

Analysis Of The Empowerment Of Zakat Funds In Improving The Welfare Of Fishermen In Sukabangun Village, Ketapang Regency.

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ABSTRACT

This study aims to find out: 1) The pattern of empowering zakat funds in Sukabangun fishermen, 2) The condition of the fishermen's economic welfare after the zakat fund empowerment program. This research is a field research with a qualitative approach and descriptive method. Primary data sources and secondary data. Primary data are 5 fishermen and 1 head of BAZNAS while secondary data are documents, books, journals and mass media publications related to the research focus. Data collection techniques are observation, direct interviews with interview guide tools, and documentation. The results of this study indicate that the pattern of program empowerment is carried out in the planning stage by conducting RKAT (Year Budget Work Meeting) for economic empowerment programs. the implementation stage of the program by submitting requests for assistance after which the needs and economic conditions are examined. The Evaluation Phase holds routine meetings once a month until the mustahik becomes independent without assistance from a companion. the condition of fishermen's welfare after the empowerment program, before there was assistance from BAZNAS, fishermen's capital was very difficult to meet family needs because they had to rent a boat with one of the fishermen's bottom. . The change after receiving zakat is income, mustahik becomes munfiq and creates group brotherhood. It is hoped that Baznas Ketapang Regency will conduct training in marketing fisherman business products.

Keywords: *Empowerment of Zakat, Fishermen's Welfare*

INTRODUCTION

DZakat can improve the economy of the community. Zakat in this case plays a role in solving problems related to social and economic issues such as: alleviating poverty expanding wealth by increasing wealth, changing the poor enough to live and changing and improving the economy of small communities, a trader who may have a business and everything related to his work and a farmer who has a plough or someone with special skills, may have tools to help these skills.

Mustahiq empowerment is a way that is done so that the potential that is owned can develop. The purpose of mustahiq empowerment is to be independent in the business activities carried out. The utilization of zakat productively is more visible to increase income because productive zakat can have a permanent source of income, so that it can improve the economic welfare of mustahiq.

Fishermen are identified as poor for now, at least 14.58 million people or about 90% of the total 16.2 million people. In Indonesia, fishermen are still below the poverty line. This can be seen from the number of fishermen whose income is still relatively low. The low income is caused by several factors such as lack of capital, lack of skills possessed by fishermen and profit-sharing systems that are considered unfair to fishermen, lack of assistance from the community and fishing systems that are still relatively simple so that they do not get a lot of fish catches.

Ketapang Regency, especially Suka Bangun Village, is an area where the majority of people work as fishermen. Based on observations made by researchers, one of the residents in Ketapang Regency who works as a fisherman stated that they go to sea using a simple boat and return home with uncertain results. The fish obtained is then sold and the proceeds from selling fish are used to fulfil daily needs and send their children to school. However, sometimes the results obtained cannot meet their daily needs. Another obstacle faced by fishermen is if the boat they use to go to sea is damaged, which causes fishermen to delay going to sea so that their needs that day are not met.

Based on this background, the author is interested in researching the pattern of empowerment of zakat funds for fishermen in Sukabangun Village and the condition of fishermen's welfare after the zakat fund empowerment programme. The purpose of this research is to find out the pattern of empowerment of zakat funds on Sukabangun fishermen and to find out how the condition of fishermen's welfare after the zakat fund empowerment programme.

THEORETICAL STUDIES

Zakat

The definition of zakat in language is pure, growing and blessing. The purpose of paying zakat is to raise the status of the poor and help them out of the difficulties and suffering of life, protecting the community from the dangers of poverty and misery.

The legal basis for the obligation to give zakat can be seen in the Qur'an and the law

Surah Al-Baqarah Verse 43:

وَأَقِمْ وَفِيْمَا الصَّلَاةَ وَآتِ الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِيْنَ

Meaning: "And perform the prayer, pay the zakat, and bow with those who bow."

The law regarding the Administration of Zakat is contained in Law no 38 of 1999, especially in article 1 paragraph 1 which states that zakat consists of planning, organising, implementing and collecting, distributing and using Zakat. Furthermore, it organises the administration and management system of collected Zakat funds. data collection related to Mustahiq and Muzakki Zakat, data collection of the number of needs and determination of distribution / use recommendations and conducting a sustainable diet.

