

MUSTAHIQ (BENEFICIARIES) BEHAVIOUR IN UTILIZING ZAKAT FUNDS ISLAMIC ECONOMIC PERSPECTIVE

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Abstract

The study aim to determine the mustahiq (Beneficiaries) behavior of the poor and fakir (Very poor) in utilizing zakat funds received from the National Amil Zakat Agency (BAZDA / BAZNAS) East Lombok, and to examine whether zakat funds can change the status mustahiq (Beneficiaries) to be muzakki (Donors). This research using qualitative approach with 7 informants. Data collection methods used are observation techniques, interviews and documentation. Determination of informant researcher use purposive sampling technique. The results of this study indicate that the behavior mustahiq in utilizing zakat funds categorized on two behaviors of consumptive behavior and productive behavior. Consumptive behavior is the use of zakat funds for consumption needs (consumables), whereas productive behavior is zakat funds used for consumer needs, also set aside for the needs of productive needs such as business capital, savings and other productive business, so that funds can grow and not consumable. Zakat funds used for productive activities can change the status of mustahiq (Beneficiaries) into muzakki (Donors).

Keyword: Zakat Funds, Mustahiq (Beneficiaries), Muzakki (Donors), Behaviour

INTRODUCTION

Poverty will result in the education of neglected children, even underage children also participate in seeking sustenance as beggars, scavengers, buskers and so forth and the further impact is that human resources are inferior or even inferior.

The patterns of human behavior as individuals and as members of society (social beings) vary greatly because each human being has a different personality. The way people act, behave and relate will reflect keperibadiannya, so in fact many facets of each person is unique (typical).

According to the posmoist's view, one's behavior is determined by the lifestyle of others around him, not by himself. His personality is lost and his individuality disappears, that is modern man. A person's lifestyle characterized by behavioral patterns can be changed by empowering individuals to change their lifestyle as well as changing their social environment and living conditions that affect their behavior patterns (Vina, 2015: 18).

Generally, the notion of the poor and fakir expressed by the fiqh scholars is not far from an indicator of materially inadequate to meet their needs, or an indicator of the ability to earn a living (business) where the results of these efforts have not been able to meet their needs. The main indicators emphasized are an indicator of the inability to meet material needs and indicators of incapacity in earning a living. (Arief, 2012: 183). The indigent group is associated with the loss of material, while the poor are associated with insufficient income.

The Qur'an and hadith do not specify a certain number as a measure of poverty, but the Qur'an makes anyone who needs something as a needy or poor who should be helped. As a result of the absence of the standard definition that the Qur'an proposes for the poor and indigent terms, the jurists of different jurisprudence think differently in setting the benchmarks of poverty and piety. To overcome this poverty and piety, in the Qur'an there is one of the noble teachings is to help, empower and feed the poor. Islam is very much concerned with poverty alleviation; in fact, the examination of faith and the quality of a person's religion is closely related to the extent to which he cares and is able to provide assistance and help to the needy, otherwise an insensitive and caring person towards his injured or hungry brother is regarded as a believer religion. (Qs al Ma'un [107]: 1-3).

The problem of poverty is not an easy thing to solve as it reverses hands, because poverty is one proof of the power of Allah Almighty that with the poverty of Allah Almighty wants to know the extent of the concern of His servants who are given more wealth to be able to share with the needy. (Qardawi, 1995: 143). Islam emphasizes the existence of mutual help in the social environment of his people. Even Islam describes Muslims as a body that all members and parts are related to other parts. (Surah Al Maidah [5]: 2). Rasulullah Peace Be Upon Him

(PBUH) also asserted that "the person who works by searching for firewood is then sold better than the person who requested, which may be given or not given. (Narrated by Bukhari).

In Islamic teachings of poverty eradication has been instituted in one of the pillars, namely to pay zakat and Islam also advocates berinfaq and bershadaqah (Yunus, 2006: 11). Zakat Expenditure, infaq and shadaqah as a means to narrow the gap and the difference of income in society, so that there is no social gap that has the potential to cause conflict, disturbance of security and harmony in Socially. With zakat payment, infaq and shadaqah expected to improve the welfare of people, the rightful group to receive it so that they can live properly and independently without relying on others.

Zakat is the first fiscal system in the world that has extraordinary rules, ranging from the subjects of paying zakat, the object of zakat property (mall al zakah), the tariff of each each (miqdar al zakah), the limit of property ownership (haul), to the allocation of distribution the recipient of zakat (mustahiq). If applied systemically in the economy, especially the rule-based economy and a comprehensive Islamic spirit, zakat will also have significant and significant characteristics and economic implications that make it socially desirable. (Qardawi, 1999: 118-119). Zakat is expected to minimize the income gap between the rich and the poor. Zakat is also expected to increase or grow the economy, both at the individual level and at the social level of society (Qs at Taubah [9]: 60).

