

CONFLICT RESOLUTION: ZAKAT POVERTY ALLEVIATION SOLUTIONS IN WEST JAVA

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Abstract

Poverty is a problem faced by all nations, including Indonesia. Various kinds of policies have been made by the government to overcome this problem both in sectoral, monetary, fiscal, and other policies, but the policies have not been fully able to solve problems that occur in the field. The gap between theory and the field can be seen in the not yet implementing good zakat management. Conflict resolution to overcome this is necessary because Zakat is one of the important instruments in poverty alleviation. The more zakat that is collected and the more targeted it is in its distribution, the more it will be able to reduce existing poverty. Therefore, zakat has a crucial role in the growth of the economy and development. Seeing the fact that the potential for zakat has not been fully exploited in Indonesia, the government needs to make special policies to increase it. This research will discuss conflict resolution in terms of literature review to alleviate poverty in Indonesia, especially West Java.

Keywords: Conflict, Resolution, Zakat, Poverty

A. INTRODUCTION

Indonesia is the fourth most populous country in the world. Based on data released by the Central Bureau of Statistics, Indonesia's population in 2020 is 270.2 million. Furthermore, based on data from the Central Statistics Agency, the poverty rate in Indonesia, the percentage of poor people in March 2020 was 9.78 percent. A total of 26.42 million people are still below the poverty line (BPS, 2020).

Indonesia as a developing country is still faced with the problem of poverty as faced by developing countries in other parts of the world. The seriousness and commitment of developing countries in facing the problem of poverty is shown by the inclusion of poverty reduction as one of the Sustainable Development Goals (SDGs).

Furthermore, it is hoped that Zakat is the main indicator in overcoming conflicts in Indonesia. Zakat is one of the five pillars of the upright building of Islam (Bukhari, 1981: 8). The existence of zakat is considered as an absolute part of one's Islam. Zakat is applied effectively in the second year of hijriyah, when the Prophet Muhammad (PBUH) has carried out two functions, namely as the Apostle of Allah and the leader of the ummah. Zakat, apart from being part of mahdah fardhiyah worship, is also mu'amalah ijtimaiyah worship which has economic, legal, social and political dimensions of Muslims (Ubaid, 1986: 23). In the Al-Qur'an there are twenty-seven verses (al-Qaradhawi: 1991: 42) which align the obligation of prayer with the obligation of zakat in various words (Hafidhuddin, 2002: 1).

B. METHOD

This research uses descriptive qualitative research methods. Qualitative research is research based on descriptive exposure to existing phenomena in an argumentative form. This study aims to obtain a

complete picture of the research subject according to the human perspective under study (Basuki, 2006: 78).

According to Somantri, qualitative research methods are systematic methods used by researchers in collecting data needed in the process of identifying and explaining social phenomena that are being researched (Somantri, 2005: 58).

C. RESULT AND DISCUSSION

Literature review

Poverty is a problem faced by all nations, including Indonesia. Various kinds of policies have been made by the government to overcome this problem both in sectoral, monetary, fiscal, and other policies, but the policies have not been fully able to solve problems that occur in the field.

Based on data obtained from the Central Statistics Agency from September 2011 to September 2017 the poverty rate looks relatively high. This figure is even higher than the government's target in 2017, which is around 9.5-10.5 percent. For example, in September 2017 the percentage of poor people was 10.12 percent or 26.58 million people. This figure is down 0.58 percent from the previous 10.70 percent in 2016 (www.bps.com).

Zakat is one of the important instruments in poverty alleviation efforts. The more zakat that is collected and the more targeted it is in its distribution, the more it will be able to reduce existing poverty. Therefore, zakat has a crucial role in the growth of the economy and development. Seeing the fact that the potential for zakat has not been fully exploited in Indonesia, the government needs to make special policies to increase it. One of them is involving BUMN in the collection process. Data reported by the Ministry of BUMN, until the end of 2017, the number of SOEs was 117 (www.bumn.com). This will certainly result in a large enough amount if all of these BUMN are able to collect zakat. The distribution of zakat funds can be carried out in various ways, depending on how the management mechanism is carried out by the zakat institution, whether given directly to the poor who are consumptive in nature or productively used in terms of developing the community's economy and becoming a long-term investment (Sahri, 2006).

The target of zakat utilization is not solely directed at spending the existing cash, but creating economic independence for zakat recipients and achieving social impacts. The social impact can be in the form of reducing unemployment, increasing community welfare, increasing the number of educated people, reducing juvenile delinquency, and so on (Efendi, 2017).

