

## ANALYSIS OF THE STRATEGY FOR DISTRIBUTING ZIS FUNDS THROUGH THE TEACHER CARE PROGRAM AT LAZISMU, SURAKARTA CITY

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### ABSTRACT

Poverty is a major problem in Indonesia that continues to be faced to this day. Lazismu Surakarta City comes with a program that provides solutions in the midst of the void of things that escape the government's attention. This study aims to analyze the strategy of distributing ZIS funds through the teacher care program at Lazismu Surakarta. The method used in this research is a qualitative method, the data source of this research uses primary and secondary data, primary data collected by interview, observation and documentation directly at the Surakarta lazismu office while secondary data is obtained from various kinds of journal literature, lazismu official web, articles and others. The results of this study indicate that the strategy of channeling ZIS funds carried out by Lazismu Surakarta is among others: cooperating with the Education Council of the Regional Leadership of Aisyiyah Surakarta to survey, each teacher is given an account number on behalf of the teacher, using BPRS HIK Surakarta bank as a distribution, gathering all selected teachers at the beginning of the year and certain moments. Sharia review of the strategy of distributing ZIS funds through the teacher care program in the lazismu of Surakarta city is generally in accordance with the guidance of the Qur'an and As sunnah, teachers can receive subsidies from zakat funds as part of the *fisabilillah* group, because their role in preparing cadres of people is a form of jihad in the way of Allah and efforts to uphold the sentence of Allah, the use of banks as *wasilah* in transferring zakat is permissible because there is no element of forbidden, lazismu feedback to the BPRS HIK bank should not be necessary because this can diminish or weaken the sincerity of those who give zakat.

**Keywords :** *Analysis, Distribution of ZIS Funds, Teacher Care Program, Surakarta City*

### ABSTRAK

Kemiskinan merupakan permasalahan yang besar di negara Indonesia yang terus di hadapi hingga saat ini. Lazismu Kota Surakarta hadir dengan program yang memberikan solusi di tengah tengah kekosongan atas hal hal yang luput dari perhatian pemerintah. Penelitian ini bertujuan untuk menganalisis strategi penyaluran dana ZIS melalui program peduli guru di lazismu kota surakarta. Metode yang digunakan dalam penelitian ini adalah metode kualitatif, sumber data penelitian ini menggunakan data primer dan sekunder, data primer dikumpulkan dengan hasil wawancara, observasi dan dokumentasi secara langsung di kantor lazismu Surakarta adapun data sekunder diperoleh dari berbagai macam literatur jurnal, web resmi lazismu, artikel dan yang lainnya. Hasil penelitian ini menunjukkan bahwa strategi penyaluran dana ZIS yang dilakukan lazismu Surakarta adalah antara lain: berkerjasama dengan Majelis Dikdas Pimpinan Daerah Aisyiyah Kota Surakarta untuk mensurvei, setiap guru diberikan nomer rekening atas nama guru tersebut, menggunakan bank BPRS HIK Surakarta sebagai penyalurannya, mengumpulkan semua guru yang terpilih di awal tahun dan momen tertentu. Tinjauan syariat terhadap strategi penyaluran dana ZIS melalui program peduli guru di lazismu kota Surakarta secara umum sesuai dengan panduan Al Qur'an dan As sunnah, para guru dapat menerima subsidi dari dana zakat sebagai bagian dari golongan *fisabilillah*, karena peran mereka dalam menyiapkan kader umat merupakan bentuk jihad di jalan Allah dan upaya menegakkan kalimat Allah, penggunaan bank sebagai *wasilah* dalam tranfer zakat diperbolehkan karena tidak ada unsur keharaman, hendaknya *feedback* lazismu kepada bank BPRS HIK tidak perlu karena hal ini dapat memudahkan atau melemahkan keikhlasan dari pihak yang berzakat

**Kata Kunci:** *Analisis, Penyaluran Dana ZIS, Peduli Guru, Kota Surakarta*

## INTRODUCTION

Islam is a perfect religion, perfect in all aspects of life, all things are regulated in great detail, even small matters are regulated. This is what Allah ta'ala says in His glorious book:

