

The Role of Zakat Collection by Baitul Mal in Overcoming Poverty in Langsa City

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ABSTRACT

Aceh is one of the provinces with a high poverty rate and is also a region with a high poverty rate in Sumatra, including Langsa City. Therefore, one of the efforts to alleviate poverty in Langsa City is by utilizing zakat funds managed by the Baitul Mal Institute, which will later be distributed to the poor in Langsa City. This study aims to identify the role of the Baitul Mal Institution in alleviating poverty and improving the welfare of the people of Langsa City. This study uses a qualitative description method with primary and secondary data sources. From the research results, it is concluded that the distribution of zakat funds to the poor is still ineffective and still not on target so that people still do not feel prosperity.

Keyword: Baitul Mal, Zakat Funds, Poverty.

INTRODUCTION

Poverty is a problem that plagues many people. The low level of the economy turned out to be experienced by the Muslim community and became the center of attention. Islam fights poverty, not only being poor as a result, but also eradicating the factors that cause poverty, ignorance, improper mindset and spirit of life (Abdurrachman Qadir, 2007). In Indonesia, one of the provinces with relatively high poverty rates is Aceh, and it is also the area with the highest poverty rate in Sumatra. Along with the high level of poverty in Aceh, income inequality is also relatively influential in increasing (Amri, 2017). The high level of poverty and income inequality is a challenge for the Aceh government, including Langsa City in realizing prosperity and reducing the poverty level (Amri & Nazamuddin, 2018).

One of the government's efforts in overcoming poverty is the utilization of zakat funds by an institution called Baitul Mal. With this institution, the management and utilization of collected zakat funds can be carried out optimally and well coordinated. Apart from that, the Baitul Mal institution also acts as an institution that distributes zakat funds to people who are entitled to receive it. At this time, the existence of Baitul Mal in Langsa City is still not effective in reducing the number of poor people in Langsa City. This is evidenced by the many people of Langsa City who live in poverty. So, we need solutions that support each other. One of them is by optimizing the role of Baitul Mal in Langsa City.

The birth of Baitul Mal in Aceh province is regulated under the Aceh special regional autonomy law in the form of Qanun zakat and zakat is recognized as local revenue (PAD) of Aceh province. Meanwhile, the Qanun zakat that was born in Aceh Province which explains the structure of Baitul Mal institutions begins with Baitul Mal Aceh (BMA) at the provincial level (article 4), Regency/City Baitul Mal at the district level (article 5) and Baitul Mal Gampong at the Village level (Article 5). Article 6) (Assemblage of Legislations for Baitul Mal Aceh, 2012).

The birth of the organizational structure proves that the access that is built to maximize zakat collection is very good. This will make it easier for muzakki to pay their zakat wherever they live. Here the researcher concludes that the problem faced is the lack of optimization role of Baitul Mal as a collector of zakat funds in terms of tackling the level of poverty in Langsa City which aims to improve welfare.

LITERATURE REVIEW

Baitul Maal

Baitul mal comes from Arabic, namely from the word bait, which means house. And al-mal which means treasure. So etymologically, Baitul Mal means a house to collect or store property (A. Djazuli and Yadi Janwari, 2002). While terminologically, Baitul Mal is an institution or party that has a special task of handling all the assets of the people, both in the form of state revenues and expenditures. So every property in the form of land, buildings, mining goods, trade commodity money, or other property that Muslims are entitled to own according to the provisions of the syara' and is not determined by the individual owner, even though there are certain parties who are entitled to receive it, then the property becomes the right of Baitul Mal, both those who have actually entered the Baitul Mal storage area and those who have not.

Every asset that must be issued to people who are entitled to receive it, or to realize the benefit of the Muslims, or the cost of spreading da'wah is an asset that is recorded as Baitul Mal's expenses, both those that have been issued in real terms or those that are still in the custody of the Baitul Mal. Another definition states that Baitul Mal is a treasure house, a state treasury building that stores a number of state assets and a place for regulating everything related to state assets. At the time of the Prophet Muhammad, the collection of zakat and others as a source of state income at that time did not require extensive administration, this happened because the number of Muslims was still limited (Abdul et al., 1997).

Zakat

Etymologically zakat is quoted by Yusuf Al-Qardhawi is a basic word which means blessing, growing, clean and good (Ali Ridlo, 2014). Something is said to be zaka which means to grow and develop, and someone can be said to be zaka, which means that the person is good. Sulaiman Rasyid's opinion says that zakat in terminology is a certain level of property given to those who are entitled to receive it with several conditions. Every Muslim is obliged to issue zakat when it is sufficient to meet the mandatory zakat requirements which are then handed over to mustahiq.

