

## The Distribution of Zakat in an Effort to Improve the Welfare of Mustahik

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### Abstract

*The purpose of this research is to find out the BAZNAS program of Mukomuko Regency in the distribution of zakat funds for the welfare of mustahik and to find out the improvement of mustahik welfare in Mukomuko Regency. This type of research is field study research. Data collection techniques using observation, interviews and documentation. Data analysis techniques with data reduction, data presentation and Conclusion Drawn. Informants in the study amounted to 10 people. Based on the results of the study it was found that BAZNAS Mukomuko has several programs including, Mukomuko Care, Mukomuko Religious, Mukomuko Healthy, Mukomuko Prosperous, Mukomuko Makmur, Mukomuko Smart. The improvement of mustahik welfare in Mukomuko city has not increased because there are still many mustahik who do not meet the mustahik welfare indicators.*

**Keywords:** Distribution of Zakat; Welfare; Mustahik

### A. Introduction

The management and distribution of zakat that is carried out optimally and professionally by the community and government is one of the instruments used as a source of funds that can be utilized for the welfare of the community, especially to alleviate poverty and reduce social inequality. Given the large number of Muslim citizens in Indonesia, it can illustrate how great the potential for zakat issued by Muslim communities who have reached nishab and channel their zakat to a trusted Amil Zakat Institution.

One of the Amil Zakat Agencies in Mukomuko Regency. BAZNAS Mukomuko Regency which is located on Jl. Jendral Sudirman No. 63 Bandar Ratu Village, Kota Mukomuko District, Mukomuko Regency, Bengkulu Province. With this BAZNAS, it is hoped that the muzakki can channel their zakat funds to the institution, so that zakat funds can be channeled appropriately and on target. Muzakki, especially Mukomuko residents, are expected to no longer distribute their zakat privately or give it directly to mustahik, it would be better to give zakat through an official institution, namely BAZNAS. So that it can avoid social gaps and push each other.

Zakat should be distributed effectively with indicators of proper targeting and use by mustahik. But in reality, based on preliminary information obtained by researchers, the

distribution of zakat carried out by BAZNAS Mukomuko Regency has not been evenly distributed, so that zakat is distributed only to certain groups who receive it. Because there are still many in remote areas of Mukomuko who have not received their rights as recipients of zakat, this is what makes mustahik in Mukomuko Regency not prosperous.

Based on the above background, the authors is interested in conducting research related to the extent of zakat distribution in an effort to improve the welfare of mustahik. This research will be titled, "ZAKAT DISTRIBUTION IN AN EFFROT TO IMPROVE MUSTAHIK WELFARE" (Study at BAZNAS Mukomuko Regency).

## **B. Literature Review**

In an initial interviews with Mr. Drs. H. Saikun Ma'ruf, as the first vice chairman of BAZNAS Mukomuko Regency, he said that the zakat distribution mechanism at BAZNAS Mukomuko Regency was carried out according to the amount of balance in BAZNAS in a month and was carried out once a month by giving zakat to the program in BAZNAS. BAZNAS Mukomuko Regency has several programs, namely, Mukomuko Peduli, Mukomuko Religius, Mukomuko Sehat, Mukomuko Sejahtera, Mukomuko Makmur, dan Mukomuko Cerdas.

## **C. Research Methods**

This type of research is field study research (field research). The method of collection data through direct observation of the object of research in the field, namely at BAZNAS Mukomuko Regency which is carried out to obtion information in accordance with the actual, precise and accurate research objectives. The research time was carried out by the author starting form April-july 2023. Informants in this study amounted to 11 people 1 from the BAZNAS Mukomuko Regency and 10 from mustahik im Mukomuko City.

## **D. Result and Discussion**

### **Result**

#### **1. Distribution**

Distribution comes from the English word "distribution" derived from the word "to distribute" which means to share, distribute, spread and distribute. *Damsar,*

*Pengantar Sosiologi Ekonomi, (Jakarta : Kencana,2011), h. 93.) According to Philip Kotler, distribution is a series of interdependent organizations involved in the process of making products or services ready for use or consumption. In this case, distribution can be interpreted as an activity (distributing, sending) to people or places.(Fandy Tjiptono, Strategi Pemasaran, (Yogyakarta: Andi,2001), h. 185.*

## 2. Mustahik Welfare

Meanwhile, mustahik is a person who is entitled to receive zakat.(Ismail Nawawi, *Zakat Dalam Perspektif Fiqih, Sosial, Dan Ekonomi,..., h. 48, ) So mustahik welfare means peace and pleasure of life received by people who are entitled to receive zakat, both physical and mental peace and pleasure of life. Indicators of Mustahik Welfare.*

- a. Fulfillment of clothing and food needs.
- b. There is no dependence of zakat.
- c. Already have a permanent job.
- d. Already has a fixed income.
- e. Income level is greater than expenses.
- f. Already free from debt bondage.
- g. Has understood the meaning of zakat.
- h. Has become a muzzaki.