الْيَوْمَ أَكْمَلْتُ لَكُمْ دِينَكُمْ وَأَتِمَمْتُ عَلَيْكُمْ نِعْمَتِي وَرَضِيتُ لَكُمُ الْإِسْلَامَ دِينًا (المائدة: ٣)

"Today I have perfected for you your religion, and I have fulfilled for you My favor, and I have accepted Islam as a religion for you" (QS. Al-Maidah:3)

Ibn Kathir (may Allah have mercy on him) said of this verse: "This is the greatest blessing of Allah 'azza wa jalla for this people in which Allah has perfected their religion, so that they no longer need any other religion besides this religion, nor do they need any other prophet besides their prophet Muhammad (peace and blessings of Allaah be upon him). Therefore, Allah made the Prophet Muhammad (peace and blessings of Allaah be upon him) the cover of the prophets, and sent him to the jinn and mankind. So what is lawful is what he shallallahu 'alaihi wa sallam is lawful and what is unlawful is what he shallallahu 'alaihi wa sallam forbid."(Kastir, 2009)

Islam has 5 pillars that every Muslim is obliged to do, among those pillars is zakat. As one of the pillars of Islam, zakat is paid to be given to those who are entitled to receive it. There are so many benefits obtained in paying zakat, for the giver Allah ta'ala will raise his degree and will give blessings to his property, while for the recipient of zakat will feel helped in his daily needs.(Markom BAZNAS, 2022) because this zakat is indeed a command of Allah Ta'ala to His servants, as He said:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ (التوبة : ١٠٣)

"Take zakat from some of their wealth, with it you cleanse and purify them and pray for them. Indeed, your prayer is peace of mind for them. And Allah is All-Hearing, All-Knowing." (QS. At-Taubah:103)

Zakat is the third pillar of Islam after prayer. Zakat has such a big impact on the lives of Muslims in general. Zakat has a huge potential for the welfare of the people, so it is certain that zakat is distributed and managed properly by the authorities. So it is hoped that the distribution of zakat funds can be distributed optimally.(Riadi, 2020)

Poverty is a problem faced by all countries, especially in developing and underdeveloped countries. (Adawiyah, 2020) The role of the government in dealing with rampant poverty in all corners of Indonesia is very large, but in its implementation there are

still many families, especially a teacher who works to educate the nation's children, who need attention in this problem. Even though with teachers a golden generation is born, a generation that can change civilization, but there are still many teachers who have not been able to meet their needs, even though teachers have the right to be happy at least by meeting their daily needs, as the 1945 Constitution reads, namely getting a decent job and livelihood.

Lazismu Solo City comes with a program that provides solutions in the midst of a vacuum for things that have escaped the attention of the government in order to contribute to increasing the welfare of teachers in educating the nation's children. Among the things that the city of Solo does is provide additional subsidies every three months.

The distribution of assistance in this program, the city of Solo uses ZIS funds. The Lembaga Amil Zakat, Infaq dan Shodaqoh Muhammadiyah (Lazismu) Solo received the lazismu award in the best social program category in 2020 in the virtual Lazismu national meeting (Revelation, 2020)

Lazismu was named the best humanitarian fundraising by IFA 2021 and again won the 2022 BAZNAS Award. Lazismu Wins 4 Indonesia Fundraising Awards 2022 in the Category; Best of the Best Zakat Fundraising, Best of the Best Humanitarian Fundraising, Best of the Best Fundraising Best Qurban, and Best Best Fundraising Infaq (Lazismu, 2022)

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ (التوبة : ٦٠)

"Indeed, zakat is only for the poor, the poor, the amil zakat, the one who softens his heart (convert), for (liberating) the righteous servant, for (freeing) the debtor, for the way of Allah, and for the one who is on the way, as an obligation from Allah. God is All-Knowing, All-Wise." (QS. At-Taubah:60)

It is appropriate that zakat can help the 8 groups mentioned in the Quran, so with the existence of lazismu Surakarta City is hoped that it can maximally distribute zakat funds so that all groups can feel welfare or at least be helped in their daily lives.

