



EFFECTIVENESS OF PRODUCTIVE INFAQ
DISTRIBUTION FOR MUSTAHIK
ECONOMY IMPROVEMENT
(CASE STUDY OF ACEH TAMIANG REGENCY BAITUL MAL)

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Abstract

Purpose – The purpose of this research is knowing the level of effectiveness and implementation of the productive infaq distribution program in improving the mustahik economy.

Method – This research uses descriptive qualitative research, is a research that describes the state of the object of research at the present time as it is based on the results of observations, interviews, and documentation.

Result – The results showed that the distribution of productive infaq has been effective, it can be seen from the increase in the income of mustahik after receiving productive infaq from Baitul Mal Aceh Tamiang. The results also show that the distribution of productive infaq aims to help the poor who have small and medium businesses to provide capital injections to suppress the movement of moneylenders and increase family income.

Limitation – This research has limitations in terms of the relatively small number of research subjects, then the research subjects are mustahik from the Baitul Mal Aceh Tamiang food security program which will be distributed productive infaq to mustahik who are entitled to receive it.

Practical Implication – As a practical implication, the results of this study can be used as a reference by the government, especially zakat institutions in distributing productive infaq to improve the mustahik economy. So that by maintaining all existing SOPs, it provides an optimal impact in the distribution process of all kinds of activities.

Keywords :

Effectiveness,
Productive Infaq,
Mustahik.

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INTRODUCTION

Effectiveness is the ability to choose the right goals for achieving the goals that have been decided, in other words an effective program provides policies that must be carried out and the right method to achieve the goals that have been set (Hani Handoko, 2003).

Distribution has a meaning in terms of distribution, meaning distribution or delivery to several people or places. The use of infaq funds for productive economic activities is a concept to make infaq recipients socially and economically independent to build or grow business units within infaq recipients through the provision of grants for business capital (Akhmad Mujahidin, 2014).

Baitul Mal is known as an institution where assistance is managed from various programs with the aim of improving the economy in Aceh Tamiang as expected by society in general (Safwan Kamal, 2017). However, until now, there are still people who feel very little about it. Therefore, the amil must understand professionally how the infaq distribution system is a very important and strategic element in carrying out its duties (Kamal, 2018). As said by Amil Baitul Mal Muhammad Asyari based on the results of the researcher's observations with him, he said: "The Baitul Mal institution collects infaq funds in various ways, so that the funds collected increase every year, but the effectiveness of the distribution has not been felt by the community in terms of improving their economy because the funds for the program are not always available" (Muhammad Asyari, 2021). Apart from the lack of funds obtained from the Baitul Mal for distribution, the Baitul Mal institution also creates various programs to improve the mustahik's economy. However, from the programs that have been implemented, until now there has been no review of the barometer or measure of the success of the program.

This is also felt by the mustahik who receive assistance from the Baitul Mal, the distribution of infaq has not been effective in the distribution service. As we know that poverty is a phenomenon in human life, even though the meaning of infaq is issuing wealth for the benefit of something that is commanded in Islamic teachings, but it seems that this does not become a guide for humans who are Muslim, not many spend part of their wealth to be infaq to mustahik. That's what makes mustahik feel difficult. this is evidenced from interviews with mustahik who feel the difficulty of the economy (Muksin Yuliadi, 2021).

The distribution of infaq funds carried out by amil baitul mal is not short, from making a program at the baitul mal level, then holding a meeting with the coaching team and making an injection of funds that are not yet sure the release, so because the distribution process is not short, the baitul mal becomes short of personnel because the baitul mal carries out distribution with their own assistance. Mustahik also felt it, mustahik felt the lack of optimal service at the

time of distribution. This awareness will become a real action if the amil does not take action on the awareness that occurs (Muhammad Saddam, 2021).

The "Baitul Mal Membantu" program is a form of poverty alleviation as an effort to solve the problem of the low welfare of the people, the problem of poverty which is an obligation. However, the eradication of poverty cannot be eliminated from this Aceh Tamiang district. Moreover, there are mustahik who experience failure in their catfish business due to lack of proper teaching and insufficient distribution of funds as expected. This needs to be considered so that poverty will no longer occur in Aceh Tamiang District.