Zakat received by mustahiq will serve as a supporter of a mustahiq economic enhancement when used in productive activities. The utilization of zakat funds productively has a concept of planning, careful implementation such as studying the causes of poverty, the absence of working capital, lack of employment. With the zakat funds, the poor will get a steady income, increase business, develop business and invest/ save. Zakat has a very strategic role in the effort of equal distribution of income, poverty alleviation or economic development. In contrast to other sources of finance, zakat has no backlash whatsoever except ridha and wishes merit from God alone.

However, it does not mean that the zakat mechanism has no control system. The strategic value of zakat can be seen through: first, zakat is a religious call, zakat is a reflection of one's faith, second, zakat financial resources will never run out and who have paid every year or other time period will continue to pay, thirdly, zakat empirically can erase social inequalities and vice versa can create a re-distribution of assets and equity of development. (Qadir, 2001: 214).

Mustahiq behavior is a mustahiq process and activity when dealing with the use of zakat funds received to meet the needs and desires. It is behavior that underlies the mustahiq in making a decision in utilizing the zakat funds received.

LITERATURE REVIEW

Behaviour Theory

Behavior is individual response or reaction to stimulation or environment (Language Center of Ministry of National Education, Op.cit..85). Human behavior is all human activity or activity, whether it can be observed directly or can not be observed by outsiders (Notoatmojo, 2003: 25). Human behavior can be seen from two perspectives, namely, basic (general) behavior as individual creatures, and behavior of social beings. Social behavior is a specific behavior directed at others. Acceptance of behavior is highly dependent on social norms and governed by various means of social control. Basic behavior is an action or biological reaction in response to external or internal stimuli, driven by the activity of the organism system, especially effects, response to stimuli (Sunaryo, 2014: 42). Individual behavior is something that people do, such as speaking, listening, composing, typing and so on (Gibson 1985: 52).

Bloom divides behavior into three domains, namely the cognitive domain (cognitive domain), affective domain (affective domain), and psychomotoric domain (psicomotoric domain). (Notoatmojo, 2003: 35). Measurement of behavior can be done directly by interviewing activities that have been done several hours, days or months ago (recall). Measurements can also be done indirectly, ie by observing the actions or activities of respondents. The theory that is considered capable of explaining a person's behavior is focused on two possibilities, namely behavior derived from heredity in the form of instinct of biological instincts (nature).

Zakat Concept Islamic Perspective

Zakat according to etymology is growing. Arabs say zakaa az zar'u when az zar'u (plant) is growing and growing. Zakat annafaqatu when nafaqah (cost of living) is blessed. (Zuhaili, 2011: 164). "It is lucky that those who purify themselves" The word zakat is also spoken for the meaning of praise (praise). Allah says in Qs an Najm [53]: 32.

The treasure expended in syara 'is called zakat, because zakat will add the goods issued, keep the treasure from disaster, the word of Allah in Qs al Baqarah [2]: 43

Zakat etymologically or the origin of the word is from the Arabic derived from the root word (masdar) "zakaa" which means "blessing, growing, growing, growing, clean, sacred, praiseworthy." (Rusli, 2005: 3). the main and general Qur'an is used as the backing of the tale or the definition of zakat is the letter at Taubah [9] verse 60, 103, 104 which pronounces shadaqah not zakah "Allah says which means:" The zakat, the poor, the administrators of the zakat, the mu'allaf whom he is persuaded, to (liberate) the slave, the indebted, for the way of Allah and the people on the way, as a mandatory requirement God; and Allah is Knower, Wise. " And Allah also says: "Take zakat from some of their property, by charity that you cleanse and

purify them, and mendo`alah for them. Verily, your prayer is a serenity for them. And Allah is All-Hearing, Knower. "Do they not know that Allah receives repentance from His servants and receives Zakat, and that Allah is the Recipient of Repentance, the Most Merciful"

Zakat according to fiqh terms, Muslim jurists (fuqaha') provide the following definition; Zakat means a certain amount of certain property that Allah requires to be handed over to the rightful / certain (Qardawi, 1995: 175). Malikiyah gives the definition that zakat is removing a certain portion of certain property which has reached nishab to the person who is entitled to receive, if ownership, haul (even one year) has been perfect in addition to minerals, plants and treasure findings. Hanafiyah provides the definition that zakat is the granting of ownership rights over certain properties of certain property to certain people who have been determined by the Shari'a, solely because of God. Shafi'iyah provides the definition that zakat is a name for goods issued for property or body (self human for zakat fitrah) to a particular party, while Hanabilah gives the definition that zakat is a mandatory right on certain property to a certain group at a certain time. (Zuhaili, 2011: 165). According to Imam Nawawi the amount spent from the wealth is called zakat because it is issued it adds much, makes more meaningful and protects the wealth from destruction, whereas according to Ibn Taymiyya, the soul of the person who is tithe becomes clean and his wealth will get cleaner and increase its meaning.