## 3. Zakat

Zakat in language has several meanings, namely aththaharatu (purity), al-barakatu (blessing), an-Numuwu (growth and development), and ash-shalahu (clean and good).(As-Sayid Sabiq, *Fiqh as-Sunnah, (Libanon, Dar Al-Fikr), Jilid I, Hal 276, Imam Taqy Ad-Din Abi Bakar Bin Muahammad Al-Husainy, Kifayah Al-Akhyar, (Dar Al-Fikr) Jilid I, Hal 172 Majma' Al-Lughah Al'Arabiyyah, Al-Mu'jam Al-Wasith, (Mesir : Dar Al-Ma'arif 19, ) According to the term, zakat means giving out some (certain) assets that have been obliged by Allah SWT to be given to those who are entitled to receive it, with certain level, haul, and fulfill the term and conditions. Zakat is an act of worship that had dual values, hablum minallah (vertical) and hablum minannas (horizontal), ritual and social dimensions. This means that people who always pay zakat will increase their faith and devotion to Allah SWT and foster a sense of social care, as well as build social*

community relations. (Tim Penulis Kementerian Agama RI, *Panduan Zakat Praktis* (Jakarta: Ditjen Bimas Islam Dan Pemberdayaan Zakat, 2013), h., 12.,).

#### 4. Islamic Needs

Needs are everthing that is felt to be lacking by someone, causing a desire or desire to fulfill this deficiency. In line with the above statement, Sastradipoera explained that needs are "any shortage or deficiency felt by someone who is opposite (inimical) to his well-being. A person needs food because he is hungry, needs drinks because he is thirsty, and needs clothes because he is cold" (Sastradipoera, K. (2006). *Pengembangan Dan Pelatihan: Suatu Pendekatan Menejemen Sumber Daya Manusia*. Bandung; Kappa-Sigma. Hal.103.,).

### Discussion

#### 1. History of the Mukomuko Regency Amil Zakat Agency (BAZ)

BAZNAS Mukomuko Regency was established on December 31, 2014 based on Regent Decree Number : 110-899 of 2014 concerning the Appointment of Leadership Elements of the Mukomuko Regency National Amil Zakat Agency. And began its active activities in 2015. The position of BAZNAS Mukomuko Regency is in the capital of Mukomuko Regency whose working area to the north is bordered by West Sumatera, to the south is bordered by North Bengkulu Regency, which covers Fifteen District. Zakat Collection and all Government Agencies in the Mukomuko Regency area. (Website Resmi Baznas Kabupaten Mukomuko, Profil Baznas. [https://Baznaskabmukomuko.Org/?Page\\_id=122](https://Baznaskabmukomuko.Org/?Page_id=122) (Diakes, 26 Desember 2022).

#### 2. Geographical Location

BAZNAS Mukomuko Regency is one of the BAZNAS in Mukomuko Regency, which is located in the western part of Sumatera Island, located north of Bengkulu City and directly adjacent to West Sumatera, the Indian Ocean with a coastal length of approximately 200 km. The area of Bengkulu Province reaches 32,365.6 km<sup>2</sup>. The territory of Bengkulu Province extends from the border of West Sumatera Province to Lampung Province and the distance ide approximately 567 km. BAZNAS Mukomuko Regency, located on Jalan Jendral Sudirman No. 63 Kelurahan Bandar Ratu Kota Mukomuko Sub-district, Mukomuko Regency, Bengkulu Province. (Website Resmi

Baznas Kabupaten Mukomuko, Profil Baznas.  
[https://Baznaskabmukomuko.Org/?Page\\_id=122](https://Baznaskabmukomuko.Org/?Page_id=122) (Diakses, 26 Desember 2022).

