

Distribution of Zakat At the Baitul Maal Foundation of Bank Rakyat Indonesia (YBM-BRI) Medan Regional Office Towards Victims of the Sinabung Eruption Disaster

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Info Articles	Abstract
<p>Article History Received : 2017-09-03 Revised: 2017-09-10 Published: 2017-09-30</p> <p>Keywords: <i>Disaster, Victims, Eruption, Zakat, Distribution, Islamic Law, BRI</i></p>	<p>Islamic teachings make zakat a form of worship with social aspects to serve as a foundation for building a system that realizes the welfare of this world and the hereafter by integrating it into worship, which means giving a significant role to the belief in faith that controls a believer in his life. In distributing zakat, of course, attention must be paid to the place or location of the zakat target, namely by prioritizing domestic distribution, by conducting local distribution or prioritizing zakat recipients who are in the closest environment to where the zakat funds are collected (muzakki area) or zakat institutions compared to distribution to other areas. The many new, unexpected events, pressing needs of the community, and people who are pressed to meet their living needs are new problems in fiqh, especially zakat. One group that is pressed and in dire need of assistance are victims of natural disasters, where currently many natural disasters are affecting communities in various regions.</p>

I. INTRODUCTION

Zakat is a form of worship that includes a number of activities related to zakat management, namely starting from collection, distribution, supervision, administration and accountability of zakat assets (Suparman, 2002).

Zakat institutions, as Islamic financial institutions, play a strategic role in the economic development of the Muslim community. In addition to managing the community's wealth, these institutions also play a role in ensuring the distribution of the rights of the needy, such as the poor, needy, and those in need, so that they can enjoy them. These institutions serve as mediators between the government and the poor, ensuring that their assets can be collected according to their obligations, and through the help of the needy, they can revive and stimulate their economy. Thus, the acceleration of achieving a just and prosperous society will increasingly become a reality.

In Indonesia, zakat collection institutions are regulated by Law No. 38 of 1999 concerning Zakat Management, thus providing legal certainty for zakat management organizations. This law was

later revised into Law No. 23 of 2011 concerning zakat management, that organizations that have the right to manage zakat are divided into two, namely: organizations formed by the government called the National Zakat Agency (BAZNAS) and organizations formed on the initiative of the community called the Zakat Amil Institution (LAZ). Based on this, ijtihad is carried out on the management of zakat funds by zakat amil institutions in optimizing the distribution of zakat funds to alleviate poverty in the community.

The Baitul Maal Bank Rakyat Indonesia Foundation (YBM-BRI) is a national zakat collection institution that functions as a professional zakat manager for Muslim BRI employees from the collection to distribution stage, which was established on August 10, 2001 at Notary Agus Madjid SH with deed No. 52 of 2001 and then on November 6, 2002 YBM-BRI was confirmed by the Minister of Religion as a National Zakat Collection Institution with Decree No. 445.

Many incidents in recent years, the unexpected, pressing needs of the community, as well as those who are forced to meet their living

needs, have become a new problem in Islamic jurisprudence, especially zakat. One group that is urgently in need of assistance is victims of natural disasters. Currently, many natural disasters are affecting communities in various regions, often resulting in loss of life and property. One such disaster that is still fresh in our memories and continues to occur today is the volcanic eruption of Mount Sinabung in Karo Regency. Seeing this, various zakat institutions have carried out humanitarian assistance activities by providing assistance in the form of basic food supplies for refugees, refugee facilities such as tents and so on.

In Given Indonesia's disaster-prone conditions, zakat institutions are expected to respond to the needs of disaster victims. The distribution of zakat, infaq, and shadaqah in the form of assistance tailored to the conditions of disaster victims to prevent sudden poverty, as long as it does not violate the corridors established by sharia. The role of zakat institutions is greatly needed in addressing the problems faced by some communities experiencing calamities and disasters, including the victims of the Sinabung eruption.