Zakat is one of the five pillars of Islam that must be carried out for Muslims who have met the conditions. Allah ta'ala said:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ ... (البقرة : ٤٣)

"And establish prayer, pay zakat and ruku'lah with those who are ruku". (Al-Baqarah:43)

Zakat etymologically means an-namaa' (growing), az-ziyadah (increasing), ash-sholah (improvement), purifying something and something that is taken out of the owner to purify himself. (Tuasikal, 2012)

In terminology, zakat is a certain amount of property that is issued to a certain person (mustahik) in accordance with what Allah ta'la commands to those who are able and have achieved *Nishab* and *Haul*. *Nishab* is a certain measure of the property owned while *Haul* is property that has reached one year, these two conditions are conditions that cannot be separated, so a person who has reached *Nishab* and *Haul* For one year, it is obligatory for him to pay zakat. (O'Neill, 2015)

Zakat has many benefits for all Muslims, as an important financial source for the Muslim economy and has a profound impact on socio-economic development for the nation. (Bahri & Arif, 2020)

Zakat has the purpose of alleviating poverty in a place or country, not just to support the poor in a consumptive manner. With zakat, it can realize the well-being of the people and poverty alleviation (Amymie, 2019)

Lazismu Solo City is located on Jl. Popda, Nusukan, Banjarsari District, Surakarta City, Central Java, 57138. Banjarsari District is one of the five sub-districts in Surakarta City, Central Java Province, Indonesia. This sub-district is the only one in the city of Surakarta which before Indonesian independence was part of the royal city of the Praja Duchy of Mangkunegaran; the other four sub-districts are the territory of the king city of Kasunanan Surakarta.

Interesting facts about lazismu winning the award for the best social program category in 2020 in the virtual lazismu national meeting is a research factor to analyze more deeply with the title "*Analysis of the Strategy for the Distribution of ZIS Funds Through the Teacher Care Program at Lazismu Surakarta City*" with the following problem formulation: What is the strategy for distributing ZIS funds through the teacher care program at Lazismu Surakarta City? And What is the sharia review of the strategy for distributing ZIS funds through the teacher care program at lazismu Surakarta City?

Based on previous research searches, no research has been found that discusses the analysis of the strategy for distributing ZIS funds through the teacher care program at lazismu Surakarta city which specifically discusses the strategy in distributing ZIS funds by lazismu Surakarta through the teacher care program. Among the previous studies are as follows:

*First* Siti Khiyarotus Sholikhah, who researched "Strategies for Distributing Productive Zakat Funds Through Economic Empowerment Programs" which was carried out in 2022. This research uses a descriptive qualitative approach with the type of field research. The data sources used are primary data sources and secondary data sources. The primary data source was obtained from observations and interviews conducted with the management of the Central Java Lazis Solo Branch and mustahiq, then for secondary data sources obtained from important documents as support. The results of this study show that the strategy for distributing productive zakat funds at the Central Java Solo Branch is distributed through the economic empowerment program. Then the implementation of the strategy that has been formulated has stages that are carried out, namely the stages of survey, file submission, verification, business capital rollover to the form of coaching and mentoring. The similarity side is on the side of discussing strategy. While the difference is that this study examines the analysis of the strategy for distributing ZIS funds through the teacher care program in Lazismu city of Surakarta. (Sholikhah & Efendi, 2022)

*Second* Miftakul Nur Mardiyah which researches the "Strategies for Collecting Zakat Maal in Increasing Muzakki Trust" which will be carried out in 2023. The type of research used is qualitative field research using data sources consisting of primary and secondary data. The sampling technique used purposive sampling and the data collection technique used interview, observation and documentation methods. Then for data analysis, it is carried out with three flows, namely data reduction, data presentation, and verification and conclusion drawn. The results of this study show that Lazismu Sragen Regency zakat maal fundraising requires a fundraising strategy as well as fundraising dialogues, corporate fundraising, multichannel fundraising, retention and development. The similarity side is on the side of discussing strategy. While the difference is that this study examines the analysis of the strategy for distributing ZIS funds through the teacher care program in Lazismu city of Surakarta. (Miftakul Nur Mardiyah, 2023)

