



THE OPTIMIZATION OF ZAKAT FUNDS DISTRIBUTION IN ACEH IN IMPROVING THE WELFARE OF THE DISABLED

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Abstract

Objectives – The purpose of this study was to determine the optimal level and implementation of the zakat fund distribution program for the Disabled within the perspective of improving the well-being of mustahik.

Method – The descriptive qualitative research design is used in this study. In this study, there were five informants, two of whom were key figures. Informants were selected based on several criteria, namely having received zakat from Baitul Mal Aceh Tamiang, native Aceh Tamiang, and classified as people with disabilities. The primary and secondary data sources used in this study were observation, interviews, and documentation.

Findings – The study's findings indicate that the distribution of zakat funds for disability has not been carried out optimally, and the funds are channeled through two program criteria, namely moderate disability and severe disability, and have not had a significant impact on improving the welfare of mustahik. Mustahik wishes for more programs, such as those that provide business capital to people with disabilities.

Limitation– study only focused on Zakat Fund Compensation Program for the Disabled provided by Baitul Mal Aceh Tamiang regency.

Practical Implication– This research has a role from the academic side, this research adds to the findings of the study of zakat, namely on the utilization side of zakat for people with disabilities. This study demonstrates the need for additional disability compensation programs in Baitul Mal, Aceh Tamiang Regency, such as providing business capital to disabled people so that they can feel prosperous

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INTRODUCTION

One of the issues existing so far has been the zakat management, which has not been professionally done, causing zakat collection and distribution to become less focused. Indeed, if zakat funds are managed properly, it can encourage sustainable development programs, or what are commonly known as Sustainable Development Goals (SDGs). The SDGs are a universal set of goals, targets, and indicators for sustainable development (Abdurrahman, Q, 2021).

Zakat is one of the five strategic instrumental values and is very influential in human economic behavior. As quoted in Abdurrachman Qadir, the purpose of zakat itself is not just to provide consumptive support for the poor but has a more permanent goal, namely alleviating poverty for those who cannot afford it, such as those with disabilities (Abdurrahman, Q., 2021) (Safwan Kamal, 2019) (mudia Ayumi, Muslem, 2022).

Zakat is an Islamic teaching concept based on the Al-Quran and the Sunnah of the Prophet that teaches that wealth owned by a person is a mandate from Allah and serves a social function (F Mustafa, MN Mifrahi, 2022). As a result, zakat is an obligation imposed by Allah SWT. Kartika defines zakat as one of the obligatory acts of worship performed by Muslims in which they give a portion of their wealth to people who are entitled to it under Islamic law (Elsi Kartika Sari, 2016). One of these groups is people with disabilities. Zakat is paid in order for it to be distributed to those who are entitled to it (asnaf). Asnaf is divided into eight groups (Kamal, 2018), among them are: Fakir, the poor, Amil, the converts, Riqab, Gharimin, Fisabilillah, and Ibnu Sabil.

One of the objectives of the development of the Zakat Fund Distribution Program is the welfare of persons with disabilities from a socio-economic perspective. This is an effort to free Muslims from poverty and squalor for those who are unable, such as those with disabilities (Safwan Kamal, 2019; N. H. Safwan Kamal, 2022; Safwan, 2021). In this regard, zakat can function as a source of socio-economic funds for Muslims. This means that the utilization of zakat managed by the Amil Zakat Agency or the Amil Zakat Institution is not only limited to certain activities based on conventional orientation but can also be utilized for activities that improve the socio-economic welfare of the people and economic development. (Baitul Mal Aceh Tamiang regency, 2022).

Research on zakat has been carried out a lot, some of which have examined the behavior of paying zakat, such as (Chetioui et al., 2022; Kamal, 2016; Mohamed Sareye & Haji-Othman, 2017; N. H. Safwan Kamal, 2022) and also those who research from the fiqh side of zakat such as (Brown, 2009; N. H. Safwan Kamal,

2022; Safwan, 2021; Shobirin, 2015) and zakat from the management side of zakat management such as (Ahmad, Othman, & Salleh, 2015; Ascarya, 2021; Kamal, 2018; Safwan Kamal, 2019; S. K. Safwan Kamal, 2017). Therefore, it is still very minimal to find zakat empowerment for people with disabilities.

