

THE IMPLEMENTATION OF ZAKAT VILLAGE INDEX (IDZ) IN KAMPUNG BANDAN, NORTH JAKARTA

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Abstract. *This study aims to determine the index at Kampung Bandan. Is it prioritized to receive zakat funds or not. And what dimensions do you prioritize if you are entitled to receive zakat funds. So that zakat funds can be allocated properly and appropriately. This research uses qualitative and quantitative methods (Mix Method) with a case study in the North Jakarta area. The data of this research were obtained from the results of in-depth interviews (In-Depth Interview) with related departments, and from other related documents. This study shows that the IDZ value of Kampung Bandan is 0.57, so it can be concluded that Kampung Bandan is categorized as good enough and can be considered for zakat funds. The dimensions that are highly prioritized are the dimensions of economy, education, da'wah and advocacy.*

Keywords: *Zakat Village Index (IDZ), Kampung Bandan, Poverty, Urban Area,*

Abstrak. *penelitian ini bertujuan untuk mengetahui nilai IDZ pada Kampung Bandan. Apakah diprioritaskan menerima dana zakat atau tidak. Dan dimensi apa yang Anda prioritaskan jika Anda berhak menerima dana zakat. Sehingga dana zakat dapat dialokasikan dengan baik dan tepat. Penelitian ini menggunakan metode kualitatif dan kuantitatif (Mix Method) dengan studi kasus di wilayah Jakarta Utara. Data penelitian ini diperoleh dari hasil wawancara mendalam (In-depth Interview) dengan bagian terkait, dan dari dokumen-dokumen terkait lainnya. Penelitian ini memberikan hasil bahwa nilai IDZ kampung bandan sebesar 0.57 sehingga dapat disimpulkan bahwa kampung bandan dikategorikan cukup baik dan dapat dipertimbangkan untuk dibantu dana zakat. Dimensi yang sangat diprioritaskan adalah dimensi ekonomi, pendidikan, dakwah dan advokasi.*

Kata Kunci : *Zakat Village Index (IDZ), Kampung Bandan, Poverty, Urban Area.*

Introduction

Indonesia is one of the developing countries which has the large population in the world. Various problems faced by developing countries include poverty, unemployment, income inequality, and underdevelopment. According to the World Bank, poverty is the deprivation of well being. many empirical studies focus on poverty in urban areas, According to Curley, (2005) poverty in urban areas generally caused by unemployment, workers and rural poor immigrants. Thus changing the social, cultural, and spatial structure (Liu & Wu, 2006). Urban poverty is a socio-cultural, economic, and spatial problem. Poverty is not only related to economic factors, but also includes education, health, social, culture and politics.

According to Standard Chartered Plc in the long-term projections in 2030 Indonesia will occupy the fourth largest economy beat Turkey, Brazil, Egypt, Japan, and Germany. The rating seen in nominal gross product (GDP) of China in first place with Nominal GDP reached USD 64.2 Trillion, followed by India with a nominal GDP of USD 46.3 trillion, then the United States reached USD 31 trillion and Indonesia reached USD 10.1 trillion. Yet poverty is still the one of the problems faced by the State of Indonesia. Poverty can also occur because people have not been able to participate in the process of change that occurs due to inability to produce or inadequate quality (Arsyad, 1999).

Islamic economics as a way and philosophy of economic life. The eEconomy governed by Islamic Rules and principles that tend to achieve prosperity for individuals and society (syamsuri, Kubaisi, Nurhadi , & Anshori, 2021) Level of social welfare to be one of the other problems that are being faced by the State Indonesia. Based on the annual report of The Legatum Prosperity Index 2020 (Institute, 2020) there are 12 aspect in assessing the welfare of a State Safety & Security, Personal Freedom, Governance, Social Capital, Investment Environment, Enterprise Conditions, Market Access and Infrastructure, Economic Quality, Living Conditions, Health, Education, and Social Capital. Indonesia ranks 57 out of 167. There are 12 aspect in assessing the welfare of a country that is the Safety and Security, Personal Freedom, Governance, Social Capital, Investment environment, Enterprise Conditions, Market Access and Infrastructure, Economic Quality, Living Conditions, Health, Education, and Natural Environment. Indonesia performs most strongly in social capital and Enterprise condition. And

very low in living conditions. In the context of urban settlements, Indonesia has three types of settlements. First, well-planned settlements with complete infrastructure and facilities that can be reached by all types of vehicles. Second, the village. Forms dense settlements that can not be reached by car or motorcycle. Third, squatter settlements such as settlements on the banks of rivers, or on land owned by the State (Sullivan , 1992).

