of zakat utilization programs, PZU uses a logic program which is one of the approaches in program design that emphasizes exposure to the logic of cause and effect that underlies a program design. Program logic follows a theoretical model called a logic model. The components of the program logic can be seen in; (1) resource / input scheme: needed to carry out program activities; (2) Activities: program intervention strategies to achieve results. (3) Output: direct products from activities (in the form of goods and services); (4) Results / outcome: the results of the usefulness of the activity product (if the product is useful then this will be achieved); and (4) Impact or goal (Impact / goal): long-term results on a larger scale as a consequence of the usefulness and sustainability of the outcome.

The initial concept of the village rise program was rural economic development, namely an improvement that occurred as a whole to the conditions of social and economic life in rural areas. Rural development is carried out as an effort to increase economic growth while simultaneously increasing the distribution of income among villagers through agriculture.

Pemberdayaan Petani Setidaknya Meliputi  
SUBSISTEM PEMBANGUNAN PERTANIAN :



The village awakening program is carried out with the aim of improving the quality of human resources (farmers), farmers as producers and consumers by strengthening institutional independence in the input, production, post-harvest subsystems and opening access to finance / capital and marketing of products. Independent input, namely seeds, fertilizers and pesticides, machine tools and financing. Meanwhile, agricultural cultivation must be carried out sustainably through environmentally friendly agriculture. As for the post-harvest and product trading systems, it is directed to products that have added value and a more efficient trading system. The process table can be concluded as follows:

Preparation	<ol style="list-style-type: none"> <li>1. Feasibility study of target area</li> <li>2. Taking care of licensing</li> <li>3. Maintain contact with informal leaders</li> <li>4. Maintain contact with the community</li> </ol>
Assessment	<ol style="list-style-type: none"> <li>1. Identify the problem (perceived need).</li> <li>2. Identify the resources that are owned</li> <li>3. The community has been involved in the assessment stage</li> </ol>

	4. Sometimes there are 'normative needs' that are not felt by society
<i>Stakeholder Analysis</i>	<p>1. the process of identifying both individuals and groups who will influence or be affected by an action to be carried out and classify them according to the impact of the actions to be taken.</p> <p>2. Any individual or organization that can have a positive or negative impact or those who are affected by what is done.</p> <p>By categorizing stakeholders:</p> <p>1. Primary Stakeholders, namely those who have the greatest impact / influence either positive or negative from the actions taken</p> <p>2. Secondary Stakeholders, namely those who are affected / affected indirectly</p> <p>3. Key Stakeholders, namely those who have significant influence who can also be Primary and Secondary stakeholders</p>
Designing Program	<p>1. Formulate goals to be achieved</p> <p>2. Create a sequence of activities (activity content)</p> <p>3. Select the approach and method to be used. It could also be a method of detailing each activity.</p> <p>4. Determine the personnel responsible for each activity.</p> <p>5. Arrange the implementation time.</p> <p>6. Make an evaluation plan according to the indicators</p> <p>7. Determine the activity budget</p>
Implementation	<p>1. Carry out activities according to plan</p> <p>2. Detailed operational procedures for implementing the program</p> <p>3. It needs good cooperation between officers and the community</p> <p>4. Increase the role of the community in the implementation of activities</p>
Evaluation	<p>1. Determine the evaluation method</p> <p>2. Conduct an evaluation with the community</p> <p>3. Select the type of evaluation (Formative or Summative)</p> <p>4. Evaluation of the components of the process or output</p> <p>5. Answering the following questions:</p> <ol style="list-style-type: none"> <li>Have plans been implemented</li> <li>Have the goals been achieved</li> <li>Is the program running effectively</li> <li>Is the program running efficiently</li> </ol> <p>6. Identification of barriers, solutions and the role of individuals in finding solutions</p>
Termination	<p>1. The program agenda continues until it reaches the target / goal to be achieved, the role of the companion is taken over by the insiders (community / local group)</p> <p>2. Performed when formally ending a 'relationship' with a target</p> <p>3. Need to be done in stages.</p> <p>4. Maintain contact / contact until after the program is completed</p>

This planning process becomes a standard model that is determined and applied in various regions. The products of this zakat utilization model will differ based on the potential and

conditions of the program target areas. As for the products produced, such as mushroom cultivation, sheep farming and cattle farming. This research is limited to analyzing the process of utilization program in which in the process reinterpretation of zakat asnaf. In terms of trading data, based on the results of interviews, there is a tendency to increase the quality of agriculture or livestock in rural areas. The effectiveness of the program must be examined more deeply.

## CONCLUSION

The Center for Zakat Umat (LAZ Persatuan Islam) is an institution that manages Zakat, Infaq and Alms (ZIS) which is dedicated to improving the welfare of the people in the fields of education, health, preaching, social and economic. The Center for Zakat Umat was established based on the Decree of the Minister of Religion of the Republic of Indonesia no. 552 of 2001 and Decree of the Ministry of Religion of the Republic of Indonesia No. 865 of 2016 and is supported by professional amil zakat workers. Five things that reflect the welfare of Muslims in Islam which are the supporting factors for the criteria of strong Muslims are the inspiration and motivation for the Zakat Umat Center in strengthening the ummah through rolling programs. The Zakat Umat Center has five major programs in an effort to strengthen and prosper Muslims, namely the Caring People, Smart People, Healthy People, Pious People, and Independent People.

As for the Umat Mandiri program, the most significant aspect of zakat empowerment for productive purposes is the village rise program. The target of the village rises program is the mustahik who meet one of the 8 (eight) asnaf criteria that are recorded and classified as participation in the village rises program. Program planning based on the interpretation of ASNAF is interesting to analyze so as to ensure that the program continues to run according to sharia. In the formulation of zakat utilization programs, PZU uses a logic program which is one of the approaches in program design that emphasizes exposure to the logic of cause and effect that underlies a program design. Program logic follows a theoretical model called a logic model.

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