

CHAPTER I

INTRODUCTION

A. Background of Study

Most Muslim communities are still hit by poverty problems. Poverty is a dangerous threat to humanity because it can cause the collapse of civilization and not a few people who have experienced it because of poverty. The Prophet Muhammad SAW has stated that poverty can draw closer to *kufr*. Basically, the teachings of Islam have offered several doctrines for humans through two dimensions, namely prosperity and happiness in life in the world and the hereafter.¹

Didin Hafidhuddin assumed that poverty is often considered a necessity in life. There are several causes of poverty, among others are first, natural poverty, such as barren, dry and other natural. Second, cultural poverty, because of laziness, does not want to work and gives up easily. Third, structural poverty, due to various government regulations and policies that are not pro-poor, policies in the fields of economy, education and so on. According to the view of Islamic teachings, the estuary of poverty is a community behavior that does not reflect a person of faith, piety and righteous deeds.²

Poverty is no longer related to individual or personal problems but concerns all aspects of the country and the world.³ Poverty levels, according to World Bank data, still tend to be high in low-income and conflict-affected countries and political upheavals. The condition World Bank projections,

¹ Mila Sartika, *“Pengaruh Pendayagunaan Zakat Produktif Terhadap Pemberdayaan Mustahiq Pada LAZ Yayasan Solo Peduli Surakarta.” Jurnal Fakultas Hukum UII, Vol. 2 No. 1, Juli 2008, p. 75-89.*

² Didin Hafidhudin, *Agar Harta Berkah dan Bertambah*, (Jakarta: Gema Insani, 2007) p 209

³ Chaniago, Siti Aminah. *“Pemberdayaan Zakat Produktif Dalam Pemberantasan Kemiskinan.” Jurnal Hukum Islam (JHI), Vol. 10 No. 2, Juni 2016, p. 241.*

extreme poverty rates could drop to 8,6 percent by 2018. Two regions, namely East Asia and the Pacific and Central Asia have reduced extreme poverty rates to below three percent.⁴

Indonesia is a Makmur, fertile equatorial country which still has a high poverty rate in BPS 2017 data. There are 27.77 million people who are classified as poor people, most of whom are in villages in almost all corners of the archipelago.⁵ Today is the economic system does not favor the poor, this makes it difficult to reduce poverty. Even though the government has made many programs to reduce poverty, these efforts have still not shown significant positive results.

Poverty alleviation programs so far have tended to focus on efforts to distribute social assistance to the poor. That, among other things, in the form of rice for the poor and the Jaring Pengaman Sosial (JPS) program for the poor. Efforts like this will be difficult to solve the existing poverty problem because the nature of aid is not for empowerment, it can even lead to dependency. Aid programs oriented to government philanthropy can actually worsen the morale and behavior of the poor people. Aid programs for the poor should be more focused on fostering a productive economic culture and being able to free permanent dependency on the population. On the other hand, social assistance programs can also cause corruption in distribution.⁶

One way to overcome poverty is to help and also support people who are able to spend their assets in the form of zakat funds to those who are in need. Zakat is an Islamic instrument that can help to increase development in Indonesia, and can specifically overcome the problem of poverty and can prosper the weak economy. Because in terms of the distribution pattern of zakat illustrates the balance for long-term and short-term goals. The short-term goal, the distribution of zakat is channeled to consumptive needs,

⁴ www.kompas.com, accessed at 01 september 2019

⁵ <https://www.bps.go.id>, accessed at 02 juni 2019

⁶ <https://www.perpustakaan.bappenas.go.id> accessed at 02 september 2019

namely to meet the basic needs of the household, education, health and so forth.

Whereas for long-term purposes, zakat distribution is carried out in the form of productive business capital so that the results are expected to be received continuously and provide economic benefits and increase income. Thus it is expected that the poor who previously received zakat (*mustahik*) would later become zakat payers (*muzakki*). Currently, the use of zakat productively is experiencing rapid progress, because of the productive management of zakat is able to provide more optimal results to improve the welfare of society.⁷

One of the institutions that apply the efficient use of zakat is BAZNAS. Law Number 23 of 2011 article 17 confirms that BAZNAS is an institution authorized to conduct zakat management nationally.⁸ In 2019 BAZNAS Awards, BAZNAS West Java won the best Provincial BAZNAS category.⁹ The West Java Province BAZNAS award 2018 BAZNAS Cianjur Regency has succeeded in becoming the best distribution and utilization.¹⁰ Whereas in 2019, BAZNAS of Cianjur Regency has won two 2019 BAZNAS AWARD nominees with the best distribution category and the best national level utilization.¹¹ This is the reason the author wants to investigate more about utilization and Distribution of Cianjur Regency Baznas.

Cianjur Regency Baznas has five excellent consumptive fund distribution programs, namely Cianjur Pintar, Cianjur Sehat, Cianjur Peduli and Cianjur Taqwa. Being productive is the Cianjur Makmur program.

