

**EMPOWERMENT OF ZAKAT AND ITS IMPLICATIONS
ON FAMILY WELFARE**

(Study at Yayasan Amal Sosial Ash-Shohwah Malang on Difabel Corner Program)

Thesis

By:

M RUSLAN HIDAYATULLAH

15210181



AL-AHWAL AL-SYAKHSHIYYAH DEPARTMENT

SHARIA FACULTY

UNIVERSITAS ISLAM NEGERI MAULANA MALIK

IBRAHIM MALANG

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MALIK IBRAHIM MALANG**

2019

STATEMENT OF THE AUTENTICITY

In the name of Allah SWT

With the consciousness and responsibility towards the development of science, the writer declares that the thesis under title:

EMPOWERMENT OF ZAKAT AND ITS IMPLICATIONS ON FAMILY WELFARE

(Study at Yayasan Amal Sosial Ash-Shohwah Malang in Difabel Corner Program)

is truly the writer's original work. It doesn't incorporate any material of previous research or publication of another person. If it is proven to be another person's work, the thesis and the degree will be revoked.

Malang, December 2nd 2019
The Writer,



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EMPOWERMENT OF ZAKAT AND ITS IMPLICATIONS ON FAMILY WELFARE

(Study at Yayasan Amal Sosial Ash-Shohwah Malang on Difabel Corner Program)

The Supervisor states that this thesis has met the scientific requirement to be submitted and tested by the thesis board of examiners.

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EMPOWERMENT OF ZAKAT AND ITS IMPLICATIONS ON FAMILY WELFARE

(Study at Yayasan Amal Sosial Ash-Shohwah Malang on Difabel Corner Program)


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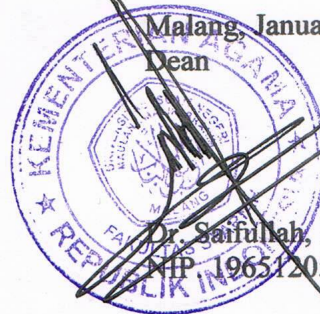

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MOTTO

أَشْفَقْتُمْ أَنْ تُقَدِّمُوا بَيْنَ يَدَيْ نَجْوَاكُمْ صَدَقَاتٍ ۚ فَإِذْ لَمْ تَفْعَلُوا وَتَابَ اللَّهُ عَلَيْكُمْ فَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ

وَأَطِيعُوا اللَّهَ وَرَسُولَهُ ۗ وَاللَّهُ خَبِيرٌ بِمَا تَعْمَلُونَ

“Is it that ye are afraid of spending sums in charity before your private consultation (with him)? If, the, ye do not so, and Allah forgives you, then (at least) establish regular prayer; practice regular charity; and obey Allah and His Mesennger, And Allah is well-acquainted with all the ye do.”¹

¹ Q.S Al-Mujadalah (58) : 13

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All praise be to Allah, the Almighty, the lord of this universe and the most gracious, so that the writer can complete the thesis with the title: **Empowerment Of Zakat And Its Implications On Family Welfare (Study At Yayasan Amal Sosial Ash-Shohwah Malang in Difabel Corner Program)**. Shalawat and salam are always given to Prophet Muhammad SAW who has brought the peoploe from the darkness to the lightness.

With the all support and help, discussions, guidances, and directions from all parties involved during the process of completing this thesis, the writer wishes to express his gratitude to the following:

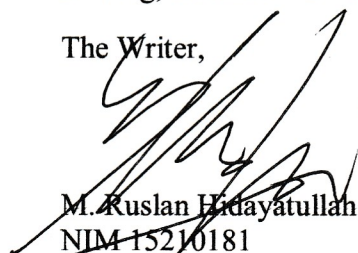
1. Prof. Abdul Haris, M.Ag, as the Rector of Islamic State University, Maulana Malik Ibrahim Malang.
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9. My beloved uncle Afif Miftahuddin S.Ag, who always give me support and motivations to complete this thesis and also my beloved siblings Mohammad Farhan and Siti Nur Aida Fitria.
10. All friends of ICP (International Class Program)
11. All friends of LDK At-Tarbiyah Of Islamic State Univesity, Maulana Malik Ibrahim Malang
12. All friends Al-Qaf Dormitory
13. All friends of Sharia Faculty, Al-Ahwal Al-Syakhshiyah Department of Islamic State University, Maulana Malik Ibrahim

Hopefully what has been learned during the couce of study in Sharia Faculty of Islamic State University, Maulana Malik Ibrahim Malang, will benefit the readers and the writer. The thesis is far from perfect thesis, the writer appreciates constructive critis suggestions for the improvement of this thesis

Malang, December 2nd 2019

The Writer,



M. Kuslan Hidayatullah
NIM 15210181

TRANSLITERATION GUIDE

A. General

The transliteration guide which is used by the Sharia Faculty of State Islamic University, Maulana Malik Ibrahim Malang, is the EYD plus. This usage is based on the Consensus Directive (SKB) from the Religious' Ministry, Education Ministry and Culture Ministry of the Republic of Indonesia, dated 22 January 1998, No. 158/1987 and 0543. b/U/1987, which is also found in the Arabic Transliteration Guide book, INIS Fellow 1992.

B. Consonants

ا	= Not Represented	ض	= dl
ب	= b	ط	= th
ت	= t	ظ	= dh
ث	= ts	ع	= ' (comma facing upwards)
ج	= j	غ	= gh
ح	= <u>h</u>	ف	= f
خ	= kh	ق	= q
د	= d	ك	= k
ذ	= dz	ل	= l

ر	= r	م	= m
ز	= z	ن	= n
س	= s	و	= w
ش	= sy	ه	= h
ص	= sh	ي	= y

The *hamzah* (ء) which is usually represented by *alif*, when it is at the beginning of a word, henceforth it is transliterated following its vocal pronunciation and not represented in writing. However, when it is in the middle or end of a word, it is represented by a comma facing upwards (’), as oppose to a comma (‘) which replaces the “ع”.

C. Long Vowel and Diftong

In every written Arabic text in the *latin* form, its vowels *fathah* is written with “a”, *kasrah* with “i”, and *dlommah* with “u”, whereas elongated vowels are written as such:

Elongated (a) vowel = â example قال becomes *qâla*

Elongated (i) vowel= î example قيل becomes *qîla*

Elongated (u) vowel= û example دون becomes *dûna*

Specially for the pronunciation of *ya' nisbat* (in association),it cannot represented by “i”, unless it is written as “iy”so as to represent the *ya' nisbat* at the end. The same goes for sound of a diftong, *wawu* and *ya'* after *fathah* it is written as “aw” da “ay”. Study the following examples:

Diftong (aw) = و example قول becomes *qawlun*

Diftong (ay)= ي example خير becomes *khayrun*

D. Ta' Marbûthah (ة)

Ta' marbûthah is transliterated as “t” if it is in the middle of word, but if it is *Ta' marbûthah* in the end, then it is transliterated as “h”. For example: الرسالة للمدرسة it will be *al-risalat li al-mudarrisah*, or if it happens to be in the middle of a phrase which constitutes *mudlaf* and *mudlafilayh*, then the transliteration will be using “t” which is enjoined with the previous word, for example في رحمة الله becomes *fi rahmatillah*.

E. Definite Article

Arabic has only one article, “al” (ال) and it is written in small letters, unless at the beginning of a word. While “al” in the phrase of *lafadh jalalah* (speaking of God) which is in the middle of a sentence and supported by *and* (*idhafah*), then it is not written. Study the following:

1. Al-Imâm al-Bukhâriy said ...
2. Al-Bukhâriy explains, in the prologue of his book ...
3. *Masyâ Allâh kâna wa mâ lam yasya' lam yakun.*
4. *Billâhi 'azza wa jalla.*

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CURRICULUM VITAE	
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ABSTRAK

Muhammad Ruslan Hidayatullah, NIM 15210181, 2019. **Pemberdayaan Zakat Serta Implikasinya Terhadap Kesejahteraan Keluarga (Studi di Yayasan Amal Sosial Ash-Shohwah Malang dalam Program *Difabel Corner*)** Skripsi. Jurusan al-Ahwal al-Syakhshiyah, Fakultas Syariah, Universitas Islam Negeri Maulana Malik Ibrahim Malang. Pembimbing: Dr. Fauzan Zenrif, M.Ag.

Kata Kunci: Pemberdayaan, Zakat, Disabilitas

Penyandang disabilitas memiliki keterbatasan fisik, mental, intelektual atau sensorik. Hal ini berdampak pada rendahnya partisipasi yang berimplikasi terhadap tingginya angka kemiskinan. Anak dengan disabilitas tidak memperoleh pendidikan layak dan orang dewasa dengan disabilitas tidak mendapatkan kesempatan bekerja yang sama dengan orang non disabilitas, ini merupakan contoh yang riil yang dialami oleh penyandang disabilitas selama ini. Pemberdayaan zakat adalah upaya untuk membangun, mendorong serta mengembangkan zakat berdasarkan dengan tuntutan perkembangan zaman sesuai dengan cita dan rasa syariat, pesa serta kesan ajaran islam. Salah satu konsep yang banyak dilakukan Lembaga Amil Zakat pada umumnya adalah dengan zakat produktif melalui program-program serta gagasan-gagasan yang mendorong para mustahik menjadi Sumber Daya Manusia yang unggul.

Rumusan masalah dalam penelitian ini adalah: 1. Bagaimana pemberdayaan zakat Yayasan Amal Sosial Ash-Shohwah Malang bagi keluarga penyandang disabilitas? Dan 2. Bagaimana implikasi pemberdayaan zakat Yayasan Amal Sosial Ash-Shohwah Malang terhadap peningkatan kesejahteraan keluarga penyandang disabilitas?

Penelitian ini menggunakan penelitian empiris dengan menggunakan pendekatan deskriptif kualitatif. Sedangkan sumber data yang digunakan adalah sumber data primer dan sekunder. Metode pengumpulan data menggunakan wawancara dan dokumentasi. Metode analisis yang digunakan dalam penelitian ini adalah analisis deskriptif.

Hasil penelitian ini menunjukkan bahwa pemberdayaan zakat yang dilakukan Yayasan Amal Sosial Ash-Shohwah Malang dalam program *Difabel Corner* terbagi menjadi empat aspek: pemberdayaan di bidang ekonomi, pemberdayaan di bidang kesehatan, pemberdayaan di bidang pendidikan serta pemberdayaan di bidang sosial. Selanjutnya implikasi dari program *Difabel Corner* terhadap kesejahteraan keluarga penyandang disabilitas dengan bantuan berupa alat untuk kebutuhan kerja dalam bidang ekonomi, bantuan pengobatan dalam bidang kesehatan, bantuan beasiswa dalam bidang pendidikan serta bantuan pengadaan pendampingan dalam bidang sosial. Bahwasanya dari keempat bantuan tersebut menjadikan keluarga penerima program ini sejahtera.

ABSTRACT

Muhammad Ruslan Hidayatullah, NIM 15210181, 2019. **Empowerment Of Zakat And Its Implications On Family Welfare (Study at Yayasan Amal Sosial Ash-Shohwah Malang in Difabel Corner Program)**. Thesis. Al-Ahwal Al-Syakhsiyyah Department, Sharia Faculty, Islamic University Of Maulana Malik Ibrahim Malang.
Supervisor: Dr.Fauzan Zenrif,M.Ag.

Keywords:Empowerment, Zakat, Disability

People with disabilities have physical, mental, intellectual or sensory limitations. This affects to the low interest of participation which implicate towards high poverty rates. Children with disabilities do not get proper education and adults with disabilities do not get the same opportunities to work with non-disabled people, this is a real example experienced by people with disabilities so far. Zakat empowerment is an effort to build, encourage and develop zakat based on the demands of the era according to the sharia of Islam, message and the impression of Islam. One of the concepts that many Amil Zakat Institutions do in general is zakat programs and ideas productively that encourage mustahik to become superior Human Resources.

The problem formulation in this study is: 1. How to empower the charity of Yayasan Amal Sosial Ash-Shohwah Malang for family with disabilities? And 2. How are the implications of charity empowerment at Yayasan Amal Sosial Ash-Shohwah Malang to improve the welfare of family with disabilities?

This study uses empirical research using qualitative descriptive approach. Meanwhile, the data sources used are primary and secondary data sources. The data collecting methods through interviews and documentations. The analytical method used in this research is descriptive analysis.

The results of this study indicates that the empowerment of zakat conducted by Yayasan Amal Sosial Ash-Shohwah Malang in the *Difabel Corner* program is divided into four aspects: empowerment in the economic, empowerment in the health sector, empowerment in education sector, and empowerment in the social sector. Furthermore, the implication of the *Difabel Corner* program with the help of tools for working and entrepreneurship needs in economic sector, medical aids in the health sector, scholarship in the education sector and self empowerment in the social sector. From the four aspects of assistance the beneficiary families with the disabilities has prospered.

مستخلص البحث

محمد رسلان هداية الله, 15210181, 2019. تمكين الزكاة و تضمينها ضد رعاية الأسرة(دراسة في

المؤسسة الخيرية الإجتماعية أالصحة مالانج (YASA Malang) عن ديفبل قرنر (Difabel Corner))، البحث الجامعي. الأحوال الشخصية, كلية الشريعة, الجامعة الإسلامية الحكومية مولانا ماللك إبراهيم مالانج

لمشريف: الدكتور فوزان زريف الماجستير

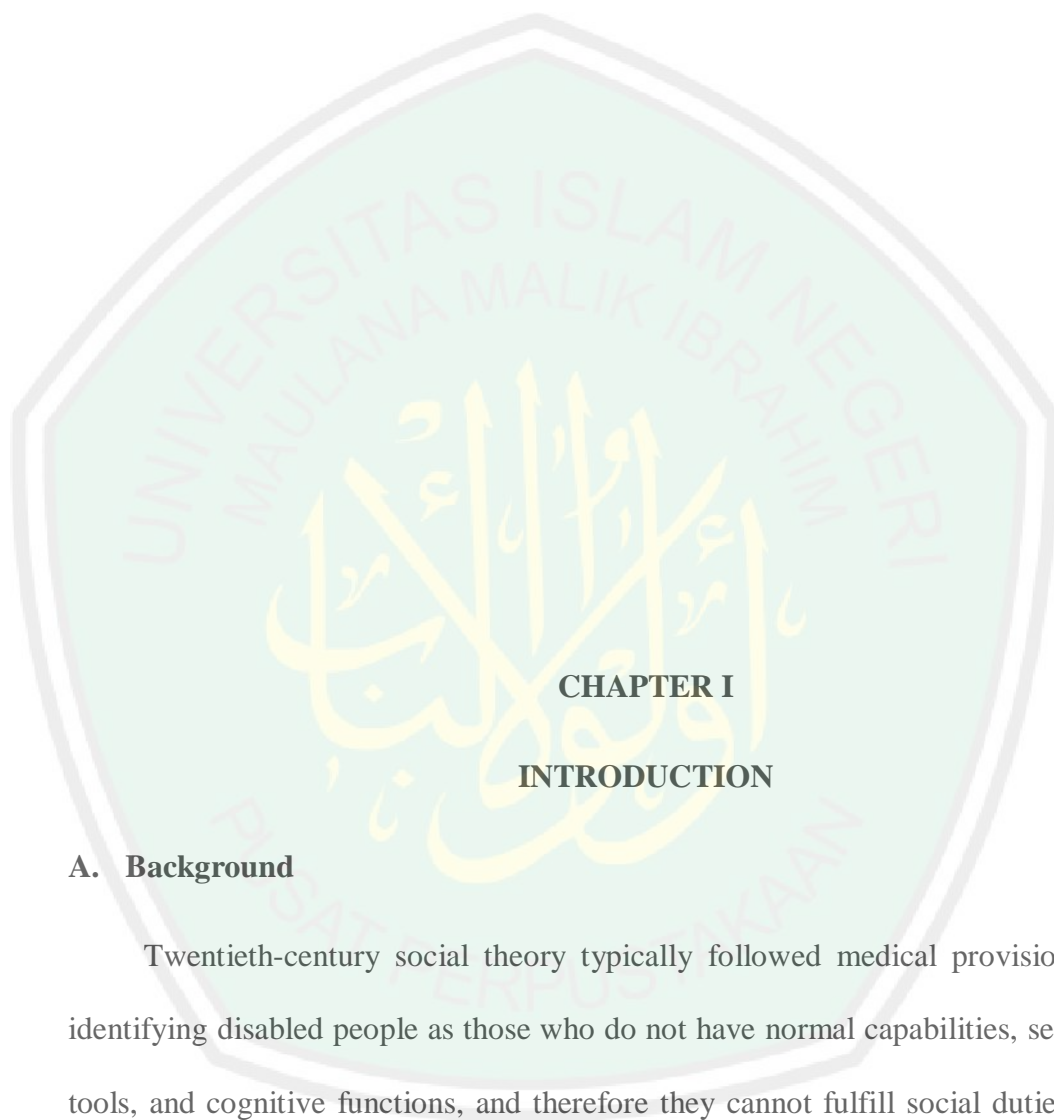
الكلمات الرئيسية: تمكين, الزكاة, الإعاقة

الأشخاص ذوي الإعاقة لديهم قيود جسدية, عقلي, مفكر. هذا الشيء أن يكون لهم تأثير إلى انخفاض المشاركة وارتفاع معدلات الفقر. الأطفال ذوي الإعاقة لم يحصل عليهم لتعليم المناسب, لأشخاص ذوي الإعاقة لم يحصل فرصة عمل. هذا مثال الحقيقي الذين عانوا الأشخاص ذوي الإعاقة كل هذا الوقت. تمكين الزكاة هي جهد لبناء, ودفعة, وتطوير الزكاة. الطريق الذي يتم في الغالب مؤسسات اميل زكاة هي الزكاة المنتجة الذي يشجع متلقي الزكاة تصبح متفوقة الموارد البشرية.