According to data from the Social Service (Dinsos), the number of people with disabilities in Indonesia and the province of Aceh continues to decline, but this does not negate the rights that should still be exercised. Every year, the number of disabled people in Indonesia and the Aceh province decreases. The amount of Zakat funds for people with disabilities in Indonesia and the province of Aceh has also decreased in the last three years; this figure is due to the lower number of people with disabilities in Indonesia and the province of Aceh (BPS, 2022).

Based on the results of interviews with one of mustahiks, who are the recipients of disability zakat funds, he said that the funds given had helped the disabled, but they hoped that the funds could be allocated into a business capital with the aim of empowering the disabled. Moreover, according to him, the deficiencies they experienced did not completely hinder them from carrying out activities like other people, and they hope that Baitul Mal will develop this program in terms of the welfare of people with disabilities and empower them in the form of providing venture capital funds for people with disabilities. (secondary data, 2022).

Social welfare in this context refers to service organizations or institutions. That is, the presence of institutions in the community can create or improve social welfare through the services provided. This service will be able to increase people's access to bettering their lives (Dinas Sosial, 2022).

Therefore, this study aims to determine the optimal level and implementation of the disability zakat fund distribution program in order to improve the welfare of mustahik. This research is divided into five parts. Following the introduction, a literature review on disability zakat and optimization is provided before delving into the methodology. Later on, the results and discussion on the impact of the distribution of zakat funds on the optimization and welfare of mustahik (the disabled). Finally, there will be some conclusions and policy suggestions provided.

LITERATURE REVIEW

One of the elements or aspects of zakat management is the distribution of zakat funds. Zakat Management is defined in Constitutions Number 23 of 2011 as the planning, implementation, and coordination of activities in the collection, distribution, and utilization of zakat (Constitutions No. 23 of 2011).

In this case, there are zakat distribution rules based on several fiqh scholars' opinions, affirmations, and assessments (Sayyid Sabiq, 2016):

1. If the zakat assets are large and all groups of mustahiq are present, zakat should be distributed to all mustahiq. It is not permissible to prevent any group from receiving zakat if it is their right and truly required (Z Muttaqin, 2022). This is only applicable to the *imam* who collects and distributes zakat to mustahiq.
2. It is not obligatory to distribute zakat equally to all mustahiq groups; it all depends on the amount and needs. Because there may be a thousand poor people in a given area, but only ten people have debts (*garim*) or *Ibn Sabil*. As a result, it is preferable to prioritize the target with the highest number and the needs with the greatest proportion.
3. It is permissible to give all zakat to specific groups in order to gain a benefit under Shari'ah. Similarly, when giving zakat to only one group, it is permissible to exaggerate the share of zakat from one individual to another based on needs because, in reality, the needs differ from one to another. The most important thing to remember is that if there is an excess of zakat funds, it must be for the right reasons and for the sake of benefit, not for specific desires or needs, and it must not be detrimental to the mustahiq or other individuals.
4. The needy and poor should be the first priority in zakat distribution, as providing enough for them is the primary goal of zakat.
5. If zakat funds are small, such as individual assets that are not that large, then they may be given to one group of mustahiq, even one person. Because distributing a small amount of zakat funds to large groups or people from one mustahiq group is the same as eliminating the expected use of the zakat itself,
6. It should take the opinion of the Shafi'i school of thought in determining the highest limit in giving zakat to officials who collect and distribute zakat (*amil*), which is $\frac{1}{8}$ of the collected zakat funds and cannot be more than that.

In terms of language, zakat has several meanings, including *al-barakatu*, which means blessing; *al-namaa*, which means growth and development; *ath-tahratu*, which means holiness; and *ash-salahu*, which means order (Didin Hafidhuddin, 2012; Safwan, 2021).

Allah has commanded that zakat be paid (SWT). Kartika defines zakat as one of the obligatory acts of worship performed by Muslims in which they give a portion of their wealth to people who are entitled to it under Islamic law (Elsi Kartika Sari, 2016) (Zainal Muttaqin Ridwan, Fahriansah, Mutia Sumarni, 2022).

Meanwhile, Kurniawan explained that zakat is everything that must be given to certain groups of people. It can also be said that zakat is a portion of wealth taken from the property of someone who has assets and given in accordance with the provisions that apply in Islam (Beni Kurniawan, 2019). With this legal basis, zakat is a social worship that must be carried out by Muslims under certain conditions (Kamal, 2016). In addition to the Qur'an, there is also a formal legal basis made by the government regarding the management of zakat, such as Law No. 23 of 2011 concerning the management of zakat, and the management of zakat is also regulated in PSAK 109, Accounting for Zakat, Infak, and Shadaqoh (Saifudin Zuhri, 2012).