*Third* Julaihah Manis Anggraini which examines the "Analysis of the Strategy for Collecting Zis Funds During the Covid-19 Pandemic in Zakat Management Organizations" which was carried out in 2022. This type of research uses the qualitative with a case study approach. Data collection techniques used through interviews and documentation. Data analysis uses an inductive approach to explain the results of research obtained based on facts in the field. The results of the research obtained are that LAZ SOLOPEDULI Central Java

in the collection strategy is divided into 3 processes, namely formulation, implementation and evaluation of strategies. Strategy during the Covid-19 pandemic by giving rise to various innovations such as donor maintenance, collaboration and new programs. The similarity side is on the side of discussing strategy. While the difference is that this study examines the analysis of the strategy for distributing ZIS funds through the teacher care program in Lazismu city of Surakarta. (Anggraini, 2022)

*Fourth* Angga Saputra who researched "Lazismu Strategy of Metro City in Building Awareness of Paying Zakat Maal" which will be carried out in 2025. This type of research is qualitative field research with the nature of qualitative descriptive research, and the nature of this research is qualitative descriptive, namely the analysis of situations and events in a systematic, factual, and accurate manner. The results of this study show that: , there are five strategies prepared by the Amil Zakat Muhammadiyah Institute (Lazismu) Metro City. The strategies are: socialization: direct socialization and indirect socialization, establishing several service offices, front office/pay to the office directly, online (via account transfer or via application), and collecting zakat. The similarity side is on the side of discussing strategy. While the difference is that this study examines the analysis of the strategy for distributing ZIS funds through the teacher care program in Lazismu city of Surakarta. (Saputra, 2025)

*Fifth* Sefia Nur Aini which researched "Persuasive Communication Strategy of Lazis Al Ihsan Central Java in Increasing Interest in Zakat, Infaq and Shodaqoh (ZIS) in Pekalongan City" which will be carried out in 2024. This type of research is with a field research approach and a type of descriptive qualitative research equipped with data collection techniques by conducting interviews, observations and documentation, as well as data analysis research methods by including data reduction, data display and conclusion drawn. The results of the study can be concluded that the persuasive communication strategy of Melvin L. DeFleur and Sandra J. Ball-Rokeach carried out by LAZIS Al ihsan Central Java Pekalongan City is by providing education about zakat, infaq, shodaqoh (ZIS), conducting socialization and inviting collaboration. The similarity side is on the side of discussing strategy. While the difference is that this study examines the analysis of the strategy for distributing ZIS funds through the teacher care program in Lazismu city of Surakarta.(Sefia Nur Aini, 2024)

## RESEARCH METHODS

The method used in this study is a qualitative method based on the constructivist paradigm, which assumes that reality is not single, but plural, there is a dynamic and interactive relationship between individual actors. Qualitative research is presented in narrative form. In this method, the researcher went directly to the field, namely the Lazimu Solo office with the aim of exploring the information and data that wanted to be researched directly. The research was conducted on Jl. Popda, Nusukan, Banjarsari District, Surakarta City, Central Java 57138. The data sources of this research use primary and secondary data, primary data is collected with the results of interviews, observations and documentation directly at the lazismu Solo office, while secondary data is obtained from various kinds of journal literature, lazismu's official website, articles and others. The technical data analysis of this study is the collection of primary and secondary data, data analysis, data presentation and drawing conclusions.

### **Lazismu Fund Distribution Strategy Through the Teacher Care Program at Lazismu Surakarta City**

Among the main goals of Muhammadiyah in its movement are in the socio-religious field and efforts to solve poverty. In 2022, the potential for zakat in Indonesia is Rp. 327 trillion. Zakat in Indonesia has experienced quite significant development. Year 2020 Lazismu Muhammadiyah Central Committee succeeded in releasing the results of the Zakat Literacy Index for Muhammadiyah Citizens at an average of 76.58 (medium). In 2022, the results of the Zakat Literacy Index based on survey results were 77.37 (medium) or an increase of around 0.79 points. (Taut, 2025)

Researchers have conducted research in Lazismu The city of Solo is located on Jl. Popda, Nusukan, Banjarsari District, Surakarta City, Central Java, 57138 and found data in the form of interviews from informants, observation and documentation. From the results of the research conducted, the researcher divided into two parts about analysis of the strategy for distributing ZIS funds through the teacher care program in Lazismu Surakarta City.