One of the various institutions that participated in helping to ease the burden on the victims of the Mount Sinabung eruption disaster in Karo Regency is the zakat collection institution (LAZ) of the BRI Baitul Maal Foundation, Medan Regional Office. In this case, it has distributed humanitarian aid to victims of the Sinabung eruption several times, the funds for which are taken from the professional zakat funds of BRI employees. The data obtained by the author regarding the distribution of zakat funds carried out by YBM BRI are as follows:

Distribution of aid on November 14 2013, with aid in the form of basic necessities, which was distributed at the Kabanjahe Grand Mosque refugee post and the Kabanjahe Gurki Church. On November 23 2013 at 3 (three) refugee posts, namely: the Istihhar Berastagi Mosque refugee

post, the Nurul Islam Tiganderket Mosque, and the Naman Teran Village Mosque, with assistance in the form of basic necessities and school stationery.

On February 7 2014 at the refugee post at the Istiqomah Tiga Binanga Mosque, Karo Regency, with assistance in the form of a lighting generator (ganset). If we look at the word of Allah SWT surah At-Taubah verse 60 as mentioned At the outset, it is not specifically stated that victims of natural disasters are among those entitled to receive zakat. Surah At-Taubah, verse 60, already details and stipulates that only the eight categories of recipients (asnaf) are entitled to receive zakat, as mentioned above. The question that then arises is whether zakat may be distributed to disaster victims, even though the Quran does not directly mention the distribution of zakat to disaster victims. If so, to what extent does zakat play a role in disaster victims?

From what has been described above, the author determines the formulation of the problem how Islamic law review of disaster victims as recipients of zakat and how zakat is distributed at the Baitul Maal Foundation of Bank Rakyat Indonesia, Medan Regional Office to victims of the Sinabung eruption disaster in Karo Regency. This aims to determine how Islamic law reviews disaster victims as recipients of zakat and to determine how zakat is distributed at the Baitul Maal Foundation of Bank Rakyat Indonesia, Medan Regional Office to victims of the Sinabung eruption disaster in Karo Regency.

II. RESEARCH METHODS

This study employed a qualitative research method with a descriptive-analytical approach. The research focused on examining the Islamic legal perspective on the eligibility of natural disaster victims as zakat recipients and analyzing the implementation of zakat distribution by YBM-BRI Medan Regional Office to the victims of the Mount Sinabung eruption in Karo Regency. Data

were collected through field research and library research. Field data were obtained through interviews with YBM-BRI officials, refugee camp coordinators, religious leaders, and disaster victims affected by the Sinabung eruption. Meanwhile, library research was conducted by reviewing the Qur'an, Hadith, classical and contemporary Islamic legal literature, fatwas, laws and regulations concerning zakat management, and other relevant scholarly references. The collected data were analyzed qualitatively using descriptive and analytical methods to assess the conformity of zakat distribution practices with the principles of Islamic law and the objectives of zakat in promoting social welfare and humanitarian assistance.

III. RESULTS AND DISCUSSION

A. A Review of Islamic Law on Disaster Victims as Zakat Recipients

Besides Zakat is a pillar of Islam that must be fulfilled by Muslims, which is a social worship (*ijtima'iyah*) which essentially connects and fosters a sense of concern for those who are able (the rich) to those who are less able (the poor) who are entitled to receive it. Thus, every Muslim should realize and believe that the wealth they seek is not only for personal interests but for broader interests, such as for the poor, the needy, the construction of mosques, schools, hospitals, and other social needs or interests (Hasan, 2006).

To increase and developing high quality relationships between humans, Islam actually provides learning and guidance for excess wealth, which emphasizes that excess wealth must be used to seek virtue, truth and prosperity for people who are no longer able to guarantee their own living needs. So the best way for people who have excess wealth is to extend their hands to poor people, which is one of the highest moral teachings in Islam.

The Koran has determined the groups entitled to receive zakat, known as *mustahiq zakat* or eight *ashnaf*, which include the poor, the poor, zakat administrators (*amilin*), converts, servants or slaves who have been promised their freedom (*riqab*), people who are in debt (*gharimin*), people who struggle in the way of Allah (*fi sabilillah*), and people who are on a journey (*ibnu sabil*). These eight *mustahik* have become provisions of Islamic sharia. The groups entitled to receive zakat (*mustahiq*) are listed in the word of Allah SWT surah at-Taubah verse 60 as follows:

"Indeed, zakat is only for the needy, poor people, zakat administrators, *mu'allafs* who are persuaded by their hearts, to (free) slaves, people who are in debt, for the cause of Allah and for those who are on a journey, as a decree required by Allah, and Allah is All-Knowing, All-Wise." (QS. at-Taubah (9): 60)

These eight *mustahiq* have become a stipulation of Islamic law and cannot be disputed any longer.