⁷ Rusli, dkk., “*Analisis Dampak Pemberian Modal Zakat Produktif Terhadap Pengentasan Kemiskinan Dikabupaten Aceh Utara.*” *Jurnal Ekonomi Pasca Sarjana Universitas Syiah Kuala, Vol. 1 No. 1, Februari 2013*, p. 57.

⁸ Undang-Undang Nomor 23 Tahun 2017 Pasal 17

⁹ *Inilah Pemenang BAZNAS Award 2019*, (diakses pada tanggal 05 Oktober 2019 pukul 13.50 pm dari situs <https://baznas.go.id>)

¹⁰ Interview with Mr. Hilman Syaukani Vice Chairman IV BAZNAS Cianjur Regency

¹¹ ustofa Bisri, *Baznas Cianjur Raih Award*, (accessed at 05 Oktober 2019, 14.15 pm can be seen <https://www.cianjurekspres.net>)

BAZNAS Cianjur Regency has succeeded in touching all the sub-districts in Cianjur, which number as many as 32 districts.¹² Therefore, in this research the author will examine how the effectiveness of the distribution zakat funds in BAZNAS Cianjur Regency

B. Problem Formulation

1. How effective is the distribution zakat Funds BAZNAS Cianjur Regency?
2. What are the obstacles faced in distribution Cianjur Makmur program funds?
3. How is the effort made in facing the obstacles of distribution Cianjur Makmur funds?

C. Research Purposes

1. To find out the effectiveness is the distribution zakat Funds BAZNAS Cianjur Regency
2. To find out the obstacles faced in distribution Cianjur Makmur program funds
4. To find out the efforts made in facing the obstacles of distribution Cianjur Makmur funds

D. Benefits of Research

1. Academic Benefits

In theory, this research is expected to be able to develop and enrich the sciences related to zakat, especially productive zakat and the development of productive zakat in society, the results of this study are expected to help add knowledge that is beneficial to the scientific community in the field of Islamic economics.

2. Practical benefits

It is hoped that the results of this study can provide useful input and strengthen institutions in utilizing productive zakat for economic empowerment and improving people's economy.

¹² Interview with Mr. Irvan Iskandar as Implementing staff of Distribution and Utilization Division

E. Research Methods

1. Place And Time of Research

This research was conducted at the BAZNAS of Cianjur Regency, which was located at Jl. Raya Bandung Sadewata No. 108 (Da'wah Building Complex, Cianjur Regency) 43281. This research was conducted for approximately 6 months from July to December 2019, from the preparation of proposals to the completion of the thesis completion.

2. Types Of Research

This research is qualitative research, in which this study refers to field research.¹³ In this study, the researcher as the full holder in controlling the research will use data collection techniques namely triangulation. The triangulation method is a method used in qualitative research to examine and establish validity by analyzing from various perspectives.¹⁴

This research use qualitative with field research approach. Because in this study the researchers tried to find out how effective the level of productive zakat as the Cianjur Makmur program was, the obstacles faced by the Cianjur Makmur program, and the efforts made to deal with these obstacles.¹⁵

3. Data Source

The data source that the author needs to write this research is a data source that can be classified into two important parts, namely primary data sources and secondary data sources. Primary data sources of researchers are sourced directly from research directly conducted by researchers in the place or object. The data can be in the form of observations, interviews, survey results of researchers,

¹³ Sugiono. *Metode Penelitian Kuantitatif Kualitatif dan R & D*. (Bandung: Alfabeta, 2012), p.14.

¹⁴ Nur Fauziah, *Efektivitas Penggunaan Alat Bantu Reaksi Gerakan Tangan Bagi Kaum Disabilitas, Skripsi Universitas Pendidikan Indonesia*, p.33

¹⁵ Hamid Patilima, *Metode Penelitian Kualitatif*, (Bandung: Alfabeta, 2011), p. 5

and questionnaires. In this study, researchers took data from what respondents gave either from the questionnaire or from what was said by the respondent.¹⁶ Secondary data sources are data sources that can be taken from previous research reports, print social media and the internet, and several related books.¹⁷

The data source used in this study is primary data in the form of interviews about the constraints and efforts to overcome obstacles faced by the Cianjur Makmur program, whereas, secondary data in this study are in the form of received financial statements, records of targeted allocation of productive zakat funds, and allocation of funds in the form of realized business capital assistance.

4. Data Collection

In this study, data collection techniques that will be carried out are using descriptive qualitative methods, in which researchers use several techniques used to collect data including observation, interviews, and documentation techniques. The technique is carried out by researchers to find out whether the Cianjur Makmur Program has been effective for the welfare of the Cianjur community.

a. Observation Method

According to Nasution, observation is the basis of all science. Scientists can only work based on data, namely facts about the world of reality obtained through observation. The data is collected and often with the help of a variety of sophisticated tools, so objects that are very small or very far away can be observed clearly.¹⁸

The method of observation in this study uses the method of observation in which the researcher observes directly at

¹⁶ Sugiono. *Metode Penelitian Kuantitatif Kualitatif dan R & D. Op.Cit*, p. 213.