THEORETICAL BASIS

Effectiveness is the ability to choose the right goals for achieving the goals that have been decided, in other words an effective program provides policies that must be carried out and the right method to achieve the goals that have been set (Hani Handoko, 2003).

Distribution is a way or effort to bring bigger and better results and benefits. The pattern of distribution (utilization) of infaq funds is a form of optimizing the distribution (utilization) of infaq to be more effective, efficient and useful (Puis A. Partanto & M. Dahlan Al Barry).

Infaq is often interpreted by giving part of the property to another party without expecting anything in return. Meanwhile, productive infaq is meant to release some of the assets to be used for production purposes, both in the fields of industry, agriculture, education and services. So, it can be a source of further income that is continuous (Hafidz Fuad Halimi, 2003).

Mustahik is a group of people who are entitled to receive zakat/infaq (Kamal, 2016). The provisions regarding who is entitled to receive infaq are for the needy, the poor, amil infaq, who are softened in their hearts (converts), to (liberate) slaves to (liberate) people who are in debt, for the sake of Allah's cause, and for people on the way (Nova Damayanti, 2015).

According to Purwanto and Sulistyastuti, implementation is essentially an activity to distribute policy outputs carried out by implementers to target groups as an effort to realize policies (Purwanto dan Sulistyastuti, 1991).

RESEARCH METHOD

This research uses a qualitative descriptive research type. Descriptive research is research that describes and describes the current state of the object of research as it is based on the facts (Winarno, 2011).

The research subjects consisted of two, namely informants and research respondents. The key person informant in this research is Muhammad Asyari, amil in the distribution and utilization sector. While the respondents in this study were mustahik recipients of the food security program assisted by Mobile Traders, Mr. Muksin Yuliadi, recipients of the food security program assisted by small traders/kiosks, Mr. Muksalmina, recipients of the food security program Assistance for Catfish, Mr. Muhammad Saddam. Sources of data in this study is to use primary and secondary data (Jurnal Riset Akutansi, 2013). Data collection techniques in this study used interviews, and documentation. While the data analysis technique uses data reduction techniques, data presentation and data verification (Suharsimin Arianto, 2015).

RESULTS AND DISCUSSION

Implementation of Productive Infaq Distribution to Improve Mustahik's Economy

According to Mr. Asyari, the distribution of product infaq refers to the Regulation of the Regent of Aceh Tamiang Number 7 of 2010 about the Organizational Structure and Work Procedure of the Baitul Mal Aceh Tamiang, where Baitul Mal Aceh Tamiang is authorized to collect and distribute and manage zakat, waqf and other religious assets by purpose for the benefit of the people. (Muhammad Asyari, 2021).

Distribution of productive infaq aims to help poor people who have small and medium businesses to provide capital injections to suppress the movement of moneylenders and increase family income. Productive infaq is channeled through a food security program with program details as follows: (Muhammad Asyari, 2021).

1. The help of traveling merchants
2. Small kiosk/stall assistance
3. Catfish farming assistance
4. Agricultural assistance
5. Fishermen's assistance

From the results of the interview above, the distribution of productive infaq is aimed at the poor (dhuafa) who have businesses. In 2020, there were 333 mustahik recipients of food security program assistance.

There are 333 mustahik who are recipients of food security program assistance, where each mustahik receives financial assistance for their business of IDR 2,500,000 which will be spent for their respective business needs.

Utilization of infaq funds for productive businesses is expected to improve the welfare of the community. Distribution of productive infaq to poor people who have businesses is based on one of the missions of Baitul Mal Aceh Tamiang, namely "empowering religious assets for the welfare of the people, especially the poor". Effectiveness Level of Productive Infaq Distribution Program to Improve Mustahik's Economy.

The food security business program established by Baitul Mal is a means to increase productive economic efforts for mustahik, in particular to increase the income of mustahik and to make beneficiaries more independent in developing their business, so that the community becomes prosperous, economically and socially advanced, and strengthen the entrepreneurial culture. Business activities are provided in the form of business capital assistance and facilities and infrastructure. In this case, to achieve the success of a food security business program, it must meet a measure of effectiveness, where effectiveness can be measured by 4 (four) aspects, including:

1. Target Accuracy

The accuracy of program targets is the extent to which program participants are in accordance with predetermined targets. In this case, the recipients of food security assistance are the poor and people who have had a business for a maximum of 1 year running. In addition, the analysis also shows that the food security program regarding the program targets shown to people who have businesses, has generally been well implemented. This shows that the food security program is right on target so that it has been declared effective.