صياغة المشكلة في هذا البحث كما الآتية: 1. كيفية تمكين مؤسسة خيرية اجتماعية أالصحة مالانج للأشخاص ذوي الإعاقة؟ 2. ما هي تداعيات تمكين الزكاة مؤسسة خيرية اجتماعية أالصحة مالانج لتحسين رفاهية أسر الأشخاص ذوي الإعاقة؟.

هذا البحث علي نوع التجريبي بمنهج الوصفي النوعي. ثم إستخدم هذا البحث البيانات الأولية والبيانات الثانوية كمصادرالبيانات. ويليه إستخدم هذا البحث المقابلات والوثائق كطرق جمع البيانات, وتحليل الوصفي كطرق تحليل البيانات, والعرف كألة التحليل المشكلات.

يتم تمكين الزكاة مؤسسة خيرية اجتماعية أالصحة مالانج مقسمة إلى أربعة جوانب: التمكين في المجال الاقتصادي مع مساعدة من الأدوات لتلبية احتياجات العمل وريادة الأعمال, والتمكين في القطاع الصحي في شكل مساعدة العلاج, والتمكين في التعليم في شكل منحة دراسية, والتمكين في القطاع العام من خلال عقد التوجيه بشكل دوري. وعلاوة على ذلك, فإن الآثار المترتبة على هذه البرنامج ديفبل قرنر (Difabel Corner) نحو رفاهية أسر الأشخاص ذوي الإعاقة أن من الجوانب الأربعة جعل المستفيد من هذا البرنامج مزدهرا كما يتضح من نتائج المقابلة.



CHAPTER I INTRODUCTION

A. Background

Twentieth-century social theory typically followed medical provisions in identifying disabled people as those who do not have normal capabilities, sensory tools, and cognitive functions, and therefore they cannot fulfill social duties and roles. This lack of capacity makes them increasingly depend on normal people. This assumption and other associations demonstrate that disability considered as a personal problem¹. Disability in people's point of view is still considered as

¹ Colin B. dan Geof Mercer, *Disabilitas Sebuah Pengantar*, (Jakarta: PIC UIN Jakarta, 2007), 3

pitiful. Families who have one of their members with disabilities, often regard them as a family disgrace that needs to be hidden.

According to data from NGOs in 2016, there were more than 11 million people with disabilities in Indonesia. While the data is retrieved from the Pusat Pengembangan Rehabilitasi Bersumberdaya Masyarakat (PPRBM) in 2016, there are as many as 1,083 disabled people in Malang. That number may increase with the data collection in 2019. 650 of the 1,083 disabled people are in orphanages in each sub-district of Malang². Disability causes poverty through the process of exclusion that occurs in everyday life. The participation of the disabled person tends to be very minimal in both the social and political realms. This certainly influences their development so that the disabled has limited access to information and communication. That lack of information and communication has an effect on the social and economic circumstances of the disability. For example they cannot participate in social networking and media that is very important, especially for access to job.

Yayasan Amal Sosial As-Shohwah Malang is one of the Amil Zakat institutions in the city of Malang, aimed at empowering disadvantaged communities and other zakat recipients (mustahiq) in education, dakwah, health, economic and social humanity, with the synergy of the entire potential of the Muslims for funding through zakat funds, infaq and alms. One of the main programs of Yayasan Amal Sosial Ash-Shohwah Malang is *Difabel Corner*. This ram is a special program for the disabled person so that they could obtain equal

² *Penyandang disabilitas Kota Malang*, <https://malangkota.go.id>, accessed on April 21th, 2019

treatment with others, and participate in the economy. According to Mr. Andi, as director of Yayasan Amal Sosial Ash-Shohwah Malang, the background of the Difabel Corner gives the opportunities to people who have special needs, so that they can become independent and not depend on the mercy of others.³ This phenomenon demands a change in understanding of zakat and its management, such as the techniques and approaches that is used, and the methods of good collection, management, distribution and empowerment. Zakat allows *mustahiq* to be able to participate in the life of society and also fulfill its obligations to Allah Almighty. In addition they can feel like part of the community, rather than like marginalized groups.

Islam as the universal religion not only contain teachings about human relationship with God in the form of worship, but also teaches about the relationship between humans and humans, called *muamalah*. Islam is a religion that offers a balance and integrated view of life for the happiness of the hereafter, as well as the fulfillment moral and material needs.⁴

Allah Almighty said:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ⁵

"Take the zakat of their property, with the charity that you cleanse and purify them and pray for them. Verily, the prayer that you (being) led from the soul for them. and Allah is hearing and knowing "

³ Andi Tricahyono, Interview, (Malang, 9 April 2019)

⁴ Muhammad, *Zakat Profesi Wacana Pemikiran Dalam Fiqih Kontemporer*, (Jakarta: Salemba Diniyah, 2002), 1

⁵ QS. At-Taubah (9): 103

The obligation of zakat in Islam have a meaning that is very fundamental. In addition to the closely related to aspects of the Godhead, as well as economic and social. Among the aspects of the Godhead (transedental) is the number of the verses of the qur'an which mentions the problem of zakat, as one ayat mentioned above. While the aspect of social justice, zakat can be understood as one unified system that is an integral part in the achievement of economic and social welfare⁶.

Community welfare is preferred because after all humans are social beings who must help each other with each other. This assistance is more acceptable to the soul and also more honorable, even full of glory. Because they get a part of their rights that has been measured and determined. If people's welfare is achieved and the poor are reduced, the goal of Islam will be achieved.⁷

B. Research Questions

Based on the background of the issue, can be formulated as the following problems:

1. How does Yayasan Amal Sosial Ash-Shohwah Malang empower zakat for the disabled families ?
2. How does Yayasan Amal Sosial Ash-Shohwah Malang implicate the empowerment of zakat towards the increasing welfare of disabled families?

C. Research Purposes

⁶ Nuruddin Mhd Ali, *Zakat Sebagai Instrumen Dalam Kebiasaan fiscal*, (Jakarta: RajaGrafindo Persada, 2006), 1.

⁷ Yusuf Qardawi, *Peran Nilai Moral dalam Perekonomian Islam*, (Jakarta: Rabbani Press, 2001), 422.

Based on problems that have been described above, through the research the author aims to:

1. Describing how Yayasan Amal Sosial Ash-Shohwah Malang empower zakat for disabled families.
2. Explaining how Yayasan Amal Sosial Ash-Shohwah Malang implicates the empowerment of zakat towards the increasing welfare of disabled families.

D. Benefits of Research

In a research that is expected to be able to produce something useful. The results of this research are expected to provide benefits in practical and theoretical, that is:

1. Theoretical benefits

The result of the research can serve as material for subsequent researchers and can also be used as input materials in understanding the empowerment of zakat at Yayasan Amal Sosial Ash-Shohwah Malang.

2. Practical benefits

The results of the research can serve as the ingredient information of thought and scientific discourse to the researchers, practitioners, amil zakat institutions, and the community in general regarding the empowerment of zakat.

E. Technical Terms

Research needs to provide some definition of a few keywords, such as the following::

1. Empowerment of Zakat is an effort that zakat funds can bring the benefits, which means it can be used to bring a result or benefits, through channeling zakat funds to *mustahiq* productively with the aim that zakat brings benefits and change *mustahiq* to become *muzakki*.
2. According to Badan Kependudukan dan Keluarga Bencana Nasional (BKKBN) Welfare Family is a family that is formed on the basis of a legitimate marriage, able to meet the needs of the spiritual and material life, devoted to the God the Almighty, a matching ties, aligned and balanced between members and between families with society and the environment (Act of the Republic of Indonesia Number 52-year 2009).⁸
3. Disability is the condition (such as pain or injury) which is destructive and give limitation to the mentality and physical ability of someone so he cannot do what normal people are capable.

F. Organization of Study

In the systematics of writing, the author will describe the main description of the discussion that will be systematically compiled in the research report, so that the research report on the theme that the author has determined consists of five chapters, namely:

⁸ “*Batasan dan pengertian MDK*”, <http://aplikasi.bkkbn.go.id/mdk/BatasanMDK.aspx>, accessed on April 8th,2019

The first chapter is an introduction, consisting of a background that explains the empowerment of zakat carried out by Yayasan Amal Sosial Ash-Shohwah which in this case through the difabel corner program, so that it makes the author's interest to express what is the influence on it. Then the formulation of the problem, is a series of questions that will determine the direction of this research and become the core of the implementation of this research. Furthermore, in this introduction there are purpose of the research and benefit of research that conveys the impact of this research both theoretically and practically for the next reader or writer.

The second chapter is a literature review, in this chapter the author will present a literature review that contains theories which includes understanding and various things about zakat empowerment and empowerment concepts. In addition, in this chapter the author discusses family welfare. In order to be in accordance with the focus of the study, the author also discusses about difabel with their ins and outs.

The third chapter is the Research Method. In this chapter the author will describe the research methods that the author uses as instruments in research to produce more directed and systematic research. The division of research methods that the author will do is, among others: the type of research, research approach, research location, data sources, data collection methods and data processing methods.

The Fourth Chapter explains the results of the study including the discussion of the presentation of research results which includes: the background of the

object of research, presentation and analysis of data sourced from the concept of zakat empowerment and the results of the research method the writer seeks information and data. difabel corner program at Yayasan Amal Sosial Ash-Shohwah Malang. In this chapter the writer is expected to get answers from the problem formulation so that wisdom and benefits can be taken. .

The fifth chapter is the closing, which contains conclusions and suggestions. The conclusion presented by the author will contain points which are the core of the data that can be collected. In short, conclusions are the core answers to the formulation of the problem that the authors describe, while the suggestions contain various things that are considered not yet done in this study, but may be carried out on the research that will be carried out by the next writer.

Next is the attachments that contain some direct data obtained from the location of the study, evidence of the author's consultation to the thesis supervisor. These attachments include the author as an additional information and proof of the validity of the data that the author really has carried out the research in accordance with the theme of the research that has been determined.



A. Previous Research

To find out more clearly that the study which will be discussed by the researchers had differences with previous research so that in order to avoid plagiarism or elements of similarity, then presumably it is very important to know the previous research.

Bagus Hutniya from the State Islamic University (UIN) Maulana Malik Ibrahim Malang, 2007, with the title of the thesis "Poverty Alleviation Through Zakat: Study at Yayasan Dana Sosial Al-Falah (YDSF) Malang City".⁹

The issue raised is about the collection, distribution and utilization of zakat funds, and the level of success from YDSF Malang in the management of funds for poverty alleviation program of zakat.

Type of the research is a case study using qualitative approach. As for the research results from YDSF Malang mentions that collecting zakat was carried out counseling and awareness through media lectures, seminars, talk show on electronic media, publications program in print and publication of brochures and magazines. Methods of collecting zakat was done by direct collection to the house of donors through the service quick, charity outlets in malls and office space as well as transfer to the account of the YDSF.

Ali Imran from the State Islamic University (UIN) Maulana Malik Ibrahim Malang, 2009, with the title of the Thesis "Zakat Utilization Model for Welfare of Mustahiq (Study at LAZIZ Sabilillah)".¹⁰

Explained in the thesis, there are two models of utilization of zakat. The first model is the model of the traditional productive utilization, zakat funds disbursed by the shape of goods which is used to empower pedicab drivers in the form of pedicab transportattion equipment. And the second utilization is creative

⁹ Bagus Hutniya, *Pengentasan Kemiskinan Melalui Zakat: Studi Pada Yayasan Dana Sosial Al-Falah (YDSF) Cabang Malang*, (Malang:Skripsi UIN Malang, 2007)

¹⁰ Ali Imran, *Model Pendayagunaan Zakat untuk Kesejahteraan Mustahiq(Studi Kasus di Laziz Sabilillah*. (Malang:Skripsi UIN Malang, 2009)

productive zakat utilization model, that is channeled in the form of business capital allocated for economic empowerment by providing cash loans.

Anggun Sulis S from Islamic State University (UIN) Maulana Malik Ibrahim Malang, 2018, with the title of the “Analysis of the Effect of Productive Zakat towards Welfare of Mustahiq Through Micro Business as an Variabel Intervening (study at El-Zawa UIN Malang)”¹¹.

This research aims to analyze and test that whether the zakat productive influence well-being with intervening in the development of micro enterprises. In this study, researchers used the field research. As for this type of research is qualitative research, which is based on research with facts. In obtaining the data, the researchers used a method of observation, interview and documentation.

Based on the results of data analysis, it was concluded that productive zakat had a significant positive effect on the growth of micro-enterprises and micro enterprise development had a significant positive effect on welfare mustahiq.

Setiono from Islamic State University (UIN) Maulana Malik Ibrahim Malang, 2008, with the title of the Thesis " Role Baitul Maal Hidayatullah Surabaya towards Improvement ofthe Family Economy"¹²

The background of this research is the mechanism distributing of zakat in the institutions or the agencies amil zakat is still dominated by a consumptive

¹¹ Anggun Sulis S, *Analisis Pengaruh Zakat Produktif terhadap Kesejahteraan Mustahiq Melalui Usaha Mikro Sebagai Variabel Intervening (studi pada El-Zawa UIN Malang)*, (Malang:Skripsi UIN Malang 2018)

¹² Setiono, *Peran Baitul Maal Hidayatullah Surabaya Terhadap peningkatan Ekonomi Keluarga*, (Malang:Skripsi UIN Malang, 2008)

distribution patterns so that it had not given an effect on improving the economy of the community.

This research is classified into empirical research, the presentation of the data is in the form of qualitative descriptive. While the data collected is primary data and secondary data.

In this study it was found that the role of BMH Surabaya in improving the family economy through Bina Usaha Mandiri showed an increase in income from mustahiq after receiving venture capital assistance.

Nizam Raziqa from Islamic State University (UIN) Sunan Kalijaga Yogyakarta, 2018, with the title of the Thesis “The Effect of Productive Zakat Utilization in Welfare of Mustahiq’s Economy (Study at Kampung Ternak Program in Dompot Dhuafa Yogyakarta City)¹³.

This research aims to analyze the effect of capital assistance, livestock village programs and fostering the economic well-being of poor people in Yogyakarta. This research included quantitative research by using primary data from the questionnaire. The method used is simple regression. The results of this study showed that the program of livestock village and the construction of the partially had a significant positive effect on mustahiq economic welfare.

¹³ Nizam Raziqa, *Pengaruh Pendayagunaan Zakat Produktif dalam Kesejahteraan Ekonomi Mustahiq (studi program kampung ternak dompet dhuafa cabang yogyakarta)*, (Yogyakarta:Skripsi UIN Yogyakarta, 2018)

Evi Rianti from Islamic State University (UIN) Syarif Hidayatullah Jakarta, 2003, with the title of the Thesis “The Effort of Baitul Mal Bogor in Empowerment of Community Economy ”.¹⁴

This research describes how the management application from the association to the distribution of zakat in Baitul Mal Bogor, then the role of Baitul Mal in empowering the community economy and any efforts mad by Baitul Mal Bogor in empowering the community economy.

From previous studies about zakat mentioned above, it show that research conducted over past ten years focuses mor on productive zakat. Amil Zakat Agency and Amil Zakat Institution make the distribution of productive zakat with various programs, capable of being felt by mustahiq for a long time.

Previous research methods mentioned by the researcher above, the majority of researchers using the method of field or empirical research. This is due to the fact that to find out the effort, models, influence and role of zakat can only be done if the researcher descends directly to the location.

As for the results of all previous research above, indicates that Zakah productive have a huge influence in the distribution of zakat. It is showed by the success of the various programs, models and eforts made by Amil Zakat Agency and Amil Zakat Institution that are benefical to Mustahiq.

Fitrotul Qowim Kholida from Islamic State Univesity (UIN) Maulana Malik IbrahimMalang, 2012, with the title of the thesis “Empowerment of

¹⁴ Evi Rianti, *Upaya Baitul Mal Bogor dalam rangka Pemberdayaan Ekonomi Masyarakat*, (Jakarta: Skripsi UIN Jakarta, 2003)

Mustahiq in Amil Zakat Infaq and Shadaqah institutions (LAZIS) Baitul Ummah Malang”

This study aims to determine the extent of the mustahiq empowerment program through the productive zakat program. How is done by LAZIS Baitul Ummah Malang with the existence of the program for mustahiq. This study uses a natural paradigm derived from phenomenological views by using a qualitative approach and case study. The data collected in the form of primary data and secondary data were carried out by observation, interview and documentation techniques and then the data was edited, examined, arranged carefully and arranged and then analyzed with qualitative descriptive.

The results of this study indicate that all Mustahiq feel lucky with the program, so they can have a new job, a new line of business or continue their business for those whose business has developed.