Meanwhile, Hafidhuddin discusses some of the zakat's lessons and benefits, including the following (Didin Hafidhuddin, 2012).

1. Being able to cultivate noble morals with a strong sense of humanity, eliminate miserliness, and clean up possessions is part of having faith in Allah SWT and expressing gratitude for His blessings.
2. Able to guide, assist, and encourage Mustahik to a more prosperous life.
3. As a pillar of mutual charity between the wealthy and those who devote their entire lives to Allah's service.
4. As one of the means of income distribution

Zakat is generally classified into two types: zakat fitrah and zakat mal (KAMAL, 2022). Zakat fitrah is a mandatory expenditure made by every Muslim on the eve of Eid al-Fitr who has excess wealth and sufficient family needs or are said to be reasonable. Meanwhile, zakat mal is a portion of a person's assets that must be distributed to specific groups of people if the assets are owned for a certain period of time and in a certain amount (Dadang Husen Sobana et al., 2016).

Hani describes the various types of zakat in detail, as follows: (Umi Hani, 2015).

1. For zakat on gold and silver, the nishab for gold is 20 dinars (equivalent to 85 grams of pure gold). Meanwhile, the nishab for silver is 200 dirhams (equivalent to 672 grams of silver). This means that if you have 20 dinars of gold for a year, you must pay 2.5% zakat as well as silver provisions.

2. Zakat on other valuable assets, such as cash, stock savings, bonds, and others. Then the amount of zakat that must be issued and the conditions are the same as for gold and silver zakat.
3. Professional/income zakat, namely zakat issued from the results of a person's profession, of 2.5%
 - a. For zakat on savings, namely money that has been saved for one year and reaches a minimum value (nisbah) equivalent to 85 grams of gold, the zakat that must be paid is 2.5%.
 - b. Investment zakat, namely zakat imposed on assets obtained from investment results; the amount is 5% of gross income and 10% of net income.
 - c. Commercial zakat, namely, zakat issued from trade proceeds The stipulation is that for one year, the ratio is 85 grams of gold and the amount of zakat is 2.5%, which can be paid with money or traded for goods or companies.

Meanwhile, there are several types of zakat assets that must be issued zakat if they meet the characteristics and conditions of wealth, including the following: (Asnaini, 2015)

1. Fully owned, this means that wealth that is subject to zakat is under the control and power of the owner.
2. Growing means wealth that must be subject to zakat if the property can develop by itself or be developed.
3. Enough for nisab; that is, all wealth subject to zakat must reach the nisab, except for agricultural products, fruits, and precious metals.
4. More than ordinary needs have been met by the wealth that is owned, which has exceeded the limits of growing wealth.
5. Free from debt; that is, an individual who does not have debt is obliged to pay zakat.
6. Complete the haul; the haul is distinct from nisab. If nisab is the smallest amount of wealth and haul is the shortest time limit of one year

According to the Indonesian dictionary, welfare derives from the word "prosperous," which means "safe, secure, prosperous, and safe" (apart from all kinds of disturbances, difficulties, and so on) (W.J.S. Poerwadarminto, 2019). The meaning of the word "prosperous" is derived from the Sanskrit word "catera," which means umbrella. In the context of welfare, a "catera" is a prosperous person, that is, someone whose life is free of poverty, ignorance, fear, or worry,

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making it safe and peaceful both physically and spiritually (Adi Fahrudin, 2012) (Cokrohadisumarto, Zaenudin, Santoso, & Sumiati, 2020; Mariyanti, Zaenul Basri, & Jazuli, 2022).

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The development process's goals are to achieve material and spiritual well-being. This demonstrates that development success must be achieved not only in the material but also in the spiritual realms. This demonstrates that development success must be achieved not only in the material but also in the spiritual realms. When a development process is solely focused on material success, it is almost certain that the desired social welfare will not be realized. Even though all facilities are available, people will feel that life is meaningless and empty (Harry Hikmat, 2020).

Persons with disabilities are people who have had physical, mental, intellectual, or sensory limitations for a long time and who, in interacting with the environment and attitudes of society, can encounter obstacles that make it difficult to participate fully and effectively based on equal rights (Constitutions Number 19 of 2011 concerning the Ratification of Rights of Persons with Disabilities).

