

# Welfare of Mustahik Based on Maqasid Shariah

## Survey on Mustahik in MiSykat DPU DT Bandung

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Abstract: The phenomenon of high poverty and low HDI in West Java become main problem that has always been associated with well-being in assessing the success of the development in an area. On the other hand, the existence of zakat potential as a public Islamic financial instruments has an important role in improving the welfare of the Muslims. The research used in this study is primary data through interviews with questionnaires in three areas, i.e. Bandung, Bandung Regency and West Bandung Regency. The population in this research is mustahik MiSykat (Islamic microfinance) DPU DT Bandung with samples as many as 100 respondents with purposive sampling technique. This research uses quantitative descriptive approach to describe the characteristics of respondents and welfare of mustahik. Research findings show that the material welfare of the mustahik vary, but most mustahik income is still low. Moreover, in the spiritual side, Mustahik has good enough category such as the daily routine of giving charity, and to leave the usurious transaction.

## 1 INTRODUCTION

Islamic economics is becoming part of the whole Islamic teachings which one guarantee attainment of well-being. Economic view of Islam that welfare is not solely economic distribution problems in materials, but there are other things that is spiritual (Purwana, 2014). In addition, according to Hikmat (2010) mention that material and spiritual well-being is a goal to be achieved in the process of development.

Welfare is normally associated with the poverty problems in assessing the success of the development in an area. Poverty in Indonesia, according to the Central Bureau of statistics (BPS) is viewed as an inability of the economic side in fulfilling the basic needs of food and not a food such as clothing, housing, education, and health. These problems can be seen in Figure 1:

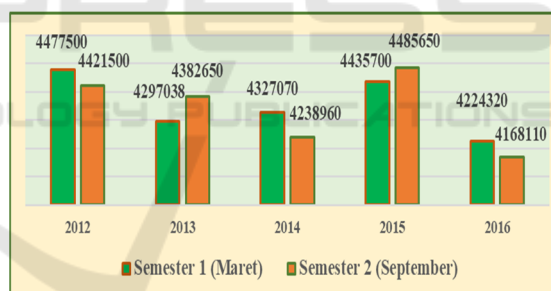


Figure 1: The poor population west java province.  
Source: Central Agency of Statistics (2016)

Based on Figure 1 that the number of poor residents in West Java in September 2016 of 4.17 million people or of 9.68 percent to the total population of West Java. This relatively high percentage rate and still be above Government targets laid out in the medium-term development plan (RPJM) 2015-2019 that are targeted at a range of 6 – 8 percent (BPPN, 2014). Although this figure decreased by 56.21 thousand inhabitants in semester II 2016, but the percentage decline has not seen significant i.e. only amounted to 1.33 percent. As for the poverty line in West Java in September 2016 is Rp. 332,119 per capita per month (BPS, 2016).

In addition welfare also has always been associated with quality of life which is reflected in the

human development index (HDI), which is an indicator in measuring the level of well-being of the community. In addition to the problem of poverty of the West Java high enough, West Java was still faced with the problems of human development. IPM in West Java in 2015 is still fairly low i.e. 69.50 and only occupies the 11th position among other provinces in Indonesia (BPS, 2016).

Welfare related with the problem of poverty. Another case based on QS. An-Nisa: 9 that prosperity has a close relation with devotion to God Almighty. With respect to this issue then Islam has set up mechanisms through public Islamic financial instruments i.e. zakat as already mentioned by Allah in the Qur'an. At-Tawbah: 60.

Table 1: The potential of the zakat according to province.

Province	Potential of Zakat
West Java	Rp. 17, 67 trillion
East Java	Rp. 15, 49 trillion
Central Java	Rp. 13, 28 trillion

Source: BAZNAS and FEM IPB (2011)

Based on Table 1 potential zakat West Java reached Rp. 17.67 trillion. As for the data collection of zakat in West Java showed a fairly high gap between potential gathering together with the realization of zakat in 2016 recently reached Rp. 71.71 billion or amounting to 0.4 per cent of its potential (BAZNAS, 2016). Thus, the existence of the role of zakat in this issue became one of the important pillars in the Religious Financial Sector that has a national strategy to encourage economic growth through equitable distribution of income, reduction poverty, as well as the stabilization of the financial system (BAZNAS, 2016).

One of distributing Zakah Fund can be disbursed productive programs that are long-term in order to empower mustahik productively. Distribution of zakat through productive programs will hopefully have the staying power of social economics in the long run, like help funding micro mustahik (Beik and Arsyianti, 2015). MiSykat DPU DT is one of the implications of productive utilization of zakat through Islamic microfinancing to mustahik which is expected to expand, increase revenue, and welfare mustahik either in material or spiritual.