Nia Rahma from Islamic State University (UIN) Maulana Malik Ibrahim Malang, 2018, with the title of the thesis “The Management of Productive Zakat as an Effort to Empower Mustahiq Under the Guidance of LAZIS MU Malang City”.

This study aims to know how the management and empowerment of mustahiq with productive zakat in LAZIS MU Malang city. This research is a qualitative research with a descriptive approach, the purpose of which is to systematically describe the focus of research that includes productive zakat management systems and efforts to empower mustahiq.

From the results of this study it was concluded that the management of zakat carried out in LAZISMU Malang city had been carried out well, based on the information of mustahiq and muzakki satisfaction with the services and performance of LAZISMU Malang city. Mustahiq empowerment carried out by LAZISMU Malang city is through coaching, training, assistance and supervision, as well as monitoring and evaluation, which aims to help mustahiq in developing their businesses.

Andika Ramadhan from Airlangga University, 2016, with the thesis “Role of the Amil Zakat Institution (LAZ) Baitul Maal Hidayatullah (BMH) on the Economic Empowerment of the Tengger Converts”.

The research method used is a descriptive qualitative approach with the case study method. Data collection was carried out by interviewing the manager of LAZ BMH utilization, converts tengger, and preachers in charge, direct participatory observation and documentation. The data validity technique uses data triangulation techniques. Technical analysis by reducing data, presenting data, and drawing conclusions.

The results of this study are the amil zakat (LAZ) Baitul Maal Hidayatullah (BMH) institution plays a role in the economic empowerment of the tengger converts. This can be seen from the increasing worship of converts, converts can stay in good relations with neighbors, converts are able to meet the needs of food and drink, housing needs, motor vehicle needs and recreational needs. In addition to being able to economically convert Muslim tengger also stronger faith in Islam.

Lifi Putri Auliyana from IAIN Purwokerto, 2013, with the title of the thesis “Zakat Empowerment Strategy to Actualize the Welfare of Mustahiq (case study at BAZDA Wonosobo).

This study aims to find out and analyze how the strategy of empowering zakat to realize the welfare of mustahiq. This research is a type of field research, where the compilers collect data by conducting in-depth studies to determine zakat management and distribution in the field of empowerment in the BAZDA of Wonosobo district. Through a deriptive-qualitative method approach to find out how the strategy of empowering zakat on the welfare of mustahiq at Wonosobo district.

B. Theoretical Framework

To make this research more systematic, it is necessary to put foward things or theories relating to the problem and the scope of the discussion.

1. Amil Zakat Institutions

LAZ is an organization that manages zakat that is formed entirely on the basis of community initiatives and is a legal entity itself, and is inaugurated by the government. The concept of empowerment of the people referred to here is related to the utilization of zakat funds. Utilization of zakat funds is a form of maximum utilization of resources (zakat funds) so that they are useful for achieving benefit for people. Utilization of funds directed at the purpose of empowerment through various programs that have a positive impact (*maslahat*) for the community, especially Muslims who are less fortunate

(*asnaf*). It is hoped that this empowerment will create an understanding of awareness and shape the attitudes and behaviors of individual and group lives towards independence. Thus, empowerment is an effort to strengthen social and economic position with the aim of achieving capacity building through aid funds which are generally in the form of credit for productive businesses so that Mustahiq is able to increase its income and also pay obligations (zakat) from the results of his business on the loans it has borrowed.

Amil zakat institutions are zakat management institutions formed by the community and confirmed by the government to carry out the collection, distribution and utilization of zakat in accordance with religious provisions. The community is an Islamic organization or missionary organization engaged in dakwah, education, social and welfare of Muslims. Inauguration of amil zakat institutions conducted by the government consists of:

- a. Center of Amil Zakat inaugurated by the Minister of Religion
- b. Regional inaugurated by the Governor below suggestion of the head of the regional department of religion.

Amil zakat institutions that has been approved has the following obligations:

- a. Immediately carry out activities in accordance with the work program that has been made
- b. Prepare reports, including financial report
- c. Publish audited financial statements through mass media

- d. Submit a report to the government.

Amil zakat institutions that have been approved can be reviewed, if they no longer fulfill the requirements and do not carry out the obligations as specified. The review mechanism for the inauguration of the amil zakat institution was carried out through the stage of giving warning in writing up to three times and only then was it revoked. Revocation of the inauguration of the amil zakat institution can eliminate the right of development, protection and services from the government, the receipt of zakat proofs which is issued as a deduction from taxable income and cannot collect zakat.¹⁵

The purpose of amil zakat institution is contained in chapter II article 5 of law no. 38 year 1999 concerning zakat management, namely:

- a. Improving services to the community in performing zakat in accordance with religious provisions
- b. Improving the function and role of religious institutions in realizing community welfare and social justice
- c. Improve the effectiveness and usability.

2. Empowerment Of Zakat

The term empowerment is an effort to build power itself by encouraging, motivating and raising the awareness of the potential, as well as attempting to

¹⁵ *Petunjuk Pelaksanaan Lembaga Pengelola Zakat*, Departemen RI. Direktorat Jendral Bimbingan Masyarakat Islam dan Penyelenggaraan Haji Direktorat Pengembangan Zakat dan Wakaf, (2003), 14

develop it¹⁶. The effort followed by strengthening the potential possessed by the community itself.

According to Pranaka and Moeljarto, empowerment is basically an effort to make the atmosphere of justice and civilized humanity to become more structurally effective, good in family life, community, regional and international country. The idea that placing humans more as subject from their own word underlies the opening of the concept of empowerment.

According to Payne, quoted by Isbandi Rukminto, in his book *the Intervention of Community Development Community as an Effort to Empower the Community*, that an empowerment is basically intended to: "(to help clients gain power of decision and action over their own lives by reducing the effector social or personal blocks to exercising existing power, by increasing capacity and self confidence to use power and by transferring power from environment to clients)"

From a number of statements about the meaning of empowerment, it can be concluded that empowerment is an effort made by a person or group through various activities providing skills, developing knowledge, strengthening abilities or potential that are supported in order to create self-reliance, and empowerment in society both in terms of economic, social, culture, and education to help solving various problems that are faced.

¹⁶ Mubyarto, *Membangun Sistem Ekonomi*, Cet 1, (Yogyakarta:BPFE, 2000), 82

Empowerment is directed to improving the economy of the community productively so could to produce high added value and greater income. The efforts increased the ability to generate added value at the very least there should be have improved access to four things: access to resources, access to technology, access to markets and access to demand.¹⁷

The goal to be achieved from empowerment is to shape individuals and communities to become independent. This independence includes the independence of thinking, acting and controlling what they do. Furthermore it is necessary to explore what is truly interpreted as an independent society. Community independence is a condition experienced by the community which is characterized by the ability to think, decide and do something that is considered appropriate in order to achieve the solutions to the problems faced by using power and abilities that consist of cognitive, conative, psychomotor abilities, with the mobilization of resources owned by the internal environment of the community, thus, in order to be independent it is necessary to support the ability in the form of human resources that are intact with cognitive, conative, psychomotor and effective conditions, and other physical-material resources.

The meaning of zakat is to grow and be patient. Another meaning of the zakat, as used in the Qur'an is holy from sin. In the books of Islamic law, zakat can be interpreted as sacred, grows and develops. If the definition is the wealth, then according to Islam, the wealth who was given it will be grown , grows

¹⁷ Erna Erawati Cholitin dan Juni Thamrin (ed), *pemberdayaan dan refleksi finansial usaha kecil di Indonesia*, (Bandung: Yayasan Akita, 1997), 238

because it is holy and blessings (brings a goodness for life). If formulated, zakat is a part of the assets that must be given by every Moslems.¹⁸

So it can be concluded that the empowerment of zakat is an effort to build, encourage and develop zakat based on the demands of the development of the times in accordance with the ideals and sense of Shari'a and impressions of Islam.

One of the concept that many Amil Zakat Institutions in general is the commonly called "zakat productively". The main idea is to help the poor by not giving "fish" but with a "hook". With the emergence of the idea there are some pattern empowerment of zakat:

- a. Zakat was given directly to the poor for consumptive purposes that the affects are not for a long time.
- b. Zakat was given to those who were involved in the education and Da'wah activities that are in a deficient standard of living.
- c. Some zakat funds and other funds (shadaqah, infaq and wakaf) are intended to build worship infrastructure and education/da'wah of Islam..
- d. The other parts, which are few in number, intended for Amil, which is not solely for teh person, but also for the institutions that manages and can advance the organizing aspect.¹⁹

¹⁸ Mohammad Daud Ali, *Sistem Ekonomi Islam, Zakat dan Wakaf* (Jakarta: UI Press, 1998), 38-39

¹⁹ M. Dawam Rahardjo, *Islam dan Tranformasi Sosial Ekonomi*, (Jakarta: LSAF Paramadina, 1999), 508

3. The Concept Of Empowerment

The concept of Empowerment pioneered by Friedman appeared because of the existence of two major premises, the failure of previous models of economic development in tackling the problem of poverty and ensuring environmental sustainability. Empowerment offers the hopeful alternative development that includes democratic values, equality, gender, equality between generations and adequate economic growth

According to Friedman the failure is not measuring instrument from the work of social sciences but rather a reflection of normative and moral values. Community empowerment is essentially the collective value of individual empowerment.²⁰

The concept of empowerment essentially is to put pressure on the autonomy of decision-making from a community group based on personal resources, directly (through participation), democratically and social learning through direct experience.

According to Kartasmita, community empowerment efforts can be carried out in three ways:

Firstly, creating a climate that allows the development of the potential community. The starting point is the introduction that every human being and society has the potential (power) that can be developed. Empowerment is an

²⁰ Sahri Muhammad, *Mekanisme Zakat dan Pemodalan Masyarakat Miskin: Pengantar Untuk Kontribusi Kebijakan Pertumbuhan Ekonomi*, (Malang: Bahtera Press, 2006), 256

effort to build by encouraging, motivating and raising awareness of its potential and trying to develop it.

Secondly, strengthening the potential or power owned by community by implementing real steps, accommodating various input, providing facilities and infrastructure, physically and socially, which can be accessed by the grassroots community.

Lastly, empowering community in the sense of protecting the weak and defending the interest of the poor. In the process of empowerment, it must be prevented no to let the weak to be marginalized in facing the strong. Thus, community empowerment is an economic development concept that summarizes social values.²¹

The utilization of zakat funds is directed to empowerment through various programs held by zakat institutions. With this empowerment, it was hoped that understanding and awareness will be created. Thus, empowerments in this case are the efforts to strengthen social and economic position with the aim of strengthening the ability of the people.

4. Family Welfare

In the Kamus Besar Bahasa Indonesia, welfare is safety, peace, and pleasure of life. While the family is a community in a society consisting of humans who grow and develop since the beginning of life in accordance with human nature and instincts. So the family welfare means peace and pleasure of

²¹ Ginanjar Kartasmito, *Pembangunan Untuk Rakyat memadukan pertumbuhan dan pemerataan*, (Jakarta: CIDES, 1966), 16

life that received by a family which in this case is called mustahiq whether it is peace and pleasure of life physically or spiritually..

According to Law Number 10 of 1992, a prosperous family is a family formed based on a legitimate marriage, capable of meeting the material and spiritual needs, devoted to God Almighty, having harmonious and balanced relationships between family members and environment community. The welfare stage is not only can be seen in a size (physical and health) but also that which cannot be seen (spiritually).

Horwood and Beutrais (referenced in Sumarwan 1993) explained that family welfare can be distinguished into economic welfare (family economic well-being) and material welfare (family well-being). Family economic well-being, measured in the fulfillment of family inputs (income, wages, assets and expenses), while material welfare is measured by various forms of goods and services accessed by the family. Maslow described the formulation of hierarchical needs in the form of a triangle, where the above needs will be fulfilled after the needs below are met. The lowest level in the hierarchical needs is physical needs related to basic needs such as clothing, food and shelter. After that, the demand for security, social needs and the need for respect for the self. The link between the concept of welfare and the concept of need is to fulfill these needs, so that someone can be considered

prosperous. Because the level of these needs is not directly in line with welfare indicators.²²

According to Al-Ghazali, the welfare of a society depends on the search and the maintenance of five basic objectives, namely:

- a. Religion
- b. Life or soul
- c. Family or lineage
- d. Property or wealth, and
- e. The intellect or common sense²³

5. Disability

According to the Indonesian Big Dictionary, sufferer is a person who suffer an ill. While *disabilitas* is an Indonesian word that is absorbed from English word disability (plural: disabilities), which means incapability.

According to Law Number 19 year 2011 concerning on Ratification of the Rights of Persons with Disabilities, persons with disabilities are people who have physical, mental, intellectual or sensory limitations for a long term who in interacting with the environment and the attitudes of their communities can encounter obstacles that make it difficult to participate fully and effectively based on equal rights.

²² Puspitawati, *Gender dan Keluarga*, (Bogor: PT IPB Press, 2012), 7

²³ Adiwarmar Karim, *Ekonomi Mikro Islami*, (Jakarta: IIIT, 2003), 98

According to Malang City Regulation Number 2 year 2014 concerning Protection and Empowerment of Persons with Disabilities, persons with disabilities are any person who experiences disorders, damaged, and/or loses function of physical, mental, intellectual or sensory organs within a certain period or permanently and faces physical and social environmental barriers.

The term disability which means people who have different abilities. The term is used as a substitute for the term disabled person who has a negative sense of value and seems discriminatory. The term disability is based on the reality of every human being created differently. Thus, the use of the term disability is an attempt to erase the views of persons with disabilities who seem to be unnecessary or only bother others.²⁴

Based on the theory of social sciences in general disability can be grouped into three, namely: First, a group of physical disorders consists of the blind, disabled, deaf and speechless. Secondly, non-physical disorder groups consist of mentally retarded, disabled and autistic. Third, a group of multiple disorders, namely those who experience abnormalities in more than one type of disorder.²⁵

In Law no. 4 year 1997 concerning the disabilities consists of:

- a. Physical disorder is a disability that result in disruption of bodily functions including gestures, vision, hearing and speech.

²⁴ Sugi Rahayu, Utami Dwi dan Marita Ahdiyana, *Pelayanan Publik Bidang Transformasi Bagi Difabel di Daerah Yogyakarta*, (September, 2013), 110

²⁵ Akhmad Shaleh, *Islam dan Penyandang Disabilitas: Telaah Pendidikan diIndonesia*, Jurnal PALASTREN 8, no.22 (2015): 303

- b. Mental disorders are abnormalities in behavior, both congenital abnormalities and as a result of disease.
- c. Physical and mental disorders are the conditions of a person carrying two types of disorders at once.

The Asian Blindness Conference in Singapore in 1981 organized by the International Federation of the Blind (IFB) and the World Council for the Welfare of the Blind (WCWB), the term "diffable" was introduced, which was then Indonesianized into "difabel". The term "diffable" itself is an acronym for "differently abled" and the noun is diffability which is an acronym for different abilities promoted by people who don't like the terms "disabled" and "disability". Besides being more friendly, the term "difabel" more egalitarian and has a partisanship, because different abilities means "have another capabilities".

There are verses from the Qur'an which explicitly mention the terms of persons with disabilities, indicating that in general the Qur'an recognizes the existence of the group, both to physical and non-physical imperfections (theology)

The relatively small number of persons with physical disabilities in the verses of the Qur'an is due to Islam being seen as neutral towards persons with physical disabilities, in the sense that it fully equates persons with physical disabilities as other humans. Islam itself emphasizes character development and good deeds, rather than seeing one's physical problems. In other words,

physical perfection is not a priority in terms of devotion to God, but the cleanliness of the heart and the power of faith in Him. This is confirmed in the words of the Prophet Muhammad, which was narrated by Imam Muslim and Ibn Majah through the path of Abu Hurairah's friend r.a:

“From Abu Hurairah said, Rasulullah SAW said: Surely Allah does not look at the form and form of your treasure, but He looks at your heart and your deeds”.

That is how Islam emphasizes the importance of charity or good deeds. This is understandable, because Islam itself is a unity between charity and faith that cannot be separated.

In relation to zakat, the obligation to pay attention to those with disabilities is the responsibility of the common people in general and amil zakat institutions in particular.



CHAPTER III

RESEARCH METHOD

This chapter discusses the methods that was applied in this research. In a research, it is required to use appropriate research methods, in order to get the valid data and to produce the good scientific work. The research methods are as follows:

1. The Type Of Research

The type of research used is a type of empirical research which in other words is called field research, which is a careful study by going directly to the

field (research location). This research is related to the empowerment of zakat in the Amil Zakat Institution, which one of its programs focuses on difabel families.

2. Research Approach

This study used qualitative research methods. Qualitative research emphasizes the pattern of human behavior, which is seen from the "frame of reference" of the perpetrator itself, so that individuals as a central sector need to be understood and constitute a unit of analysis and place it as part of a whole (Holistic).²⁶ This study will also use descriptive methods where it is mentioned as a problem-solving procedure investigated by describing the state of a research project with a qualitative method approach. Furthermore, this study will describe the zakat empowerment program institutionalized based on the results of information obtained from the results of data sources or informants. So that it can be seen the uniqueness that exist in the institution, also in descriptive can be known the obstacles that exist in the institution, which will later become a reference material in the efforts of the institutions of amil zakat in Malang, especially in empowering mustahiq.

