

Productive Zakat Management In Mustahik Health Services (Case Study Of The Tersenyum Dhuafa Foundation In Banjarmasin City)

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Abstract

This research is motivated by the connection between Productive Zakat Management and Health Services for the welfare of Mustahik. With the Productive Zakat Management program through free health clinics, the Dhuafa Tersenyum Foundation of Banjarmasin City is the only Zakat Management Institution that runs this benefit-rich program in the health sector in Banjarmasin City. However, in its implementation, there is instability in the quantity of benefits provided. This research aims to analyze the management of productive zakat carried out by the Dhuafa Tersenyum Foundation of Banjarmasin City in running Mustahik health services. This research is field research with a qualitative descriptive approach. The location of this research was carried out at the Dhuafa Tersenyum Foundation, Banjarmasin City, the Pratama Dhuafa Tersenyum Health Clinic, Banjarmasin City, and at the location where the research informant was located. The research results show that the Zakat Management carried out by the Dhuafa Tersenyum Foundation, Banjarmasin City is by the contents of Law Number 23 of 2011 concerning Zakat Management and the words of Qardhawi (1995). In the Management of Productive Zakat through the Pratama Dhuafa Tersenyum Health Clinic, the Foundation has received good responses from muzakki, mustahik, and the general public of the city of Banjarmasin. Even though they often experience obstacles and instability in the number of benefits provided, the Dhuafa Tersenyum Foundation and Clinic will continue to strive to be able to "serve wholeheartedly".

Keywords – Health Services, Mustahik, Productive Zakat, Zakat Management.

INTRODUCTION

According to the UNDP (United Nations Development Program), the welfare of a society is assessed by the Human Development Index (HDI) (Endang, 2021). The health sector is part of measuring the level of welfare. Health is very important because it is a basic human need. Health is a human right that needs to be realized and is one of the factors in a prosperous society.

Zakat management is the process of collecting, distributing, utilizing, and controlling the implementation of zakat. Meanwhile, according to Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management, namely planning, organizing, implementing, and controlling the collection, distribution, and utilization of Zakat. Meanwhile, according to Qardhawi, there are 6 ways to manage zakat, namely planning, organizing, actuating, controlling, collecting, and distributing.

One of the zakat management institutions with great potential is the Dhuafa Tersenyum Foundation which is located on Jalan Sultan Adam RT 19 Sungai Miai, Banjarmasin City. The productive application of zakat funds is in a system of diverting funds by distributing them to Mustahik through the health clinic program. If the Mustahik is given funds as business capital, they tend to prioritize consumer life needs, even though before that the Dhuafa Tersenyum Foundation had provided training, counseling, and controlling. The use of zakat funds as business capital for the poor has not been effective in making them capital for business and is more likely to be used for consumptive purposes which can run out. Based on this incident, the Dhuafa Tersenyum Foundation changed the function of the Small and Medium Enterprises program to a free health service program for Mustahik who wanted regular treatment, circumcision, or childbirth. Therefore, the Dhuafa Tersenyum Foundation of Banjarmasin City is the only zakat management institution that runs this benefit-rich program in the city of Banjarmasin.

The Smiling Dhuafa Foundation of Banjarmasin City, which was established more than 23 years ago, has now made significant progress regarding the receipt of zakat,

infaq, and sadaqah funds compared to when it was first established. However, in terms of zakat management, the Dhuafa Tersenyum Foundation of Banjarmasin City experienced problems where there was an increase in fund receipts, but the growth percentage decreased.

No.	Year	Zakat Fund	Growth Percentage
1	2018	308,971,400.00	71.1%
2	2019	525,144,903.00	69.9%
3	2020	721,557,348.00	37.4%
4	2021	837,131,160.00	16.01%
5	2022	1,041,423,702.00	24.4%

Source: Fund History of the Smiling Dhuafa Foundation, Banjarmasin City

The Dhuafa Tersenyum Clinic health program seeks to help underprivileged or lower-class people with health welfare by providing free medical treatment, free childbirth, free birth control injections, and free circumcisions. However, in its implementation, there are also problems where there is instability in the number of beneficiaries of the free health services provided.

Free Health Program	2021 (Jan- Dec)	2022 (Jan- Dec)	2023 (Jan- Nov)
Labor	31	24	7
Check Ingredients	144	183	67
KB acceptor (injection/drug).	76	261	226
Child Circumcision	425	100	110
Number of Beneficiaries	676	568	410

Source: Data from Mustahik Pratama Dhuafa Smiles Health Clinic

Because there are 3 things, namely Relationships, Features, and Problems above, researchers are interested in conducting research with the title "Productive Zakat Management in Mustahik Health Services (Case Study of the Smiling Dhuafa Foundation, Banjarmasin City)".