Based on the results of the interview, the researcher found data from the head of the finance division and admin of lazismu Surakarta Nurul Aieni, S.Pd that ZIS funds were collected offline and online. The collection of ZIS funds offline through Muhammadiyah schools which are socialized is then also collected from outside Muhammadiyah residents *door to door*, individual to individual, through communities or community groups, mosques to

shops through infaq boxes. As for the online collection of ZIS funds, Lazismu Make 2-3 flyers every day which are posted on social media, websites and sent to existing permanent donors. The collection of ZIS funds is carried out without coercion and lure for those who distribute, but is given motivation to do good deeds starting from zakat, infaq and shodaqoh.

The sources of funds obtained by lazismu in each month are different, there are months that receive high funds such as the month of Ramadan, Eid al-Qurban, the month of Muharrom and the end of the year. As for other than the month, the month is classified as standard. ZIS fundraising in 2024 touches IDR10.596.521.411 With 15 programs, 2,512 registered donors and 47,786 mustahik.(Solo, 2024)

Lazismu Surakarta City is very committed to following the instructions of the Quran and Al Hadith in distributing ZIS funds, especially in zakat, as Allah says in the Quran:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ  
وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ (التوبة : ٦٠)

"Indeed, zakat is only for the poor, the poor, the amil zakat, the one who softens his heart (convert), for (liberating) the righteous servant, for (freeing) the debtor, for the way of Allah, and for the one who is on the way, as an obligation from Allah. Allah is All-Knowing, All-Wise. At-Taubah:60)

Based on the results of an interview by the head of the finance division and admin of lazismu Surakarta Nurul Aieni, S.Pd on November 29, 2024, the main priority is the poor and this is the largest group as *mustahik* zakat. The distribution of zakat is prioritized in the Solo city area and then the surrounding cities. The ZIS funds in addition to zakat such as infaq and shodaqoh in the form of lazismu sacrificial animals Surakarta City established relationships and cooperation with other lazismu regions to distribute the sacrificial animals.

The city of Surakarta has 6 pillars with more than 15 programs in it. The 6 pillars are education, health, economy, social humanity, da'wah and the environment. The existing programs range from teacher care programs, solar scholarships, health care to MSME empowerment and others. The teacher care program is a program that has existed since the establishment of Lazismu Surakarta City. Lazismu Surakarta City has consistently provided subsidies to teachers, especially kindergarten teachers, in the last 2 years. Lazismu Surakarta City collaborates with the Aisiyah Regional Leadership Dikdas Council of Surakarta City together with the Lazismu PDA Service Office in the Bakti Guru Paud/TK Aisiyah in Surakarta in providing welfare in the form of additional honorariums every 3 months with a



nominal amount of 100,000 per month. Even if it's a little at least it can help teachers. The background of the teacher care program is as follows:

- The teacher care program is one of the flagship programs of Lazismu Surakarta  
As for other flagship programs in the form of MSME empowerment, solar scholarships, and *save our school*, this program is more inclined towards education because it follows the focus of the Muhammadiyah program, namely Education.
- Teacher well-being  
The problem regarding the welfare of teachers, both kindergarten and elementary school teachers as honorary teachers who do not have certifications, positions and is not an ASN, is very minimal in salary. So Lazismu Surakarta wants to help improve their welfare.

The teacher care program is one of the programs that lazismu Surakarta has been implementing regularly since the last 2 years. The funds used in the teacher care program are zakat funds of 75% and 25% use infak funds, as explained by the head of the finance division and admin of lazismu Surakarta Nurul Aieni, S.Pd. ZIS funds obtained in the teacher care program are zakat or sodaqoh funds from institutions or agencies. Lazismu Surakarta classifies this teacher care program into the *fai sabiilillah group*. The criteria for teachers who receive subsidies are teachers who earn below the average UMR and pass the results of the survey of the Aisiyyah Regional Leadership Council of Surakarta City with interviews, looking at daily conditions to the economy, so that not all teachers get subsidies from ZIS funds.

The distribution of ZIS funds to selected teachers lasts for 1 year, then the Aisiyyah Regional Leadership Council of Surakarta City will update the next mustahik. The strategy for distributing ZIS funds carried out by lazismu Surakarta is as follows:

- Collaborating with the Aisiyyah Regional Leadership Council of Surakarta City to survey.
- Each teacher is given an account number in the name of the teacher, this account is specifically just to receive subsidies from Lazismu Surakarta.
- The bank used in opening an account is the Bank Pembiayaan Rakyat Syariah Harta Insan Karimah (BPRS HIK) the reason why using the bank is because of the feedback of lazismu Surakarta to the BPRS HIK Surakarta bank which distributes its zakat through lazismu Surakarta, then lazismu Surakarta provides an offer of zakat funds to be sent to the teacher care program.