The many new, unexpected events, pressing needs of the community, and those struggling to meet their basic needs present new challenges in Islamic jurisprudence, particularly regarding zakat. One group most vulnerable and in dire need of assistance are victims of natural disasters, which are currently experiencing numerous natural disasters affecting communities in various regions.

A new question that then arises is whether zakat can be distributed to victims of natural disasters, even though the Quran does not directly mention the distribution of zakat to them. On the other hand, victims of natural disasters can be categorized as poor and vulnerable, just like those eligible for zakat. Upon further reflection, we naturally believe that natural disaster victims should be able to receive zakat assistance. However, is this permissible? This question may still raise doubts. Even if natural disaster victims

are permitted to receive zakat, what is the priority scale for zakat distribution to them?

Zakat must be given to the *mustahiq* (deserving recipients) specified in the Qur'an and may not be given to anyone outside of the eight *mustahiq*. The majority of Islamic jurisprudence scholars have agreed on this (Zuhaily, 1995). However, the eight *mustahiq* mentioned in Surah At-Taubah, verse 60, are not absolute and will not exist forever. According to Imam Ibn Salah, the *ashnaf* currently exist only four groups: the poor, the needy, the needy, and the needy (Yafie, 1994). This opinion is influenced by developments in the current era, which are different from the time of the Prophet Muhammad (peace be upon him). These developments also influence the permissibility of distributing zakat for the public interest (*maslahah ammah*), such as building and repairing mosques, caring for the dead, and so on. Al-Kasani also believes that all efforts in the context of obedience to Allah is categorized as *fi sabilillah*, because *fi sabilillah* is general in nature. Furthermore, some followers of the Hanafi school of thought liken one of the *ashnaf*, namely *sabilillah*, to a person seeking knowledge, so that students who are studying can receive a share of zakat even if they are able (Zuhaily, 1995).

We need to know that the most important thing about zakat is its fundamental idea, namely empowering the poor and needy and those who need it from an economic perspective so that they can fulfill their living needs from zakat (Qadir, 1998)

Thus, anyone who is in dire financial straits, especially fellow Muslims, is eligible to receive zakat. This is the case with victims of natural disasters who are in dire need and emergency. This is also related to the general benefit (*maslahah ammah*) and in the framework of obedience to Allah (*fi sabilillah*) and is the general aim of sharia law, namely realizing the benefit of human life by bringing benefits and avoiding harm.

The benefit that is the aim of Islamic law is true benefit which is oriented towards maintaining the five riches, namely religion, life, property, reason and heredity. With these five things, humans can live a noble life. According to Imam Syatibi, the benefits that will be realized by Islamic law from these five cases have three levels of needs, consisting of *daruriyyat*, *hajiyyat*, and *tahsiniyyat* needs, where Islamic law aims to maintain and preserve human needs at all levels, namely *daruriyyat*, *hajiyyat*, and *tahsiniyyat*.

What is meant is by maintaining *daruriyyat*, we mean maintaining the essential (basic) needs for human life, these essential needs include religion, soul, mind, descendants, and property. Failure to maintain these five basic things can have fatal consequences, can cause destruction, damage and destruction in human life, therefore the need for *daruriyyat* occupies the highest position compared to the needs of *hajiyyat* and *tahsiniyyat*. While the need for *hajiyyat* is not included in a basic need, but it is included in the needs that can prevent humans from the difficulties of life (*ruksah* or relief in matters in the science of *fiqh*), but does not result in destruction and extinction. While *tahsiniyyat* is a need that supports the increase in a person's dignity and status in society and in the sight of Allah SWT in fairness and propriety. If this need is not fulfilled, it will not lead to destruction and extinction, but the life of a person whose *tahsiniyyat* is not fulfilled is deemed unworthy according to human reason and nature, because this matter is related to noble morals and good customs (Siddiq, 2011).