Densely populated villages are a phenomenon that occurs frequently, especially in developing countries. The existing settlement forms in cities not only consist of formal settlements planned by experts, but there are also informal settlements that are formed without any settlement arrangement planning. One of the densely populated villages in Indonesia is the Bandan Ancol village, Pademangan District, North Jakarta. The density of settlements is a problem faced in this village, with the ratio of the need for open spaces that are minimal, the proximity between buildings is almost certain that there are no more remaining spaces in the Kampung Bandan.

The government has made several programs to address poverty include the program, the health insurance for poor families (Askes), Rice Poor (Raskin), direct cash assistance (BLT), and others. The unclear distribution of target groups, ineffective coordination and poor management have made poverty alleviation programs carried out by the government less effective (Multifiah, 2011). Beik (2009) stated that in addition to government policies need for alternative instrument is expected to be a solution to the problem of poverty and other economic problems. one of these instruments is Zakat, Infaq, and Alms (ZIS).

The government also allocates funds for villages. These village funds are taken from tax revenues and government expenditures. This policy aims to control the country's economy to be more stable, create job opportunities, and achieve welfare for all citizens (Husen , Hariyanto , & Wulandari , 2021)

Zakat is one of the important pillars in Islamic teachings. Etymologically, zakat is developing (an-namaa), sanctifying (at-taharatu), and blessing (al-barakatu'). While the terminology zakat means taking out some possessions to certain conditions, to be given to certain people (mustahik zakat) (Hafidhuddin , 2002). Zakat is one of the instruments of Islam that must be implemented by Muslims because it is considered as one of the solutions of the

inequality and poverty that occurred a State. Therefore, zakat needs to be managed in the form of distribution to the mustahik. So that zakat can be precisely targeted. In the long term, productive zakat is expected to make mustahik become more independent in financial so they can escape poverty.

The Zakat Village Index is a tool to measure the condition of an area. Is the area in good condition or not so that this can be a consideration for the Amil Zakat institution or other institutions to provide zakat funds in accordance with what is needed by the area. The method used is to combine qualitative and quantitative methods. Qualitative methods are obtained from in-depth interviews with experts in their fields.

Weight of each variable on Zakat Index Village

Dimension of IDZ	Dimension Weight	Variable	Variable Weight
Economy	0.25	Productive economic activity	0.45
		Village trading center	0.20
		Access to transportation and logistics/delivery services	0.15
		Access financial institutions	0.20
		Total Variable Weight	1
Health	0,16	Public health infrastructure	0.22
		Health care infrastructure	0.23
		Health promotion and curative activities	0.45
		Health insurance	0.10
		Total Variable Weight	1
Education	0.20	Level of education and literacy	0.50
		Educational facilities	0.50
		Total Variable Weight	1
Social and Humanity	0.17	Means of open community interaction space	0.25
		Electrical, communication and information infrastructure	0.35
		Natural disaster mitigation	0.30

		Population	0.10
		Total Variable Weight	1
Dakwah dan Advocacy	0.22	Availability of religious facilities and companions	0.25
		Level of community religious knowledge	0.25
		Level of religious activity and community participation	0.30
		Village community behavior	0.15
		Introduction to the field of da'wah	0.15
		Total Variable Weight	1

Kampung Bandan is one of the densely populated settlements in the Ancol area, Pademangan District, North Jakarta. This village is close to the port of Sunda Kelapa. Kampung Bandan has an area of 6.3 hectares and is bordered by Lodan Raya road and toll road on the south side and the settlement of Ancol village which borders the Sunda Kelapa port on the north side. Kampung Bandan is famous for its regularly flooded areas due to the tides of the sea water due to irregular drainage channels. In addition, the rows of houses coincided with each other so that the village area became more humid and dark. Unavailability of land makes residents of Kampung Bandan not have open land as an area of interaction with one another. Kampung Bandan does not have the availability of public facilities so it is known as an urban slum area in northern Jakarta. Increasing technology does not change the habits, culture and life of the people in Kampung Bandan. Physically, the village illustrates the existence of economic inequality and community welfare because it can survive in a metropolitan environment. Kampung Bandan is inhabited by around 100 family heads who work as motorcycle taxi drivers, laborers, employees, or food traders.