3. Location Of Research

The location of this research was conducted at Yayasan Amal Sosial Ash-Shohwah Malang which took place on street Loncat Indah Hunian Islami DePrima B6 Tunggulwulung, district Lowokwaru Malang City. Actually there are many Amil Zakat Institutions with various programs related to zakat

²⁶ Burhan Ashshofa, *Metode Penelitian Hukum*, (Jakarta: PT Rineka Cipta, 2010), 15

empowerment, but in this case the reason for the researchers is making Yayasan Amal Sosial Ash-Shohwah Malang as the object of research because there is a special zakat empowerment program for difabel families.

4. The Source Of Data

a. Primary Data Source

Primary data is data obtained directly from the main source. In this case the researcher will explore the source by conducting direct research with the Director, employees of Yayasan Amal Sosial Ash-Shohwah Malang and the Mustahiq from that Foundation from difabel families through interviews.

b. Secondary Data Source

Namely the data collected, processed and presented by other parties. The form and content of secondary data has been formed by previous researchers so that the next researcher has no supervision of the collection, processing, analysis and construction of data.²⁷ In this study the authors get secondary data in the form of documents and literature (literature) related to the problems to be studied. Secondary data that will be used includes official documents, books, and results of research in the form of reports.

²⁷ Soerjono Soekanto, *Pengantar Penelitian Hukum* (Jakarta: Raja Grafindo, 2003), 12

5. Data Collection Method

In the case of this study the author uses various methods and techniques of data collection to obtain the required data and obtain objective and accurate data. The data collection techniques are as follows:

a. Interview

Interviews are role situations between face-to-face personal to exchange information and ideas through someone's question and answer (interviewer) asking questions designed to obtain answers that are relevant to the research problem to the respondent.²⁸ In the interview all information obtained about what is desired is recorded properly.

In the technique of collecting data in the form of interviews, there are two ways that are used to collect data from respondents, namely structured interviews and unstructured or open interviews

A structured interview is an interview used by the writer as a technique for collecting data, if the writer has known exactly what information will be obtained. In this structured interview the author has prepared research instruments in the form of written questions, as well as answers to the questions presented to respondents prepared by the author.

Techniques for collecting data unstructured interviews are interviews conducted by the author freely, not using interview guidelines that have been arranged systematically and completely for data collection. In the

²⁸ Bahdar Johan Nasution, *Metode Penelitian Hukum*, (Bandung: MandarMaju, 2008), 167

sense this interviews is carried out by the writer who is guided by an outline of the problems to be asked.²⁹

The informants in this research are:

Table 1
List of Informants Names

No	Name	Information
1.	Andi Tricahyono S.E	Director
2.	Rahmat Khoirul Huda	Program Manager & Marketing
3.	Faiz Ahmad Ubaydillah	Employee
4.	Pak Trio	Mentor in social sector
5.	Novilla Anyndia	Health workers
6.	Mas Aan	Mustahik
7.	Pak Karto	Mustahik
8.	Rini Arisandi	Mustahik
9.	Muchlisin	Mustahik

b. Documentation

Documentation / data collection in the form of photos, videos and documents. In collecting this data the researcher collects documents such as reports and data on recipients of zakat funds, as well as books and records relating to the distribution of zakat according to the formulation of the problem and the purpose of the study.

²⁹ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif dan R & D*, (Bandung : Alfabeta 2003), 138-140.

6. Data Processing Method

After the data that the author needs in this study is collected, then the next step the author does the processing and analysis of the data. For this study the author uses descriptive data analysis techniques. In the sense that the author re-informs and describes the collected data regarding the empowerment of zakat which has been implemented by Yayasan Amal Sosial Ash-Shohwah in the difabel corner program.

Data and information that have been collected then the researcher conducts the next examination is in accordance with the method used in this study, then the data analysis technique used by researchers is calcification, verification, analysis, and conclusions.³⁰

a. Editing

Editing is a process of re-researching records, files, information collected by data seekers. In managing data by editing, the author will re-examine the data obtained from the field, both primary and secondary data relating to zakat empowerment at Yayasan Amal Sosial Ash-Shohwah with the aim of knowing the completeness of the data and conformity with the research theme of the author do, so that the writer can find out the shortcomings and errors of the data to avoid data incompatibility with the themes that the author studies.

b. Classifying

³⁰ Fakultas Syari'ah UIN Maulana Malik Ibrahim Malang, *Pedoman Penulisan Karya Ilmiah*, (Malang: UIN Press, 2015), 48

Classification is a process of grouping data that the author reads carefully, so that the writer can distinguish the data that the author obtained from the field regarding its suitability with the method of data collection that the author uses in this study, namely interviews and documentation. Then, after the author distinguishes the data according to the data collection method that the author uses in this study, the author classifies the data according to the problem formulation that the author listed in the background of this research, so that from the classification of the data the author gets, later the author will compare with the theory that the author has gotten from the literature on Empowerment of Zakat, so that it can answer from the formulation of the problem in this study. Classification aims to facilitate the reader in interpreting the contents of this study.

c. Verifying

Verification is a step and activity carried out by researchers to obtain data and information from the field. In this case, the researcher checks the collected data against the reality in the field to obtain data validity. The author revisits the respondent who was interviewed or asked for information about zakat empowerment to read the results of the interview after being given a response so that the respondent can know the truth and error in expressing the questions presented by the author.

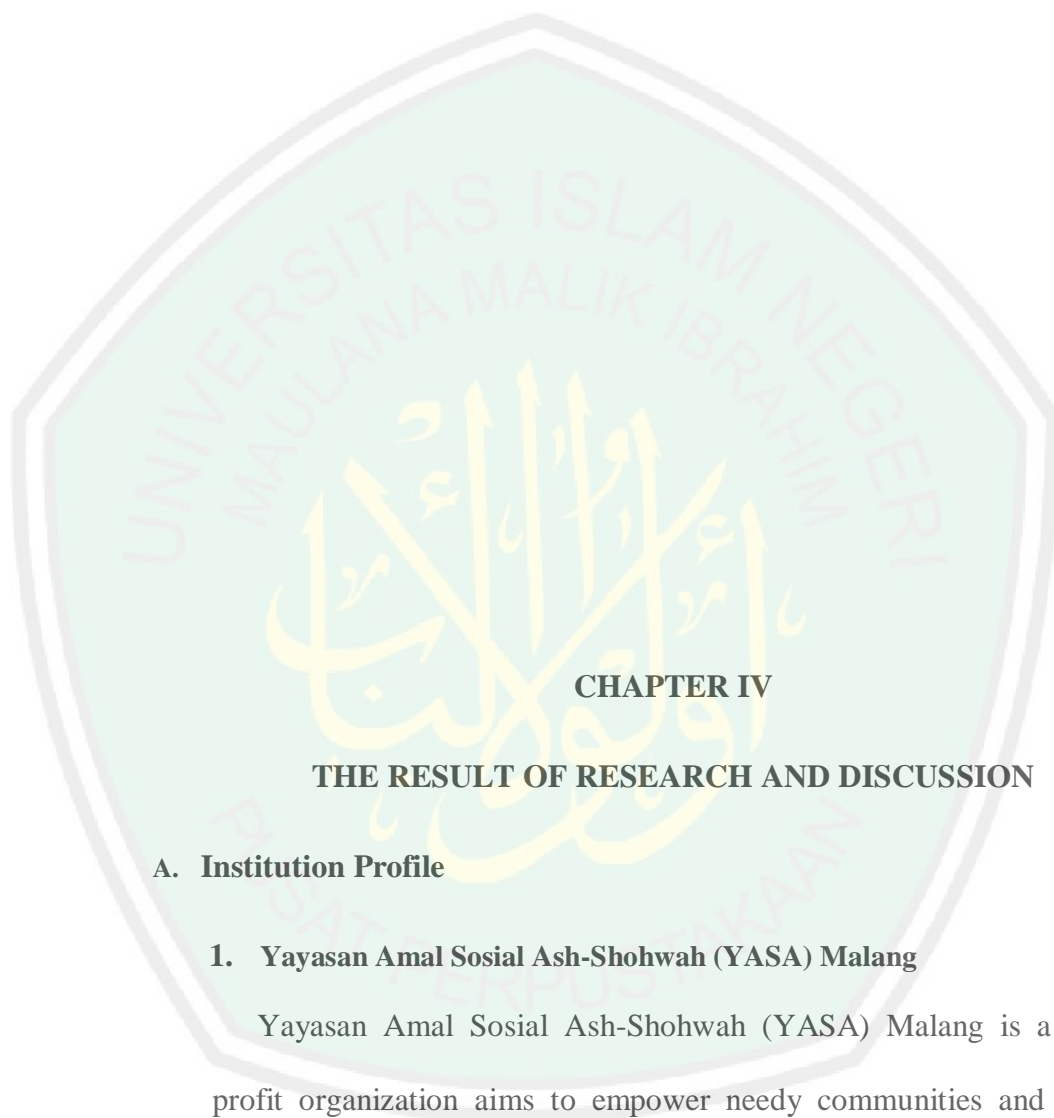
d. Analyzing

Data analysis is a process for managing data rules, organizing into a pattern of categories and a basic description. Sugiyono argues that data analysis is a process of systematically searching for and compiling data obtained from interviews, field notes, and documentation.³¹

e. Concluding

It is drawing conclusions from existing problems, and this is the final research process and answers to previous data exposure. At this conclusion, the researcher purifies the above problems by describing data in the form of sentences that are orderly, collapsed, logical, not overlapping, and effective so that it is easier for the reader to understand and interact with the data.

³¹ Fakultas Syari'ah UIN Maulana Malik Ibrahim Malang, *Pedoman Penulisan Karya Ilmiah*, 48



CHAPTER IV

THE RESULT OF RESEARCH AND DISCUSSION

A. Institution Profile

1. Yayasan Amal Sosial Ash-Shohwah (YASA) Malang

Yayasan Amal Sosial Ash-Shohwah (YASA) Malang is a non-profit organization aims to empower needy communities and other mustahik of zakat by focusing on education, da'wah, health, economy and social humanity, by synergizing all the potential of Muslims, especially through zakat, donation, alms, and endowments.

YASA Malang began with the name of Yayasan Ash Shohwah which was established in 1994 which concentrated on several fields

like education, da'wah services, Baitul Maal, and Islamic information center. Along with the growing of public's trust, on 12 Rabiul Awal 1421 H or July 25, 2000 Yayasan Ash-Shohwah made a notary certificate as Lembaga Amil Zakat (LAZ) with the name of Yayasan Amal Sosial Ash-Shohwah (YASA). This foundation (YASA) with the motto of One Heart Million Cares has been supported by all elements of society, from the bureaucrats, professionals, lecturers, students, students, housewives, and other communities.

In 2012, on July 14, due to new regulations from the Government, YASA turned into Yayasan Amal Sosial Ash-Shohwah Malang (YASA MALANG). This is reinforced by the Decree of Ministry of Law and Human Rights which increasingly establishes it as a legal institution and is recognized by the Government of the Republic of Indonesia

a. Vision

Menjadi sarana pemberdayaan dan perekat ukhuwwah ummat melalui dana masyarakat.

b. Mission

Improving the quality of life and welfare of the community including the fields of education, economy, social, humanity, health, and religion by exploring and optimizing the full potential of the Umat.

c. Motto

Satu Hati Sejuta Peduli

One Heart Million Cares

d. Tagline

Zakat is Delightful

2. Organizational Structure

In achieving the vision, mission and goals in an organization, all activities must be clearly coordinated and organized. With clear allocation, achieving the goals of an organization will be easy. With clear system and divisions, all elements in an organization will be able to work together properly. Therefore a clear organizational structure is needed so that the allocation of labors can be neatly arranged and effective and efficient collaboration is established.

In achieving the vision, mission, and goals, Yayasan Amal Sosial Ash-Shohwah (YASA) Malang has an organizational structure from top to bottom. This was formed so that the entire divisions can be divided properly and clearly. In each stratum arranged, there is responsibility and authority, yet all authorities in the organization are owned by the owner whom is the main responsible for all activities in the organization.

The organizational structure of Yayasan Amal Sosial Ash-Shohwah (YASA) can be seen on the following data:

a. Counselor Board

Drs. Suryanto, M.Pd

Ir. Dyah Suriya Warawati

Ustadz Dwi Aprianto

Dr. Uril Bahrudin, Lc., MA.

Ustadz Abu Haidar

b. Committee

Chief: Dr. Rachmat Triandi Tjahyanto, M.Sc

Secretary: Alwi Hidayat, ST

Treasurer: Yoshi Kurniawan, S.Sc

c. Supervisory Board

Chairperson: Prof. Dr. Munawar Ismail, DEA

Members: dr. Ristiawan Muji Laksono, Sp. An

d. Sharia Supervisory Board

KH. Dr. Muh. Ajir Abdi Moenip, Lc, MA

KH. Abdul Wachid Mudzakkir, S.Ag (Gus Wahid)

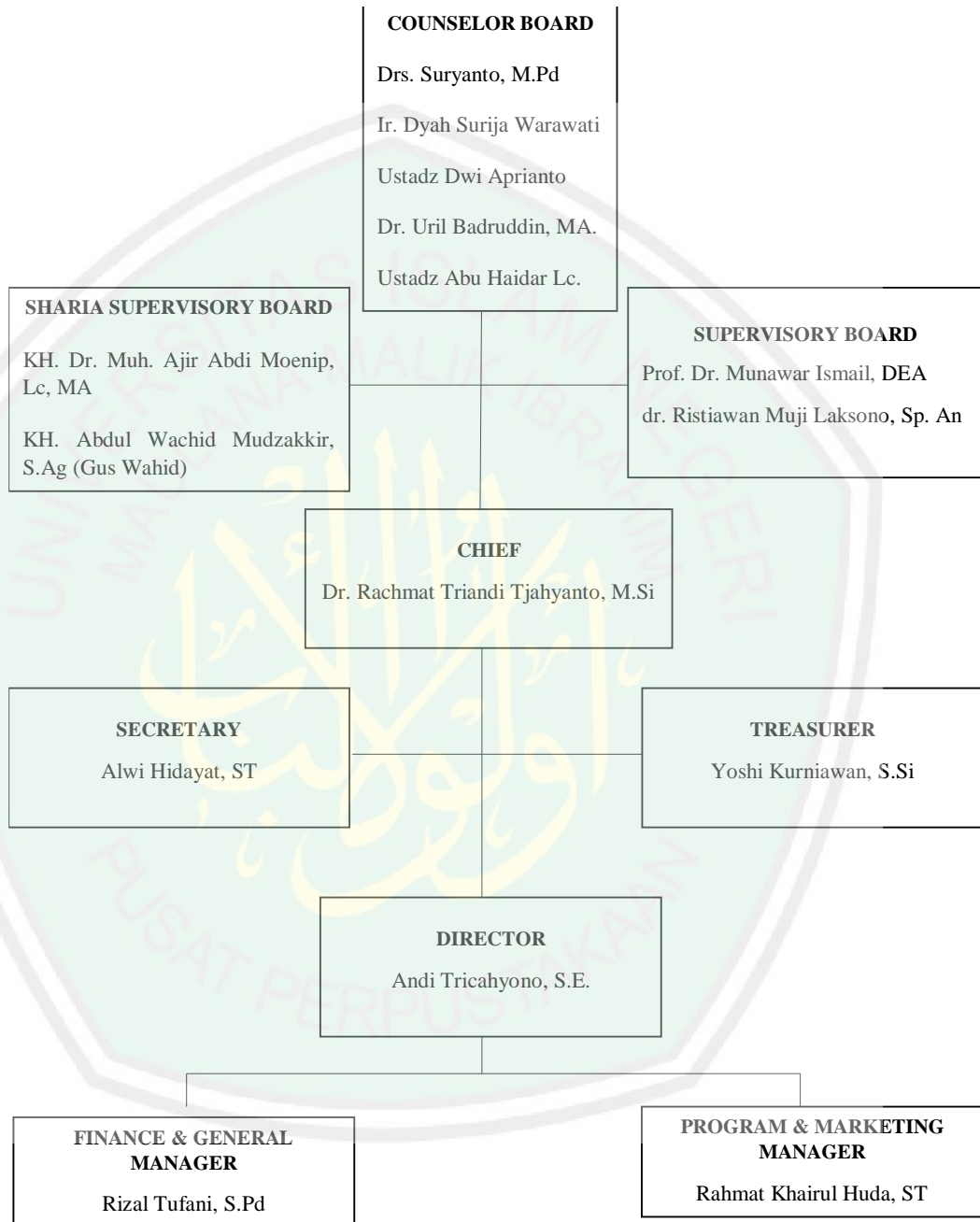
e. Management Board

Director: Andi Tricahyono, S.E.

