

Analysis of Mustahik's Welfare through The Distribution of Zakat Funds in "The Ciamis Care Program" at Baznas, Ciamis District

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Abstract

The purpose of this study is to determine the mechanism of distribution of zakat funds and efforts to improve the welfare of the community in the Ciamis Peduli program on rutilahu assistance in Baznas Ciamis Regency, if viewed from the theory of social welfare. This research uses descriptive qualitative methods with data collection techniques of observation, interviews and documentation. Taking informants on aid recipients at Baznas Ciamis Regency. The result of this research is that the distribution mechanism is that Baznas first conducts socialization and then cooperates with the village, then the village provides the assistance in the form of building materials and after completion the village gives a report on the results of the distribution of assistance to Baznas. Then the efforts made have an effect on the welfare of Mustahik, especially the recipients of assistance where the recipients of the Ciamis Peduli program assistance, especially assistance for uninhabitable houses.

Abstrak

Tujuan dari penelitian ini adalah untuk mengetahui mekanisme pendistribusian dana zakat dan upaya peningkatan kesejahteraan masyarakat dalam program Ciamis Peduli pada bantuan rutilahu di Baznas Kabupaten Ciamis, jika ditinjau dari teori kesejahteraan sosial.

Penelitian ini menggunakan metode kualitatif deskriptif dengan teknik pengumpulan data observasi, wawancara dan dokumentasi. Mengambil informan pada penerima bantuan di Baznas Kabupaten Ciamis. Hasil dari penelitian ini adalah mekanisme pendistribusiannya yaitu Baznas terlebih dahulu melakukan sosialisasi kemudian bekerja sama dengan pihak desa, kemudian pihak desa memberikan bantuan berupa bahan bangunan dan setelah selesai pihak desa memberikan laporan hasil pendistribusian bantuan kepada Baznas. Kemudian upaya yang dilakukan tersebut berpengaruh terhadap kesejahteraan Mustahik khususnya penerima bantuan dimana penerima bantuan program Ciamis Peduli khususnya bantuan rumah tidak layak huni.

Keywords: Mustahik's welfare, distribution, zakat.

Introduction

Zakat is an obligation for Muslims that is included in the third pillar of Islam (Hariyanto et al., 2019). In fiqh, zakat is a sum of money that Allah requires to be given to those who are entitled to it. Zakat also serves as a tool for economic equalization and improving the welfare of the people (Alfiani & Akbar, 2020). Through zakat, the poor and needy can feel valued and part of society (Bara & Pradesyah, 2020). It is also a form of compassion from those who have to those who need (Rofiq, 2012). According Widad (2021) zakat given to mustahik will play a role as a supporter of their economic improvement if it is channeled to productive activities (Al-Faizin et al., 2018) (Nurmaki & Sumarni, 2022).

Baznas Kabupaten Ciamis is an Amil Zakat institution responsible for the management and distribution of Zakat in Kabupaten Ciamis, West Java. Its main goal is to improve the welfare of the Mustahik and reduce poverty. Baznas Ciamis distributes zakat through five main programs: Ciamis Peduli, Ciamis Sejahtera, Ciamis Cerdas, Ciamis Sehat and Ciamis Agamis. They use two distribution models, consumptive and productive, to ensure that the aid can help in the long run.

Based on the financial report of Baznas Ciamis from January to June 2023, they managed to collect zakat of Rp 10,763,250,959 and distributed Rp 6,666,934,623 to various programs. The funds were distributed to the Ciamis Peduli Program (44%), Ciamis Sejahtera (27%), Ciamis Cerdas (14%), Ciamis Sehat (14%), and Ciamis Agamis (1%). In 2023, Baznas Ciamis has distributed funds amounting to Rp. 2,936,341,098 for the Ciamis Peduli Program from Zakat and Infaq.