The criteria for those entitled to receive zakat are divided into 8 asnaf, as stated in QS. At-Taubah: 60,

Surah at-taubah verse 60 which reads:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَاللَّغْرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ قَرِيبَةً مِّنَ اللَّهِ ۖ وَاللَّهُ عَلِيمٌ حَكِيمٌ

AMeaning: "Verily, the zakaahs are for the poor, the administrators of the zakaah, the persuaded, the slaves, the debtors, for the cause of Allah, and for those who are travelling, as a statute which Allah has decreed, and Allah is All-knowing and All-wise. (QS. At-Taubah: 60)

The eight Asnaf referred to in the Qur'an are:

1. Fakir

Fakir means a person who is unable to work to fulfil his needs and has a low income. Furthermore, a fakir is a person who has no assets or whose income is less than the nisab and haul and his condition is worse than the poor.

2. Poor

Poor people are people who are less or unable to fulfil their basic needs due to lack of income.

3. Amil Zakat

Amil zakat is a party who in this case is authorised by the government or related agencies to collect zakat assets, and distribute zakat assets and perform tasks related to zakat.

4. Muallaf

Muallaf is a person who has just entered Islam or Mu'allaf is someone who has entered Islam but his intention and faith are still weak. Muallaf who are given zakat are Muallaf who cannot fulfil their daily needs because they have just entered Islam.

5. Riqab

Riqab is a slave, riqab is equated with freeing someone who is held captive by infidels or enemies.

6. Gharmin

Gharimin are people who are entangled in debt. Debt here is intended to fulfil the basic needs of life.

7. Fisabilillah

Fisabilillah is defined as people who fight in the way of Allah.

8. Ibnu sabil

Ibnu sabil is a traveller or person who is on a long journey who runs out of provisions so that he cannot return to his hometown.

Productive Zakat

Productive zakat is zakat that is specifically given to mustahiq in the form of productive assets that can be developed and managed again by mustahiq to develop their business in order to increase their income and fulfil their daily needs. Yusuf Qardhawi argues that paying zakat is a social act of worship designed to help the poor and economically underprivileged support their economy so that they can stand firmly on their feet and continue to fulfil their obligations to Allah in the future.

Empowerment

Empowerment is a series of activities carried out with the aim of increasing the ability of either individuals or weak groups in society so that these weak individuals or groups can be empowered and their capacity increases. Empowerment is divided into four, namely as follows:

- 1) Empowerment of the poor who are entitled to receive zakat, the purpose of this zakat is to help mustahiq in fulfilling their needs and help provide capital for mustahiq who have a business but their business has not been able to meet their basic needs.
- 2) Empowering the fakir, in this case the poor who have no skills or abilities. Giving zakat to this group is intended to fulfil their needs.
- 3) Empowerment of some groups who are entitled to zakat assets, which are zakat employees and muallaf.
- 4) Empowerment of other mustahiq groups such as slaves, fisabilillah, ibnu sabil, and gharim. Empowerment in this group must be monitored for the use of funds so that the funds given are right on target according to the basic needs of each individual.

The steps taken so that empowerment can run effectively and efficiently are.

1. Problem identification To carry out an empowerment, it is necessary to identify the problem. This is an important initial stage so that programme managers can determine the next steps to be taken.
2. Planning is a process in empowerment where empowerment program managers develop effective and efficient activity plans to maximise the empowerment program to be carried out.
3. Implementation and monitoring stages. It is the implementation of the empowerment programme that is accompanied by monitoring activities. This is intended so that when empowerment activities are carried out, they are in accordance with the initial objectives so that it is necessary to have monitoring that goes hand in hand with the implementation of the programme.
4. The evaluation carried out at the end of the activity has the aim of seeing the effective and efficient level of an empowerment programme so that decisions and follow-up plans can be made for the next empowerment programme.

Wellbeing

According to Al-Ghazali, the welfare of society in Islam is related to the maqashid sharia, namely: religion (din), soul (nafs), intelligence (aql), offspring (nasl), property (maal). The maqashid sharia is a need that must be fulfilled so that humans can achieve falah. When welfare has been fulfilled by

a person and his family, the family tends to have a peaceful life and can carry out religious activities properly. In addition, jurists state that the main purpose of Islamic law (sharia) is welfare in life and the elimination of deprivation.

Fisherman

Fishermen are people who work by catching fish either by traditional or modern means, furthermore, the fishing community is a group of people who work as fishermen. The fishing community is divided into three namely, small fishermen, large and small fish farmers. The fishing community usually resides in the same area called the fishing area.