RESEARCH METHODS

This research uses field research methods (Field Research). The approach applied by researchers in this research is descriptive qualitative which aims to identify facts, understand problems, and identify and analyze problems. The location of this research was carried out at the Dhuafa Tersenyum Foundation, Banjarmasin City, the Pratama Dhuafa Tersenyum Health Clinic, where the informant was located. The data and data sources used in this research are primary data and secondary data, which means there are interview and documentation methods where information is obtained directly through an interview process with six informants. Includes the Chairman and founder of the Dhuafa Tersenyum Foundation, Foundation Finance Staff, Executive Midwife of the Pratama Dhuafa Tersenyum Health Clinic, Muzakki and Mustahik representatives from the Dhuafa Tersenyum Foundation and Clinic Banjarmasin City program. Secondary data refers to information obtained from literature such as literature, the Foundation's Social Media Smiling Dhuafa, photos taken during interviews, and important files citing related sources.

DISCUSSION AND RESULTS

The Dhuafa Tersenyum Foundation carries out zakat management which is described as follows.

Planning

The planning carried out by the Dhuafa Tersenyum Foundation is related to the zakat management carried out, namely planning at the time of the founding of the Foundation which contains goals, targets, strategies, and so on in running the Foundation as well as all its roles and programs so that it can run well from its inception onwards. The planning for the Dhuafa Tersenyum Foundation in Banjarmasin City was carried out by its chairman and founder, namely H. Abd. Rochim Al Audah S.Ag MA often called Abie Audah is assisted by supervisors, controllers, and people who assist him in managing the Foundation so that it continues to run well and by Islamic law. The Dhuafa Tersenyum Foundation in its planning is to become a social missionary institution that seeks to advocate for good and forbid evil and provide compensation by managing zakat, infaq, and sadaqah which is carried out to alleviate the economic needs of people who are classified as needy.

Organizing

Organizing is the determination of follow-up activities from plans that have previously been prepared so that they can be achieved. Organizing is also included in the development of human resources within the organization, in this case, the Dhuafa Tersenyum Foundation, Banjarmasin City. The Foundation organizes by determining the most effective and efficient way to manage zakat, infaq, and sadaqah both in terms of receipt, distribution, and utilization. Apart from that, the Foundation implements a systematic organizational pattern, which consists of supervisors, controllers, and even the Foundation's management who have their respective responsibilities and authorities. Often the Foundation also gets

assistance and cooperation from various educational institutions, schools, and universities with internships, so that this can increase human resources for the Foundation.

Actuating or Implementation

The movement in zakat management is the implementation of various planning and organization carried out previously by the zakat management institution. This is also called execution, namely the actuating of all resources to be able to carry out the organization according to plan. Because plans and organization without action are futile. The Smiling Dhuafa Foundation of Banjarmasin City carries out the actuating or implementation of the plans and organization carried out by the Chairman of the Foundation and his staff through all administrators and parties related to the Foundation and the zakat, infaq, and sadaqah management programs that are carried out. Apart from that, the actuating is also the placement of the Chairman of the Foundation and all Foundation administrators as initiators, motivators, and executors to maintain the work ethic of human resources at the Foundation and to complete the tasks and responsibilities of all parties for the good of the Foundation.

Controlling

Controlling or control is the determinant of all plans, organization, and execution whether they have been implemented well or not, by the desired goals. This also includes how the collection and distribution of zakat, infaq, and sadaqah management runs well and is directed according to the objectives. Controlling is carried out by the Dhuafa Tersenyum Foundation, Banjarmasin City, namely by conducting monthly inspections of the facilities and equipment at the Foundation and Clinic to optimize their performance. In terms of receiving and distributing zakat, infaq, and sadaqah funds, the Foundation also carries out accounting records which are getting better than in previous years, these records are carried out on a monthly and annual basis to monitor the amount of income and expenditure that occurs at the Foundation both within regarding the management of zakat, infaq and sadaqah or also recording the provision of facilities and equipment for the Dhuafa Tersenyum Foundation and Clinic. Apart from fund management, controlling is also carried out on programs implemented by the Foundation in terms of their usefulness and suitability for the program's objectives, for example, Health Clinics which have experienced a reduction in the number of patients and other examples in health programs or other programs. Controlling also aims to correct problems that occur in planning, organizing, mobilizing, collecting, and distributing so that these problems do not happen again and to make the Foundation run better.