The Ciamis Peduli Program focuses on social assistance, including the Uninhabitable House Program (Rutilahu). For seven years, from 2016 to 2023, Baznas Ciamis has built 700 uninhabitable houses in the Ciamis region. Baznas also cooperates with the government to manage the Rutilahu program and other programs such as Ciamis Sejahtera, Ciamis Cerdas, Ciamis Sehat, and Ciamis Agamis.

Although Baznas Ciamis seeks to increase transparency and efficiency in the management of zakat funds, there are still many people who lack trust due to lack of information about Baznas practices and systems (Azizah, 2017). The author is interested in conducting research titled “Analysis of Mustahik Welfare in the Form of Distribution of Zakat Funds in the Ciamis Peduli Program at Baznas Ciamis Regency” to evaluate the welfare of Mustahik who receive assistance through this program and to ensure that zakat funds are channeled appropriately.

Theoretical review

Mustahik Welfare

Chapra clearly illustrates the close relationship between Islamic Sharia and welfare (Wonda, 2022). Islamic economics, which is a part of Islamic Sharia, certainly has goals that cannot be separated from the main goals of Islamic Sharia (Sumantri, 2017). The main objective of Islamic economics is to realize the human goal of achieving happiness in this world and the hereafter (falah) (Gultom, 2019), as well as a good and respectable life (al-hayah al-thayyibah) (Buchori, 2021). This is the Islamic definition of welfare, which of course differs fundamentally from the definition of welfare in secular and materialistic conventional economics (Chapra, 2001).

Distribution of Zakat Funds

Zakat distribution is the distribution or allocation of Zakat funds to those who are entitled to it (Fadilah & Mirahayu, 2021). Zakat distribution has goals and objectives (Hubara & Yafiz, 2022). The target here is the parties who are allowed to receive zakat, while the goal is to improve the welfare of the community in the economic field, as well as other fields, so as to minimize the group of underprivileged people, and ultimately will increase the muzaki group (Delila, 2022) (Asmawi, 2022).

Method

The type of research used in this research is to use descriptive qualitative research. According to Margono, it is explained that descriptive qualitative research is to analyze data obtained from research in the form of words, images or behavior and is not shown in the form of statistics or numbers (Almeida et al., 2016), but by providing exposure or describing the situation or condition under study in descriptive narrative form (Margono, 2003)

The research method used is qualitative research methods, Bogdan and Taylor (1982) quoted by Abdussamad (2021) suggest that qualitative research is a research procedure that produces descriptive data in the form of written or spoken words of people and observable behavior, the approach is directed at holistic settings and individuals.

According to Miles and Huberman (1984) cited by Sugiono (2014) and (Zaidah, 2018), the data analysis model of qualitative research consists of Data Collection, data reduction, data Presentation, conclusion.

In order to explain the data obtained, the data obtained must first be checked for data validity. The technique of checking data validity in this research is the use of triangulation techniques. According to William Wiersma (1986) cited by Sugiyono (2022), triangulation in credibility testing can be interpreted as checking data from different sources in different ways and at different times. Thus, triangulation consists of triangulation of sources, triangulation of data collection techniques, and triangulation of time.

Results and Discussion

The condition of mustahiks in Ciamis Regency

The beneficiaries of the uninhabitable house assistance usually work as daily wage earners with irregular jobs and uncertain income. They are prone to unemployment within a period of 1-2 months due to the lack of a permanent job. In addition, the age factor also limits their ability to work optimally.

In addition to employment factors, Rutilahu beneficiaries also have significant family dependencies. The number of family members dependent on the head of the family affects the per capita income of the mustahik household. The more dependents, the greater the burden of living, which affects the proportion of household expenditure on food and non-food needs.

The Ciamis Peduli Program, administered by the Baznas Ciamis Regency, aims to provide assistance to mustahiks with uninhabitable

houses. This program is carried out with the cooperation of Upz and the village to help houses that are uninhabitable and socialized to the community. In this context, the five selected beneficiaries are considered worthy because their economic conditions are still insufficient to meet their daily needs.