Several studies related to zakat have been conducted, such as Mutia and Zahara (2009) which discuss the Analysis of Factors Affecting Mustahik Economic Welfare through Zakat Empowerment. The research describes how the management process, the concept of zakat, and the application of productive zakat funds distribution. Next, research conducted by Nidityo and Laila (2014) concluded that the productive zakat given to mustahik was used to increase business capital to improve production performance from a quantitative perspective. Meanwhile, the last research, namely Nafiah (2015), which explains that the utilization of productive zakat funds can also be directed in the form of natural education such as giving livestock to be used, which after a certain period of time is then returned to BAZNAS to be rolled out to other parties in need.

As with the various definitions of poverty, as stated in the previous description, the determination of the characteristics of poverty also varies, among others: per capita family income is below the poverty line, malnutrition, poor health, high infant mortality rate, children's education still low, the quality of housing does not meet the minimum requirements and the main food consumption expenditure is still insufficient. Meanwhile, BPS (1999) states that the characteristics of poor households are: Most poor households only have one worker, most of the places where poor households live do not meet existing

health requirements, most have relatively small agricultural land, education level Most of the household heads are still low, the average working hours is still low when compared to non-poor households, 70% of the employment status is farmers.

The existing poverty characteristics differ between regions, this difference is related to poverty in natural resources, human resources, and local institutions. Poverty reduction will be more effective if it is linked to the principle of decentralization in an effort to increase the awareness and responsibility of the government and society. Because the causes and characteristics of poverty are not the same from one region to another, poverty alleviation efforts need to be explored first to find out what actually causes poverty in that area. In connection with the poverty reduction efforts, a number of programs have been carried out by the government, mainly based on the economic prospect of the local community.

The problem of poverty, of course, cannot be separated from the causes of poverty or in other words, we must find the roots and sources of poverty itself. Actually, knowing the factors that cause poverty is very complex, because conditions differ from one region to another. Therefore the causes of poverty are different from one region to another as stated earlier, even though the basic principle is the same. There are several factors that cause poverty, each of which or together has a very decisive impact.

Discussion

Poverty is a complex and multidimensional problem. Conceptually, poverty is often viewed from various sides and classified based on various aspects. In general, poverty can be seen from two dimensions, namely:

a) Poverty can be seen as a dynamic, complex and diverse process. Poverty can be caused by the low quality of human capital, income and consumption as well as limited access to production factors (assets) and the rate of return on these production factors (labor, capital, land and technology).

b) Poverty is also a result-and contributes to exclusion (exclusion) or the process of marginalization and social, political, and economic processes (including markets). The form of this process of marginalization can be reflected in ethnicity, class of society, or gender (Salim, 2009: 19).

Many theories explain the causes of poverty. One of them is Robert Chambers, a rural development expert from England, who has concluded that the essence of the poverty problem is the existence of a deprivation trap or poverty trap. The poverty trap itself is from the five disadvantages that afflict poor families, namely:

- 1) Poverty itself.
- 2) Physical weakness.
- 3) Alienation.
- 4) Vulnerability.
- 5) helplessness.

The five misfortunes are related to one another, causing a prolonged trap (Hamidiyah, 2006: 123).

The factors that cause poverty in terms of mentality can be in the following four situations:

a) Al-Dha'if, namely the condition of a person which includes weakness, namely weak spirit, weak mind and knowledge, weak physical and weak skills, so that they are unable to carry out their function as leader or caliph of Allah on earth.

b) Al-Khaūf, namely the condition of a person who is covered with a tense atmosphere of fear so that he does not have the courage to try to work, try, trade or become a craftsman, because he does not dare to take the risk of failure, loss or loss of capital.

c) Kaslān, namely the mental state of a person who is overwhelmed by laziness so that he loses the opportunity, time, and opportunity to develop his potential optimally. Actually, everyone has the potential to be successful in fulfilling their original needs, but a lazy person becomes destitute or poor because of his laziness.

d) Al-Bakhīl, namely the state of a person who is dominated by a miserly nature. The nature and characteristics of naughtiness make a person only able to receive, but not channel, so that he is like a clogged drain. As a result, there is no water flowing into the clogged pipe and over time the water content in the clogged pipe decreases or even does not exist at all.