Finance & General Manager: Rizal Tufani, S.Pd

Program & Marketing Manager: Rahmat Khairul Huda, ST

Table 2
Organizational Structure



a. Duties And Functions of Organizational Structure

1) Sharia Board

The sharia board has a main duty to provide decisions and stipulations along with sharia fatwas on various provisions and policies that decide whether a product is in accordance to sharia or not, in term of zakat collecting activity, zakat management, distribution of zakat, infaq and shadaqah which are run by the Amil Zakat Institution; provide general policy lines of Amil Zakat Institution; ratify the work plan of the executive board and the supervisory commission; issue sharia fatwa whether requested or not related to zakat law which must be followed by the management of the Amil Zakat Institution; provide considerations, suggestions and recommendations to the executive board and the supervisory commission, whether requested or not, which include sharia aspects and managerial aspects; approve the annual report on the work of the executive board and the supervisory commission.

2) Supervisory Board

Supervisory Board has a duty to supervise the implementation and management of Zakat and Sadaqah (ZIS). The main duties are to oversee the work plans that have been ratified, oversee the implementation of policies determined by the Advisory Council, oversee the operational activities carried out by the implementing body

which include the collection, distribution and utilization, as well as conducting operational and Sharia audits.

3) Committee

The Committee functions as the executor of zakat management. The main tasks are to make work plans, carry out zakat management operations in accordance with work plans that have been approved and in accordance with established policies, compile annual reports, submit accountability reports to the government, act and take responsibility for and on behalf of the Amil Zakat Institution in and out and is tasked with making policies and controls in the organization of programs or in the Amil Zakat Institution.

4) Management Board

The Management Agency is responsible for carrying out the day-to-day activities of the policies and decisions of the Board of Management, which consists of professionals working on a full-time basis. In order to function optimally, the implementation of YASA Malang consists of:

a) Director

Responsible for the overall activities as well as managing and developing Zakat Infaq and Sadaqah fund raising activities.

b) Financial and General Manager

Has a duty as the regulator of the entry and exit of money and make records of all financial accounting recording processes, and present

them in the form of financial statements. Aside from focusing on the financial sector, it is also responsible for the administration process and institutional letters.

c) Program and Marketing Managers

Has duties to plan and develop policies and system of management programs for departments and services in achieving targets of YASA Malang.

3. Legality

Yayasan Amal Sosial Ash-Shohwah (YASA) Malang

Notarial Decree: July 14, 2012 / NO.10 Farah Nurbadillah, SH

DEPHUMKAM Decree: AHU / -5784.AH.01.04 of 2012-11-28

Renewal Decree: AHU-AH.01.06-0003438 Year 2016-8-29

Ministry of Religion of East Java Decree: Number 6127 of 2017- permit as an Amil Zakat Institution Malang on a City / Regency

4. YASA Malang Empowerment Program

a. Education

Children are the most valuable assets for the future of Indonesia, so they must be nurtured so that they become high quality and competent. YASA Malang helps make it happen by providing educational programs and scholarships for Indonesian poor children. One of them is through

educational scholarships starting from Elementary School (SD) to Senior High School (SMA) accompanied by religious and academic guidance. YASA Malang also grows learning studios and science houses as a social engineering effort towards a cultured and noble character society.

The following are educational programs:

1) Scholarship

a) Ayah Bunda Scholarship

Giving scholarships to orphans and poor people from elementary school to senior high school accompanied by religious and academic guidance. It is hoped that they will be able to become both intelligent and pious individuals, so that they truly become hope for religion and the nation and state.

b) Santri Scholarship

Supporting tuition fees and living expenses for students from pre-prosperous or pre-prosperous families who are studying at Islamic Boarding Schools. Their activities in memorizing Al-Qu'an and Hadith, strengthening faith, and demanding academic knowledge should be appreciated and fully supported in order to be able to provide a proud achievements.

c) College students scholarship

Especially for those who are studying in tertiary institutions, both those at home and abroad. The scholarship must be accompanied by the recipient's commitment to be active in missionary and social activities, so that his contribution is real to the success of the mission and the development of Indonesian human resources.

2) Love Our Teacher

Empowerment program for non-PNS teachers who dedicate themselves as TPQ teachers, Islamic Schools, Islamic Boarding Schools or Orphanages. Their productivity and creativity are needed to ensure the success of their students' learning.

3) House Of Science

Is the central activity for the community from children to adults with the concept of learning studios and community libraries as a social engineering effort towards a cultured and noble character society.

b. Dakwah

Enlightenment for mustahiq and Muslims in general to get to know more about the beauty of Islam. Happiness and prosperity will never be achieved without a strong relationship with the Creator.

The following are da'wah programs:

- 1) Majelis Dhuha Malang (Every Sunday First Week)

Great study every Sunday the first week with competent muwajih (speaker) and full multimedia material.

2) Ramadhan Berkah

The program to fill the holy month of Ramadhan with important agenda and be able to get closer to Allah SWT.

3) Synergy of Islamic Institutions (LSI)

Da'wah cooperation with Islamic institutions that have a common goal.

4) The Qur'anic Lantern

Al-Qur'an distribution for Muslim individuals and Islamic institutions. Alms to brothers and sisters in the form of giving Al-Qur'an so that more and more Muslims who know and love the holy book.

5) Consultation on Religion and Family Problems

Religious consultation covers zakat and its various problems, as well as a number of cases that occur in the community by presenting several questions while providing solutions or answers.

6) Empowerment of Mosque

Assistance in the construction or renovation or provision of facilities and infrastructure in the mosque / musholla in order to provide services to pilgrims properly.

7) Da'i of YASA Malang

Provision of kafalah / bisyarah for the da'i and da'iyah who have devoted themselves to spreading da'wah to the community.

8) Preaching Penitentiary

Targeting da'wah to prisoners so they can return to the straight path. This da'wah has been carried out in two places, namely the An-Nisa Boarding School which is located in the Sukun Malang Class IIA Women's Lapas and the At-Taubah Boarding School which is located in the Lowokwaru IA Class Lap Malang. This program is a synergy between YASA Malang and MUI Malang and the prison management.

9) Dakwah of Al-Qur'an

a) House of Quran

Al-Qur'an study center where there are 3T activities (Tahsin, Tahfidz and Tafsir). The Qur'an must be the main reference for every Muslim for every problem they face.

d) Syajarah Thoyyibah Islamic Boarding School

The dormitory system is designed for students and college students to be able to become Muslim scholars and have the spirit of preaching. In addition to religious guidance and preaching skills, leadership and entrepreneurship content are added.

c. Delightful Yatim

Assistance and empowerment of orphans and their families where children are guaranteed the best education and mothers of orphans are strived to be able to be economically independent. In addition, this program also helps orphanages to become viable organizations to take care of orphans. Helps include:

- 1) Scholarship For Orphans
- 2) Compensations To Orphans' Families

Giving cash subsidies to orphans and underprivileged families who are fostered by YASA Malang in order to further ease their life's burden

- 3) Yatim Family Health Services

d. Health

fulfilling basic health needs for mustahiq, because Healthy is the right of every human being. The following health service programs:

- 1) Family Health Services

Medical check up to families under the YASA Malang by visiting their respective homes or concentrated in YASA Malang fostered areas. Performed periodically so that the health development of each mustahik is known.

- 2) Free Ambulance Services

Introduction Patients and Bodies for the Greater Malang area. Free ambulance services for the whole community, especially for the mustahik, which functioned as a fleet of delivery and pickup of patients and bodies. Ready to help and ease the suffering of others.

3) Bakti Social Treatment Free

4) Nutritional Interventions

The provision of food and beverages which are full of nutrients that support the growth of mustahik, especially orphans and poor people.

5) Health Funding Assistance

Subsidies to ease the burden of mustahiq that is affected by illness or childbirth. First, to subsidize the cost of treatment at the hospital for mustahik so that it helps reduce the cost of health care. As for the second, help with the cost of giving birth both normally and cesarean section for mothers mustahik so as to ease their burden and bring a sense of happiness when welcoming the birth of the baby.

f. Social Humanity

YASA Malang is present as part of the problem solver for social and humanitarian problems in the community. Following are the Social Humanitarian programs:

1) Catering Dhuafa

2) Cinta Lansia

Compensation for elderly with spiritual guidance and monitoring of their health condition. Providing compensation to the elderly to help alleviate their clothing and food needs, accompanied by spiritual guidance and regular health checks. This is intended so that the quality of life on old days can improve.

3) Disaster Response Act

The alert program in dealing with emergency conditions such as natural disasters and humanitarian conflict by sending volunteers and / or material assistance appropriately and on target.

4) Program Humanity and Solidarity of the Islamic World

5) Qurban Berkah Bahagia

Collection and distribution of Qurban animals during Eid al-Adha to Muslims, both urban and rural. The recipients of qurban meat are the underprivileged underprivileged, people in areas prone to silting the faith, and other mustahik.

6) Difabel Corner

Special programs for people with disabilities to get the same treatment as others, including in meeting their spiritual needs.

7) Assisted Village

Preferred in areas prone to silting aqidah. Communal empowerment in rural areas is still minimal on an economic level. Here social engineering will be carried out by combining several programs including: Da'wah Program, Economic Empowerment, Scholarship and Coaching, and Science House. It is expected that a village with an Islamic atmosphere and culture will be born, besides that the population is also economically empowered.

8) House Of Muallaf

A place of guidance and empowerment for those who are new to Islam so as not to lay out of their religious teachings, so that their love for Islam will become even stronger.

g. Economy

One of the main problems in Indonesia is high levels of unemployment and low family income. For this reason, YASA Malang strives to present the Economic Empowerment Program with the hope that the poor will be able to increase their incomes, so they will be eliminated from poverty.

The following economic empowerment program:

1) Productive Business Fund

Providing business funding assistance for small and micro businesses accompanied by spiritual assistance and business assistance. This

assistance can later be used as capital increase in selling or supplying business support equipment (such as carts, cooking utensils, displays, etc.).

2) Business Training and Applied Skills

Applied skills courses to be able to be used as provisions for mustahik to open a business or stock to find work, such as sewing, making cakes, catfish and poultry etc.

- 3) Congregational Business Group (business assistance for mustahiq groups)
- 4) Business Institutions of Islamic Institutions (business assistance for institutions that have not been able to independently support their organization's operations).

h. PYD Al-Ikhlas

A place to create a generation of quality Muslims through fostering and boarding education by integrating comprehensive Islamic education and formal academic education. Various programs are carried out to develop orphans and poor people so that their potential is better and superior, both aspects of religious education, morality, health, skills and other aspects.

PPYD Al-Ikhlas strives to be an independent institution in the management of compensation for orphans and the underprivileged and to ensure that donations received can be managed reliably and in accordance with the expectations and intentions of donors.

B. Interview And Analysis Results

1. Targets And Purposes Program

a. Target

In empowering zakat funds for families with disabilities, YASA Malang allocates funds to those who are entitled to receive zakat which is included in the asnaf group. Mr. Rahmat revealed³²:

“Sebenarnya untuk zakat disini yang dikhususkan untuk kaum disabilitas sebenarnya gak ada ya mas, tapi kita alokasikan zakat ini kalau orang disabilitas itu masuk ke mustahiq zakat, misal anaknya yatim atau orang tuanya berpenghasilan rendah dengan melewati tahap-tahap survei. Kalau masalah zakat memang kita rada milih karena emang zakat gak boleh dikasih ke sembarangan asnaf, tapi kalo di YASA ini insyaAllah semua mustahik masuk ke golongan asnaf zakat dibuktiin sama surat keterangan tidak mampu. Jadi untuk khusus difabel corner ini memang kita mamakai dana untuk sementara dari dana shadaqah meskipun ada beberapa dari dana zakat.”

(Actually, for zakat here which is specifically for people with disabilities is didn't exist, but we allocate this zakat if people with disabilities go to mustahiq zakat, for example orphans or low-income parents by passing the survey stages. If the problem of zakat is indeed we choose because it is not permissible to give it to asnaf carelessly, but through YASA in God willing, all mustahik go to the asnaf group of zakat as evidenced by a certificate of being unable. So for this disability corner specifically, we use funds temporarily from Sadaqah funds, although there are some from zakat funds.)

The purpose of the above statement that Malang YASA in empowering zakat funds for persons with disabilities is determined in the provisions of whether persons with disabilities are included in the category

³² Rahmat, Interview, (Malang, October 14th 2019)

of asnaf groups. Not all people with disabilities become mustahik in this corner difabel program. If persons with disabilities are able in economic terms, they will still be guided by Malang YASA through mental and spiritual strengthening aspects.

In the implementation of zakat, those who are entitled to receive zakat in terms of fiqh are called mustahiq, consisting of eight groups which are included in the word of Allah SWT:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ
وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ ۚ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ

It means: "Actually the zakat is only for the needy, the poor, the administrators of zakat, the mu'allaf who are persuaded by their hearts, to (liberate) slaves, people who are in debt, for the way of Allah and for those who on the way".³³

The explanation is as follows³⁴:

- a. Fakir,
- b. Poor,
- c. Amil (zakat collector and dealer),

³³ QS. At-Taubah (9): 60

³⁴ Ridwan Mas'ud, *Zakat dan Kemiskinan: Instrumen Pemberdayaan Ekonomi Umat*, (Yogyakarta: UII Press, 2005), 85

- d. Converts,
- e. Slave, slave who wants to free himself,
- f. Al-Gharimin (people who are in debt),
- g. Sabilillah, the path that is a means to the pleasure of Allah, in the form of science and charity. Most of the Ulama interpret it with the specific meaning of jihad in the battlefield.
- h. Ibnu Sabil, someone who is on His way for the purpose of being pleased by God.

The eight groups that are entitled to the proceeds of zakat are divided into two parts including:

- a. Groups who take the right of zakat to cover their needs, such as the needy, poor, slaves, and Ibn Sabil.
- b. Groups who take the right of zakat to use the property, such as zakat employees, converts, people who have a lot of debt for the benefit of debt, war in the way of Allah SWT³⁵.

Contemporary of Ulama consider that for the category of Fisabilillah includes everything that is used for the benefit of the people, include funding the activities of preaching education of public facilities and etc³⁶.

³⁵ Muhammad Abu Zahrah, *Zakat Dalam Perspektif Sosial*, (Jakarta: Pustaka Firdaus, 2004), 77

³⁶ Muhammad Ali, *Zakat Progresif untuk Pengembangan Pendidikan*, (Jakarta: PP Muhammadiyah 2001), 85

Therefore the idea arises that the utilization of zakat is also used for financing the quality of the implementation process. The allocation of zakat funds which is utilized is not limited to the category of fisabilillah, but also through the categories of the fakir, poorman, amil, fisabilillah and ibnu sabil³⁷

It can be concluded that what is done by YASA Malang is in accordance with the principles of Sharia in empowering poverty, because in terms of distribution it is in accordance with the principles of fiqh in the distribution of zakat funds. In this case, namely families with disabilities who are economically disadvantaged.

b. Program Purposes

Law no. 8 of 2016 Republic of Indonesian concerning Persons with Disabilities. Which states that the majority of people with disabilities in Indonesia live in vulnerable, underdeveloped, and / or poor conditions due to the existence of restrictions, obstacles, difficulties, and reduction or deprivation of the rights of persons with disabilities.³⁸

In an interview with Mr. Rahmat as the Chair of the Program at YASA Malang³⁹, he said:

“dalam program ini, selain memberdayakan penyandang disabilitas yang masuk kategori golongan asnaf dengan bantuan dana zakat, kami juga memperhatikan peyandang disabilitas dari kalangan yang mampu secara

³⁷ Muhammad Ali, *Zakat Progresif untuk Pengembangan Pendidikan*, 93

³⁸ Undang-Undang no. 8 tahun 2016 tentang Penyandang Disabilitas

³⁹ Rahmat, Interview, (Malang, October 14th 2019)

ekonomi, dengan memfasilitasi workshop, seminar atau agenda lainnya yang berkaitan dengan pendampingan spritual, penguatan mental atau pemberdayaan sejenisnya, karena sebenarnya mereka khususnya yang mampu butuh seperti itu untuk penguatan mental mereka, karena memang penyandang disabilitas itu suatu anugerah kan ya, tapi kalo orang tuanya gak kuat biasanya suka ngeluh, mangkanya butuh pendampingan spiritual juga kayak kajian atau seminar.”

(In this program, in addition to empowering persons with disabilities in the category of asnaf with the help of zakat funds, we also pay attention to persons with disabilities from economically capable people, by facilitating workshops, seminars or other agendas related to spiritual assistance, mental strengthening or similar empowerment "Actually, those who are especially capable can need it to strengthen their mentality, because people with disabilities are a gift, right? But if their parents are not strong, they usually complain about it, even though they need spiritual assistance as well as studies or seminars.)

Mr. Rahmat's statement above confirms that YASA Malang's efforts in assisting the government in ensuring the survival of every citizen, including persons with disabilities who have legal standing and have the same human rights as Indonesian citizens and as an inseparable part of citizens and Indonesian society is the mandate and gift of God Almighty, to live forward and develop in a just and dignified manner.

In addition, in this Difabel Corner program, the mustahik objects of persons with disabilities are categorized into three categories which include; education, health and economy. From the results of an interview with Mr. Rahmat said⁴⁰:

“Jumlah dibawah binaan YASA sendiri sebenarnya untuk disabilitas yang masih sekolah ada 28 orang (dalam bentuk beasiswa dan uang pembinaan). Kalo yang masuk kategori yang sudah dimandirikan itu masih ada satu orang namanya mas Aan. Terus sisanya masih tahap filter,

⁴⁰ Rahmat, Interview, (Malang, October 14th 2019)

karena kita masih melalui tahap pembinaan yang orang-orang ikut seminar itu sekitar ada 10 orang yang masih dalam fase filterisasi.”