Based on the explanation above, this study aims to determine the Zakat Village Index at Kampung Bandan. Is it prioritized to receive zakat funds or not. And what dimensions do you prioritize if you are entitled to receive zakat funds. So that zakat funds can be allocated properly and appropriately. Based on this background, the formulation of the problem in research can be formulated as follows:

1. What is the status of Kampung Bandan in receiving zakat funds using the Village Zakat Index method
2. If it is prioritized, what dimension is being prioritized?

Benefit of Research

The results of this study are expected to provide benefits to:

1. For the government, this research can be used as input and consideration in making policies around zakat as one of the instruments used to reduce poverty and economic inequality.
2. For zakat management institutions, this research can be used as a consideration in making decisions to allocate productive zakat on target.
3. For academics, this research can be a source of information and references regarding the calculation of IDZ.
4. For the community, this research can be used as an illustration of the condition of Kampung Bandan.

Literature Review

Zakat

Zakat is one of the pillars of Islam. Zakat is derived from the word Zakka Yuzakki - Tazkiyatun - Zakatan. Etymologically, zakat means to purify (At-Thaharatu), develop (An-nama), and bless (Barakatun). According to the terminology, zakat is issued some treasure with certain requirements to be given to certain groups (mustahik), and with certain conditions (Hafidhuddin , 2002).

Hafidhuddin (2002) also states that zakat is one of worship which must have special officers to manage it. Allah SWT said in Qs. At-Taubah verse 60. which means: "actually zakat is only for unbelievers, poor people, amil zakat,

converts, to liberate slaves, to (free) people in debt (Gharimin), for the way of Allah (fii sabilillah) , and for people who are on their way (Ibn Sabil). Zakat funds that have been collected by the zakat management institution must be immediately distributed to the mustahik. Distribution and utilization of zakat need to pay attention to the priority that is putting mustahik groups who really need (Hafidhuddin , Nasar, Beik, & Hakiem , 2015) The purpose of the strategic management of the charity is to address poverty and improve the welfare of society, especially Muslims.

Distribution of Zakat consumptive nature is directly provided to the mustahik are needed. Especially the fakin poor. The purpose of consumptive zakat is to meet short-term living needs. Meanwhile, the productive charity is charity given to mustahik that which is productive to empower the people. One that is highly recommended is productive zakat through business capital assistance because it is long- term so that it has a positive impact on mustahiks. One of the goals of productive zakat is to be able to alleviate poverty gradually and continuously so that the level of poverty in a country will decrease. (Firmansyah , 2013) Allah SWT has obliged the Muslims to pay zakat, as in the Al-Quran:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

“ And Establish prayer and give zakah and bow with those who bow [in worship and obedience]. (Qs. Al-Baqarah : 43)

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

“Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah’s blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and knowing”. (Qs. At- Taubah : 103)

In the Qur'an Allah has explained about who is entitled to receive zakat. This provision is regulated in Al-Quran Surah At-Taubah verse 60 which means: “ Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing hearts together [for islam]

and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler – an obligation [imposes] by Allah. And Allah is knowing and wise”.

Meanwhile, Al-Qardhawi (2002) said that the basic purpose of worship zakat is to solve various social problems such as unemployment, poverty, social inequality. One of the distribution systems is to provide assistance to the poor regardless of race, color, etc.

Zakat Village Index (IDZ)

Zakat Village Index (IDZ) is a measuring instrument used to measure the condition of a village, so it can be feasible or not feasible assisted by zakat, to further expected to help priority giving zakat funds and programs earning what is right for the village if feasible assisted. IDZ also be used as a means of monitoring and evaluation of the process of zakat in a village.

IDZ is prepared based on Process-Oriented principles which can be used by zakat management organizations to see the development of their programs in the ongoing process. So IDZ is expected to be a reference for zakat management organizations that will or Medium implement village-based development programs or specific communities to be more scalable and integral (comprehensive) management. IDZ is arranged as a composite index, which means that it is composed of indexes in each component. The IDZ preparation was carried out using the Mixed Method method, which is a combination of quantitative and qualitative methods. In this case, qualitative methods are carried out first and followed by quantitative methods. Meanwhile, the calculation is done by means of the multi-stage weight index. This calculation method is a combination of every stage of the weighting of each constituent components gradually.