Victims of natural disasters according to the glossary of social welfare implementation of the Ministry of Social Affairs of the Republic of Indonesia, namely: "individuals, families or community groups who experiencing physical and mental disorders, even socio-economic disorders due to natural disasters such as earthquakes, floods, volcanic eruptions, fires, hurricanes, landslides, and so on".

Team the fatwa of the Muhammadiyah Tarjih and Tajdid Council is of the opinion that victims of natural disasters in their dire need of assistance can meet the criteria of *mustahiq* and can be analogized as the poor and needy, even *gharimin*, namely "those who are in debt" to meet their needs. Victims of natural disasters before the disaster may have been included in the poor and needy category or people who were able and rich who were not included in the *mustahiq* category. However, it cannot be denied that natural disasters can make rich and capable people become poor and needy because all their possessions are lost or destroyed by the disaster, or all their family and relatives die in the disaster, leaving them without any possessions at all. This is especially true if the disaster leaves them physically disabled or causes other bad circumstances.

The categorization of victims of natural disasters as *mustahiq* is further emphasized in Law No. 38 of 1999 concerning Zakat Management, namely that in addition to the eight *ashnaf mustahiq* as stipulated in the Qur'an, zakat can be given to people who are economically powerless, namely orphans, the elderly, the disabled, displaced refugees and victims of natural disasters (Elsi, 2007).

In the distribution of zakat, if someone requests zakat and it is not yet known whether they meet the criteria for *mustahiq* or not, then that person falls into the *al-khafiyy* group. *Al-khafiyy* is the unclear nature of a person's poverty or the unclear criteria for the person to be entitled to receive zakat. In order for this *al-khafiyy* group to receive zakat, they must show "proof" that they meet the criteria for *mustahiq*. However, Al-Rafi'i argues that people who are widely known to be in dire need, whether they are poor or needy, can be a substitute for "proof" that they are poor or needy (Zuhaily, 1995). Abdul Aziz al-Khayyat argues that victims of natural disasters or those who have been struck by calamities are those who

suffer from social problems and are included in the category of poor and needy, so they are entitled to receive zakat (Qadir, 1998).

Even though the victim of a previous natural disaster was able and wealthy, if he can provide evidence that he has become poor due to the natural disaster or information from the community stating that he is classified as poor or needy due to the natural disaster, then this can be accepted and the person is entitled to receive zakat.

Zakat must be distributed to the eight designated recipients. In Surah At-Taubah, verse 60, it is explained that the poor in this verse are the recipients who are given the highest priority. Zakat is not permitted if it is given to the recipients others while the poor and needy are not given any (Didin, 1998). However, Imam Syafi'i, an-Nasa'i, Abu Tsur, Abu Hanifah, and Imam Malik are of the opinion: "prioritizing giving to the poor and needy until their needs are met is much better than distributing it in small amounts to all the *ashnaf*."

In the Republic of Indonesia Law Number 38 of 1999 concerning Management zakat is explained regarding the "Utilization of Zakat" in Chapter V, Article 16, paragraph 2, namely: "Utilization of the results of zakat collection is based on the priority scale of the needs of *mustahiq* and can be used for productive businesses." Then it is explained in the explanation of the Law, namely that:

"The eight *ashnaf mustahiq* are *faqir*, poor, *amil*, convert, *riqab*, *gharim*, *shabilillah*, and *ibnussabil* which in its application can include the most economically powerless people such as orphans, the elderly, the disabled, people studying, Islamic boarding schools, abandoned children, people in debt, displaced refugees and victims of natural disasters." ((Elsi, 2007)

As briefly explained earlier, victims of natural disasters can suddenly become destitute and impoverished due to the loss of all their

possessions, sources of livelihood, or jobs that had previously provided for their needs. This is especially true if their situation is dire, requiring basic daily necessities and being unable or unwilling to work to meet them. Their deprivation is the reason they are permitted to beg. This urgency necessitates prioritizing zakat for disaster victims.