2. Program Socialization

The socialization of the food security program is carried out by Baitul Mal, before distribution will be distributed. With the hope that business actors can manage their business as well as possible, so they can increase their income. To achieve the effectiveness of Baitul Mal's efforts to socialize its program as well as possible to mustahik. This socialization was carried out to provide a clear understanding of the working process of the food security program, the purpose of the food security program and the procedures for participating in the program. This socialization went well and effectively, because with the socialization of the program, the mustahik could clearly understand the work process and objectives of the program, meaning that the targets to be achieved together were more focused.

3. Program Goals

Every program carried out by the organization will always have a program goal, so that the program objectives are useful, directed, and achieve the desired goals or targets. The purpose of the food security program carried out by Baitul Mal is to increase the ability of recipients of the food security program to meet their daily needs, marked by increasing the quality of food, clothing, housing, and the growth of other social needs. Thus, by channeling productive infaq in the food security program, it is not a temporary form but is productive and long-term in nature, because if it is temporary or consumptive, it is only for consumables. In contrast to productive, the distribution of this assistance is long term, in the sense that it is necessary to produce and develop the mustahik's business. Basically, infaq does not recognize nishab like zakat. Infaq is issued by every believer, whether it is high or low income, whether it is in the field or in the narrow. If zakat must be given to certain mustahik (8 asnaf) then infaq may be given to anyone, for example for both parents, orphans, foster children and so on. Meanwhile, Baitul Mal Aceh Tamiang in distributing infaq uses the concept of productivity. (Qurratul 'Aini Wara Hastuti, 2016).

4. Program Monitoring

The monitoring of the program in question is the supervision and control of the implementation of food security programs in improving the mustahik economy in Aceh Tamiang Regency or producing information regarding the progress and quality of service and program implementation. then the Baitul Mal will conduct a review or monitor the program by taking only a few samples to be visited and conduct a survey of the mustahik's efforts. At the time of monitoring the program, the Head of Baitul Mal, Aceh Tamiang Regency, and even the Inspectorate also took part in the field at that time.

The Baitul Mal parties want to see firsthand the assistance that has been given to the mustahik, and the assistance is directly given to those who are entitled to receive it without any intermediaries or representatives. And the assistance provided is really used as well as possible for his business to be more independent and developed, thereby increasing income and the economy in their daily needs. (Muhammad Asyari, 2021).

CONCLUSION

Thus, it can be concluded that the food security program has achieved the desired target and can increase the income and economy of the mustahik. And based on the results of research on the effectiveness of the productive infaq program, the food security program consists of 5 programs, namely: mobile merchant assistance, small kiosk/warung assistance, catfish assistance, agricultural assistance, and fisherman assistance. The mustahik have used the aid funds provided by the Baitul Mal as well as possible. This proves that the utilization of productive zakat and infaq funds by mustahik has succeeded in having a very large impact on the development of mustahik's business. With the increase in mustahik's income and spiritual improvement, this proves that the utilization of productive zakat and infaq funds by mustahik has succeeded in giving a very large impact on the development of mustahik's business.

Baitul Mal, Aceh Tamiang Regency, must maintain the level of effectiveness in the productive infaq distribution program to improve the mustahik economy. So that by maintaining all existing SOPs, it provides an optimal impact in the distribution process of all kinds of activities.

Baitul Mal, Aceh Tamiang Regency, further increases its effectiveness, accuracy and maximizes in carrying out productive infaq distribution programs to improve the mustahik's economy, this is more emphasized on monitoring the programs that have been implemented and supervising the mustahik who have received the assistance to ensure that the assistance provided given is really used as well as possible for his business to be more independent and developed, thereby increasing income. For further researchers, it is hoped that they can go deeper and wider regarding the issue of the effectiveness of productive infaq distribution for increasing the mustahik economy. Add variables that are in line and can strengthen the existing discussion with various aspects in it.

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