In general, the index aims to measure and evaluate the potential of a village-based community mustahik villages have been helped by charity funds. So the purpose of managing the national charity, as stated in Law No. 23 of 2011 concerning the management of zakat can be achieved. IDZ forming

components consists of five dimensions: economic, health, education, social and humanitarian, as well as dakwah and advocacy.

According (Hidayatullah & Priantina, 2018) Zakat institutions in Indonesia operate without coordination between government zakat institutions and private zakat institutions, even though the function of both zakat institutions is to collect and distribute zakat throughout Indonesia. The lack of coordination between institutions results in gaps in zakat distribution. This can happen due to several factors, including internal and external factors. Internal problems include a lack of qualified human resources, insufficient coordination capacity, and a lack of understanding and commitment within the zakat institutions. External issues include the lack of a zakat information system and the absence of zakat management standards. The solution is to monitor and evaluate human resources, build commitment among zakat officers, establish SOPs for zakat management, and regulate zakat technical procedures.

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Method

Problem Identification

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The research was conducted in kampung bandan in June until August 2021. The methodology used in this research is Mixed Method, namely a method that combines qualitative and quantitative methods to analyze a study. This method is considered appropriate because it can produce more accurate research. Tashakkori & Teddlie (2003) said that mixed methods have often been used for research in the social field since the 1980s. Then, according to Sugiyono (2018) research using this method produces comprehensive, valid, reliable, and objective data.

The approach to the preparation of IDZ is carried out using a Sequential Exploratory Design (using each method in order), first using qualitative methods then followed by using quantitative methods. Qualitative data collection methods used in this study consisted of:

1. Literature Study, literature study is used to compile the components of the Zakat Village Index
2. In-Depth Interview

After a qualitative stage completed, this study continued using quantitative methods, which aims to calculate the value of the component IDZ start of variables, indicators, until dimension. So that the calculation process should be gradual (Multi-Stage Weighted Index) in order to obtain the value of IDZ.

In this study, there are several collection techniques including primary data and literature study. Primary data in this study were taken through interviews. Interview is a question and answer process between two or more people to find out a person's responses, opinions, and motivations towards an object (Sugiyono, 2005) Sampling in this study was carried out using a purposive sampling technique, namely selecting samples based on considerations of suitable characteristics in answering the research objectives (Juanda, 2009).

The characteristics taken in this study are resource persons who have a deep understanding of the environmental conditions of the bandan village which are considered critical based on economic, health, educational, social humanity, da'wah and advocacy aspects. The resource person involved in this research is Mr. Rizal for the economic dimension. He is the head of the RT as well as a member of the North Jakarta City Council. for dimension of education is Mr. Ahmad Hadrori, he is a TPA teacher, elementary school teacher, and is a master's student at Attahiriyah University, Jakarta, majoring in education management. for the health dimension is Pak Bahrin, he is the head of RW 04 Kampung Bandan.

Then, for the social and human dimensions is Mr. Sukirno. He is a community leader who has played a major role in building the bandan village, he has also served as chairman of RW 09 and has also been a member of the Ancol Dekel. finally for the dimensions of da'wah and advocacy, Ustadz Salim he is a community and religious leader in the village of Bandan. In addition, literature study is carried out, library research is a method of collecting data that is directed to data and information seekers through documents, both written and unwritten documents that can support the writing process. Sugiyono (2005) The secondary data were obtained from BPS, Books, Journals. E-books, and the internet.

Results and Discussion

Overview of kampung bandan

Kampung Bandan is one of the urban villages located in the Ancol area, Pademagan sub-district, North Jakarta. This village is close to the Sunda Kelapa port. Based on history, kampung bandan originated from the word "Banda" which is the name of an island in the Maluku area. During the Dutch colonial government in 1621. This area was used as a slave shelter in Maluku. Then, the word "banda" comes from the word banda (Javanese) which means bond. The word banda with the addition of the prefix di (dibanda) is tied. This can be related to the events that often occurred during the Japanese period. At that time, Japanese troops brought the rebels with their hands tied through the village of Bandan to Ancol for the execution of the rebels. In addition, banda is also a change from pandan speech. Because in the past, many pandanus trees grew so that in the past, people often called it the term "pandan village". Kampung Bandan then grew into dense and slum settlements.

