



(MUDIMA)



Experimental Study of Influence Earning Zakat Through Z-Mart on Social Economic Conditions Mustahik

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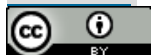
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ABSTRACT

The problem of poverty is one of the many social problems in Banten Province. One of the solutions offered in Islamic law is zakat which has a close goal of reducing the problem of poverty. Through the distribution and distribution of zakat funds in the form of productive zakat, it can affect the socio-economic conditions of mustahik. The method used in this study is a qualitative method, where the data instrument is sourced from direct interviews with BAZNAS Banten Province and mustahik recipients of Z-Mart. The results of this study are that the productive zakat strategy that is distributed through Z-Mart has an impact on mustahik, the increase in profit felt by Mrs. Nahriyah is 135% per year or 19.6% per month and Mrs. Juhenah is 148% per year or 20.7 % per month compared to before receiving assistance. The conclusion of this study is the distribution pattern of productive zakat through Z-Mart carried out by BAZNAS Banten Province is in the form of capital in the form of procurement of non-contracted merchandise by qardhul hasan contract or interest-free borrowing.

INTRODUCTION

Poverty is one of the reasons for the emergence of various problems. In this way, the economy is very possible to become a major factor in the ups and downs of an area. The problem of poverty is one of the many issues interesting social problem to study, because it is a significant serious problems concerning the human aspect especially the Banten region. Percentage of poor people in March 2021 by 867.23 (thousand people) or about 6.66 percent which in the previous year 775.99 with the percentage of poor people 5.92 percent in March 2020 with an increase of 0.74 percent of the poor. While the development of the number of poor population in Banten Province is quite volatile, but in recent years there has been an increase.

Describe your research findings according to the research problem and purpose of the study. Discuss your findings according to the perspective of theory, concept or previous findings. Should

describe this section in a comprehensive, simple and detailed manner. The author can make subchapters in this section. and Kp. Village Administrator. District Civil Servant. Ciruas Kab. Attack (Mother Nahriya). Z-Mart program achievements can lift recipients benefits (mustahik) to be a contributor to the benefits (muzakki) can continue benefit (Firman, 2021).

METHODS

To conduct this research the author uses qualitative methods. Where the qualitative method according to Mc Millan and Schumacher as quoted by Sandu Siyoto is a certain tradition that fundamentally depends on the observations made to the object or subject of research. Meanwhile, according to Mantra explained that qualitative research methods are descriptive research procedures by observing the words and behavior of the research object (Sandu Siyoto, 2015).

This qualitative research puts more emphasis on words so that in its research, when viewed from the total population, it is divided into population research and sample research. Population research is research by collecting data in total. This population research can be carried out if the population is small, but if the population is large, population research cannot be carried out and only carried out with part of the population, it is called sample research (Sandu Siyoto, 2015).

Based on this, the qualitative method is research on exploration which is interesting in nature and is descriptive and tends to use data analysis by Miles and Huberman with a flow model. The flow model is data analysis by focusing on timing, research proposal preparation, data collection and data analysis and post-data collection. This model is analyzed by means of data reduction, data presentation and drawing conclusions (Hardani, 2020).

The nature of this type of research in the description ends up being accomplished in a relatively small group of people being interviewed in a structured manner. Sources of data in qualitative research can be in the form of written words or orally and in detail so that conclusions can be drawn. The data sources used are not engineering data but their validity must be proven.

Data Collection and Processing

Data Based on the source of information obtained, the steps taken in collecting this data are:

1. Observation

Observing and visiting the process of activities carried out in the management of zakat funds through the Z-Mart program. There are three elements that are considered in this observation, the first is the place or location of the study, where the description of the object situation must be explained in detail. Second, the object or person who plays a role. In this case, the beneficiaries of BAZNAS are the owners of Z-Mart. Third, the activity or play performed by the research object which is the primary data source (Salim and Syahrums, 2012).

2. Interview

Interviews are a form of collecting information data obtained through conversations between two or more people with a view to providing information and instructions regarding the issues raised. According to Bogdan and Biklen, an interview is a conversation between two people to get information about the problem in question. In the interview stage, the researcher can classify the questions that will be used, in the form of descriptive questions and structural questions (Salim and Syahrums, 2012). This interview was conducted with BAZNAS Banten Province and also the beneficiaries of the Z-Mart assistance, Mrs. Juhenah and Mrs. Nahriyah,

3. Literature Study

Literature study is a collection of information data obtained through books, magazines, newspapers, and other sources other literature that is still related to research. Literature study can be started by reading the results of the study latest to centralize understanding and as a reference study. The main purpose of conducting a literature study is to prevent duplication of information, provide an understanding of research strengths and weaknesses identification of problems and obtaining information which can be used. Literature sources that are still related to research. Literature studies can be started by reading the results of the latest studies to focus understanding and as research references. The main purpose of conducting a literature study is to prevent duplication of information, provide an understanding of the strengths and weaknesses of research, help identify problems and obtain information that can be used (Raihan, 2017).

4. Documentation

Documentation The activities carried out are closely related to photos and photo storage. So that a collection of documents can be a source of data to support research.

Data Analysis Technique

The next stage in this research, when all data is collected, data analysis is carried out. Data analysis technique in qualitative used in this research is non-statistical analysis. The purpose of non-statistical analysis is an analytical technique by studying the problem fundamentally and in detail. The data collected is neither random data nor mechanical data, but data developed with hypotheses. In this case, the data sources used are based on interviews, observations, and literature studies. To be analyzed, the data can be analyzed using the Miles and Huberman model analysis technique which consists of data reduction, data presentation, and conclusions (Raihan, 2017).