According to the World Health Organization (WHO) poverty is determined by a person's income level, where this income can meet the basic needs of life. Poverty can also be said to arise because of low income, however, there are countries whose per capita income is quite high but the poverty rate is also high. This is possible because the income distribution is not evenly distributed (Huda, et al, 2012: 159).

a. Management of Zakat and Poverty Alleviation

Zakat or Zakah literally means "to grow, increase, a holy or clean blessing. This is because zakat helps cleanse the human soul from stinginess, obeys the personal ego, and always puts forward lust and greed for property (Chaudhry, 2012). Even though the scholars have different opinions from one another, the point is the same, that zakat is a number of assets that must be issued by Muslims whose levels have been determined as a means of worship to Allah, which is then said. submitted to people who are entitled to receive it with predetermined criteria (Mas'ud, 2005)

The management of zakat is a process that cannot be considered simple in its implementation because it requires careful planning and good coordination between many parties, starting from the beginning of the collection process to distribution. The person who is responsible for managing zakat must meet various criteria, including: understanding Islamic law, trust, benefit, justice, honesty, legal certainty, integration, and accountability.

Yusuf al-Qardhawi highlighted the crucial role of the government as the spearhead in the management of zakat and its utilization. In his work entitled *Musykilat al-Faqr wa Kaifa 'Alajah al-Islam* (2002), Al-Qardhawi discusses what is the government's obligation in managing zakat to improve people's welfare, namely; the guarantee of the continuity of the Shari'a, the equality of the mustahik, maintaining the honor of the mustahik without degrading their position as the person entitled to receive zakat, and the area of asnaf is not limited to the scope of individuals. This is also in accordance with the Al-Qur'an Surah At-Taubah verse 103 as follows:

"Take zakat from some of their assets, with that zakat you clean and purify them and pray for them. Indeed, your prayer (becomes) peace of mind for them. and Allah is all-hearing, all-knowing.

Islam sees the problem of poverty from three levels, including: First, poor spirituality. A human being experiences emptiness in his soul in relation to Allah, so that he always experiences restlessness in his life. Second, poor knowledge. A person who does not have the knowledge to respond to his life problems sometimes tends to be careless in his actions and lacks a work ethic. Third, poor material. A person who does not have assets to meet his needs, sometimes his life is still dependent on other people, but has the ability to work to fulfill himself (Arif, 2010).

To measure the welfare of mustahik based on material and spiritual needs, you can use the Center of Islamic Business and Economics Studies (CIBEST) Welfare Index. Individuals are said to be materially

capable if their income is above the household poverty line or material value. The CIBEST quadrant divides the household's ability to meet material and spiritual needs into two signs, namely a positive (+) and negative (-) sign. The sign (+) means that the household is able to fulfill its needs well, while the sign (-) means the household is not able to fulfill its needs properly. With a pattern like this, four possibilities will be obtained, namely a sign (+) for the fulfillment of both material and spiritual needs, a sign (+) for one need only, whether a sign (+) for material needs or a sign (+) for spiritual needs course, as well as a sign (-) on both material and spiritual needs (Beik and Arsyianti, 2016)

The government has the right "tools" to collect and distribute zakat from the community in an integrated manner and on a large scale, namely through BAZNAS. Fakhruddin (2008) states that the core activities of BAZNAS include 3 things, namely; collection (collection), management (management), and distribution (distribution). With these functions, BAZNAS is expected to be able to maximize the collection and distribution of zakat. The management of zakat funds in one institution is expected to be able to reach all lines of society who need this assistance and achieve mutual welfare and facilitate the distribution of zakat funds to remain on one coordination line (Nopiardo, 2016).

Starting from this, it is necessary to implement and distribute zakat continuously, the awareness of the people who are able to pay zakat, and the active role of the government in promoting the importance of zakat distribution through trusted amil zakat bodies, such as BAZNAS, so that assets are not only settles in only some people, but can be enjoyed by those who are in need. The development of zakat in building the economy of the ummah is very important in building a vision and mission for the welfare of Muslims themselves. Productive zakat is present as a solution in the allocation of zakat funds that has social entrepreneurship-based education (Kusuma and Ryandono, 2016)

b. Productive Zakat as an Effort to Alleviate Poverty

People's purchasing power (mustahik) is increasing after receiving zakat assistance. This in turn will have an effect on the increase in the price of goods. The increase in price has an impact on the formation of a new, wider market, so that new entrepreneurs can enter the market to encourage demand and supply to continue to increase, in order to help economic growth. Furthermore, Safitri also explained that zakat is a solution about how to manage wealth properly, because it includes the rights of others as well as orders from religion, so that a balance is created in life, so that the circulation of production, distribution and consumption go hand in hand in creating the economy. a country is getting better (Safitri, 2017).