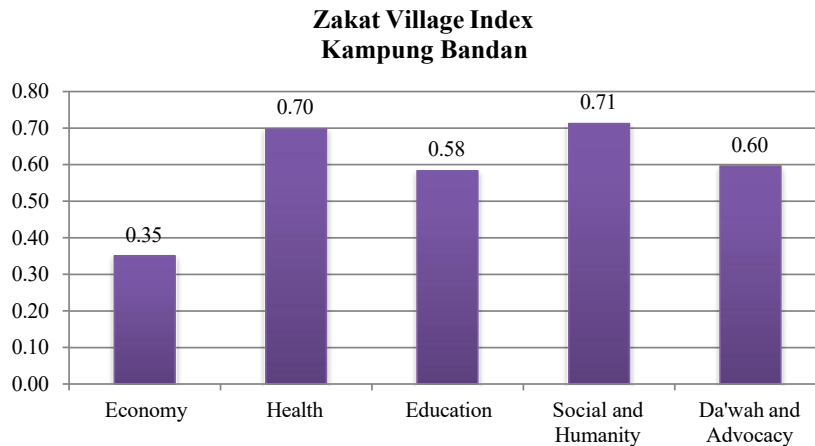
Kampung Bandan has an area of 6.3 hectares and is bordered by the Lodan highway and toll roads on the south side and the Ancol village settlement which borders the Sunda Kelapa port on the north side. Kampung Bandan is also known as a friend

who often occurs in big fires because the conditions are close to one another. The fire was caused by an electrical short, a row of houses huddled together between residents so that they did not have open land, so it was known as an urban slum area in North Jakarta.

The existence of this kampung bandan is very unique because it is located in a metropolitan environment. Kampung Bandan inhabited by around 3000 heads of family livelihood as laborers, employees, and food vendors.

Zakat Village Index Kampung Bandan

Based on the measurement results that have been carried out, the results of the Zakat Village Index of Kampung Bandan of 0.57, this value indicates that the condition of Kampung Bandan is generally considered quite good. And can be considered for zakat funds. The results of the index value and each dimension can be seen in the picture



The economic dimension is the dimension that gets the lowest rating with an index value of 0.35. Thus, the economy in Kampung Bandan is prioritized to be assisted with zakat funds. Meanwhile, the dimension that occupies the highest index value is the social and humanitarian dimension with an index value of 0.71 which indicates that the social and humanitarian conditions in the Kampung Bandan are good so that they are not prioritized for assistance. The health dimension obtained an index value of 0.70 which indicates that the health conditions in the good Kampung Bandan are not prioritized for assistance. The education dimension obtained an index value of 0.58 which indicates that the educational condition of the bandan village is quite good and can be considered for obtaining zakat funds. In the da'wah dimension, the index value is 0.60 which indicates that the spiritual condition of the bandan village is quite good so that it can be helped with zakat funds. The IDZ value of Kampung Bandan is obtained from the fourth stage as follows:

$$\text{IDZ} = 0.25 X_1 + 0.16 X_2 + 0.20 X_3 + 0.17 X_4 + 0.22 X_5$$

$$\begin{aligned} \text{IDZ} &= 0.25 (0.35025) + 0.16 (0.6975) + 0.17 (0.5825) + \\ &0.22(0.0.7125) + 0.22 \\ &\quad (0.5955) \end{aligned}$$