1. Data Reduction

In the data collection stage, of course the data is still broad and general, so before drawing conclusions, the data needs to be processed and selected so that the data becomes more focused. Data reduction is also defined as focusing attention or simplification of data. The data is reduced to make it easier to understand and more focused so that the data can be managed properly. In this data reduction stage there are several steps that must be done, namely:

- a. Unit identification, where the data obtained must have meaning and focus in order to answer the problem.
- b. Create a code/class, which makes it easier for researchers to browse the data.
- c. Grouping or categorizing, in this case is an attempt to select the data to be used.
- d. Looking for linkages, researchers analyze data by looking for relationships and interrelationships between data
- e. Formulate hypotheses, formulate so that the statement becomes proportional.

2. Data Presentation

The presentation of the data is done so that the collected data can be seen the parts that describe the answers to the problems. At this stage the researchers classify the data according to the subject matter (Sandu Siyoto, 2015). The main issues raised

- 1) This study will measure the impact of productive zakat BAZNAS Banten Province through Z-Mart in the socio-economic conditions of mustahik.
- 2) This research was only conducted at Z-Mart BAZNAS Banten Province.

3. Conclusion Drawing

The next stage after presenting the data is drawing conclusions, where drawing these conclusions must be able to answer the problems and research objectives. Drawing conclusions is also a reinforcement of research results where, before making final conclusions, conclusions are drawn from data that has been processed (Raihan, 2017).

RESULTS AND DISCUSSION

History Of Baznas Banten Province

Banten Province was formed in 2000 which is a division of the province of West Java. With the issuance of Law number 38 of 1999 concerning the management of zakat and responding to the establishment of regional zakat amil bodies in Indonesia each region. Regional regulation number 4 regarding zakat management and governor's instructions number 451/1122- Kesra/2005 concerning Zakat, Infaq, and Alms indicates that that a regional amil zakat agency (BAZDA) must be formed. With the issuance of this regulation, the local government together with community leaders and scholars have power and authority and take responsibility for develop the potential of zakat in Banten Province (BAZNAS Provinsi Banten, 2022).

Then in 2011 with the issuance of law number 23 of 2011 in lieu of law number 38 of 1999 concerning zakat management where the mention of the name of the regional zakat agency (BAZDA) changed to National Zakat Agency (BAZNAS) Banten Province (BAZNAS Provinsi Banten, 2022).

Vision and Mission of BAZNAS Banten Province

Vision:

“Be the first choice to pay zakat, the main institutionwelfare of the people”

Mission:

- a) Building a strong, trusted and reliable BAZNAS Banten modern as a non-

structural government institution that authorized in the management of zakat.

- b) Maximizing the socialization, education and literacy of zakat in Banten in order to increase the collection of ZIS-DSKL massively and measurably.
- c) Maximizing the distribution and utilization of ZISDSKL to alleviate poverty, improve welfare of the people, and reduce social inequality.
- d) Building partnerships between muzakki, mustahik, agencies, Institutions and companies by optimizing ZIS and DSKL and CSR funds in the empowerment and poverty alleviation.
- e) Strengthen the system of planning, controlling, reporting, accountability, and coordination of zakat management nationally in Banten Province.
- f) Strengthen, competence, welfare, integrity, and professionalism of BAZNAS Banten amil zakat sustainable. Modernization and digitization of zakat management in the Province Banten with a solid data-based management system and measurable.

CONCLUSION

The following are the results concluded from the results research to answer the problems faced, namely:

1. The productive zakat strategy distributed through Z-Mart is very effective impact on mustahik to meet basic needs daily. a. The increase in profit experienced by Mrs. Nahriyah was by 135% per year with an average increase in profit IDR 1,625.000,00 or around 19.6% per month previously averaged profit before getting assistance amounted to Rp. 688.800.00 or 8.33%. b. The increase in profit experienced by Mrs. Juhenah was 148% per year with average increase per month is Rp.1,696.000,00 or 20.7% compared to before getting help the average per month is Rp683,000.00 or 8.33% This increase in profit was accompanied by a large number of goods can be sold due to the assistance received from BAZNAS Banten Province.

2. The pattern of productive zakat distribution through Z-Mart is assisted in terms of capital. BAZNAS Banten Province is also not provide capital by means of a Qardhul Hasan contract or other forms of interest-free loans, but this form of capital aims as a form of productive zakat distribution where mustahik will set aside his money for each donation month and can pay zakat. The role of productive zakat in the form of Z-Mart can be said to be effective for improve the welfare of mustahik seen from the process assistance that has been running for 1 year where is mustahik can channel a portion of its sales profits to pay zakat. Mrs. Juhenah as recipient of Z-Mart . aid has distributed zakat of Rp. 778,000.00 and he already able to set aside for infaq of Rp.715,000.00 while Mrs. Nahriyah can pay zakat IDR 50,000 per month, within a year, Mrs. Nahriyah has pay zakat in the amount of IDR 329,500, while for Paying Infaq in 1 year, Mrs. Nahriyah has already to pay Rp. 348,000.00. Therefore achieve the goal of BAZNAS Banten Province to make mustahik be muzakki.

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17, 2022 Interview with Mrs. Juhedah, as a recipient
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