(The number of students under the guidance of YASA actually has 28 people in disabilities who are still in school (in the form of scholarships and coaching money). If there is still one person named Aan, there is still one person named in the independent category. And the rest is still at the filter stage, because we are still going through the coaching stage, with 10 people taking part in the seminar, which is still in the filtering phase.)

The statement above shows that the disabled program covers aspects of education, health and economy in line with the Law on Persons with Disabilities.

In the Law of the Republic of Indonesia number 8 of 2016 concerning Persons with Disabilities Part Six of the Right to Education in Article 10 states⁴¹:

Educational rights for people with disabilities include the right:

- Obtaining quality education in education units in all types, lines and levels of education in an inclusive and specific manner;
- Have the same opportunity to be an educator or educational staff in education units in all types, paths and levels of education;
- Have equal opportunity as a provider of quality education in educational units in all types, paths and levels of education; and
- Get proper accommodations as students.

As for the health sector, it is stated in Law No. 8 of 2016 concerning Persons with Disabilities, the Eighth Part, Health Rights, article 12.

⁴¹ Undang-Undang no.8 tahun 2016 tentang Penyandang Disabilitas bagian ke VI pasal 10

Health rights for persons with disabilities include the right:

- Getting information and communication that is easily accessible in health services;
- Getting equality and opportunity of access to resources in the health sector;
- Obtaining equality and opportunities for safe, quality and affordable health services;
- Getting equality and opportunity independently and be responsible for determining the health services needed for themselves;
- Getting medical aids based on their needs;
- Getting quality drugs with low side effects;
- Obtain protection from medical trial efforts; and
- Getting protection in research and development of health that includes humans as subjects.

From the economic field, it is contained in article 11 of the seventh section concerning employment rights, entrepreneurship and cooperatives.

The right to work, entrepreneurship and co-operation for persons with disabilities include the rights of:

- Get jobs carried out by the government, regional government or the private sector without discrimination;
- Get the same wages as workers who are not disabled with the same type of work and responsibilities;

- Getting proper accommodation at work;
- Not dismissed due to disability reasons;
- Getting the program back to work
- Fair, proportional and dignified job placement
- Getting an opportunity to develop career paths and all normative rights inherent in them; and
- Advancing a business, owning a job, being an entrepreneur, developing a cooperative, and starting your own business.

From the information provided the distribution of zakat funds for families with disabilities is not the consumptive zakat method which only has a short term. But with the concept of productive zakat from various aspects ranging from aspects of education, economics and health.

II. Program Implementation And Mechanisms

YASA Malang in Difabel Corner program has an implementation as well as a program mechanism for mustahik family welfare covering various fields, namely as follows:

a. Economics

The distribution of zakat productively in the form of business capital or working capital assistance aims to be able to develop the ability of mustahiq in order to produce something that can help improve the

welfare of mustahiq or to be able to generate income in accordance with what he wants. YASA Malang in the Difabel Corner program seeks to empower zakat funds especially in the economic field with the hope that the mustahik will be able to improve the quality of their economy in the form of income, so as to be eradicated from poverty.

In an interview with Mr. Faiz about the mechanism of this program related to economics said⁴²:

“Kalo untuk Ekonomi kita kasih bantuan modal diawal mas, terus ada pendampingan juga dari mentornya, jadi mereka yang diberdayakan disini sambil belajar sambil kerja juga, misal nih sekarang kan ada binaan kita yang jadi tukang mebel, nah mereka kerja juga disana sambil belajar sama mentor atau bosnya lah, nanti kan kalo udah mahir gitu bisa uka mebel sendiri, nah untuk modal ini biasanya kita kasih modal dalam bentuk alat atau perangkat-perangkat yang dia butuhkan untuk bekerja”

(If for the economy, we give capital assistance at the beginning of the mas, then there is also mentoring from the mentor, so those who are empowered here while learning while working too, for example, right now there are our fostered who become furniture builders, well they work there too while learning with mentors or the boss, later if you are already proficient, you can like your own furniture, now for this capital, we usually give you capital in the form of tools or tools that he needs to work)

Table 3
Data of Economic Sector

No	Name	Category of Disability
1.	Pak Aan	Quadriplegic

The same thing was said by Mr. Aan at the mustahik zakat in the difabel corner program said⁴³:

⁴² Faiz Ahmad, Interview, (Malang, October 23th 2019)

“Dari bulan puasa kemarin mas, saya kan dulu pertamanya dari komunitas DC2 nah terus saya ke Kayu Tangan terus baru deh kesini ikut dulu sama mas Rully yang sekarang jadi mentor saya, ya sekitar 6 bulanan lah kalo dihitung. Kemarin saya dapet gergaji mesin mas, alat-alat yang buat ini (penghalus kayu). ya bantuannya dalam bentuk alat-alat mas kalo uang cepet habis kalo ini kan (alat potong kayu) jangkanya panjang, jad lebih manfaat.”

(From the fasting month yesterday, I was the first from the DC2 community, then I went to Kayu Tangan, then I came here with Rully, who is now my mentor, about 6 months, if calculated. Yesterday I got a goldsmith saw, the tools for this (wood grinders). yes, the assistance is in the form of mas tools, if the money runs out quickly, if this (wood cutting tool) is long, then it will be more beneficial.)

From the results of the interview above shows that the empowerment of zakat funds for persons with disabilities in the economic field is in accordance with the concept of the concept of community empowerment in the economic field at least has three aspects⁴⁴, as follows:

1) Capital Assistance

One aspect of the problems faced by society is capital. The slow accumulation of capital among micro, small and medium entrepreneurs is one of the causes of the slow pace of business development and the low business surplus in the micro, small and medium business sector. The capital factor is one of the reasons for the emergence of new businesses outside the extractive sector. Therefore it is not wrong, if in community empowerment in the economic field, the solution in this aspect of capital is important and indeed must be done.

⁴³ Aan, Interview, (Malang, October 26th 2019)

⁴⁴ Sumodiningrat Gunawan, *Pemberdayaan Masyarakat dan Jaringan Pengaman Sosial*, Jakarta, (PT Gramedia Pustaka Utama: 1999), 63

2) Infrastructure Development Assistance

Efforts to encourage productivity and encourage business growth will not have important meaning for the community if the products cannot be marketed, or if they can be sold but at very low prices. Therefore, an important component in the effort of community empowerment in the economic field is the development of production and marketing infrastructure.

3) Assistance

Community assistance is indeed necessary and important. The main task of this companion is to facilitate the process of learning or reflection and to become a mediator for strengthening partnerships in both micro, small, and medium businesses with large businesses.

b. Health

Meeting the health needs of people with disabilities because healthy is the right of every man. From the results of the interview with Mr. Faiz regarding the Difabel Corner program in the health sector, said⁴⁵:

“untuk jadi mustahik di Difabel Corner ini kan kit ada persyaratan admnitrasinya ya kayak KTP ,KK, sama ada juga Surat Keterangan disabilitas dari Rumah Sakit. Abis itu kit kasi formulir, yang mana di formulir itu ada kolom apakah yang bersangkutan nanti harus ikut terapi lanjutan apa nggak. Kits dari YASA ngadain konsultasi gratis tiap bulannya sekaligus pengobatan bagi yang membutuhkan pengobatan rutin”

⁴⁵ Faiz Ahmad, Interview, (Malang, October 23th 2019)

(To be a mustahik at Difabel Corner, we have administrative requirements, like KTP, KK, and disability certificates from the hospital as well. After that we give the form, which in the form is a column, does the person concerned have to take further therapy or not. Kits from YASA provide free consultations every month as well as treatment for those who need routine treatment.)

The health programs conducted by YASA Malang includes:

1. Free medical treatment

Free medical treatment for people with disabilities is held by YASA Malang once a month. This free treatment aims as a form of attention and concern from YASA Malang to improve the welfare of people with disabilities. Proven by the results of the interview⁴⁶:

“Kami inikan memiliki keterbatasan fisik maupun mental. Dengan keterbatasan kami dan biaya pengobatan yang terbatas, saya menganggap pengobatan sangat bermanfaat dan membantu kami. Sekarang inikan orang mau berobat kemana-manakan butuh uang. Kami sangat berterimakasih atas kegiatan ini sangat membantu kami”

(We have physical and mental limitations. With our limitations and limited medical expenses, I consider treatment very useful and helpful for us. Nowadays people want treatment wherever they need money. We are very grateful for this programs, it really helped us)

2. Free Consultation

YASA Malang held a free consultation aimed to building an understanding of the basic concepts of disability, the ins and outs of disability, and handling various kinds of disabilities. This was proven according to the results of interviews with health workers and patients⁴⁷:

“Tentunya melalui kesempatan ini, baik kami sebagai orang tua daripada penyandang disabilitas maupun petugas kesehatan, sama-sama belajar

⁴⁶ Karto, Interview, (Malang, November 04th 2019)

⁴⁷ Muchlisin, Interview, (Malang, November 11th 2019)

saling memahami konsep layanan kesehatan disabilitas yang tepat dan ramah, sehingga ketika kami dapat mengetahui seluk beluk disabilitas dan langkah-langkah penanganan jika terjadi hal yang dilakukan oleh anak-anak kami”.

(Of course, through this opportunity, we are as parents rather than people with disabilities and health workers, learn to understand each other the concept of disability and appropriate health services so that when we can find out the ins and outs of disability and the steps for handling if things are done by our children).

As for the consultation officer of YASA Malang said⁴⁸:

“YASA Malang menjadikan kesempatan ini untuk refleksi diri tentang apa saja yang sudah kita perbuat dan sinergi apa saja yang akan kita wujudkan dan optimalkan di masa depan untuk memastikan kesejahteraan dan memenuhi kedudukan, hak, dan kewajiban saudara penyandang disabilitas”

(YASA Malang makes this opportunity for self-reflection about what we have done and what synergies we will create and optimize in the future to ensure prosperity and fulfill the position, rights and obligations of brothers with disabilities)

3. Distribution of healthy food

In empowering mustahik especially in the health sector, YASA Malang distributes healthy food for mustahik who need it. This food is distributed every day to mustahik houses. From the interview with Mr. Faiz as the staff of empowerment said⁴⁹:

“Di program kesehatan ini kita ngadain distribusi makanan ke mustahik-mustahik, sebenarnya ini ada program lain namanya catering dhuafa, cuman ya karena memang penerima catering ini ada juga yang disabilitas jadi masuk juga ke difabel corner. Kalo untuk mekanisme pendistriusiannya ya mas, relawan kami nganterin setiap hari ke rumah-rumah yang dapat catering ini, kita juga punya data misalnya rumah A makanannya harus kadar karbohidratnya segini, proteinnya segini. Rumah B sesuai arahan dokter misalnya harus makan ini harus makan itu. Begitu mas.”

⁴⁸ Novilla Anindya, Interview, (Malang, November 11th 2019)

⁴⁹ Faiz Ahmad, Interview, (Malang, October 23th 2019)

(In this health program we distribute the food to the mustahik, actually there is another program called catering dhuafa, but there are also recipients of catering who have disabilities so they also go to the difabel corner. If for the distribution mechanism, our volunteers deliver every day these catering to all houses of mustahik, we also have data for example house A, the food must contain carbohydrates, or protein. House B according to doctor's directions, for example, you have to eat this, you have to eat it).

From the results of the interview above, YASA Malang with its Difabel Corner program is in accordance with the implementation of the Sharia principles in Islam. Five basic Islamic principles or what is called Maqasid Sharia are the purpose of Allah and His Messenger in formulating Islamic laws. That goal can be traced in the verses of the Qur'an and the Sunnah of the Messenger of Allah as a logical reason for the formulation of a law which is oriented to the benefit of mankind. Maqasid as the five Islamic principles, namely: guarding religion, guarding mind, guarding souls, guarding offspring and protecting property. Among the five, there is hifdzul aql which means guarding the mind. This is related to health.

In health, Islam emphasizes the strengthening of healthy lifestyle, for example, working and thinking healthy, providing adequate opportunities for limbs to rest and stay away from things that damage health. Islam also views that health must not only be physical, but also physical and social.

Health in the view of Maqasid Sharia is a preventive measure which is manifested in the form of 'mafasid wa jalbul manafi or avoiding

interpretations and attracting benefits in order to preserve the soul, because the purpose of Islamic law is to maintain the benefit of the soul⁵⁰.

Table 4

Data of Health Sector

No	Name	Category of Disabilities
1.	Pawestri Maulidiyah	-
2.	Muchlisin (Bu Sari)	-
3.	Cuplik	Blind
4.	Nur Alim	Blind
5.	Pak Karto	Quadriplegic
6.	Mulyono	Deaf

c. Education

Children are the most valuable assets for the future of Indonesia, so they must be nurtured so that they become high quality and competent. YASA Malang in the Difabel Corner program helps to realize that persons with disabilities have the same rights in the field of education, one of which is by providing scholarships for children with disabilities who cannot afford materially.

In an interview with Mr. Rahmat regarding the empowerment of zakat funds in the education sector said⁵¹:

⁵⁰ Safari Jaya Bakri, *Konsep Maqashid Syariah menurut Al-Syatibi*, (Jakarta: PT Rajagrafindo persada, cct. Ke-1:1999), 88

⁵¹ Rahmat, Interview, (Malang, October 14th 2019)

“di bidang pendidikan, kita dari YASA Malang alokasikan dana rutin setiap bulan ke mereka penerima beasiswa. Alhamdulillah sebanyak 28 orang yang dapet beasiswa ini semunya satu sekolah, jadi ada sekolah di Malang yang memang ada kelas khusus bagi anak-anak penyandang disabilitas, jadi lebih mudah juga pendistribusiannya. Penanggung jawab dari sekolah datang kesini buat ngambil biaya pembinaan tiap bulan. Nah biaya itu dipake buat spp, buku sama kebutuhan sekolah lainnya.”

(In the field of education, we from YASA Malang allocate routine funds every month to their scholarship recipients. Alhamdulillah, as many as 28 people received this scholarship as all schools, so there are schools in Malang that have special classes for children with disabilities, so the distribution is also easier. The person in charge of the school comes here to take the training fee every month. Now that fee is used for spp, books and other school needs.)

Table 5
Data of Education Sector

No	Name	Category of Disabilities
1.	Adnan Rafidillah Suwanto	-
2.	Feri Ardianto	-
3.	Moch Imam Syafi'i	-
4.	Crestiana Dwi Astuti	-
5.	Meisya Ainurrohman	-
6.	Angelica Monik	-
7.	Arif Imam Wicaksono	Deaf
8.	Dia Auliatul Wahidah	Deaf
9.	Moch Firmansyah	Mentally Disabled
10.	Feria Putri Nutryas Sari	-
11.	Muhammad Veri Afandi	Mentally Disabled
12.	Debi Oktaviani	Deaf
13.	Ajeng Kusuma Chandra	-
14.	Devi Permatasari	Quadriplegic
15.	Innada Nugrahanti Aulia	Mentally Disabled
16.	Rani Hidayati	Mentally Disabled
17.	Lola Intan Ovila	-
18.	Muhammad Syarif Abdul Latif	Mentally Disabled
19.	Prana Senda Dianti	Mentally Disabled

20.	Ahmad Luthfi Wistara	-
21.	Salzabillah Putri Olivia	-
22.	Satria Ranu Prabandaru	-
23.	Dita Tri Rahayu	Mentally Disabled
24.	Arzella Putri Rahmadhani	-
25.	Muhammad Sakha Adira Hadi	-
26.	Muhammad Rasyid Ridha	-
27.	Hasna Annafia	-
28.	Wahyu Hidayat	-

In this educational program YASA Malang provides assistance in the form of scholarships and compensation to students or students of mustahiq persons with disabilities at various levels. Scholarships or assistance are channeled directly to students' parents or through the school, YASA Malang also applies the principle of empowerment to this program. The intended empowerment is in the form of assistance to parents of scholarship recipients or beneficiaries. The assistance is carried out in terms of entrepreneurship and mental reinforcement which is carried out every week, from the assistance it is expected that parents of students or recipient students can improve the economy for families for parents and increase achievements in terms of academic and religious aspects.