The above statement is also in line with Law of the Republic of Indonesia Number 38 of 1999 concerning Zakat Management, which stipulates that zakat is utilized according to the priority scale of needs of those entitled to receive it, which includes economically disadvantaged groups, including victims of natural disasters. In this regard, the role of zakat institutions is crucial and requires agility in quickly assisting victims of natural disasters and reducing the community's dependence on aid from community organizations or the government.

B. Distribution of Zakat from YBM-BRI Medan Regional Office to Victims of the Sinabung Eruption Disaster

Zakat is indeed a little more specific than ordinary charity or infaq, because Allah SWT explicitly states that zakat is taken from people with certain criteria, distributed to people with certain criteria and also coordinated by a certain body, even the amount, time and calculation have been determined detailed. While infaq is usually taken from people with broad criteria, distributed to parties with broad criteria as well, even the amount is not specified.

The zakat movement is a humanitarian movement aimed at upholding justice in the economic sector. As long as humanity seeks to achieve this justice, the zakat movement will always be relevant. The allocation or distribution of zakat to those entitled to receive it must be based on their respective levels of sufficiency and need, and the zakat assets they receive must be the collected funds are allocated to the mustahik according to their respective conditions.

Recent natural disasters that have frequently occurred unexpectedly, often causing loss of life and property, such as the volcanic eruption of Mount Sinabung in Karo Regency, have attracted the attention of many groups, including zakat institutions, which have responded to the needs of the disaster victims. The distribution of zakat, infaq, and shadaqah in the form of assistance in the form of compensation is tailored to the victims' circumstances to prevent residents from suddenly becoming impoverished.

The Quran does not directly mention the distribution of zakat to disaster victims. A cursory glance at the situation of natural disaster victims, who may be in desperate and desperate need of assistance from others to meet their living needs due to the disaster, suggests that they should be categorized as eligible for zakat. This issue may still raise doubts among us. Even if natural disaster victims are allowed to receive zakat, what is the priority scale for zakat distribution? This raises questions about Islamic jurisprudence (fiqh), particularly regarding zakat, as addressed by the zakat collection institution (LAZ) of the Baitul Maal BRI Foundation.

In this matter, YBM BRI's view on disaster victims as recipients of zakat as they distribute zakat to disaster victims, especially the natural disaster of the Sinabung eruption in Karo Regency, explained by Mr. Dwi Iqbal as the General Manager of YBM BRI in a direct interview on September 29, 2013 at the YBM BRI Headquarters office in Jakarta, said that:

First, the form of distribution of zakat funds carried out by YBM BRI is through programs that have been determined by YBM BRI itself based on the Al-Quran and the opinions of scholars, both traditional and contemporary scholars.

Second, the distribution of zakat to disaster victims is one form of zakat distribution carried out by YBM BRI, which is part of the "Sharing the Indonesian People's Message" program. Although Surah At-Taubah, verse 60 of the Quran, does not

specifically mention victims, disaster as one of those entitled to receive zakat funds, however, considering the conditions currently experienced by disaster victims, it does not rule out the possibility that they will receive it part of zakat by analogizing it to the poor and needy, with the following considerations:

- 1) Disaster victims are in a state of great need, as defined by the definition of the poor and needy, in this case YBM BRI follows the opinion of the majority of scholars, namely that what is meant by the poor and needy are people who are in a state of deprivation and need.
- 2) People who in conditions of shortage and need, it is permissible to beg, as the Prophet said:

Narrated from Yahya bin Yahya and Qutaibah bin Said, both narrated from Hammad bin Zaid. Yahya said: Hammad bin Zaid told us from Harun bin Riyab, Kinanah bin Nu'aim al-Adawiy from Qobishah bin Muhariq al-Hilaly, he said: I was carrying a heavy load, then came to the Messenger of Allah, then I asked the Prophet about it. He answered: "Stay until the shadaqah comes, then we will give it to you." Then the Messenger of Allah said: Yes, Qabishah is indeed not allowed to beg except for three people; a person who carries a heavy burden, it is lawful for him to beg until he obtains it and then stops; a person who is struck by a disaster that destroys his wealth, it is lawful for him to beg until he gets food to live and stand upright again; and a person who is stricken by poverty so that three people from his clan confirm that he is stricken by poverty, then it is lawful for him to beg until he gets food to live and be upright again. As for begging from outside, it is haram, O Qabishah, and eating from the proceeds is also haram. (Narrated by Muslim).