$$\text{IDZ} = 0.5678$$

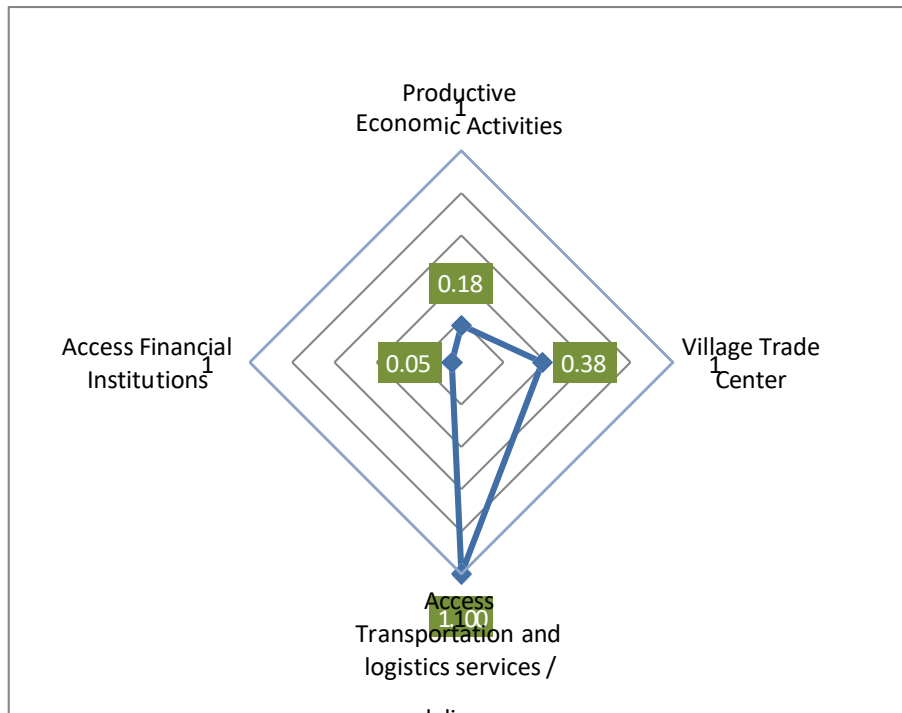
Dimension of economic

Based on the results of measurements that have been carried out, the value of the Economic Dimension Index is 0.35. The index value shows that the economic condition of the village of bandan is not good so that the economy of the village of bandan is prioritized for zakat funds. The economic dimension consists of 4 variables, namely productive economic activities, village trade centers, access to transportation and logistics/shipping services, and access to financial institutions. The formula used to measure these dimensions uses the third stage formula, which is as follows:

$$X1 = 0.45X_{11} + 0.20X_{12} + 0.15X_{13} + 0.20X_{14}$$

$$\begin{aligned} X1 &= 0.45 (0.175) + 0.20 (0.3825) + 0.15 (1) + 0.20 (0.75) \\ &= 0.07875 + 0.0765 + 0.15 + 0.045 \\ &= 0.35025 \end{aligned}$$

Based on these calculations, it was concluded that the economic conditions in the village of Bandan were not good. This is due to the absence of productive economic activities, the number of people who owe money to moneylenders, many people Vwho have not used the available financial institutions, and the distance from the trading center. The economic dimension index value of each variable can be seen in the following table



Productive economic activity in Kampung Bandan is 0.18, it can be concluded that productive economic activity in Kampung Bandan is in the bad category because it does not have superior products and creative industry activist communities. Therefore, it is very prioritized to get zakat funds.

The unavailability of minimarkets, the availability of traditional markets with semi- permanent buildings so that many people in Bandan Village choose to open food stalls or necessities of life in front of their homes so that the environmental conditions in Bandan Village become very slum and dirty.

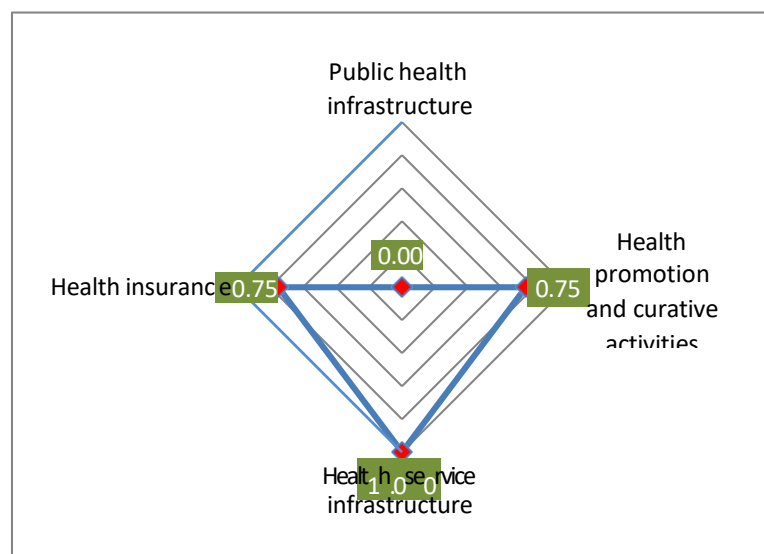
Public access to conventional financial institutions in the form of cooperatives or banks is very far away. And Islamic financial institutions are not there. In the past, there was a sharia cooperative held by Laznas BSM Ummah to help the local community's economy. This is very helpful for people who have a low economy to be able to finance their lives and their families. However, due to frequent fires, Laznas BSM Ummah is unable to continue the cooperative. In the calculation, zakat funds are needed in indicators of access to financial institutions.