This can be proven by interviews with parents of guardians of students receiving scholarships and compensation⁵²: *“anak saya dapet beasiswa mas tiap bulannya nah kita juga dapet santunan buat keluarga dari YASA, jadi dari pihak sana (YASA) ngasih dana lewat kita, kalo untuk beasiswa langsung dikasih ke pengangungjawab dari pihak sekolah kalo untk santunan itu semua buat kebutuhan sehari-hari ”*

⁵² Rini Arisandi, Interview, (Malang, November 07th 2019)

(My child gets a scholarship every month, we can also provide benefits for families from YASA, so from YASA provides funds through us, if for scholarships directly given by YASA to the responsibility of the school if for all the benefits for daily needs)

From the above interview it can be concluded that YASA Malang with the Difabel Corner program is very concerned about education, because we know that education is a very primary need of every individual. The effects of education are so comprehensive, starting from the mindset, beliefs, and attitudes of life that lead to quality of life. Zakat as a tool to alleviate social problems, has been determined to be distributed to eight asnaf, including among the poor and needy, namely human groups specifically characterized as being unable to meet their basic needs, both as living beings which means needing food and health, as social beings need clothing, food and shelter, as well as the Caliph of God who must have capital education. On that basis the distribution of zakat in the education sector by YASA Malang is very syar'i reasonable. These reasons can be specified as follows:

- Education is included as primary needs, both for persons with disabilities, especially for other normal humans, therefore a party with a weak economy is prevented from fulfilling educational needs including those who are entitled to zakat funds.
- Humanely the root of the problem of poverty is the lack of education, so that someone who is not able to know his potential,

develop it, and whatever to use it. For people with disabilities this education is very important for their future.⁵³

The existence of zakat must be optimized and utilized as much as possible to improve the welfare of mustahik, especially for those with disabilities. One of them is through the use of zakat as a means to open the widest possible access and opportunity to enjoy educational services for persons with disabilities. In this case YASA Malang through its Difabel Corner program has been trying to channel its zakat funds to the maximum extent possible in the form of continuing scholarships for students with disabilities. This is expected to provide and enhance the welfare of the mustahik.

d. Social

In this case, YASA Malang with the difabel corner program involves parents and families of people with disabilities in the form of forums / meetings to motivate them to become a support system that provides psychological reinforcement in order to increase their capacity. Besides that, parents and families are also provided with training on entrepreneurship so that they can be financially independent in the future. The involvement of parents and family is intended to strengthen their commitment to support people with disabilities in terms of education, and also includes financial support, given the fact that the level of parental

⁵³ Sjechul Purnomo, Hadi, *Formula Zakat Menuju Kesejahteraan Sosial*, (Surabaya:CV Aulia, 2005), 41

reluctance to finance their children with disabilities in terms of education is still high.

In an interview with Mr. Rahmat about other matters in the Difabel Corner program, said⁵⁴:

“Difabel Corner ini selain fokus kepada tiga aspek yang tadi disebutkan, kita juga mengadakan pembinaan pengutamaan mental itu sendiri kita ngadain agenda seperti kajian dan talk show. Untuk kajian kita ada setiap bulannya kajian majelis dhuha yang mana ini wajib dihadiri oleh para mustahiq YASA baik orangtuanya maupun anak-anaknya. Adapun talkshow itu mengadakan motivator training yang bekerja sama dengan lembaga-lembaga yang selama ini membantu dalam program difabel corner hanya untuk agenda ini kita belum maksimal mengadakan secara rutin masih dalam setiap momentum saja. Untuk saat ini lembaga-lembaga yang sudah bekerja sama dengan YASA untuk program Difabel Corner diantaranya ada Yayasan Permata Jingga, ASTIFA, Kayu Tangan, sama DC2. Alhamdulillah dari bentuk kerjasama ini kita maupun mereka jadi lebih mudah dalam melaksanakan program. Kalo untuk kerjasama dengan Pemerintah Malang, mereka masih hanya sekedar mengapresiasi program belum sampai kolaborasi, karena memang sering berkolaborasi sama yayasan khusus penyandang disabilitas yang sudah lama berdiri dan sudah besar juga”.

(Apart from this Corner Difabel focus on the three aspects mentioned earlier, we also hold mentoring mentoring itself we are holding an agenda such as studies and talk shows. For our study, there is a monthly study of the Duha Council, which must be attended by YASA mustahiq, both parents and children. The talkshow held motivator training in collaboration with institutions that had been assisting the disabled corner program only for this agenda. We had not yet held it routinely in every momentum. For the time being, the institutions that have collaborated with YASA for the Difabel Corner program include the Permata Jingga Foundation, ASTIFA, Kayu Tangan, and DC2. Alhamdulillah, from this form of cooperation, we and they are easier to implement the program. If for cooperation with the Government of Malang, they are still just simply appreciating the program, not yet collaboration, because it is indeed often collaborating with special foundations of persons with disabilities that have long been established and have grown too big.)

⁵⁴ Rahmat, Interview, (Malang, October 14th 2019)

Table 6
Data Of Social Sector

No	Name of Parents	No	Name of Parents
1.	Endang Ismiati	13.	Rini Arisandari
2.	Yulianti	14.	Siti Zaenab
3.	Siti Chafsah	15.	Suprpti Ningsih
4.	Afifah Setiani	16.	Ika Indahyani
5.	Sri Hastuti	17.	Sumiyati Ningsih
6.	Seny Triasvita	18.	Wiwin Fitriani
7.	Rizkia Ariyanti	19.	Sumiati
8.	Emi Mariana Susilowati	20.	Trio Lidiawati
9.	Arif Sunarsih	21.	Kurniyawati
10.	Djumaatin	22.	Anita
11.	Waqiatur Rochmah	23.	Anik Setyowati
12.	Mujiati	24.	

The form of mentoring conducted by YASA Malang includes three things, namely: routine assistance that is conducted every week, talkshows about mental strengthening that are carried out every time there is momentum such as International Disability Day, and spiritual reinforcement in the form of studies conducted every once every two weeks. Based on interviews with Mr. Trio as a mentor in weekly mentoring said⁵⁵ :

⁵⁵ Pak Trio, Interview, (Malang, November 06th 2019)

“tagertnya memang memberi motivasi kepada para orangtua penyandang disabilitas untuk selalu kuat dan mandiri, baik dalam hal spiritual maupun ekonomi, saya kebetulan disini dalam bidang usaha jadi memberikan pengetahuan tentang kewirausahaan, bagaimana caranya berbisnis, memulai usaha. Supaya keluarga ini menjadi mandiri secara ekonomi. Kita memberi materi dan penguatan kepada keluarga yang strong life, karena kondisi anak-anaknya yang mengharuskan mereka kuat ”

(The goal is to motivate parents with disabilities to always be strong and independent, both in spiritual and economic terms, I have expertise in business here so I can provide knowledge about entrepreneurship, how to do business, and start a business, so that this family can become independent independently the economy. We provide material and provide a stimulus stimulus for families that have strong life, because the condition of their children requires them to be strong).

From the results of the interview above it can be concluded that YASA Malang with the Difabel Corner program seeks to assist the government in applying the Law of the Republic of Indonesia no. 8 of 2016 concerning Disabled Persons. One of them continues to hold regular motivation trainings, spiritual and mental guidance to persons with disabilities and their families.

Among the rights mentioned in the Act aside from the rights in the fields of education, health and economy, there are rights of social welfare. In the tenth part of the Law of the Republic of Indonesia no. 8 of 2016 concerning Disability Persons from article 91 to article 92 which reads:

Article 91

The Government and Regional Government must guarantee the access for disabled people to obtain social care, social security, social empowerment, and social protection.

Article 92

Social rehabilitation as referred to in article 91 is provided by the government and regional governments in the form of: Psychosocial motivation and diagnosis, Caring, Vocational training and entrepreneurship coaching, Mental spiritual guidance, Physical Guidance, and Social guidance and psychosocial counseling.

III. Program Implications

The implication is everything that has been produced by the policy formulation process. In other words, the implications are the consequences and consequences caused by the implementation of certain policies or activities. The implications of zakat empowerment conducted by YASA Malang with the Difabel Corner program as an effort to improve family welfare, include:

a. Economics

In the economic field, an interview with zakat mustahik who got help in the Difabel Corner program, said⁵⁶:

"Alhamdulillah yah mas kalo peningkatan sebelum sama sesudah dapat bantuan dari program ini pasti ada lah ya, dari ekonomi bertambah juga. Jadi saya bisa mandiri gini punya penghasilan juga walaupun sekarang masih kerja sama mentor saya, semoga kedepannya saya nanti bisa buka usaha mebel sendiri Selain dari segi ekonomi alhamdulillah juga ya. Saya kan nikah sama orang muallaf yang sama-sama disabilitas juga, saya sebelum ini tuh dari kualitas agama kurang sekali, malah sampe gak paham agama ya. Tapi ya saya juga punya kewajiban membimbing istri belajar agama otomatis saya harus terus belajar juga. Minimal-minimal yang wajib-wajib lah ya. Nah dari program ini juga dari YASA biasanya ada kayak kajian bulanan untuk mustahik ya ikut lah sekali-kali. Selama ini saya betah lah semoga aja bisa berkelanjutan, jug annati banyak

⁵⁶ Aan, Interview, (Malang, October 26th 2019)

teman saya yang lain khususnya yang dari DC2 itu kan semuanya disabilitas jadi semuanya bisa dapet.”

(Alhamdulillah, well, if there is an increase before the same after getting the assistance from this program, there must be some, yes, the economy will increase too. So I can be independent, I have this income even though I am still working with my mentor, hopefully in the future I will be able to open a furniture business in itself Apart from the economic aspect, thank God, yes. I am married to a convert who has a disability as well. Before, I was of a lack of religious quality, but I didn't even understand religion. But yes I also have the obligation to guide my wife to learn religion automatically I must continue to study too. The minimums are mandatory, yes. Now from this program also from YASA there is usually like a monthly study for mustahik yes come once in a while. During this time I feel at ease hopefully it can be sustainable, I also watched many of my other friends, especially those from DC2, all of them are disabled so everyone can get it.)

From the results of the above interview it was concluded that the purpose of zakat is not just individual worship but zakat is the worship of *maaliyah ijtimaiyah* who has an important, strategic and decisive position. Worship *maaliyah ijtimaiyyah* is worship that is carried out with fellow human beings, so zakat must be actualized and applied in the economic life of the people as a blessing for humans⁵⁷. According to the interview as noted above, it is known that the empowerment of zakat has a significant influence on the welfare of families of people with disabilities in the economic field. Thus the concept of empowering zakat YASA Malang in the Difabel Corner program affects the economic improvement of mustahik and increases their dignity and dignity so as to achieve a prosperous family and a good life both in the world and the hereafter.

⁵⁷ Abdul Ghofur Anshori, *Hukum Dan Pemberdayaan Zakat*, (Yogyakarta: Pilar Media, 2006), 44

Table 7

No	Name	Before getting zakat fund	After getting zakat fund
1.	Pak Aan	Rp. 1,000,000 - Rp. 2,500,000	> Rp. 3000,000

According to the table above, we can see that there was a change before and after receiving zakat funds from YASA Malang in the Difabel Corner program. From the initial mustahik with income between Rp. 1,000,000 - Rp. 2,500,000 has now increased to Rp. 3000,000. This indicates that there was an increase in income after receiving zakat funds from YASA Malang in the Difabel Corner program.

Capital assistance in the form of tools received must be used as initial capital for doing business. Thus, the mustahik who had not tried, had a business, from not having income to having income. In addition, the mustahik that used to have a little capital grew, so that sales turnover and profits received could increase. Zakat distributed through capital assistance has caused mustahik changes in family welfare

b. Health

Zakat is given in another form, namely in the form of goods to support the survival of mustahik, zakat can be distributed in the form of medical

assistance, health consultation and maintenance for persons with disabilities. In an interview in the health sector, Mr. Faiz said⁵⁸:

“kita kan ngadain pengobatan tiap bulannya ya mas bagi mereka yang butuh untuk pengobartan secara berkala, yang dulu mereka ngisi lewat formulir administrasi, alhamdulillah lewat situ mereka jadi paham kalo kayak gini harus kayak gini (cara pengobatannya), YASA juga ngadain konsultasi gratis, penanganan-penanganan buat mereka. Ya kalo disini kita gak bisa nyembuhkan ya, itu kuasa Allah. Kita hanya berupaya, sebagai bentuk ikhtiar lah. Alhamdulillah juga dengan adanya program ini khususnya di kesehatan mereka para orang tua atau keluarga penyandang disabilitas, lebih tahu menangani misalkan anaknya-anaknya atau saudara-saudaranya. Kita juga kan ada catering ya. Jadi alhamdulillah juga kesehatan mereka terjamin”.

(We do the treatment every month, yes, mas for those who need to be regularly updated, which they used to fill out through administrative forms, thank God through there they understood that like this they should be like this (how to treat it), YASA also organizes free consultations, handling -resolution for them. Yes, if we can't heal it here, that's God's power. We only try, as a form of endeavour. Alhamdulillah, also with this program, especially in the health of their parents or families with disabilities, more knowledgeable about handling their children or siblings for example. We also have catering. So, thank God their health is guaranteed).

According to the interview above, the empowerment of zakat conducted by YASA Malang in the Difabel Corner program in the health sector is preventive or anticipatory. So it does not happen again, especially people with disabilities things that are not desirable. This was strengthened by an interview with Pak Karto as mustahik in the health sector said⁵⁹:

“alhamdulillah yah mas semenjak ada catering ini saya keluarga jadi gak usah repot-repot masak lagi karena ya liat kondisi kaki kayak gini. Kita juga jadi paham lebih banyak tentang disabilitas lewat konsultasi juga., bwrobat jadi ada yang biayain. Saya terimakasih ke YASA karena sudah memperhatikan saya dengan kondisi kayak gini. Banyak loh mereka yang

⁵⁸ Faiz Ahmad, Interview, (Malang, October 23th 2019)

⁵⁹ Karto, Interview, (Malang, November 04th 2019)

belum diperhatikan oleh Lembaga-lembaga amal lainnya, khususnya kami ni para penyandang disabilitas.”

(Alhamdulillah, yeah, sir, since I have this catering, my family doesn't need to bother cooking anymore, because I see the condition of the feet like this. We also understand more about disability through consultation as well, there are some who pay for it. I thank YASA for watching me with this condition. Many of them have not been paid attention to by other charities, especially us with disabilities).

According to the interview as noted above, it is known that the empowerment of zakat has a significant influence on the welfare of families of people with disabilities in the health sector. Thus the concept of empowering zakat YASA Malang in the Difabel Corner program affects the health of mustahik and increases their dignity and dignity so as to achieve a prosperous family and a good life both in the world and in the hereafter.

c. Education

YASA Malang through its programs is very concerned about education issues, because education is an investment for the future to carry out the life of the nation and state. The progress of a nation in all aspects of life such as economic growth and development is directly proportional to the quality of the nation's education. Just as with people with disabilities, education is very important for their lives. Interview with Mr. Rahmat in terms of education from the Difabel Corner program⁶⁰:

“kalo kesejahteraan keluarga mereka sudah bisa dilihat ya mas walaupun masih belum bisa akita ukur, memang butuh waktu juga. Dari pendidikan alhamdulillah dari 28 anak itu bisa terlihat kerena memang

⁶⁰ Rahmat, Interview, (Malang, October 14th 2019)

penanggungjawabnya kasih laporan. Dari orangtuanya jug alhamdulillah seuka ikut kajian-kajian disini, pelatihan pelatihan disini. YASA kan ngasih beasiswa ke anaknya kan nah untuk orangtuanya kita lewat penguatan spiritual, parentjng tantang bagaimana mendidik anak yang punya kebutuhan khusus. Semoga aja dari beasiswa ke anak-anak ini jadi bikin mereka semangat belajar dan nggak merasa minder sama temen-temen yang lainnya yang bukan penyandang disabilitas”

(If the welfare of their family can be seen, bro, although I still can't measure it, it takes time too. From the education of Alhamdulillah, the 28 children can be seen because the person responsible is giving a report. From his parents, alhamdulillah, he likes to study here, training here. YASA does not give scholarships to their children for our parents through spiritual strengthening, parents challenge how to educate children who have special needs. Hopefully the scholarships for these children will make them study enthusiastically and not feel inferior to other friends who are not disabled).

The role of zakat empowerment in improving education in the Corner Disability Program has an important role where the empowerment of zakat for persons with disabilities in the realm of education can be increased. The role of Difabel Corner in improving the education of people with disabilities is one of the factors in family welfare. This can be proven by the results of interviews with parents of guardians of students from scholarship recipients and compensation. Mrs. Rini Arisandi said⁶¹:

“alhamdulillah anak saya sudah dapet sekitar 4 tahun beasiswa ini, dapet juga santunan buat sehari-hari. Menolong banget si ke keluarga karena memang biaya pendidikan kan sekarang gak murah apalagi yang SLB. Hasilnya pasti kelaiatan lah ya yang sekolah sama yang nggak sekolah, walaupun memang anak saya berkebutuhan khusus tapi untuk masalah pendidikan penting juga.”

(Alhamdulillah, my child has already received about 4 years of this scholarship, I also get benefits for everyday. Very helpful to the family because education costs are not cheap right now especially those who are SLB. The result is definitely the intention is that the same school that does

⁶¹ Rini Arisandi, Interview, (Malang, November 07th 2019)

not go to school, although indeed my child has special needs but for education issues it is also important).

d. Social

YASA Malang strives to improve the lives of the mustahik, especially those with disabilities in the disabled corner program with various innovations, for example in mental strengthening and talent pooling of parents with disabilities. With regular mentoring every week, parents get religious, entrepreneurial material, and so on. It is intended that families can be strong in living and independent in any aspect. In accordance with what was said by Mr. Trio as a mentor in this program⁶²:

“yang saya sampaikan itu sepenglihatan saya baru buat mereka, saya membahas tentang adanya keridhaan keluarga bahwa salah satu jatuhnya suatu keluarga adalah tidak ada ridhanya orangtua ataupun keluarga, jadi ketika mereka ikhlas menjalani kehidupan merawat anak sehingga anak ridha punya ibu dia dan dia ridha punya anak seperti mereka hal ini akan memudahkan untuk kesejahteraan keluarga. Nah ketika hal ini disampaikan saya melihat ini menjadi hal baru bagi mereka yang saya yakin belum pernah mendapatkan hal seperti ini. Mangkanya kalau ditanya dampaknya, dampaknya itu langsung. Karena kita mempunyai tujuan utama dari program pendampingan ini yaitu menemukan purpose of life nya mereka. Karena memang setiap keluarga mempunyai purpose yang berbeda-beda. Dan it saya selalu sampaikan pada setiap pertemuan, mereka lahir jadi apa dan harus berbuat apa”.