Persons with Disabilities are classified into three groups for the following reasons (Constitutions Number 4 of 1997):

1. A physical disability is one that results in disturbances in bodily functions, including movement, sight, hearing, and the ability to speak.
2. A mental disability is a mental disorder or behavior, both congenital and the result of disease.
3. Multiple disabilities, or physical and mental disabilities, namely, the condition of a person who has two types of disabilities at once. If the person with disabilities has both, it will greatly disturb them.

According to the Big Indonesian Dictionary, optimization is derived from the word optimal, which means the best, the highest, the most profitable, making the best, making the highest, optimizing processes, methods, and actions (making the best, highest, and so on), so that optimization is an action, process, or methodology to make something (as a design, system, or decision) more or more perfect, functional, or effective (KBBI, 2022). To achieve an optimal distribution process, the following indicators are needed: (Georgia Terry R. & Leslie W. Rue, 2019) :

1. Planning is the process of determining which goals will be pursued over the next period of time and what will be done to achieve those goals. In a broader sense, planning is deciding which path to take for an activity.

2. Organizing is the process of grouping activities to achieve goals and assigning each group to a manager with authority and the responsibility of supervising group members.
3. Movement is the integration or combination of the efforts of group members in such a way that the completion of the tasks assigned to them will fulfill individual and group goals.
4. Supervision is a process to ensure that organizational and management objectives can be achieved. When planning a program, an in-depth analysis is needed, which includes knowing what strengths it has or what its supporting capacities are. Then find out what weaknesses there are or what they already know. Strengths and weaknesses are two things that are attached to oneself or the program that is created. While opportunities are those that exist outside of the program and are something that is still needed or whose existence is greatly appreciated by people.

Furthermore, after being optimal, according to Ni Wayan Budiani, target accuracy is the extent to which program participants or partners are right on target with predetermined goals (Ni Wayan Budiani, 2018).

The factors that influence target accuracy are as follows(Ni Wayan Budiani, 2018):

1. Conduct a field survey before the distribution of zakat funds takes place.
2. Making accurate zakat fund program planning to match the desired target
3. The distribution or channeling of zakat funds is carried out if it is in accordance with the terms and conditions.
4. Collaborating with other institutions if zakat funds are to be distributed under certain conditions, for example, assistance to disaster victims.

In the consumptive distribution, it can be clarified into two, namely (Fachruddin, 2018):

1. Traditional, namely Zakat is distributed to Mustahiq directly for daily consumption needs. For example, every Eid, zakat fitrah is distributed to the poor in the form of rice and money. This pattern is a short-term program for overcoming the problems of the people.
2. Creative, namely Zakat, which is realized in the form of consumptive goods and is used to help the poor overcome the social and economic problems they face. The process of consumption in another form than the original goods For example, given in the form of scholarships for students.

The consumptive pattern of distribution of zakat funds is directed towards:

1. efforts to fulfill the basic consumption needs of mustahiq, namely the same as the pattern of traditional consumptive distribution, whose realization is not far from fulfilling the basic food needs for the group of eight asnaf. The problem then is how big the volume of zakat is, whether it is for consumptive needs throughout the year or only to meet food needs one day and one night. This type of distribution is uneducative if it is given all year and has no meaning if it is only given for one day and one night.
2. Efforts to fulfill needs related to the level of social and psychological welfare are directed at the distribution of non-food consumptives, even for mustahiq consumption needs. For example, to increase social welfare, namely through efforts to renovate residential places, As for psychological well-being, the Zakat Institution distributes it in the form of financial assistance. For example, mass marriage and mass circumcision for Mustahiq children
3. Efforts to meet needs related to increasing human resources so that they can compete in living in Indonesia's economic and democratic transition, namely improving mustahiq education quality. both in the form of school scholarships, training, and non-formal skills improvement. which can be used to continue living and achieve prosperity.

RESEARCH METHODS

Data Collection

This study included five mustahik who were recorded in Baitul Mal, Aceh Tamiang Regency, as well as two informants who were heads of zakat distribution and utilization in Baitul Mal, Aceh Tamiang Regency, and Geuchik who represented the government.