In the macroeconomic aspect, zakat is ultimately expected to be able to boost demand and purchasing power of society (mustahik), both in the form of goods and services. If the implementation of zakat has been implemented in a structured manner, it is hoped that later it will be able to increase public awareness in distributing zakat through trusted institutions that already have legal entities and are recognized by the state without having to worry that these funds will not be managed properly. With the existence of zakat funds, it is hoped that the community will move out of the poverty line without any intervention from other parties, to realize the welfare of themselves and their families (Rusydia and Al-Farisi, 2016).

Islam has always put forward the importance of respecting individual ownership of property. However, not all individuals own assets in ownership, therefore a mechanism is needed to ensure storage and distribution in an economic system. Therefore, the macroeconomic system is expected to be able to contribute to the distribution of zakat to create a program that is sustainable and has a wider scope to reduce poverty in mustahik households.

Based on the explanation above, it is hoped that it can be used to find out how good combination patterns in one's expenditure are between a combination of consumption needs, zakat, infaq and alms. And it is hoped that it will have positive implications in expenditure and income, so that a benefit will be achieved not only for one person but for everyone (Anshori, 2006).

c. Management of Zakat Management and Lessons

The essence of zakat utilization is a process of better management improvement in collecting zakat funds from muzakki then distributed to mustahik, and managed for the common good. In law number 38 of 1999 regarding the utilization of zakat, zakat management is a process of planning, organizing, managing and controlling the collection of zakat funds itself. Zakat management is based on belief, devotion, transparency and legal credibility in accordance with applicable laws, as well as zakat control management which has the following objectives: (1). The effectiveness of amil zakat performance in serving the community for distribution, so that it is right on target according to religious advice; (2). Developing the rate of collecting zakat by involving all existing stakeholders, in order to achieve mutual benefit; (3). Creating use value or benefits from allocated zakat funds (Mardani, 2011)

The implementation mechanism must involve supporting components, from how the initial process of collection, management, distribution and supervision, to accountability for assets that are distributed to those who are entitled to receive them (Hanifah, 2017).

It is hoped that the economy through zakat can form strong social integrity characteristics and become the front guard in the resilience of the populist economy, so as to create equitable justice in the midst of society for the realization of mutual benefit (Jusmalian and Soekarni, 2005).

The wisdom of having zakat is that it is able to provide views on how important good consumption, production and distribution is in Islamic teachings, in a broader sense that zakat is not a goal, but a bridge to achieve that goal itself (Mannan, 1997).

The ability of zakat management institutions will depend on their credibility in managing zakat responsibly, transparently, professionally, and fairly and still on target. Why is that because currently in general the muzakki prefer to pay zakat directly to the recipients of zakat. Although several amil zakat institutions have emerged, in making zakat payments, they are carried out individually following the existing traditions of the previous people, without being based on a comprehensive understanding (kaffah), so that it is still not managed in a professional, planned and organized manner, the utilization and distribution of which is not evenly distributed, and also unable to optimize the empowerment of potential zakat to alleviate poverty. 16 This can be proven by the phenomenon when the fasting month (Ramadhan) is approaching the holidays, many people are classified as being able to distribute their zakat by directly distributing them to the ummah, which has resulted in chaos and even resulted in casualties. Therefore, education, socialization and understanding are needed to the public to pay zakat through professional amil institutions.

Even though the management of zakat in Indonesia has not been maximized when compared to the existing potential, with the existence of regulations from the government or laws that oversee it, there have been many zakat institutions that are active in terms of the collection and distribution of zakat even at the level of economic empowerment of the ummah. To empower the community's economy through zakat, the writer divides it into two, namely, consumptive zakat and productive zakat.

1) Consumptive Zakat

According to the author, consumptive zakat is one of the people's economic empowerment which is temporary and urgent, which can then be developed into the economic empowerment of the ummah. Currently there are several forms of zakat fund management that can be done in several ways, namely living expenses (compensation), tuition assistance, health assistance, partnership-based villages (fostered villages) and several other assistance (Mubasirun, 2013: 500).

2) Cost of living assistance (compensation)

Management of zakat funds for living expenses is the most widely practiced zakat management in almost all amil zakat institutions. For example, by providing direct cash, food or groceries, clothing, which in essence helps the poor who need basic needs. The management process and distribution can be carried out in various ways, for example coordinating with the environment or local government to collect data and then submit it. As happened in one area in the province of West Java.