Based on some of the research results of the study show that the impact of the utilization of zakat can improve the productive side of mustahik material which is characterized by an increase in revenues. But there is a difference of the results of the study research Beik and Arsyanti (2016) related impact zakat against poverty and well-being as measured from the side of the material and the spiritual. The results show that an

increase in the level of welfare mustahik of 96.8 percent, as well as an increase in score spirituality of 13.09 percent. The results of the study show that the impact of the productive utilization of zakat in addition can fix the mustahik material, as well as the increase of the spiritual side.

Based on the research results and problems of the phenomenon before, then the author is interested in researching further how the level of prosperity of mustahik based on trends of Sharia which includes material and spiritual aspects of utilization of zakat productive.

## 2 LITERATURE REVIEW

There are a number of welfare-related view is one that is a capitalist economy views assessing that well-being will be realized when the achievement of optimal point of each factor of production and already allocation so as to achieve the ideal balance. The concept of mathematical ksejahteraan is known for its optimal "Pareto" that his thinking was just resting on the material aspect, because he thought a non material welfare (psychic) are not included in economic field (Aedy, 2011). This has been one of the weaknesses of the theory of capitalist Western or welfare which is just materialistic values put forward without paying attention to the aspect of spirituality that will support the well-being of individuals better and thorough.

Besides it there are some major flaws of capitalism in building prosperity that only focus on economic growth, in addition satisfied tool believes that capitalism needs a human is limited while the nature of human needs that are not limited. This confidence will push mankind has greed to collect treasures. vying Another drawback that is reflected on the belief the ideology of capitalism that separate between religion and life. This is the culmination of the fallacy of capitalism in respect of religion must be separated from human life. But in fact this life belongs to Allah almighty and deeply religious needs to set the balance of the good life in this world and in the hereafter. This is because religious people will achieve the happiness of the world and the hereafter (Aedy, 2011).

Based on a wide range of viewpoints about welfare, then according to Qur'an regarding welfare as *rahmatan lil alamin* part of which are taught by Islam tlah. The realization of prosperity when humans carry out all orders and prohibitions of Allah SWT or steered clear of making himself as the servant of the righteous. It is as mentioned in the Qur'an. An-Nahl: 97.

مَنْ عَمِلْ صَالِحًا مِّنْ ذَكَرٍ أَوْ أُنْثَىٰ وَهُوَ مُؤْمِنٌ فَلَنُحْيِيَنَّهٗ حَيٰوةً طَيِّبَةً وَلَنَجْزِيَنَّهُمْ أَجْرَهُمْ بِأَحْسَنِ مَا كَانُوا يَعْمَلُونَ ٩٧

Artinya: "Whoever does good whether male or female and he is a believer, We will most certainly make him live a happy life, and We will most certainly give them their reward for the best of what they did." (QS. An-Nahl: 97)

In addition, according to Dahlan (2008) (cited in Karim, 2014) mention that well-being in an Islamic perspective that is covering the material and spiritual aspects are based on the principles of Islam. The goal of the welfare according to Al Ghazali that is to keep the religion (*diin*), soul (*nafs*), intellect (*aql*), descent (*nasl*), and treasure (*maal*) (Adiba and Hijriah, 2015). This is important because the well-being of a society depends on the search and the maintenance of the five basic objectives that will keep a person's life is good in the world and in the hereafter.

As for the concept of well-being in the economy of Islam according to Aedy (2011) that requires the presence of elements of material and non material (psychic), so that well-being in its mathematical function can be seen as follows:

$$K_i = f(MQ, SQ)$$

Description :

K<sub>i</sub> = Islamic Welfare  
MQ = Material Quetient  
SQ = Spiritual Quetient

Mathematical functions from the Islamic kejahteraan in mind that welfare will be realized when the intelligence material is controlled by spiritual intelligence. Based on the concept of well-being in the Islamic perspective then the goals achieved are thoroughly (the holistic goals) or the so called Islamic trends, so human beings achieve happiness holistically i.e happiness in the world and in the afterlife.

Tabel 2: Welfare indicators based on maqashid syariah.

No	Maqashid Syariah	Indicators
1	Religion or Belief ( <i>hifzhud diin</i> )	a. Practice Islamic tenets (Shahada, Salat, zakat, fasting and Hajj) b. Practice tenets of faith (faith in the Almighty God, his messengers, the book – his book, last days, Al-qada' and qadar) c. Zeal against the rules set by the State.
2	Psyche ( <i>hifzhun nafs</i> )	d. Food, clothing, shelter, health, a healthy environment, etc.