Zakat is a certain right that Allah requires of the wealth of the Muslims that is destined for the poor and other mustahik as a sign of gratitude for the blessings of Allah and to draw closer to Him and cleanse themselves and their property. (Zuhaili, 2011: 165). Zakat means the removal of some property with certain conditions to be given to a certain group (mustahik) with certain requirements as well. (Hafidhuddin, 2001: 25).

According to Law No. 38 of 1999, the meaning of zakat is the property that must be set aside by a Muslim or a body owned by a Muslim in accordance with the provisions of religion to be given to the rightful to receive it. (Daud Ali, 2006: 45). Contemporary Islamic economists define zakat as an asset assigned by the government or authorized officers to the general or binding and final public without any reward by the government in accordance with the capability of the owner of the property allocated to meet the needs of the eight classes determined by al Qur'an as well as to meet the political demands for Islamic finance. (Hafidhuddin, 2001: 35).

Zakat Law

Al Qur'an

The Qur'an mentions the word zakat 30 times thirty times together with 27 (twenty-seven) times in one verse with the prayer. The verses of the Qur'an which form the basis of the law of obligation of Zakat are Al Baqarah [2]: 43,77, 83, 110, 277, an Nlsa '[4]; 29, 77,162, al Maidah

[5]: 12, 55, at Taubah [9]: 5, 11, 18, 34, 35,58,60, 71, 103,104, al Kahfi [18]: 81, Maryam [19] : 13,31,55, al Anbiya '[21]: 73, al Hajj [22]: 41,78, an Nur [24]: 37, 55.56, an Naml [27]: 3, Luqman [31] : 4.

Al Sunnah

Imam Bukhari and Imam Muslim collect about 800 pieces of hadith related to zakat including some atsars, 72 hadiths on the books of Shahih Bukhari and Muslim. Of that number found 6 (six) pieces of hadith containing the word zakat. From Abi Abdurrahman Abdullah bin Uman bin al-Khattab, he said; I heard the Messenger of Allah said "Islam is founded on the five foundations; 1) testify that there is no God but Allah, Muhammad is the messenger of God, 2) establishing prayers, 3) performing charity, 4) performing hajj and 5) fasting month of Ramadhan ". And the hadith from Ibn Abbas Ra, Verily the Messenger of Allah (saw) said to Mu'az bin Jabal when he had sent to Yemen to invite his people to Islam, and convey the law of Islamic law. If they obey you, then inform them that Allah (swt) obliges Zakatb to them. Zakah is taken from the rich among them to be given to the pauper among them "(Narrated by Bukhari and Muslim)

Ijma'

The Muslims at all times have a 'zakat obligation. The Sahabahs agree to fight against those who do not want to charity. The scholars say, whoever denies his kefardhuan, then he has disbelieved and apostatized, although he is Muslim, grew up in the land of Islam. He treated the law of an apostate and was asked to repent within three days. If he repents then is not killed. Whoever denies his obligation because of ignorance, sometimes because he only entered Islam or because grown in pedalamanyang away from the city, then he was told about the obligations of zakat and not punished kafir, because the reason is acceptable. (Zuhaili, 2011: 168). One form of Ijma 'in Indonesia is the promulgation of Indonesian Republic Law No. 38 of 1999, Law No. RI. 23 Year 2011 on the Management of Zakat

Zakat Position

Zakat is one of the pillars of Islam, and became one of the main elements for the establishment of Islamic law. Therefore the law of zakat is obligatory (fardhu) upon every Muslim who has fulfilled certain requirements.

Aims of Zakat

The fundamental purpose of zakat worship is to solve various social problems such as unemployment, poverty and others. Zakat distribution system is a solution to the problem of the problem by providing assistance to the poor regardless of race, color, ethnicity and attributes of

other worldly attributes (Qardhawi, 2005: 47) .Zakat is not just aimed at helping the weak from the increasingly severe fallout , but the ultimate goal is that human beings are superior in value to property, so that humans do not become slaves of property (Arkam, 2013: 55-58). Zakat has a very broad purpose both for muzakki, mustahiq and society in general. (David, 1988: 35)