The majority of children or young people in the bandan village area, they prefer to work as couriers rather than school. Access to transportation and logistics does not experience obstacles so that it is not prioritized to be given zakat funds.

Health Dimension

Health is a state of mental condition, body in good condition. In achieving the benefit of the soul for the community, the zakat village index has a health dimension that can be measured based on the variables and indicators contained therein. The index value of the measured village bandan health dimension is 0.69 which means good. So it is less prioritized for assistance. The index value of the health dimension is composed of three variables with their respective values as follows:

Health Dimension Variable



Based on the graph above, the index value of the smallest variable in the health dimension is public health. The availability of clean water facilities for cooking and toilets is still in the range of 15% (450 out of 3000) of residents' houses. The water comes from wells. About 85% of the people use public toilets to bathe, defecate and urinate, while for cooking, drinking, washing dishes or clothes they buy water at a price of 3000 rupiah per gallon of water. So most of their expenses are to buy water.

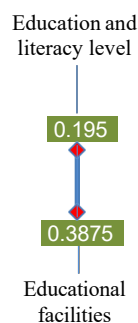
Meanwhile, health insurance and health promotion and curative activities are included in the fairly good category. The participation rate of BPJS health for the villagers of Bandan is quite good, as many as 2100 of the total population of 3000 residents have BPJS health.

In addition, the condition of the health services of the bandan village is included in the very good category because of the availability of doctors, certified midwives there, and the location is quite close to the community. The unavailability of health centers in the nearest distance does not affect public health because there are doctors at a fairly cheap price. The person in charge of health in the bandan village is part of the local RT and RW government.

Education dimension

The education dimension is part of Maqasid Al-shariah, namely hifdzul al-aql (maintaining reason) and the score is not good with a score of 0.58. This education dimension is influenced by the variable level of education, literacy is 0.2 and educational facilities are 0.33

Figure 5 Education Dimension Variable



The education level of the community in the bandan village is still dominated by Junior high school/equivalent as graduates with the largest proportion, namely 83 percent, elementary school graduates/equivalent as much as 5 percent, Senior High School/equivalent as much as 10 percent for undergraduate graduates as much as 2 percent. This figure shows that the learning interest of the bandan village community has not become a top priority

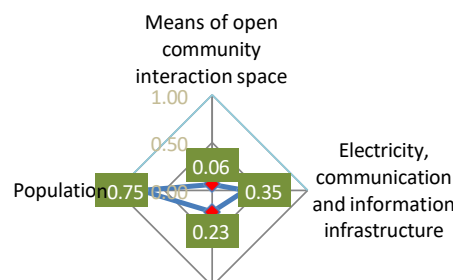
in life. Many small children are employed by their parents as buskers, scavengers, beggars etc.

While the educational facilities are of good value because the distances are quite close, more than 80 percent of the teachers are undergraduate graduates, the cost of transportation is quite affordable. However, easy access and good facilities do not change students' enthusiasm for learning. Because their level of awareness about the importance of education is still low.

Social and Humanity dimension

Disaster mitigation as one of the indicators in this dimension as stated in Law No. 24 of 2007 article 3 paragraph 1 explains that the preservation of life through disaster management reflects environmental sustainability for current and future generations for the benefit of the nation and state. Based on the calculations that have been made, the index value of the social and humanitarian dimension of Kampung Bandan is 0.71, this shows that the social and humanitarian conditions of Kampung Bandan are considered good so that it is not prioritized for assistance with zakat funds. This dimension is influenced by several variables with values as follows:

Figure 6 Social and Humanity Dimaension variable



The availability of open community interaction space, electricity, communication and information infrastructure is considered poor so that something needs to be improved to make it even better, while in terms of population, the people of Kampung Bandan already have ID cards.