Fishermen are further explained by Retno and Santiasih stating that the fishing community, in this case fishermen labourers and traditional fishermen, is the poorest social layer among other fishing communities, although not all fishermen are poor. Fishermen are given several groups in terms of tool ownership where there are labour fishermen, namely fishermen who do not have their own fishing gear so they have to work with other parties to be able to go to sea, juragan fishermen where these fishermen have their own fishing gear so that the catches obtained are the property of these fishermen and individual fishermen where these fishermen work individually and do not depend on other parties.

RESEARCH METHODS

Qualitative approach is a research procedure that produces descriptive data in the form of oral or written. While the type of descriptive research is a method or method used for a description of the research. The research location is where the research place is to obtain information related to the research problem. This research was conducted at Baznas Ketapang Regency and Sukabangun Village fishermen is a place for a group of fishermen who get assistance from Baznas with two locations, namely the first location of Baznas Ketapang Regency located on Jalan R.Suprpto, Sampit and the location of fishermen located in Sukabangun village on Jalan Medan Perang. So that the location can still be reached easily for research.

Data Collection Technique

Data collection techniques are the main steps taken in research, because in research finding data is the main goal. Without data collection techniques

In this study, the data collection tools that researchers use are observation, interviews and documentation. In the context of this research, observation is carried out directly by observing and seeing the place that will be used as research, namely one of the heads of Baznas Ketapang Regency who provides zakat fund assistance to fishermen in Sukabangun Village. Interviews conducted in this study will be conducted face-to-face directly to 5 groups of fishermen who get zakat fund assistance and the chairman of Baznas Ketapang Regency. Documentation is carried out using tools such as mobile phones to get pictures and videos. This is to validate that it is true that researchers are conducting research and as visual evidence of data collection.

Data Analysis Technique

Data analysis technique is a technique where researchers search and compile research data obtained in the field systematically, then the data is

grouped in certain categories which are then described and analysed into units, making it possible to make conclusions.

According to Miles and Huberman, data analysis techniques used in qualitative research can be done by Data collection is the process of analysing data obtained through observation, interviews and documentation. After carrying out the data analysis process, the results of the data analysis are then reviewed and collected. After the data is collected, the next step is to reduce the data. In this study, researchers collected data through observation, interviews and documentation. Data reduction in this study occurs continuously during the research to select relevant data. The presentation of data in this study aims to make it easier for researchers to compile the research results obtained so that they are easily understood and concluded. Drawing conclusions with the increase in data obtained, reduction, and presentation of data carried out, the conclusions of the research can be clearly described.

RESULTS AND DISCUSSION

The national amil zakat agency, in this case BAZNAS, has the responsibility of collecting, managing and empowering zakat to improve the people's economy, so that underprivileged people can fulfil their family life.

The initial process in planning the distribution of Baznas Ketapang Regency conducts an annual budget work meeting (RKAT) which is carried out once a year which aims to discuss and compile the Baznas work programme. The implementation of the work meeting is held at the end of the year because it facilitates the reporting of activities that have been carried out for one year. This work meeting was attended by related elements such as the chairman of Baznas Ketapang Regency, 3 Baznas administrators and baznas staff. This work meeting discusses next year's work plan. Before conducting the RKAT, Baznas conducted a social analysis of the problems and needs of mustahik. Analysis of the problems of mustahik needs is obtained from the year's proposal but cannot be followed up due to several things.

The economic empowerment programme, one of the independent ketapang programmes, is a programme for mapping programmes that can have a positive impact on mustahik in terms of the economy. After that Baznas compiles programme planning, namely the annual work plan for zakat distribution by conducting observations, the Amil Zakat Agency conducts field surveys that go directly to the community to see the conditions of the community itself. This is in accordance with the results of interviews obtained by informants. In the implementation of Baznas Ketapang Regency has prepared a programme matrix that has been made by the programme division. The flow of applying for assistance at Baznas Ketapang Regency starts from fishermen submitting requests for assistance, this is assisted by one of the Baznas administrators, because fishermen do not understand making an assistance proposal, one of the Baznas administrators helps and submits it to the chairman of Baznas. mustahik who submit an assistance proposal, and meet the requirements for submitting a proposal. The results of the RKAT meeting in 2020 the chairman of Baznas approved the assistance.