Informants were selected based on several criteria, namely having received zakat from Baitul Mal Aceh Tamiang, native Aceh Tamiang, and classified as people with disabilities. This study gathers primary data by interviewing mustahik who have registered for the disability zakat compensation program in Baitul Mal, Aceh Tamiang Regency, for the year 2022. The data is then processed to determine the impact of disability zakat distribution on mustahik welfare. In the meantime, secondary data was obtained to determine the number of mustahik and the amount of zakat funds collected in 2022.

Optimization Analysis

Optimization analysis is carried out using inductive qualitative analysis, namely, an analysis based on the data obtained, from which a certain relationship pattern is developed. The steps that must be followed in data analysis are data reduction, data display, and conclusion drawing or verification (S. Nasution, 2019).

1. Data Reduction, in which raw data collected from observations, interviews, and documentation is classified and summarized so that it is easy to understand. This data reduction is a form of analysis that aims to sharpen, select, focus, and organize data in such a way that final conclusions from research can be made and verified (Subino Hadi Subroto, 2019).
2. Data display (data presentation), according to Miles and Huberman, states that the most frequently used method for presenting data in qualitative research is with narrative text (Sugiyono, 2020).
3. Drawing conclusions and verification are drawing conclusions and verification. The initial conclusions put forward are still temporary and will change if strong evidence is not found to support the next stage of data collection. But if the conclusions put forward in the early stages are supported by valid and consistent evidence when the research returns to the field of collecting data, then the conclusions put forward are credible conclusions (Sugiyono, 2020).

Optimization Indicator

To achieve an optimal distribution process, the following indicators are needed (Georgia Terry R. & Leslie W. Rue, 2019):

1. Planning is the process of deciding what goals will be pursued over the next period of time and what will be done so that those goals can be achieved. Planning in a narrower sense is deciding what path to take for an activity.
2. Organizing is the process of grouping activities to achieve goals and the assignment of each group to a manager who has power and who is necessary to supervise group members.
3. Movement is integrating or combining the efforts of members of a group in such a way that the completion of the tasks assigned to them will fulfill individual and group goals.
4. Supervision is a process to ensure that organizational and management objectives can be achieved. When planning a program, an in-depth analysis

is needed, which includes knowing what strengths it has or what its supporting capacities are. Then find out what weaknesses there are or what they already know. Strengths and weaknesses are two things that are attached to.

RESULTS AND DISCUSSION

Disability Zakat Fund Compensation Program

Aceh Tamiang is one of the provinces and cities in Aceh Province, Indonesia. The district, which is inhabited by 300,618 people and has an area of 195,702.50 ha and is located on the east coast of Aceh, consists of 12 (twelve) sub-districts and 213 gampongs. Like the average districts or cities in other Aceh Provinces, the majority of the population is Muslim. When the tsunami devastated Aceh on December 26, 2004, Aceh Tamiang also experienced the direct impact of the natural disaster (Aceh Tamiang Secretariat, 2014). There are several programs that have been prepared by the Baitul Mal of Aceh Tamiang Regency for optimally distributing zakat funds, which can be seen in the following table:

Table 1. Compensation Program for Severe and Moderate Disabilities

NO	Year	Total Recipients	Total funds
1	2020	980 people	Rp. 784.000.000
2	2021	1013 people	Rp. 724.800.000
3	2022	1500 people	Rp. 660.000.000
Total		3493 people	Rp. 2.168.600.000

Sources: Baitul Mal Aceh Tamiang, 2022

Through the disability compensation program, zakat funds are distributed to people with moderate and severe disabilities. The disability compensation program is divided into two parts: moderate disability assistance and severe disability assistance. The distribution of zakat funds channeled by Baitul Mal Aceh Tamiang has been inefficient; by 2022, there will be 1,500 mustahik receiving assistance from the disability compensation program, but zakat funds are decreasing year after year. Mustahik receive an average of Rp 50,000 in assistance from Baitul Mal Aceh Tamiang. 400,000 dollars per year and are only awarded once a year. Thus, if the goal of distributing zakat is to improve people's welfare, it can be concluded that this is not optimal because these funds are only

considered to provide temporary welfare for disabled people, and they hope that developments for disability zakat funds will occur so that they can be empowered in the form of business capital (2022, Baitul Mal, Langsa).