The welfare of mustahik in Ciamis Regency in the form of distributing zakat funds for the Ciamis Care program on rutilahu assistance

The efforts of the National Zakat Agency (BAZNAS) of Ciamis Regency in improving the welfare of the community, one of which is the use of Zakat funds and Infaq funds where the Amil Zakat Agency has a program engaged in the social sector, namely the Ciamis Peduli Program, where one of the distributions is through the assistance of uninhabitable houses.

The requirements that must be met for the submission of such assistance such as a photocopy of the ID card, certificate of incapacity, photocopy of the family card and cover letter given by the village or from UPZ for the completeness of the submission proposal.

The following are the recipients of Zakat and Infaq funds, specifically for uninhabitable house assistance through the Ciamis Peduli 2023 Program:

No	Date	Name	Address	Total
1.	07/03/2023	Utisah Rosmiati	Link.Ciherang Rt 02 Rw 06 desa Linggasari Kec Ciamis	Rp.10.000.000.00
2.	05/05/2023	Ade Apin	Link.Pasir Angin Rt 03 Rw 08 Kertasari Kec Ciamis	Rp.10.000.000.00
3.	16/05/2023	Firman	Dsn.Sukasari Rt 02Rw 07 Imbanagara Raya Kec Ciamis	Rp.10.000.000.00
4.	20/06/2023	Wioh	Dsn.Babakan Rt 03 Rw 05 Sindangrasa Kec Ciamis	Rp.5.000.000.00

Of the four recipients of uninhabitable houses through the Ciamis Peduli Program, the author interviewed all recipients of Zakat and Infaq funds in Table 4.1 regarding the distribution of Zakat funds in

Baznas Kabupaten Ciamis. According to the recipients of the zakat funds of Baznas Ciamis Regency in the distribution of these funds, the effect of the zakat and infaq funds is well received by the mustahik and is very influential where the house that was leaking will not and can provide a decent place and the beneficiaries receive assistance well through the village or local Upz and improve welfare in the form of uninhabitable houses.

In addition, there are also recipients of zakat and infaq funds through Ciamis peduli, which are stimulative in nature, meaning that not all developments use zakat and infaq funds but are the result of collaboration between the village, community, upz and baznas.

Midgley (2000) defines social welfare as "...a condition or state of human well-being. Welfare conditions exist when human life is safe and happy because basic needs for food, health, education, shelter, and income can be met; and when people are protected from major risks that threaten their lives. Thus, it can be inferred from this assistance that it has an effect on the welfare of the community, especially the recipients of the assistance, so it is in accordance with Midgley's theory that the recipients of the Ciamis Pedulis Program, especially the Uninhabitable House Assistance, receive an increase in welfare in the form of a decent house to make a decent and safe shelter.

Mekanisme pendistribusi dana zakat program Ciamis Peduli bantuan rutilahu

Pengumpulan dana zakat pada BAZNAS dilakukan melalui UPZ (Unit Pengumpulan Zakat) yang berada di Ciamis yang sudah dibentuk sebanyak 27 Kecamatan dan 265 Desa yang dimana UPZ tersebut menjadi tolak utama dalam bidang pengumpulan yang pentingnya hasil pengumpulan tersebut harus seluruhnya diserahkan ke BAZNAS tanpa di salurkna oleh UPZ itu sendiri, dan hal tersebut sudah diatur dalam Undang-Undang No. 23 tahun 2011 Per BAZNAS No. 2 tahun 2016 dan keputusan ketua BAZNAS No. 25 tahun 2018 bahwa UPZ (Unit Penerima Zakat) tidak berwenang untuk menyalurkan langsung kecuali dengan seijin dan kewenangan dari pihak BAZNAS itu sendiri, selain melalui perangkat desa dan UPZ BAZNAS juga menghimpun dana zakat melalui SKPD (Satuan Kerja Perangkat Daerah) yang sekarang namanya sudah menjadi OPD (Organisasi Perangkat Daerah).