### 3. Program of BAZNAS Mukomuko Regency in the Distribution of Zakat Funds for the Welfare of Mustahik

Based on the result of research conducted by researchers on the Mukomuko Regency BAZNAS program in the distribution of zakat funds for the welfare of mustahik. BAZNAS Mukomuko Regency has several programs including :

- a. Mukomuko Peduli, According the data table above the research conducted by the author that mustahik in Mukomuko City get assistance from the Mukomuko Peduli program including, Eid package assistance for poor elderly and poor children, assistance for poor elderly who have no children and income, disaster emergency response assistance, ibnu sabil assistance, muallaf, and ghorimin. This assistance is given to mustahik who needs assistance given to all people of Mukomuko City who are entitled to receive it. (Drs. H. M. Munir, M. Hum, Selaku Ketua BAZNAS Kabupaten Mukomuko, Wawancara Pada Tanggal 3 April 2023,)
- b. Mukomuko Religius with work programs : Assistance for zakat da'I, assistance for MDA/ TPA / Ngaji teachers, assistance for Islamic activities, assistance for recitation of zakat mustahik and others who are religious. According to the data table above, the research conducted by the author shows that there are several mustahiks who are not given assistance because the mustahik is not included in the criteria of the Mukomuko Peduli program. (Drs. H. M. Munir, M. Hum, Selaku Ketua BAZNAS Kabupaten Mukomuko, Wawancara Pada Tanggal 3 April 2023,)
- c. Mukomuko Sehat, with activity programs : Medical assistance and medical assistance, special medical assistance, mass circumcision, cataract surgery, procurement of operational ambulances and free ambulances services. According the data table above the research conducted by the author that in this program mustahik in Mukomuko City on average get the program assistance because the Mukomuko Healthy Program assistance is very useful for people who want to seek treatment but have financial constraints.
- d. Mukomuko Sejahtera, with program activities: Productive capital assistance (for Muslims small and medium enterprises (SMEs)), additional business capital

assistance, business place assistance carts and stall surgery. According to the data table above the research conducted by the author that the mustahik above did not get this assistance because the mustahik worked as farmers and some worked as daily laborers.

- e. Mukomuko Makmur, with activity programs: House renovation assistance for the poor, poor, muallaf, house repair assistance for the poor, poor, muallaf and assistance for public facilities in poor villages. According to the data table above the research conducted by the author that mustahik in Mukomuko City on average get this assistance, because indeed the assistance is intended for mustahik whose conditions are poor, poor and muallaf.
- f. Mukomuko Cerdas, with activity programs: School scholarships, SD / MI, SMP / MTs, SMA / MA, domestic university scholarships per year, abroad per year and educational assistance for those threatened with dropping out of school / dropping out of college. According to the data table above mustahik in Mukomuko City there are some mustahik who do not get assistance from the program because they do not have children who are still in school and some are still in school but do not get this assistance. (Drs. H. M. Munir, M. Hum, Selaku Ketua BAZNAS Kabupaten Mukomuko, Wawancara Pada Tanggal 3 April 2023,)

#### 4. Improved welfare of Mustahik in Mukomuko District

- a. fulfill of clothing and foods needs

Table 1. Fulfill of clothing and food needs

No	Year	Mustahik	Improve welfare of mustahik in Mukomuko district	
			Yes	No
1	2020	Nanak	✓	
2		Mujino		x
3		Burhan	✓	
4	2021	Misarni		x
5		Jayamin		x
6		Aris	✓	
7		ismanu	✓	
8	2022	Dandung		x
9		Iros		x
10		Cicih	✓	

Mustahik in Mukomuko City mostly have not met their clothing and food needs. Because they only work odd jobs and don't have a steady income. Like Mrs. Iros and Mrs. Cicih who don't have a job, they only rely on the needs of their husband's work. (Iros, Mustahik BAZNAS Kabupaten Mukomuko, Wawancara Pada Tanggal 4 April 2023, )

b. No longer dependent on zakat

Table 2. No longer dependent on zakat

No	Year	Mustahik	No longer dependent on zakat	
			Yes	No
1	2020	Nanak		x
2		Mujino		x
3		Burhan		x
4	2021	Misarni		x
5		Jayamin		x
6		Aris		x
7		ismanu		x
8	2022	Dandung		x
9		Iros		x
10		Cicik		x

Mustahik in Mukomuko City still depend on zakat. Mr. Aris and 9 other informants said they still depend on zakat because it is for additional needs. (Aris, Mustahik BAZNAS Kabupaten Mukomuko, Wawancara Pada Tanggal 4 April 2023, n.d.) The work they do is only enough for their daily needs. Mrs. Cicik and Mrs. Iros said that the husband's income only enough for food needs and there was nothing more to buy other needs, because only the husband's worked while Mrs. Cicik and Mrs. Iros were only housewives. (Cicik, Mustahik BAZNAS Kabupaten Mukomuko, Wawancara Pada Tanggal 4 April 2023,)

c. Already have a permanent job

Table. 3 Already have a permanent job

No	Year	Mustahik	Already have a permanent job	
			Yes	No
1	2020	Nanak	✓	
2		Mujino		x
3		Burhan	✓	
4	2021	Misarn		x
5		Jayamin		x
6		Aris	✓	
7		Ismanu	✓	
8	2022	Dandung	✓	
9		Iros		x
10		Cicih		x