Analysis on the Implementation

The distribution of zakat funds refers to Law Number 23 of 2011 concerning Zakat Management, which defines that Zakat Management is planning, implementing, and coordinating activities in the collection, distribution, and utilization of zakat, where Baitul Mal Aceh Tamiang is authorized to collect, distribute, and manage zakat, endowments, and other religious assets with the aim of benefiting the people (Constitutions Number 23 of 2011).

Baitul Mal's involvement in the welfare of people with disabilities is critical to ensuring that the process of distributing disability zakat funds runs smoothly. In this case, to achieve a good distribution optimization, good management benchmarks are needed. These benchmarks include:

- a) Planning is the process of determining what goals will be pursued over time and what will be done to achieve those goals. The criteria for the distribution of zakat funds for disabilities with details of program criteria, namely moderate disability and severe disability, are channeled through the criteria for the distribution of zakat funds for disabilities with details of program criteria, namely moderate disability and severe disability.
- b) Organizing is the process of grouping activities to achieve goals and assigning each group to a manager with authority and the responsibility of supervising group members. Each Amil agency in Baitul Mal is responsible for each program, which has been decided by Baitul Mal's chairman outside of the Amil position, and it is obtained that the distribution of zakat funds is aimed at people with disabilities who have physical deficiencies. The Zakat Fund Distribution Program will have 1,500 mustahik recipients in 2022, with the following detailed criteria:

Table 2. Number of Recipients of Disability Zakat Fund Distribution Assistance

Category	Total Mustahik
Moderate	900
Severe	600
Total	1.500

Sources: Baitul Mal Aceh Tamiang Regency, Tahun 2022

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The disability zakat fund distribution program assists 1,500 mustahik, with each mustahik receiving funding assistance for various categories based on the needs. In this case, Baitul Mal Aceh Tamiang collaborated with Baitul Mal Gampong to collect data on prospective mustahik recipients of disability zakat funds.

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Execution or movement means integrating or combining the efforts of members of a group in such a way that the completion of the tasks assigned to them will fulfill individual and group goals. The results obtained by management in the Baitul Mal organization are needed in an effort to achieve the goals of the organization. It is inseparable from the zakat fund management agency or institution itself to achieve the expected goals; it is necessary to have good management in the management, collection, and distribution of zakat funds so that it is optimal, effective, and beneficial for mustahik not only in the short term but more than that, namely in the long run. The disability zakat fund distribution program established by Baitul Mal is a means to improve welfare for mustahik, especially to increase the needs of mustahik and to make beneficiaries more assisted by their conditions, so that society becomes prosperous, socially advanced, and strengthens a culture of kinship. These assistance are provided in the form of financial assistance, facilities, and infrastructure.

Supervision is a process that ensures that organizational and management goals are met. The findings highlight the significance of supervision both before and after zakat funds are distributed to mustahik. so that the Baitul Mal can assess the impact of the zakat funds given to mustahik And how much progress have they made as a result of this supervision? Based on the overall findings of this interview regarding the distribution of disability zakat funds, it is possible to conclude that the distribution program received both positive and negative feedback, both from the amil (Baitul Mal) and from the mustahik. In addition to the positive value that can be derived from the Baitul Mal's ability to move quickly and responsively during the distribution process so that these zakat funds can still be delivered. And the negative value obtained is that mustahik hope to be given more funds for those who can still be empowered, such as being given business capital, because according to them, if the money is only given for their welfare, they cannot reduce the number of disabled mustahik, but if this fund is optimized by providing venture capital, then they feel empowered and at ease.

Analysis on the Optimization

Program optimization refers to the degree to which program participants meet predetermined goals. In this case, zakat recipients are people who already have disabilities that meet the criteria.

The Baitul Mal did not exceed its target in selecting mustahik candidates who were eligible for this disability compensation program from this zakat fund. So, if the funds obtained are based on the existing budget, only that person is eligible for assistance. Because when the Baitul Mal conducted a survey directly in the field for prospective mustahik, they already had hope, which meant they hoped to receive the zakat fund distribution program to help their needs. However, if it is discovered during the survey that there are criteria that are not feasible, it will continue to look for recipients until they find those who truly deserve them. Furthermore, the analysis shows that the Zakat Fund Distribution Program has been generally well implemented in terms of providing the best program to people with appropriate disability problems. Because mustahik are still singled out for those who receive these funds and the program is not comprehensive, it has been stated that it is clearly not optimal for mustahik who do not receive these funds, despite the fact that they, too, hope for prosperity.