¹⁷ Soeratno dan Lincoln Arsyad. *Metodologi Penelitian untuk Ekonomi dan Bisnis, Edisi Pertama: Cetakan Kelima*, (Yogyakarta: UPP STIM YKPN, 2008), p. 70.

¹⁸ Sugiono, *Metode Penelitian Kuantitatif Kualitatif dan R & D* p.226

the place where the researcher will conduct research that is at BAZNAS Cianjur Regency to better know the existence of a Cianjur Makmur program and the data needed for this research.

This observation method is believed by researchers to provide convenience in conducting research. The foundation given in this research is a careful and thorough site review of all aspects to be examined. According to Kaelan, this is the main way of doing research, especially qualitative research.¹⁹

b. Interview Method

The interview is a meeting between two people to exchange ideas and information through questions and answers so that it can be constructed of meaning in a particular topic. Interviews are used as data collection techniques if the researcher wants to conduct a preliminary study to find issues that must be examined, but if the researcher wants to know things in more depth from the respondent.²⁰

The interview technique in this study is a semi-structured interview type of interview including in-depth interviews, where the implementation is freer when compared to structured interviews. The purpose of this type of interview is to find problems more openly, where the parties invited to the interview are asked for opinions and ideas.²¹

The data obtained by finding information about the implementation of the distribution zakat funds, obstacles and efforts faced in the implementation of the Cianjur Makmur program. This interview was submitted to the primary data source, namely the respondent, in this case, the agency and the parties involved in handling the distribution of zakat, namely

¹⁹ Ibrahim, *Metodologi Penelitian Kualitatif*. (Bandung: ALFABETA, 2015), p. 80

²⁰ Sugiono. *Metode Penelitian Kuantitatif Kualitatif dan R & D* p.231

²¹ Sugiono, *Metode Penelitian Kuantitatif Kualitatif dan R & D* p.233

amil, in Baznas, Cianjur Regency, they are Mr Khairuman Abdillah as The Head of Distribution and Utilization Division, for adding the information Mr Irvan Iskandar implementing staff Distribution and Utilization Division and Mr Hilman Syaukani as Vice Chairman IV BAZNAS Cianjur Regency.

c. Documentation Method

The documentation method is the method used in this study specifically to find out about the records of events or previous studies that have already been thoroughly examined. Documents that can be taken can be in the form of writing, drawing, or with a monumental work from someone. This documentation method is used to strengthen the research that researchers do on the observation method.²²

5. Results Analysis Techniques

The data that has been collected in the form of financial reports for the Cianjur Makmur Program will be calculated using the program effectiveness ratio which is the realization of the target then 100%, then the results will be analyzed to produce a research result in the form of the effectiveness of the distribution zakat funds, then conduct interviews with the research object namely BAZNAS Cianjur Regency to know the obstacles faced and also efforts to overcome the obstacles faced by the Cianjur Makmur Program.

Analyzing data means describing the data or explaining the data so that based on the data understanding and conclusions can be drawn from the research that has been done.²³ Data that has been successfully collected and calcified systematically is then analyzed using a qualitative method, which is to systematically describe the data stored in accordance with the reality in the field. The data to be

²² Winarto surakhmad, *Pengantar Penelitian* p. 422

²³ Dudung Abdurrahman. *Pengantar Metode Penelitian* (Yogyakarta Kurnia Alam Semsta 2003). p. 65.

investigated by researchers comes from existing data which is then compiled and grouped using words in such a way as to describe the research objects that have been formulated previously.²⁴

The process of data analysis begins by examining all data that has been obtained from various sources, observations, interviews, and documentation. The next step is to arrange the data in the thesis discussion. The final stage is to conduct data validity checks using several sections. The first is comparing data obtained through interview techniques with observational data. Second, conducting peer reviews to find out the opinions of researchers and other experts who conduct similar research. Third, researchers will make a conclusion related to data that has been obtain previously.²⁵

²⁴ Nahdliyul Izza. *Pengaruh Pasar Modern Terhadap Pedagang Pasar Tradisional (studi pengaruh Ambarukmo Plaza terhadap perekonomian pedagang pasar desa Caturtunggal Nologaten Depok Sleman Yogyakarta)*. 2010. p. 32-33

²⁵ Nahdliyul Izza. *Pengaruh Pasar Modern Terhadap Pedagang Pasar Tradisional (studi pengaruh Ambarukmo Plaza terhadap perekonomian pedagang pasar desa Caturtunggal Nologaten Depok Sleman Yogyakarta)*. 2010. p. 32-33