No	Maqashid Syariah	Indicators
3	Intellect ( <i>hifzhul aql</i> )	e. Education, training, research and development, media information and so on.
4	Descent ( <i>hifzhun nasl</i> )	f. Include the institution of marriage, pregnancy and childbirth allowance and the nursing, menyantuni orphans. The rights of household sakinah, mawaddah, dan warrahmah.
5	Treasure ( <i>hifzhul maal</i> )	g. a decent and fair Income, opportunity, and so on.

Source: Yudi (2015) dan Efendi, J. and Wirawan. (2013)

The maintenance of the five basic purpose is the basic human needs that is the group that absolutely must be met so that humans can live happily in the world and in the hereafter. Besides the Imam Al-Syaitibi had classifies the Islamic trends into three categories, namely daruriyat (important), hajiyyat (supports), and tahsiniyyat (luxury) (Karim, 2014).

### 3 METHODOLOGY

This research uses quantitative descriptive method. The object of this research is mustahik MiSykat DPU DT. The object in this research is the welfare of mustahik, while the subject is mustahik MiSykat DPU DT Bandung with a population of 1581 people. Sampling techniques using a purposive sampling approach quota sampling is obtained as many as 100 respondents.

### 4 RESULTS AND DISCUSSION

Based on the results of research in the field, known general description of the characteristics of respondents are as follows:

Table 3: Characteristics of respondents by gender.

No	Gender	Frequency (person)	Percentage (%)
1	Male	0	-
2	Female	100	100%
<b>Total</b>		<b>100 person</b>	<b>100%</b>

Source: Research Results (2017)

Based on the findings of the field that the program MiSykat this is followed only by women that focuses on empowerment of the House of the mother. This according to Mr. Iwan Firmansyah as Director MiSykat Bandung says that the Muslim women

especially the House Mother is still minimal access to capital, but the potential is enormous. In addition, the Mother is also considered more disciplined and often a financial manager in the family, so the House Mother is seen to have the ability of better financial arrangements. Meanwhile the empowerment to the Mother can train the independence and help improve the welfare of his family.

Utilization of zakat productive through the empowerment of women in MiSykat done by providing venture capital accompanied by mentoring or coaching business mindset and life skill. This can be done with the provision of the loan in the form of *qardhul hasan* (soft loans), or *syirkah* (cooperation) and *mudharabah* contract which made mustahik as the *mudharib* (Business Manager). Empowerment to the Mother is done by community-based or Assembly taklim.

Table 4: Characteristics of respondents by age.

No	Age	Frequency (person)	Percentage (%)
1	26 – 35	15	15%
2	36 – 45	31	31%
3	46 – 55	35	35%
4	56 – 65	15	15%
5	66 – 75	4	4%
<b>Total</b>		<b>100 person</b>	<b>100%</b>

Source: Research Results (2017)

Based on the findings of the field that most mustahik of productive age are still at the age of 25 to 65 years. This can be a potential for the development of human resources through empowerment activities in the programme of productive utilization of zakat. But on the other hand, the productivity of this age is limited by the ability of knowledge and skills is still limited. So the needed mentoring efforts to further hone mustahik potential in developing the business suffered.

Table 5: Characteristics of respondents by level education.

No	Level of Education	Frequency (person)	Percentage (%)
1	Elementary School	56	56%
2	Junior High School	27	27%
3	Senior High School	17	17%
<b>Total</b>		<b>100 person</b>	<b>100%</b>

Source: Research Results (2017)

The result indicates that the mustahik educated quite a bit, still largely mustahik completed his education to Elementary School. This reflects that members who follow the MiSykat DPU DT is a community that has limitations of formal educational background. Based on the results of interviews with

mustahik, limitations against access to education this is because some of the things of which namely the limitations in terms of cost and access roads.

Based on the mustahik educational background is still minimal, however this does not become an obstacle to the implementation of empowerment or mentoring effort. These limitations can be improved through increased knowledge and skills so that mustahik can be more helpless and in future may become muzakki. As mentioned in the QS. Al-Mujadilah: 11.

Table 6: Overview material welfare mustahik.

Material	Minimum (Rp)	Maximum (Rp)	Mean (Rp)
Income	700.000	5.624.000	2.329.44
Spending on Food Needs	450.000	2.500.000	1.045.408
Expenditure Needs of The Service	40.000	1.870.000	595.215

Source: Research Results (2017)

One that support the well-being of someone that is well satisfy the needs of material based on several indicators, including income and expenditure, namely basic needs of food and services. This material needs the goal to keep the treasure (*hifzhul maal*) and keep one's soul (*hifzhul nafs*). Based on table 2 that the average income of mustahik i.e. 2.300.000 USD/month, but on the other hand there is still a large portion of income mustahik is under the average Minimum wage Regency (UMK) West Java in the year 2017 is Rp. 2.324.555/ the moon.