Mr. Dwi Iqbal continued by saying, in the explanation of the Republic of Indonesia Law Number 38 of 1999 concerning Zakat Management, it is stated that; "Mustahiq eight

ashnaf are faqir, poor, amil, muallaf, riqab, gharim, shabilillah, and ibnu sabil which in its application can include the most economically powerless people such as orphans, the elderly, the disabled, people studying, Islamic boarding schools, abandoned children, people in debt, displaced refugees and victims of natural disasters."

Regarding the distribution of zakat funds to the victims of the Sinabung eruption disaster in Karo Regency, Mr. Dwi Iqbal said that the distribution of zakat by YBM BRI to the victims of the Sinabung eruption disaster, "because they saw their condition that was in dire need of help and in a desperate condition for the necessities of life. Many of the disaster victims lost their possessions and livelihoods that had been the mainstay of their lives and their families. They were forced to evacuate to protect the safety of their lives and their families because the eruption of Mount Sinabung which could happen at any time without knowing for sure when it would erupt, caused residents who were close to Mount Sinabung to run and rush to leave their homes without any preparation or supplies they brought. Conditions like this caused their conditions to be concerning when they were in evacuation.

Victims of the Sinabung eruption can suddenly become destitute or impoverished due to the loss of all their possessions, livelihoods, or jobs that previously provided for their needs before the disaster struck. This is especially true if their situation is dire, requiring basic daily necessities and having no opportunity or ability to work to meet them. Their deprivation justifies their begging, as stated in the aforementioned hadith. This emergency is what makes zakat appropriate for disaster victims, according to YBM BRI.

A similar condition was also conveyed by Mr. Rusdianto Purba as the coordinator of the Sinabung eruption refugee post at the Istihar Mosque post in Berastagi, saying that, "the condition of the victims of the Sinabung eruption disaster when they arrived at this refugee post

was very concerning, they were in dire need of food and clothing, such as blankets and decent clothing, especially for children and toddlers. Because of the fear of the sudden eruption of Sinabung's hot clouds, most of the refugees did not have time to pack clothes or prepare other supplies for their needs when they evacuated. So of course when they were here, they did not have anything to meet their daily needs as usual, especially for their children who needed special treatment, namely special clothes for toddlers or their toddler milk or medicines that could maintain their children's survival, said Mr. Rusdianto Purba.

These refugees were unable to bring any possessions that would have been sufficient for their livelihoods while in the evacuation center. They left their possessions behind because they didn't have time to save them. Most of them only had the clothes they were wearing when they left for the evacuation center. The only other possessions they were able to take with them were a few rupiah, as the majority of them earn their living as farmers.

The condition of these refugees is increasingly worrying when after several days and even some have been in refugee camps for weeks, without any means of livelihood or employment to support themselves and their families. The only assistance they receive during their time in refugee camps is donations or alms from the local community and several local institutions. There has been no official government assistance to address their needs. The assistance they receive is completely inadequate to meet all of the refugees' needs.

Mr. Rusdianto Purba detailed the data of refugees at the refugee post as of January 14, 2014, which was "consisting of 163 families of 544 people, of which 63 are elderly, 3 pregnant women and 22 babies, 6 of whom are non-Muslim. From this data, Mr. Rusdianto also explained the diverse needs of the refugees, especially for

pregnant women and their babies who also require special care.

A similar situation was also explained by Mr. Mulia Purba, the coordinator of the Sinabung eruption refugee post at the Agung Kabanjahe mosque post. In addition to the daily living needs of the refugees, other needs are also making the refugees even more depressed. Such as the issue of education costs for their children who are in school, both from elementary school level and those continuing their education at university. Mr. Mulia Purba explained to me that, in addition to the economic problems they face, the refugees are also vulnerable to mental health problems due to the problems they face. He gave the example of one refugee who did not give his name and said, "there are several parents of refugees here who are mentally depressed, because in addition to losing their possessions, they also lost their livelihoods, and their children's school needs must also be provided for. The disaster conditions they are facing make it impossible for them to do anything to improve their family's economic condition," said Mr. Mulia Purba firmly.