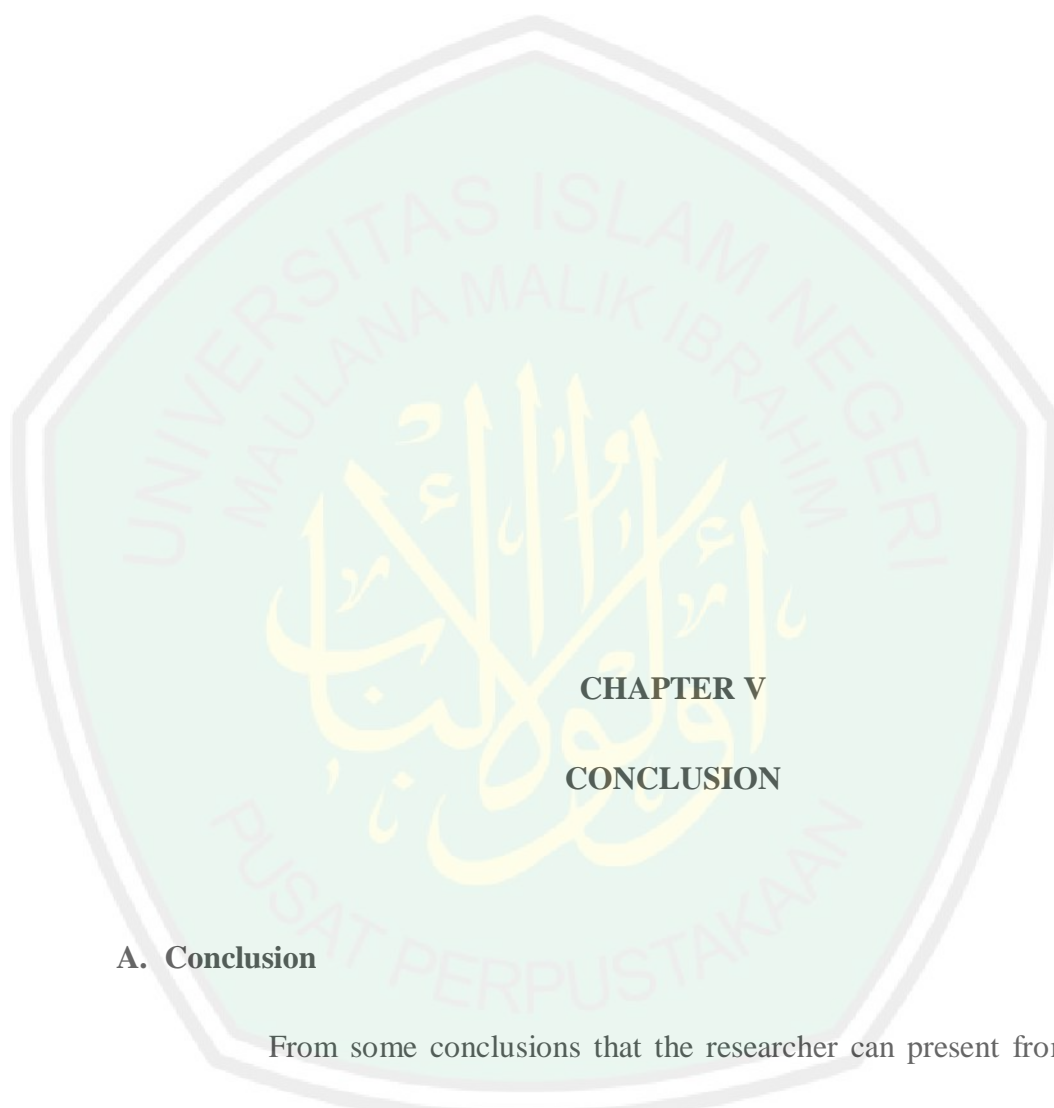
(What I said was that I was new to them, I discussed about the pleasure of the family that one of the fall of a family is that there is no relief from parents or family, so when they are willing to live a life caring for children so that happy children have a mother, and they are happy to have children. like them this makes it easy to grow family welfare. when this was conveyed I saw this to be a new thing for those who I was sure had never gotten anything like this anywhere else. Therefore if asked about the impact, the answer is the direct impact. Because we have the main goal of this assistance program, which is finding their purpose of life. Because

⁶² Pak Trio, Interview, (Malang, November 06th 2019)

indeed every family has a different purpose. And that I always say at every meeting, what they are born with and what to do).

From this explanation, mental strengthening and therapy for people with mental disabilities, the goal is not only persons with disabilities but also must prepare families to be able to accept the reality and understand the conditions of persons with disabilities, so that they participate in implementing therapy for persons with disabilities, so that a prosperous family occurs. The activities and guidance provided by YASA Malang in the Difabel Corner program succeeded in providing significant changes to beneficiary families. The benefits obtained by families with disabilities actively participate in social, economic and cultural aspects.





CHAPTER V

CONCLUSION

A. Conclusion

From some conclusions that the researcher can present from the discussion about empowering zakat and its implications for family welfare case studies at YASA Malang in the Difabel Corner program are as follows:

1. Zakat empowerment conducted by Yayasan Sosial Ash-Shohwah Malang for families with disabilities is divided into four aspects, including: 1). Zakat empowerment for persons with disabilities in the

economic sector; In the economic sector, YASA Malang provides assistance to people with disabilities in the form of tools for their needs at work, 2). Zakat empowerment for persons with disabilities in the education sector; In the education sector, YASA Malang empowers the zakat mustahik with the help of scholarships and compensation to students with disabilities on a regular basis, 3). Zakat empowerment for persons with disabilities in the health sector; In the health sector, YASA Malang organizes free medical treatment for mustahik, counseling related to disability and distribution of healthy food and, 4). Zakat empowerment for persons with disabilities in the social sector (mentoring); YASA Malang strives to empower people with disabilities by holding motivational training, regular assistance every week.

2. Implications of empowering zakat YASA Malang to the welfare of families with disabilities include four things: 1) in the economic economy; that the empowerment of zakat has a significant influence on the welfare of families of persons with disabilities in the economic field, with the help of mustahik feeling prosperous as evidenced by the results of interviews with mustahik, 2). In the field of Education; that the Difabel Corner program has a very important role. The role of Difabel Corner in improving the education of people with disabilities is one factor in family welfare. This can be proven by the results of interviews with parents of guardians of students rather than students receiving scholarships and compensation, 3). In the health sector; that the empowerment of zakat

has a significant influence on the welfare of families of people with disabilities, 4). In the general field; The activities and guidance provided by YASA Malang in the Difabel Corner program succeeded in providing significant changes to beneficiary families.

B. Suggestions

1. For YASA Malang to further enhance the programs it has initiated that are more related to the family, more to benefit donors to be able to expand and for mustahik, as well as to reach more widely in the distribution of zakat in the city of Malang. In the program of empowerment activities must be done so that the assistance provided is right on target and not misused.
2. For mustahik, it is expected to make the best use of zakat funds so that the funds can be rolled over from time to time in welfare and meeting their needs. The hope is that someday the mustahik can become the new muzzaki.

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ATTACHMENT

Table 8
Previous Research

No	Name	Title	Similarity	Difference
1	Bagus Hutniya	<i>Pengentasan Kemiskinan Melalui Zakat: Studi Pada Yayasan Dana Sosial Al-Falah (YDSF) Cabang Malang</i>	This type of research is in the form of empirical research, with descriptive qualitative presentation of an object of research as well as by taking research subjects	The object of report research on poverty alleviation in general, research locations in Yayasan Dana Sosial Al-Falah (YDSF) Malang
2	Ali Imran	<i>Model Pendayagunaan Zakat untuk Kesejahteraan Mustahiq (Studi kasus di Laziz Sabilillah)</i>	This type of research is in the form of empirical research, with descriptive qualitative presentation of an object of research as well as by taking research subjects	The object of the research is the utilization of zakat for mustahiq in general, the research location in Laziz Sabilillah
3	Anggun Sulis S	<i>Analisis Pengaruh Zakat Produktif terhadap Kesejahteraan Mustahiq Melalui Usaha Mikro Sebagai Variabel Intervening (studi pada El-Zawa UIN Malang)</i>	Research uses field research. The type of research is qualitative research, which is a research based on facts. In obtaining data, researchers used the method of observation, interviews and documentation.	The object of research on productive alms for mustahiq welfare by focusing on micro-enterprises, research locations in el-Zawa UIN Malang

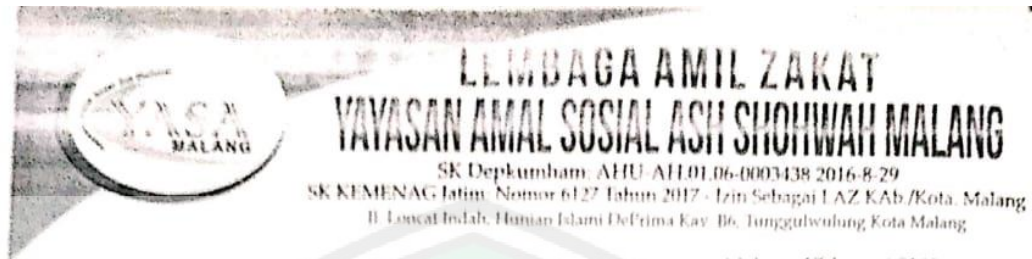
4	Setiono	<i>Peran Baitul Maal Hidayatullah Surabaya Terhadap peningkatan Ekonomi Keluarga</i>	This research is classified into empirical research, the presentation of the data is in the form of qualitative descriptive. While the data collected is in the form of primary and secondary data.	The object of the research focused on the economy of the Mustahiq family, the research location at Baitul Mal Hidayatullah Surabaya
5	Nizam Raziqa	<i>Pengaruh Pendayagunaan Zakat Produktif dalam Kesejahteraan Ekonomi Mustahiq (studi program kampung ternak dompet dhuafa cabang yogyakarta)</i>	This research includes quantitative research using primary data obtained from questionnaires. The method used is simple regression	The object of research on the utilization of productive zakat is only focused on the economic welfare of the mustahiq family, the research location at Dompet Dhuafa Yogyakarta
6	Evi Rianti	<i>Upaya Baitul Mal Bogor dalam rangka Pemberdaan Ekonomi Masyarakat</i>	Types of empirical research, qualitative approaches, primary and secondary data sources, methods of observation, interviews, and documentation	The object of research on community economic empowerment in general is the research location at Baitul Mal Bogor.
7	Fitrotul Qowim Kholida	<i>Empowerment of Mustahiq in Amil Zakat Infaq and Shadaqah Institutions (LAZIS) Baitul Ummah Malang</i>	Types of empirical research, qualitative approaches, primary and secondary data sources, methods	The object of research on community economic empowerment in general is the research location

			of observation, interviews, and documentation	at LAZIS Baitul Ummah Mlang
8	Nia Rahma	<i>The management of Productive Zakat as an Effort to Empower Mustahik Under the Guidance of LAZIS MU Malang City</i>	This research is classified into empirical research, the presentation of the data is in the form of qualitative descriptive. While the data collected is in the form of primary and secondary data.	The object of research on the utilization of productive zakat is only focused on the empower mustahik under the guidance of LAZIS MU Malang
9	Andhika Ramadhan	<i>Role of the Amil Zakat Institution (LAZ) Baitul Maal Hidayatullah on The Economic Empowerment of the Tengger Converts</i>	Research uses field research. The type of research is qualitative research, which is a research based on facts. In obtaining data, researchers used the method of observation, interviews and documentation.	The object of the research is the utilization of zakat for mustahiq in general, the location at the Amil Zakat Institution of Baitul Maal Hidayatullah
10	Lifi Putri Auliyana	<i>Zakat Empowerment Strategy to Actualize the Welfare of Mustahiq (study at BAZDA Wonosobo)</i>	Types of empirical research, qualitative approaches, primary and secondary data sources, methods of observation, interviews, and documentation	The object of the research is the utilization of zakat for mustahiq in general, the location at the BAZDA Wonosobo

ATTACHMENT

The Outline of Interview

1. What is the history of YASA Malang?
2. How is the background of the establishment of YASA Malang?
3. What are the program in YASA Malang?
4. How the background of the Difabel Corner program was held?
5. How long has the Difabel Corner been running?
6. What is the zakat's empowerment model system for the Difabel Corner Program?
7. What is the mechanism for distributing zakat to families with disabilities?
8. In what form the distribution of zakat funds for the Difabel Corner program?
9. What is the effect of the Difabel Corner program?
10. What are the supporting and inhibiting factors of the Difabel Corner Program?
11. How the implementation of the Difabel Corner program in Family Welfare?



Malang, 17 Januari 2019

No : 008/E/Dir.SU/LAZYASAMLG/I/2019
 Lampiran : -
 Perihal : Keterangan

Kepada Yth. Ketua Jurusan Al-Ahwal Al Syakhsiyah UIN Malang
 di tempat

Assalamu'alaikum Warahmatullahi Wabarakatuh

Segala puji bagi Allah Subhanallahu wa ta'ala, Yang Maha Kuasa, tidak ada sekutu bagi-Nya. Sholawat serta salam semoga tercurahkan kepada Nabi Muhammad Shallallahu 'alaihi wa sallam beserta keluarga, sahabat dan pengikutnya hingga akhir zaman.

Sehubungan dengan surat permohonan pengadaan pra-penelitian dengan nomor surat B-227/F.Sy/TL.01/01/2019 yang diajukan oleh:

Nama : M Ruslan Hidayatullah
 NIM : 15210181
 Fakultas : Syari'ah
 Jurusan : Al Ahwal Al Syakhsiyah

Maka dengan ini kami menyatakan bahwa yang bersangkutan **DITERIMA** untuk melakukan penelitian dengan judul : **Pemberdayaan Zakat dan Implikasinya Terhadap Kesejahteraan Keluarga (Studi Kasus Yayasan Amal Sosial Ash-Shohwah Malang)** dalam program Difabel Corner di lingkungan Yayasan Amal Sosial Ash Shohwah (LAZ YASA) Malang.

Demikian surat keterangan ini kami buat untuk dipergunakan sebagaimana mestinya.
Jazakumullah Khairan Katsiiran.

Wassalamu'alaikum Warahmatullahi Wabarakatuh

Direktur LAZ YASA Malang

Andi Tricahyono, SE

THE INTERVIEWS



With mas Aan and pak Karto as Mustahik of YASA Malang in Difabel Corner



With Mr. Rahmat and Mr. Faiz as YASA Malang program manager and field coordinator

THE IMPLEMENTATIONS OF DIFABEL CORNER PROGRAM



Mas Aan is making an order cabinet with his mentor



Assistance activities for parents with disabilities are carried out once a week



Mr. Trio is providing assistance on entrepreneurship to parents with disabilities



One of the children with disabilities brought by their parents attended the assistance



The education sector in Difabel Corner Program is in the form of scholarship and compensation for students with disabilities.



The health sector in Difabel Corner Program is free medical treatment.



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Thesis Title : **EMPOWERMENT OF ZAKAT AND ITS IMPLICATIONS ON FAMILY WELFARE (STUDY AT YAYASAN AMAL SOSIAL ASH-SHOHWAH MALANG ON DIFABEL CORNER PROGRAM)**

No	Day/Date	Subject	Signature
1.	July 10 th 2019	Consultation of Thesis Proposal	
2.	July 24 th 2019	ACC Thesis Proposal	
3.	August 08 th 2019	Revision of Chapter I, II, III	
4.	August 21 th 2019	ACC Chapter I, II, III	
5.	September 05 st 2019	Consultation of Data Exposure in Chapter IV	
6.	September 19 th 2019	ACC Data Exposure	
7.	October 10 th 2019	Revision of Data Analysis in Chapter IV	
8.	October 21 th 2019	ACC Chapter IV	
9.	November 14 th 2019	ACC Chapter V	
10.	November 28 th 2019	ACC Chapter 1-V	

Malang, Nov 28th 2019

Acknowledged by, Dean
Head of Al-Ahwal Al-Syakhshiyah

Department



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NIP 19770822200501 1 003

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2. Formal Education

2001-2007	State Elementary School 01 Cibedug
2007-2010	Fathan Mubina Junior High School Bogor
2010-2013	Fathan Mubina Senior High School Bogor
2014-2018	State Islamic University Maulana Malik Ibrahim Malang

3. Non Formal Education

2007-2013	Fathan Mubina Islamic Boarding School Bogor
2016-2018	PPTQ Bani Yusuf Malang

4. Organizations

2011-2013	OSFAMA Fathan Mubina Islamic Boarding School
2015-2019	LDK At-Tarbiyah UIN Malang
2015-2019	KAMMI Ulul Albab UIN Malang
2019-2019	HTQ UIN Malang