Subsequent research by Andrianti and Huda (2015) that strengthens the research results of the study previously mentioned that the presence of productive utilization of zakat program can affect the attitude of the thrifty housewife mustahik. So that the quality of the mentoring program of empowerment zakat productive significantly affect the well-being of housewife mustahik. Andrianti and Huda (2015); Wulansari and Setiawan (2014); and Sartika (2008) showed that the existence of the positive influence of the amount of zakat channelled towards productive welfare mustahik through mentoring programs or empowerment against the welfare of the mustahik from the materia

The results of other research supported by Anis and Kasslm (2016) linked the effectiveness of utilization of zakat in the alleviation of poverty and empowerment of women in Bangladesh. The results show that the existence of a positive impact for the improvement of the economy of the family. The increase of the economic side is marked by an increase in the average monthly income, the increase

in fixed assets and increased household spending monthly average before and after receiving the money in alms.

Research studies Beik and Arsyanti (2016) related impact zakat against poverty and well-being as measured from the side of the material and the spiritual. The results show that an increase in the level of welfare mustahik of 96.8 percent, as well as an increase in score spirituality of 13.09 percent. The results of the study show that the impact of the productive utilization of zakat in addition can fix the mustahik material, as well as the increase of the spiritual side.

Other studies by Pailis et al. (2016) mentioned that the presence of the influence of Islamic trends towards the utilization of zakat program support to welfare mustahik. As for the influence of Islamic trends toward empowerment mustahik recipient of Zakah productive in Riau BAZNAS i.e. amounting to 40.6 percent. Well-being as measured in this study are not only material seen from its revenues, but describes how the well-being of mustahik based on trends.

The various mustahik income due to the difference between the main livelihoods in the village that is agriculture with in the city namely trade. Based on the phenomenon of the importance of the functions of the zakat as distribution problems in reducing economic disparities of income in society. As Allah has mentioned in QS. Al-Hashr: 7 "...so treasure it don't circulate among the wealthy among you..."

Well-being according to the perspective of Islam will be achieved when satisfy with both material and spiritual needs that will support the well-being of one's life is good in the world and in the hereafter. As for spiritual fulfillment in this study is based on several indicators of which namely Salat, fasting, alms, read the Koran, keeping the hijab, and leave the transaction of the riba. This is obligatory for a muslim as a form of obedience to God Almighty.

Table 7: Overview spiritual welfare mustahik.

Spiritual	Indicators	*Mean Skor	Conclusion
Prayer	a. The obligatory prayers the start time	3,68	Good Enough
	b. Prayer Sunnah	2,96	
Fasting	c. Hasten to pay debt fast is mandatory	3,79	Good Enough
	d. Puasa sunnah	2,52	
Charity	e. daily routine of giving charity	<b>4,24</b>	<b>Good</b>
Qur'an	f. Reading Qur'an	3,57	Good Enough
	g. Reading Qur'an Translation	2,64	

Spiritual	Indicators	*Mean Skor	Conclusion
Hijab	h. Keep Aurat	<b>3,74</b>	<b>Good</b>
Riba	i. to leave the usurious transaction	<b>4,6</b>	<b>Good</b>
Average Score		<b>3,53</b>	Good Enough

\*Score of spiritual = 1-5

Source: Research Results (2017)

This spiritual fulfilment will be conducive to the maintenance of a person's religion (hifzhud Deen). Based on Table 7 shows that the condition of the spiritual welfare of the mustahik are already good enough that one of them is characterized by the presence of a routine cull business results for gifts each day through Kencleng KU (*Khadimul Ummah*). This escort is provided by kencleng field given to mustahik for compiled and distributed by the wallet Matter Ummah Daarut Tauhiid (DPU DT).

Other than that based on the findings of the field that almost most or 77% of mustahik have never involved transactions ribawi. The other interesting thing is that with the MiSykat, the mustahik will initially borrow the money to "loan sharks", but beruntunglah because of the presence of MiSykat can draw more attention to the mustahik by looking at the value of the benefits provided by MiSykat of them i.e. Sharia financing with no interest and the existence of a regular accompaniment to the mustahik.

## 5 CONCLUSIONS

Based on research results, an overview of the material welfare of mustahik i.e. has an average income of Rp. 2.300.000/month, but on the other hand there is still a large portion of income mustahik that have low income. As for the spiritual welfare of the picture mustahik is already good enough in them routines characterized by the presence and gifts each day and leave the ribawi transactions.

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