Productive assistance provided by Baznas Ketapang Regency for Sukabangun fishermen

No	Nama	Pekerjaan	Keanggotaan	Ket
kelompok 1	Sudirman	Nelayan	Ketua	1 unit perahu dan mesin kato
	Saparudin	Nelayan	Anggota	
	Eko	Nelayan	Anggota	
Kelompok 2	Samsu bahrun	Nelayan	Ketua	1 unit perahu dan mesin
	Jusmi	Nelayan	Anggota	
	Riki	Nelayan	Anggota	
Kelompok 3	Saberi	Nelayan	Ketua	1 unit perahu dan mesin
	Udin	Nelayan	Anggota	
	Samsul	Nelayan	Anggota	
Kelompok 4	Jasmin	Nelayan	Ketua	1 unit perahu dan mesin
	Adi	Nelayan	Anggota	
	Seri	Nelayan	Anggota	
Kelompok 5	Sahilin	Nelayan	Ketua	1 unit perahu dan mesin kato
	Rusni	Nelayan	Anggota	
	Fahrudin	Nelayan	Anggota	

Sumber : Baznas Kabupaten Ketapang 2021

Assistance provided by Baznas to empower fishermen through direct face-to-face meetings or indirect meetings using technological tools such as mobile phones. Based on interviews conducted with the chairman of Baznas, Mr H. Sudi, the assistance provided by Baznas to traditional fishermen in Sukabangun Village.

"The assistance that I do is to help fishermen's income so that the sales made by fishermen are not only raw ale-ale but there is production to produce finished goods in the form of traditional ketapang district food with the main ingredients of fishermen's catch. So that from the sale of these products can generate greater profits than selling raw ale-ale "

Mustahiqs receiving assistance for 5 engine boats are given a programme in the form of business assistance and also guidance carried out by group assistants who in this case are Baznas Ketapang Regency according to the programmes being run. Programme assistants help mustahiq in running their business both in assistance to increase fish catches and in marketing processed catches. Fishermen in this case depend on their income from marine resources so that they need assistance and guidance in order to increase sea catches and utilise processed marine products.

Based on the results of interviews that researchers conducted with one of the fishermen named Pak Jasmin about the income of ale-ale searches before the productive zakat funds.

"Before there was assistance from Baznas in the form of a boat, I was very difficult to make enough money for family needs because I rented a boat with one of the fishermen's jurangan for Rp.10,000.00 one person, one boat there are 3 people so Rp.30,000.00. Renting this boat cannot be done every day only 3 times a week, going to sea also depends on the weather if the ale-ale is a lot then my income is a lot if it is a little difficult where to pay for diesel and rent a boat.

The author conducted research with informants totalling 5 fishermen who were given productive zakat fund assistance by Baznas Ketapang Regency. Before becoming mustahik fishermen receiving zakat from Baznas Ketapang Regency, all informants have not obtained optimal catches. The income of fishermen before being given productive zakat funds from Baznas Ketapang Regency averaged Rp.800,000.00 a day income of only Rp.50,000.00-Rp.120,000.00 because going to sea only 3 times a week and paying boat rental Rp.10,000.000 and paying diesel Rp.3,000.00 once at sea. The welfare level of fishermen before being given zakat fund assistance by Baznas Kab.Ketapang was still below average.

The existence of programmes carried out by Baznas such as empowerment programmes, namely the provision of 5 boats to traditional fishermen in Sukabangun village. This programme is an activity that aims to help the community to become prosperous. Based on the results of the researcher interview den

CONCLUSIONS

The pattern of empowerment of zakat funds carried out by the National Amil Zakat Agency of Ketapang Regency against Sukabangun fishermen by conducting a Planning Mechanism by conducting an RKAT (Annual Budget Work Meeting) for economic empowerment programmes. Mechanism Implementation of the programme by applying for assistance after that the needs and economic conditions are seen. Evaluation after the programme runs is carried out mentoring and evaluation conducts regular meetings once a month until mustahik becomes independent on its own without assistance from the companion.

The condition of fishermen's welfare before empowerment is very concerning. This can be seen from the income of fishermen, which only ranges from IDR 10,000-IDR 30,000. In addition, fishermen also have to borrow boats from fishing jurangan to go to sea, thus increasing the burden on fishermen. The income earned by fishermen is uncertain along with seasonal changes every time. After the economic empowerment carried out by BAZNAS, fishermen no longer need to rent boats to fishing captains so that they can minimise their expenses. In addition, BAZNAS also assists in providing assistance in the form of training in processing seafood and also assists in marketing processed seafood products owned by fishermen.

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