Basically, mustahik in Mukomuko City already have jobs, it's just that their jobs don't have enough salary or wages to be set aside to pay zakat. Meanwhile, Mrs. Cicih and Mrs. Iros said that they were only housewevis who relied on their husband's salary to meet their household needs.(Cicih, *Mustahik BAZNAS Kabupaten Mukomuko, Wawancara Pada Tanggal 4 April 2023,*)

d. Already have a steady income

No	Year	Mustahik	Already have a steady income	
			Yes	No
1	2020	Nanak	✓	
2		Mujino		x
3		Burhan	✓	
4	2021	Misarn		x
5		Jayamin		x



6	2022	Aris	✓	
7		Ismanu	✓	
8		Dandung	✓	
9		Iros		x
10		Cicih		x

Basically, mustahik in Mukomuko City already have a fixed income but their income is only enough for their daily needs, because their jobs are only farmers and odd workers. Mrs. Iros and Mrs. Cicih said that they were only housewives who did not have a salary, because they didn't work, they only relied on their husband's salary to meet their household needs. (Iros, *Mustahik BAZNAS Kabupaten Mukomuko, Wawancara Pada Tanggal 4 April 2023*.)

e. Income level is greater than expenditure

Table. 5 Income level is greater than expenditure

No	Year	Mustahik	Income level is greater than expenditure	
			Yes	No
1	2020	Nanak		x
2		Mujino		x
3		Burhan		x
4	2021	Misarn		x
5		Jayamin		x
6		Aris		x
7		Ismanu		x
8	2022	Dandung		x
9		Iros		x
10		Cicih		x

The income of mustahik in Mukomuko City is relatively small because they only work as casual laborers. Mr. Nanak and 7 other informant said that their income was

only enough for their daily needs and nothing more, that basic needs now have soaring prices while their income is only enough for household needs. (Nanak, *Mustahik BAZNAS Kabupaten Mukomuko, Wawancara Pada Tanggal 5 April 2023*,) Mrs. Cicih and Mrs. Iros said that they have no income and only rely on their husband's income to meet their household needs. (Cicih, *Mustahik BAZNAS Kabupaten Mukomuko, Wawancara Pada Tanggal 4 April 2023*,)

f. Already understand the meaning of zakat

Table. 6 Already understand the meaning of zakat

No	Year	Mustahik	Already understand the meaning of zakat	
			Yes	No
1	2020	Nanak	✓	
2		Mujino	✓	
3		Burhan	✓	
4	2021	Misarn	✓	
5		Jayamin	✓	
6		Aris	✓	
7		Ismanu	✓	
8	2022	Dandung	✓	
9		Iros	✓	
10		Cicih	✓	

Mr. Burhan and 9 other informants said they knew a little about the meaning of zakat because they pay zakat fitrah at the end of every fast. (Burhan, *Mustahik BAZNAS Kabupaten Mukomuko, Wawancara Pada Tanggal 5 April 2023*,) Paying zakat is an expression of our gratitude to Allah for what Allah gives to His servants and from this zakat, the economy is helped from this zakat, the needs will be fulfilled.

g. Has become a muzzaki

Table. 7 Has become a muzzaki

No	Year	Mustahik	Has become a muzzaki	
			Yes	No
1	2020	Nanak		x
2		Mujino		x
3		Burhan		x
4	2021	Misarn		x
5		Jayamin		x
6		Aris		x
7		Ismanu		x
8	2022	Dandung		x
9		Iros		x
10		Cicih		x

Mustahik in Mukomuko City have not become muzzaki because of many things, one of which is that their income is not enough to meet the increasing number of needs and the price of basic necessities is increasing while the income is only enough for daily needs plus mustahik in Mukomuko City have not met the mustahik welfare indicators. Mr. Misran and 9 other informants said that so far they have not been able to become muzzaki because they are still in need, only odd jobs, minimal income, debt everywhere. (Misran, *Mustahik BAZNAS Kabupaten Mukomuko, Wawancara Pada Tanggal 4 April 2023*,)

## E. Conclusion

Based on the result of the research that the author has described in the previous chapter, the author draws conclusions: The BAZNAS program of Mukomuko Regency in the distribution of zakat funds for the welfare of mustahik includes: Mukomuko Religious, Mukomuko Healthy, Mukomuko Prosperous, Mukomuko Care, and Mukomuko Smart.

The improvement of mustahik welfare in Mukomuko Regency has not increased because there are still many mustahiks who do not meet the mustahik welfare indicators.

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