The wisdom of zakat is divided into three aspects including the following:

1. Faidah diniyyah (religious aspect)
 - a. Zakat brings a servant to happiness and safety in this world and the hereafter
 - b. Means for servants to taqarrub (get closer) to Allah, will increase faith because of obedience
 - c. Zakat payers will get a large reward that is multiplied
 - d. Zakat is a means of removing sins
2. Faidah khuluqiyyah (moral aspect)
 - a. Instilling the nature of nobility, tolerance and grace in the person who pays zakat
 - b. The payer of zakat is identical with the nature of compassion and gentleness to his underprivileged brother

- c. It is a reality that donating something physically for the Muslims will expand the chest and expand the soul because it is certain that he will become a person who is loved and respected according to the level of his sacrifice.
 - d. There is purification of morality.
3. Faidah ijtimaiah
- a. Zakat is a means to help meet the needs of the poor who are the majority group of most countries in the world
 - b. Provide strength support for the Muslims and elevate their existence. This can be seen in the group receiving zakat, one of which is the mujahideen fi sabilillah.
 - c. Zakat can reduce social jealousy. The grudge and resentment that exist in the chests of the poor because the lower people will easily be ignited by hatred and hostility if they see high economic groups squandering such abundant wealth to alleviate poverty, of course, there will be harmony and love between the rich and the poor. .
 - d. Zakat will refer to the economic growth of the perpetrators and what is clear is that the blessings will be abundant.
 - e. Paying zakat means expanding the circulation of property or money, because when wealth is spent, the circulation will expand and more parties will benefit.

Poverty

Among the definitions of poverty is the inability to meet basic consumption needs to improve the situation, not trying to understand a wider that includes social and moral aspects (Saleh, 2002). In a narrow sense, it is defined as a state of lack of money and goods to ensure life. Meanwhile, in a broad sense, poverty is a multifaceted or multidimensional phenomenon (Hamudy, 2008). According to Kurniawan, poverty is when a community's income is below a certain poverty line. Poverty is also considered a form of development problem caused by the negative impact of unbalanced economic growth, thus widening incomes between communities and between regions. The condition of the people who are called poor can be identified based on the ability of income to meet living standards. In principle, the standard of living in a society is not only the fulfillment of the need for food, but the fulfillment of health and education needs. Decent welfare housing is one of the standard of living or community standards in an area.

Poverty is a condition, often with the need for hardship and deprivation in various life circumstances. Some people understand this term subjectively and comparatively, while others see it from a moral and evaluative perspective and other understandings from an established scientific point of view. The term "developing country" is usually used to refer to countries that are poor.

Poverty reaches out in various ways, understanding mainly includes:

1. Description of the shortage of materials, which includes daily food, clothing and health services. Poverty in this sense is known as the situation of basic goods and services.
2. Description of social needs, social exclusion, including and inability to participate in society. Social exclusion is usually distinguished from poverty, because it includes political and moral issues and is not limited to economic problems.
3. A description of the lack of sufficient income and wealth. The meaning of "adequate" here varies widely across political and economic sectors around the world (Abad Badruzzaman, 2007).

Causes of Poverty

The main factor causing poverty is silence, reluctance or not being able to move and try. The reluctance to try is self-harm, while the inability to do business is caused, among others, by the persecution of other humans (Quraish Shihab, 2010).

There are several other factors that cause poverty, namely as follows:

1. Lazy to work. Laziness is a problem that is quite concerned, because this problem is a person's mentality and personality. The existence of a lazy attitude, a person is indifferent and does not want to work or be passive in his life (the attitude of relying on fate).
2. Education is too low. The existence of a low level of education causes a person to lack certain skills needed in life. The limited education or skills they have causes limited ability to enter the world of work.
3. Limited employment opportunities. This factor will bring the consequences of poverty for the community. Ideally, many people say that a person or society should be able to create new jobs, but in fact this is unlikely due to the limitations of a person's ability in the form of skills and capital.
4. Limited natural resources. Poverty will hit a society if its natural resources no longer provide benefits for their lives. It is often said that people are poor because their nature is poor.
5. Limited capital. This is a reality in developing countries. This fact brings poverty to most of the people in the country. Someone is poor because they do not have the capital to complete the tools or materials in order to apply the skills they have with the aim of earning an income.
6. Family burden. The more family members, the higher the demands or burdens of life that must be met. Someone who has many family members, if balanced with efforts to increase income will cause poverty because they depart from poverty.
7. Low work ethic. The low work ethic can be caused by various factors, for example, the habit of relaxing and just enjoying it without wanting to work hard and other factors that are commonly found in society.
8. Misunderstanding the teachings of Islam. This factor includes several things that are considered common, initially caused by misunderstandings in the interpretation of Islamic teachings and moreover those who are religiously obedient, do not touch the demands of economic progress in the world, namely the teachings that are essentially away from the hustle and bustle of the world and focus on Hereafter in the form of pure worship which actually gets emphasis by preachers and clerics.

Impact of poverty

1. Poverty endangers faith

Poverty is a serious threat to faith, especially for the poor who live in affluent communities. Especially if the poor work hard, while the rich just have fun. This will have an impact on the emergence of deviations in faith and poverty which can lead to disbelief.

2. Poverty endangers morals and morals

If the poor live in an environment of greedy rich groups, poverty and misery will encourage them to commit violations or crimes where misery can cause a person to doubt moral and religious values.