Table 3. Recipients of Disability Zakat Funds

No	Name	Assistance type	Nominal
1	Syahrul	Mustahik with Speech Impairment	Rp. 400.000
2	Muhammad Kasyim	Deaf Disability Mustahik	Rp. 400.000
3	Syahpa	Mustahik with Mental Disabilities	Rp. 400.000
4	Rudi	Mustahik with Physical Disabilities	Rp. 400.000
5	Tarsiana	Mustahik with Blind Disabilities	Rp. 500.000

Sources: Interview with Mustahik, 2022

According to the table above, each mustahik has received assistance from the Zakat Fund Distribution Program.

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Mustahik stated that the zakat fund distribution program provided was right on target. This is supported by the findings of interviews conducted with beneficiaries, namely all mustahiks; they stated (Mustahiks, 2022):

1. The aid that will be distributed by the Baitul Mal is directly on target or directly directed to the recipient without any intermediaries.
2. Based on the problems that Mustahik faces and deserves to be helped with in order to meet their needs.
3. And there is a survey carried out by the Baitul Mal; this is done to ensure that the prospective recipient of the musathik really has made an application and has the right to receive it.

Baitul Mal is in charge of socializing the zakat fund distribution program before it is implemented. With the expectation that recipients are able to manage the funds well therefore can increase their needs as well as maximize the effectiveness of Baitul Mal's efforts to socialize its program to the mustahik.

This socialization was carried out to provide a clear understanding regarding the work process of the Zakat Fund Distribution Program, the purpose of the program, and the procedures for participating in the program. This socialization went well and effectively, as with this socialization, the mustahik could clearly understand the work process and the objectives, meaning that the targets to be achieved together were more focused. Every program carried out by the organization will always have program objectives, so that later the program objectives are useful, directed, and achieve the desired goals or targets. The purpose of the zakat fund distribution program carried out by the Baitul Mal is to improve the welfare of the recipients of the zakat fund distribution program itself by meeting the needs of their daily lives, which is marked by increased trust and family harmony and can increase the ability to fulfill social needs.

Thus, the distribution of zakat funds in the zakat fund distribution program is permanent rather than temporary, though some are both temporary and long-term. In contrast to its sustainable nature, the distribution of this assistance is long-term in nature, as it produces and can increase Mustahik's fulfillment of needs. The program monitoring in question is the supervision and control of the zakat fund distribution program's implementation to improve the welfare of mustahik in Aceh, Tamiang Regency, and other areas, or to produce information about the progress and quality of service and program implementation.

After all the distribution processes of the program have been implemented (given to the mustahik), along with their needs, the Baitul Mal will conduct a

review of the program by visiting and surveying the objects given to the mustahik during the next distribution. During the monitoring, several people from Baitul Mal, Aceh Tamiang Regency, would visit the location directly. The Baitul Mal parties want to see directly the assistance that has been given to the mustahik, and this assistance is directly given to those who are entitled to receive it without any intermediaries or representatives. Furthermore, the assistance provided is used as effectively as possible for their needs to be more prosperous and develop further.

Zakat utilization activities for persons with disabilities complement previous research which only described the utilization of zakat for the general public (Chetioui et al., 2022; Iskandar, Possumah, & Aqbar, 2020; Kamal, 2018; Nasrulloh, 2019; Safwan Kamal, 2019; N. H. Safwan Kamal, 2022; Safwan, 2021; Trimulato & Rahmatia, 2020)

CONCLUSIONS

The results of research on the implementation of the disability zakat fund distribution program have not gone well. In this case, to achieve the success of a business program for channeling zakat funds, it must meet an optimal measure this case, to achieve the success of a business program for channeling zakat funds, it must meet an optimal measure (where optimal can be measured by 4 aspects, including planning, organization, acting, and controlling) and be executed in accordance with the applicable SOP. Thus, it can be concluded that the implementation of the program for distributing zakat funds for disabilities has not reached the desired target, such as increasing the welfare of mustahik, starting from planning to supervising the implementation of the zakat fund program.

Based on the results of research on optimizing the Zakat Fund Program, it consists of two program criteria, namely, moderate disability and severe disability. The mustahik have used the aid funds that have been provided by the Baitul Mal as well as possible. However, these funds cannot reduce the number of people with disabilities. This proves that the utilization of zakat funds by mustahik has not succeeded in having a very large impact on the development of mustahik needs.

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