Collection

Collection means the process carried out by zakat management institutions in collecting zakat funds as a form of implementing their role in managing zakat, infaq, and sadaqah. The form of collection applied to the Dhuafa Tersenyum Foundation in Banjarmasin City consists of 2 (two) ways, namely directly to the Foundation or through certain intermediaries. What is meant directly to the Foundation is where Muzakki pays zakat or

gives in faq and sadaqah to the Foundation without going through an intermediary, this can be done in 2 (two) ways, namely: First, come directly/offline to the Foundation office and pay. And second, namely paying online via bank transfer or other digital wallet. Meanwhile, another way is through intermediaries, what is meant is Muzakki giving in faq or sadaqah through agencies, businesses, and businesses that collaborate with the Foundation as a second hand in collecting funds, this is done by providing donations/charity boxes in the business/enterprise related. Apart from zakat, infaq, and shodaqoh, the Foundation also receives funds in the form of Corporate Social Responsibility (CSR) funds and Other Religious Social Funds, which include grants, vows, heirlooms that have no heirs, sacrifices, kafarat, fidyah, fines or confiscations from religious courts, etc.

Distribution

The distribution or disbursement of funds collected by the Zakat management institution for Mustahik is based on planning and programs that have been organized by the institution. The Dhuafa Tersenyum Foundation of Banjarmasin City in this case distributes zakat, infaq, and shodaqoh funds based on two things, namely distribution based on group or asnaf and distribution based on programs. The asnaf which is the object of distribution of zakat, infaq, and shodaqoh funds by the Foundation consists of 8 (eight) asnaf, namely the Fakir, Poor, Amil, Muallaf, Riqab, Gharimin, Fiisabilillah, and Ibnu Sabil. Meanwhile, program-based distribution consists of 5 (five) types of programs, namely Education, Health, Humanity, Economics, and Da'wah-Advocacy. In this case, the Tersenyum Dhuafa Foundation has its privilege compared to other similar zakat management institutions, namely managing its zakat, infaq, and sadaqah funds productively through mustahik health services with the Pratama Dhuafa Tersenyum Health Clinic program, where mustahik can obtain certain good and quality health services for free or without any fees and difficult conditions.

The Pratama Dhuafa Tersenyum Health Clinic is managed using zakat, infaq, and sadaqah funds received by the foundation and is intended for mustahik or people who need health services but have problems regarding the fees that should be paid. This Health Clinic is a health program that is basically for the welfare of the community, especially mustahik in the health sector. This clinic plays a very important role in helping Mustahik people not to ignore their health conditions by carrying out treatment and giving birth safely. The health service program for Mustahik is implemented by the Pratama Dhuafa Tersenyum Health Clinic. As stated below, these include childbirth, obstetric examination, acceptance of birth control injections/drugs, child circumcision, and general treatment.

Behind it all, there is a problem where revenue funds are increasing, but the growth percentage is decreasing. This is due to 2 factors, namely Muzakki's trust and competition from similar competitors.

The problem also lies in the unstable quantity of beneficiaries due to the increasing welfare of Mustahik, lack of support from outside parties, and the use of information technology which has not been maximized.

CONCLUSION

The Smiling Dhuafa Foundation of Banjarmasin City has carried out zakat management by the Law of the Republic of Indonesia Number 23 of 2011 concerning zakat management and the words of Qardhawi (1995). Productive management of zakat in Mustahik health services is carried out through the Pratama Dhuafa Tersenyum health clinic program which is by Islamic law. With this program, Mustahik gets certain health services for free. Expenditures from this health service also come from zakat which is managed productively by foundations and clinics. Making this program has helped many people in need. The implementation of the program is very organized and by the needs and requirements of the community. It doesn't even burden Mustahik about the terms and criteria for beneficiaries. Until now, the foundation has also experienced up-and-down fluctuations regarding receipts and percentage growth in funds due to Muzakki's trust and competition from similar competitors. Meanwhile, the clinic also experienced instability in the number of health service beneficiaries due to the increasing welfare of Mustahik, lack of support from external parties, and the use of information technology which was not optimal. Even so, foundations and clinics will continue to try as consistently as possible to "serve wholeheartedly" according to the slogan they echo.

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