3. Poverty threatens the stability of thought

The calamity of disbelief and poverty is not only limited to the spiritual and moral side but also threatens the human mind. How is it possible for a poor person who is unable to meet the basic needs of himself and his family to think well, if his neighbors live in luxury? it would disturb his thinking.

4. Poverty harms families

Judging from family formation, poverty is a big obstacle for youth to get married, namely fulfilling various conditions such as dowry, livelihood and economic independence. Then poverty can also separate a husband and wife. And poverty can also strain family relationships.

RESEARCH METHOD

This study uses a qualitative method. The focus of this research is the role of the Baitul Mal Institution in tackling or reducing poverty levels in Langsa City. The data in this study consisted of primary and secondary data. The data sources consist of the results of interviews, observations, documents/archives and field observations. The data analysis technique used descriptive qualitative data analysis technique where the type of data is in the form of information, both oral and written, which are not numbers.

RESULT AND DISCUSSION

Langsa City Baitul Mall

On April 6, 2006, the Baitul Mal Institution of Langsa City was established where the existence of this institution is a continuation of BAZIS with broad authority in accordance with the special status possessed by the Aceh province. This authority is contained in Law Number 11 of 2006 concerning the Aceh government which reads "zakat on waqf assets and religious assets are managed by the Aceh Baitul Mal and Regency / City Baitul Mal institutions.

The existence of this institution is getting stronger after the birth of Aceh Qanun Number 10 of 2007 concerning Baitul Mal. Article 2 of this qanun defines Baitul Mal as a non-structural regional institution that carries out its duties independently in accordance with syara' and is responsible to regional leaders. Baitul Mal is given the authority to administer, manage, collect, distribute and utilize zakat. The collection of zakat is carried out by receiving or taking from the person who issued the zakat (muzakki) based on the notification of the muzakki. The Baitul Mal institution empowerment program that has been running is as follows:

1. Distribution of consumptive zakat for muztahiq which is routinely carried out every year
2. Build/renovate houses for mustahiq who still live in uninhabitable places
3. Sending potential students from underprivileged families to attend tahfizul Qur'an education through a full scholarship program
4. Provide recitation fee assistance for converts who have a commitment to empowering their Islam by studying at a dayah/Islamic boarding school
5. Assistance for the rehabilitation of mosques and prayer rooms which are under construction
6. Regular recitation of converts to Islam in the city of Langsa

7. Provide assistance in the form of basic necessities to foster children who are in an orphanage in the city of Langsa
8. Responsive assistance for disaster and natural disaster emergency response
9. Assistance for the poor for uzhur every month which is distributed once every six months in a year
10. Construction of a complex for converting converts
11. Distribution of artful fisabilillah with the Langsa mayor's maghrib safari program
12. Assistance for caretakers of referral patients (Brochure Baitul Mal Kota Langsa)

Baitul Mal as a collector of zakat funds from muzakki manages funds and distributes them to those in need, namely the indigent, poor, fisabilillah, ibn sabil, gharimin, converts, and amil in the amount of Rp.150,000. In order to prosper the poor, the Baitul Mal institution provides assistance in the form of capital with a system of accepting proposals (requests), collecting proposals, surveys, feasibility analysis, realization of assistance, then making reports.

Furthermore, there are several targeted zakat programs aimed at the poor, namely in the form of cash by socializing to villages to collect data on people whose houses are no longer suitable for habitation and whose income is far from sufficient. Thus, there are still work programs in this institution that have not been optimally implemented because the program is not implemented properly and its implementation has not been maximized.

Obstacles in optimizing the distribution of zakat funds

After the people's funds have been collected, Langsa City Baitul Mal is in charge of distributing these funds to people in need. However, its implementation raises problems for the purpose of its distribution. This is due to the Baitul Mal institution in receiving less accurate data on the performance of geuchik and imams in recording the names of people who are entitled to receive zakat. Where in fact the community has the right to receive assistance and even cannot receive assistance because of the wrong target.

According to Baitul Mal, the criteria for the poor do not yet exist because they only see directly and assess whether the mustahiq is worthy of assistance or not. Baitul Mal should have the criteria for the poor in Langsa city. By doing socialization as often as possible, it can help increase the collection of zakat funds so that these funds can be distributed to the poor evenly in Langsa City. In the end, Langsa City Baitul Mal is still unable to cope with the poor in Langsa City. Here are the causes:

1. Implementation of socialization by introducing the importance of Baitul Mal with an information technology approach. This is very important as the times are increasingly modern.
2. Baitul Mal has not used information communication to collect zakat funds through government or private agencies or institutions

CONCLUSION

The Baitul Mal Institution has not been optimal in distributing its zakat funds which aims to reduce the level of poverty in Langsa City because the institution still receives minimal assistance funds due to the lack of confidence in the muzakki to pay their zakat to the Baitul

Mal Institution and the institution has not been targeted in distributing their zakat. zakat funds. This is why Baitul Mal has not been optimal in channeling its funds to the poor in Langsa City.

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