There are also conditions required by mustahiks, institutions, and infaq returns to BAZNAS in the distribution of ZIS funds, namely:

1. Application requirements that are needed and must be attached to the mustahik if they want to request Zakat funds:
 - a) Letter of request from the village/UPZ village known to the village head, sub-district head and district head.

- b) Budget details
 - c) Copy of identity card (if individual beneficiary)
 - d) Copy of KK (if individual beneficiary)
 - e) Copy of SKTM (if individual beneficiary)
 - f) Other attachments in the form of details of compensation beneficiaries
 - g) Photo
2. Requirements for submitting an application if the recipients of Zakat funds are collective by UPZ or the relevant institution submitted to BAZNAS:
- a) Letter of application from the village/UPZ village known to the village head, sub-district head and district head.
 - b) Budget details
 - c) Copy of identity card (if individual beneficiary)
 - d) Copy of KK (if individual beneficiary)
 - e) Copy of SKTM (if individual beneficiary)
 - f) Other attachments in the form of details of compensation beneficiaries
 - g) Photo
 - h) Management structure (legality)
3. Requirements for submitting a proposal if muzzaki or mustahik when applying for infaq returns that need to be done are:
- a) Letter of application from the village UPZ village known to the village head, sub-district head and district head.
 - b) Cost budget details
 - c) Photocopy of ID card (if individual beneficiaries)
 - d) Copy of KK (if the beneficiary is an individual)
 - e) Copy of SKTM (if the beneficiary is an individual)
 - f) Other enclosures in the form of details of the beneficiaries of the compensation
 - g) Photo

Seeing the results of the distribution of zakat and infaq funds at BAZNAS Ciamis Regency, it can be concluded that looking at the theory about zakat presented by Musaddad (2015) about zakat that zakat funds must be conveyed to the recipients of zakat funds and must have a long-term impact on the recipients of zakat funds, By looking at the results of the response of the recipients of zakat funds in BAZNAS Ciamis Regency through Ciamis Peduli, it can be seen that after receiving the funds, it is very impactful after receiving zakat funds, so it is in accordance with Anwar Mussaddad's theory.

Conclusion

The situation of mustahik recipients of rutilahu assistance through the Ciamis Care program is worthy of special attention from the community, therefore BAZNAS Ciamis Regency is right in handling this and has also been right on target to people who need help. The mechanism of distribution of zakat funds of BAZNAS Ciamis Regency, BAZNAS Ciamis Regency has 5 grand designs to improve the distribution of its zakat funds, namely through the Ciamis Peduli Program, Ciamis Sejahtera, Ciamis Cerdas, Ciamis Sehat, Ciamis Agamis. As for the zakat funds contained in the Ciamis Care Program and the distribution of zakat funds, BAZNAS Ciamis Regency is assisted by UPZ and village officials in recording and socializing zakat and infaq fund programs. In BAZNAS Kabupaten Ciamis, it is not arbitrary to distribute the zakat funds but looks at the aspect of the groups of people who are entitled to receive zakat (eight asnaf) and if the eight asnaf are quite difficult to find such as gharimin then the funds are distributed to groups that are more in need such as the poor and poor, there are also requirements that mustahik need to improve welfare.

The efforts of BAZNAS Ciamis Regency in improving the welfare of the community through the Ciamis Care Program where financial assistance in the construction of uninhabitable houses is the distribution of zakat funds and infaknya in the form of stimulat assistance for the construction. The Ciamis Regency BAZNAS collaborates with the village and upz, the village in its distribution where the village and upz form a team for community self-help in the construction of the uninhabitable house. BAZNAS Ciamis Regency is not arbitrary in distributing zakat funds but recipients also gain knowledge about the origin of these funds from the distribution of BAZNAS Ciamis Regency with the results of the study it can be seen that the community before getting help and after getting help there is a small change in being able to make a decent place to live such as the roof that initially leaked to no, the floor of the soil became crammed.

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