Zakat Object

Systematically Qardhawi classifies and describes the nine types of zakat outside zakat fitrah namely: (1). (2) gold and silver, (3) trade wealth, (4) agriculture, (5) honey and animal production, (6) mining goods, (7) factory investment etc. (8) search and profession , (9) shares and bonds. (Qardhawi 2005: 167). The sources of zakat are: (1) profession, (2) company, (3) securities, (4) currency trading, (5) traded livestock, (6) honey and animal production, (7) , (8) takaful insurance, (9) crop business, swallow's nest, ornamental fish and similar modern sect, (10) modern household sector. (Hafidhuddin, 2001: 122). Objects of zakat are (1) precious metals (gold, silver and paper money), (2) minerals and ancient relics, (3) merchandise, (4) crops and fruits (plants coming out of the ground) (5) animals or livestock, (6) buildings, factories, occupations and professions. (Zuhaili, 2011: 189)

In the book of the classical fiqh (books of Imams of the School) generally mention that the assets that must be issued zakatnya classified into 5 (five) groups, namely; (1) gold. silver and money, (2) traded goods, (3) livestock products, (4) crops (agriculture, plantations), (5) mining products and goods inventions. (Daud Ali, 1988: 44)

Mustahiq (Beneficiaries) Concept and Poverty

Mustahiq origin he said "haqqa, yahiqqu, haqqan" which means fixed and obligatory, istahaqqa which means ask for rights, entitled, and mustahiqqu meaning. "The rightful person". So the word mustahiq means the rightful person (entitled to receive, entitled to use, right to use and others) (Jonah, 102).

Allah SWT has determined a certain group of people who are entitled to receive zakat, not submitted to muzakki or government to share it according to his will. Allah has appointed certain groups of people to receive Zakat as His word in the Qur'an of Surat at Taubah [9]: 60. In the verse it is affirmed that there are eight groups or groups that become the recipients of zakat, namely; (1) the group of fuqara plural of faqir, (2) the plural group of the poor, (3) the amil zakat group, (4) the group of converts, (5) riqab group, (6) gharimin group, (7) fi sabilillah group, (8) ibn sabil group.

RESEARCH METHOD

The type of approach used in this study is a qualitative approach to the type of field research that takes the location of District Suralaga East Lombok. For the purpose of the study, 7 informants were selecting by purposive sampling. Data was collected using observation data collection techniques, interviews and documentation.

RESULT AND DISCUSS

The distribution of zakat funds conducted by the National Amil Zakat Agency (BAZDA / BAZNAS) of East Lombok is still in some groups of asnaf only, whereas based on the findings in the field, there are still 8 mustahiq (asnaf) groups in Suralaga sub-district alone with various interpretations and reasoning on the development of comprehension of each asnaf.

BAZDA / BAZNAS Lombok Timur includes orphans gathered in orphanages and family care within the needy group, while the orphans living with their families are included in the poor. Likewise, children who are still in school / college that still lack the cost to meet the needs of schools entered in the category fisabilillah.

Based on the results of in-depth interviews with the mustahiq / family who have received zakat funds from BAZDA / BAZNAS East Lombok obtained the result that about 60% of the informants use zakat funds for productive purposes or activities such as business capital, savings (funds developed) in addition to the need consumptive, while the remaining 40% of the informants use zakat funds for consumptive outsourcing.

Mustahiq who behave productively when viewed from the point of view of Islamic economics, it can be said that their behavior is in accordance with the characteristics, goals and principles of Islamic economics such as the character that man is God's representative on earth to manage well all the gifts of God no matter how small that. Likewise as the purpose of human life is to achieve falah/happiness in the world and the hereafter. The behaviors they show are in harmony with the principle of usage and the middle principle in everyday life. While mustahiq who behave consumptive can be said that their behavior has not been aligned with the characteristics, goals and principles of economics in Islam. They reflect lazy and wasteful behavior.

From the results of observations and interviews on lapanagan to informants / mustahiq who use zakat funds for productive purposes, obtained the result that zakat funds can change the status mustahiq be muzakki. There is a mustahiq that manages zakat funds well and well planned, although zakat funds ever received very small, so now (2018) this, social status began to change. This status change because the zakat funds received are actually planned for use, half used for consumptive purposes and half for productive activity activities such as business

capital, savings and other investments. This productive group of mustahiqs has a future design even though the design is very simple.

CONCLUSION

1. Mustahiq behavior in utilizing zakat funds can be classified into two categories: first, consumptive behavior is using zakat funds to meet the needs of a consumptive/ disposable), and second, productive behavior yaitu using zakat funds for productive purposes such as capital work, savings and others besides being used for consumptive purposes.
2. Zakat funds used for productive purposes may change the status of mustahiq into muzakki.
3. The zakat funds received by the mustahiq especially mustahiq from the poor and the poor to be efficient and effective, it is recommended to the National Amil Zakat Agency / Badan Amil Zakat Nasional (BAZDA / BASNAS) of East Lombok, the experts of Islamic economics and the religious leaders (teachers) synergize to provide counseling and understanding regarding the use of zakat funds to the mustahiq of the poor and the poor in accordance with the characteristics, objectives and principles of Islamic economics before they receive the zakat funds.

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