The interaction space between communities has a very low value compared to other variables. This happens because the number of houses

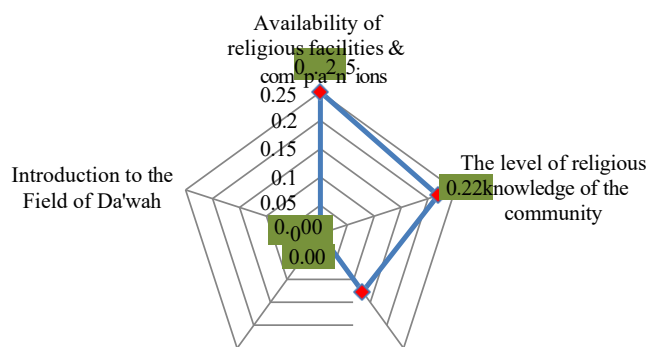
makes the place to interact with one another very limited. Children used to play near the train tracks or work outside the bandan village.

The disaster that often occurs in the village of bandan is a fire disaster. This happens because there are several causes including the lack of public awareness in using electricity properly and the use of power cables indiscriminately. One of the efforts made by the bandan village government to solve this problem is to conduct deeper education about the good use of electricity because it will greatly affect mutual safety.

Dakwah and Advocacy

The IDZ value of the da'wah dimension of the bandan village is 0.59, it can be concluded that the spiritual condition in the bandan village is considered quite good and can be considered for zakat funds. There is 1 Jami mosque and 4 prayer rooms with proper condition but looks dirty and damp. The distance to the nearest mosque and prayer room is 200 meters with narrow road conditions, the furthest distance is 0.5 kilometers with paved roads and wide enough. This dimension is influenced by several variables with values as follows:

Figure 7 Dakwah and Advocacy dimension variable



The low value of the da'wah index in this village is because it is influenced by the poor behavior of the community, the existence of deviant sects, and the level of religious knowledge of the community is still low. Meanwhile, the infrastructure facilities and religious companions are considered quite good because there is one jami mosque with suitable conditions for use, access to the

mosque is considered quite close, there are 4 ustad/ah, and 60 percent to 80 percent of the Muslim community can read and write.

All Muslim communities in the village of Bandan pay zakat fitrah every year even though they are in poor condition they still force themselves to pay zakat even though in the end they will receive zakat because they are included in the mustahik group. Around 41 percent to 60 percent of the people perform Friday prayers in congregation. 30 percent of the Muslim community of Kampung Bandan who regularly participate in religious activities organized by the nearest mosque or prayer room. 15 percent of women in the village of Bandan cover their genitals. In the village of bandan there is a cult. Where they invite one by one the villagers of Bandan to convert (apostate) by giving money, basic materials, etc. So that many residents who have economic problems are tempted and join the invitation.

Conclusion

The results of the calculation of the Zakat Village Index obtained a value of 0.57 so it can be concluded that the kampung bandan is considered quite good and can be considered for zakat funds. The economic dimension is a very prioritized dimension to be assisted with a value of 0.35. dimensions of education dan dimension da'wah and advocacy are considered quite good and can be considered for assistance with zakat funds. The value obtained is 0.58 for the dimension of education and 0.60 for the dimension of da'wah advocacy. While the dimensions of health and social dimensions are in the good category so they are not prioritized to be assisted with zakat funds. The value obtained for the health dimension is 0.70 while the social and health dimensions are 0.71.

Based on the research analysis of the Zakat Village Index in kampung bandan, there are several suggestions including:

For the Amil Zakat Institution

- a. The Amil Zakat Institution can make a program in the form of business capital assistance for the bandan village community who wants to start a business and be fostered.
- b. The Amil Zakat Institution can provide assistance in the form of water waqf to help the needs of the community and can help reduce expenses.
- c. Amil zakat institutions can help through the fields of economy, education, and health. Because this is the root of the problem of the large

number of villagers changing beliefs/religions. The assistance is either in the form of assistance for children's education, or in the form of activities to hone the skills of children, as well as their parents. For parents, it can be sewing training, selling training on social media, etc. For the economy, it can be with the help of basic necessities, or other productive economic activities.

For The Government

- a. There is a special place such as a reading room for children to learn and play. It aims to cultivate children's curiosity and their enthusiasm for learning.
- b. The existence of education in the form of an appeal to parents about the importance of education for children.

For the community, follow the appeal or invitation from the local government. Do not use excessive electricity which can have an impact on fire disasters, etc.

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