In addition, the amil zakat at the amil zakat institution will immediately register, visit and at the same time hand over assistance to the mustahik who are in need. However, there are several phenomena that occur in several regions in Indonesia where the muzakki give their zakat to religious leaders, then the religious leader distributes the muzakki's zakat to the poor.

3) Zakat for Education

At the time of the Prophet, the cost for education was not included in zakat activities, but at this time many amil zakat institutions used zakat to help with education costs. Zakat for education is zakat allocated to people who are currently studying from underprivileged groups of society.

4) Zakat for health

The use of zakat for health can be classified as poor and poor. Therefore there are several amil zakat institutions channeling their funds to help the poor to heal their illnesses. For example, what happened in West Java, West Java Baznas established the BAZNAS healthy house. The BAZNAS Health House is a free health service program for the poor. This healthy house is often referred to as a hospital without a cashier, because there are no cashier payment counters. Health services provided by this healthy house are in accordance with hospital health standards in general, namely in the form of services in buildings and outside the building. The services in the building consist of general polyclinic services, emergency installations, oral and dental clinic, medicine unit, laboratory, nutrition clinic, smile friends (psychology clinic) and ambulance. In addition, according to Bambang Sudibyo (secretary general of the world zakat forum) Zakat can be used to cover BPJS deficits, and also help BPJS contributions for the poor. In addition to hospitals and health assistance for the poor, many amil zakat institutions in this country provide ambulances that the public can use for free. Zakat management for health activities is very beneficial, especially for the poor who were previously unable to access access to health.

Currently, consumptive zakat is still needed to empower the community's economy. Before the poor are economically independent, it is important to fulfill their basic needs first. This is due to the religious order to prioritize the basic needs of the less fortunate. After fulfilling the basic needs, it is continued with long-term economic empowerment with assistance.

5) Productive Zakat

Productive zakat is defined as the giving of zakat, which in turn can make mustahik get sustainable results with the zakat funds it has received. Productive zakat can be interpreted as zakat where the assets or zakat funds that are given to the asnaf or mustahik are not consumed directly and run out, but are developed and empowered to help their business activities, this is aimed at them being able to meet their daily needs on an ongoing basis without relying on direct assistance. cash (Asnainu, 2008: 64).

In order to free from the shackles of poverty and their dependence on the help of others, productive zakat empowerment is needed. The Bahtsul Masail Diniyah Maudhuiyyah Session (discussion of important issues concerning religion) at the 28th NU Congress, recommended that the two things above are allowed with the aim of increasing the economic level of mustahiq zakat. However, there is an important requirement that prospective zakat recipients themselves must know beforehand that zakat assets must know that the assets they receive are developed productively (Mubasirun, 2013: 501).

6) Community economic empowerment

Management of zakat funds for economic empowerment must be primarily carried out for the purpose of community welfare, currently in several zakat institutions have developed economic programs for the people, for example in Dompot Dhuafa has 4 poverty alleviation programs, namely: first, independent community program (MM) breaking the cycle of poverty in the areas that have been mapped. This program can reach associations in rural areas, urban areas, post-disaster areas, and communities based on economic levels. The two domestic livestock kampoeng programs, these programs include breeding, feed, management, technology, and veterinary programs. The three Indonesian healthy agricultural programs are agricultural product research and development programs, pest control, and fertilizers.

7) Empowerment of human resources

Empowerment of human resources can be interpreted as an effort to prepare human resources either as individuals or as a group of people with various positions. This empowerment activity is not only limited to coaching and socialization, but is also followed by additional skills and mental support. This program is expected to be able to prepare superior human resources, as well as to prepare someone to be able to be of use to the nation and religion.

Zakat managers in West Java held a "productive West Java" program, there were 41 mustahiks participating in a capacity building training conducted by BAZNAS West Java Province. Participants were attended by mosque takmirs, religious counselors, and representatives of community groups. This activity aims to foster creativity and motivation among mustahik, which will eventually lead to superior human beings (Hapsari, 2020).

D. CONCLUSIONS

The strategy of alleviating poverty through zakat, West Java BAZNAS (National Zakat Agency) in general has two forms of programs, namely consumptive funding assistance and productive funding assistance. Consumptive zakat assistance is assistance that is given directly to mustahik and is consumptive in nature. As for productive zakat assistance is zakat assistance to mustahik in the form of revolving business capital. These two types of assistance have been running, although they have not been maximized due to the many obstacles faced.

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