- Gather all teachers who were selected at the beginning of the year and certain moments such as the moment of the Muhammadiyah milad by providing motivation and advice and providing compensation to the selected teachers.

The teacher care program carried out by lazismu surakarta is generally running well and smoothly, although there are several obstacles such as opening an account takes a long time because the collection of files needs to be completed. The solution carried out by lazismu Surakarta is to coordinate with the branch branches of Aisyiyah Kindergarten, each branch is selected by one coordinator to conclude the files of the selected teachers so that it is easier to file.

Based on the explanation above, it can be concluded that the strategy for distributing ZIS funds carried out by lazismu Surakarta includes: 1). Collaborating with the Aisyiyah Regional Leadership Council of Surakarta City to survey. 2). Each teacher is given an account number in the name of the teacher. 3). Using the BPRS HIK Surakarta as the distribution. 4). Gather all teachers who are selected at the beginning of the year and at certain moments by providing motivation and advice and providing compensation to the selected teachers.

### **Sharia Review of the Strategy for Distributing ZIS Funds through the Teacher Care Program at Lazismu Surakarta City**

In general, Lazismu Surakarta is very committed to distributing zakat in accordance with the postulates of the Quran and As Sunnah, this is the right step in making decisions. Allah ta'ala says in the Qur'an:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَّةِ فُلُؤُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

"Indeed, zakat is only for the poor, the poor, the amil zakat, the one who softens his heart (convert), for (liberating) the righteous servant, for (freeing) the debtor, for the way of Allah, and for the one who is on the way, as an obligation from Allah. Allah is All-Knowing, All-Wise. At-Taubah:60)

Tafsir as sa'di interprets this verse in his tafsir *Taisirul Karimirrahman fi Tafsiri Kalamil Mannan*: Allah ta'ala says (إِنَّمَا الصَّدَقَاتُ) What is meant by "shadaqah" here is obligatory zakat, based on the evidence that sunnah shadaqah can be given to anyone, not limited only to certain people. Meaning: Indeed, zakat is only for the people mentioned in this verse, not for

other than them. Because Allah has limited (specialized) the giving of zakat only to them. And they are the eight groups. The first two groups: the poor and the poor Both are two groups with different levels of needs.

- The poor are the people who are in great need, because Allah has begun His words by mentioning them, and Allah cannot mention except the most important or needy, the interpretation of the poor is that they have nothing, or have only a small part of their needs less than half.
- Poor are people who have more than half of their needs, but are not able to meet all their needs. If he has met all his needs, then he is considered a rich man. (As-Sa'di, 2000)

Therefore, both of them are entitled to receive a share of zakat to eliminate their conditions of poverty and poverty. Please note:

The eight groups of zakat recipients can be divided into two major groups:

- Those who are given zakat for their needs and benefits for them, such as the poor, the poor, and the like.
- Those who are given zakat because of their important role and the benefits they provide for the benefit of Islam. Allah has obligated the zakat portion of the wealth of the rich to cover the needs of the people whom Allah has designated and the general needs of the Muslims. If the rich pay zakat on their wealth according to the guidance of the Shari'ah, there will be no more poor among the Muslims, and sufficient funds will be collected to meet the needs of famine, wage jihad against the infidels, and meet all the essential needs of religious affairs." (As-Sa'di, 2000)

### **Classification of teachers into *asnaf fiisabiilillah***

Lazismu Surakarta classifies teachers who receive subsidies from zakat funds as part of the *fiisabilillah*. This classification is based on the postulates of the Qur'an with the understanding that preparing the cadres of the ummah, compiling and publishing religious books, as well as all forms of efforts aimed at upholding the words of Allah Ta'ala are included in the meaning *fiisabilillah* or jihad in the way of Allah in the broadest sense. The meaning of jihad in the way of Allah is not limited to physical warfare alone, but also includes struggles in the fields of education, da'wah, and coaching or producing cadres of the people. However, not all forms of good deeds are automatically included in the category that is

entitled to receive zakat through *fiisabilillah*. There should be a direct connection with the purpose of upholding the religion of Allah and jihad in the way of Allah. **So the distribution of zakat to help teachers in producing a generation of people is allowed.**(Official, 2022)

Using banks as executors in distributing zakat

عَنْ جَابِرِ بْنِ عَبْدِ اللَّهِ قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: أَيُّهَا النَّاسُ اتَّقُوا اللَّهَ وَأَجْمِلُوا فِي الطَّلَبِ، فَإِنَّ نَفْسًا لَنْ تَمُوتَ حَتَّى تَسْتَوِيَ رِزْقُهَا وَإِنْ أَبْطَأَ عَنْهَا، فَاتَّقُوا اللَّهَ وَأَجْمِلُوا فِي الطَّلَبِ، خُذُوا مَا حَلَّ، وَدَعُوا مَا حَرَّمَ. رواه ابن ماجه (٢١٤٤) وصححه الألباني.

Means; From Jabir ibn 'Abdillah (may Allah be pleased with him), the Messenger of Allah (peace and blessings of Allaah be upon him) said, "O mankind, fear Allah, and work well in earning sustenance, for indeed a soul will not die, until it receives all its sustenance, even if it is late. So keep fearing Allah, and take a good path in earning sustenance. Take what is lawful and leave what is haram." (HR. Ibn Majah no. 2144. Al-Albani considers this hadith to be authentic).

The above evidence shows that to take what is halal and leave what is haram, while the transfer is a wasilah that does not contain elements of haram such as *riba*, *ghoror*, and *kedzoliman*, then as long as there is no element of haram, then it is permissible and halal.

#### **Feedback from Lazismu Surakarta to BPRS HIK Surakarta bank**

Sincerity in worship and reciprocity in charity should be due to Allah ta'la. So in all worship it should be done sincerely because Allah ta'la is not only to obtain reciprocity from humans.

لَا نُرِيدُ مِنْكُمْ جَزَاءً وَلَا شُكْرًا

Meaning: "We do not want from you any reply nor thanks." (QS. Al-Insan: 9)

It is mentioned in the commentary of Ibn Kastir in the verse:

لَا نَطْلُبُ مِنْكُمْ مُجَازَاةً تُكَافِئُونَنَا بِهَا، وَلَا أَنْ تَشْكُرُونَا عِنْدَ النَّاسِ

Meaning: "We do not ask of you a reward that you give us, nor do we praise you before men."(Kastir, 2009)

Therefore, your feedback to the BPRS HIK bank should not be necessary because this can weaken or weaken the sincerity of the zakat party.

Based on the explanation above, it can be concluded that the sharia review of the strategy for distributing ZIS funds through the teacher care program in the city of Surakarta includes: 1. In general in accordance with the guidelines of the Qur'an and As Sunnah. 2. Teachers can receive subsidies from zakat funds as part of the *fi sabilillah group*, because their role in preparing the ummah cadres is a form of jihad in the way of Allah and an effort to uphold the word of Allah. 3. The use of banks as executors in zakat transfers is allowed because there is no element of harat. 4. Your feedback to the BPRS HIK bank should not be necessary because this can fade or weaken the sincerity of the party who gives zakat

## CONCLUSION

The strategy for distributing ZIS funds carried out by lazismu Surakarta includes: Collaborating with the Aisyiyah Regional Leadership Council of Surakarta City to survey, each teacher is given an account number in the name of the teacher, using the BPRS HIK Surakarta bank (Bank Pembiayaan Rakyat Syariah Harta Insan Karimah) as the distribution, gathering all teachers who were selected at the beginning of the year and certain moments by providing motivation and advice and providing compensation to the selected teachers.

The sharia review of the strategy of distributing ZIS funds through the teacher care program in Lazismu Surakarta includes: In general, in accordance with the guidelines of the Qur'an and As Sunnah, teachers can receive subsidies from zakat funds as part of the *fisabilillah group*, because their role in preparing the cadres of the ummah is a form of jihad in the way of Allah and an effort to uphold the word of Allah, 'The use of banks as a wasilah in zakat transfers is allowed because there is no element of haraman, should not be necessary to give feedback to BPRS HIK bank because this can fade or weaken the sincerity of the party who gives zakat

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