In addition to the statements of the coordinators of the Sinabung eruption evacuation posts, the author also interviewed the victims of the disaster directly. As told by Mr. Zulham Ginting, a refugee from Guru Kinayan Village, he said, "When the Sinabung eruption occurred in September 2013, my family and I, along with other residents, fled our homes and other possessions such as livestock and gardens. We fled to the Istihrar Berastagi mosque post suddenly. Because our village is +3 km from the Sinabung crater and at that time was not included in the red zone area by the government, we had not received instructions from the relevant government to evacuate. However, because of the vibrations and the direction of the hot cloud and volcanic ash that we felt very often, it caused fear. Because at any time our lives would be threatened by the hot cloud avalanches, as well as the volcanic ash that

covered our village, making it impossible for us to carry out our activities as usual. This condition forced us to evacuate before the rest of the community.

This was echoed by Mr. Adnan Tarigan, a religious leader in the village, who said, "We evacuated on our own initiative, fearing the threat of a Sinabung eruption. We evacuated to the Istihhar Mosque in Berastagi because there were no official instructions or command posts for us from the government. Therefore, we have not received any assistance from the government regarding our situation. This is why we desperately need a helping hand and assistance from the community, especially for food and clothing.

On from the above explanation, the author concludes that the condition of the refugees who are victims of the Sinabung eruption disaster in Karo Regency who are in several refugee camps is worrying or they are in dire need of basic necessities, apart food and clothing that they really need, other needs such as education costs their children also need assistance to prevent them from dropping out of school. Pregnant or breastfeeding mothers certainly require special assistance and treatment for their safety. Babies who still require additional nutrition, such as infant formula for those who have stopped breastfeeding, also need attention. This is certainly a problem for refugees, especially parents, because they have nothing to meet all the needs they need to continue living. This must be a concern for us all.

This is what moved YBM BRI Regional Office Medan to feel called to help ease the burden of those in difficulty. As emphasized by Mr. H. Mansyura Tanjung as the chairman of YBM BRI Regional Office Medan said that "we see the condition of the refugees is very concerning, from several times we have conducted surveys at several refugee points the conditions are almost the same. These refugees need immediate

treatment, because if not this will have even more fatal consequences," he stressed. We see their condition is indeed an emergency, meaning it requires appropriate and immediate treatment. Because their needs concern needs related to survival or life issues.

In distributing zakat funds, YBM BRI prioritizes not only distributing funds but also ensuring that the zakat distributed improves and enhances the welfare of the community. As a manifestation of its concern for the community, especially those affected by disasters, YBM BRI always strives to be present at disaster locations to ease the burden on victims. YBM BRI Medan also provided assistance to victims of the Mount Sinabung eruption in Karo Regency.

In distributing zakat to disaster victims, YBM BRI defines disaster victims as those affected by natural disasters, both regionally and nationally, including landslides, earthquakes, floods, tsunamis, volcanic eruptions, fires, and other disasters. In distributing zakat funds to victims of the Sinabung eruption, YBM BRI Medan implemented the following distribution mechanism:

- a. Pre-Action;
 - 1) YBM BRI Medan Regional Office collected and analyzed existing secondary data. This data was generally gathered from various media, both print and electronic, as well as direct information from BRI Kabanjahe Regional Office employees.
 - 2) Coordinate with similar institutions such as PKPU and other institutions, in order to avoid overlapping aid distribution. Furthermore, it also aims to identify refugee camps that have not yet received assistance or that are still in dire need of assistance.
 - 3) Conducting a field survey to obtain primary data. This survey is intended to accurately assess the condition of the victims of the Sinabung eruption. The

survey data was then analyzed to determine the type of aid logistics, necessary supporting equipment, budget requirements, post locations, potential risks, identification of local personnel for collaboration, distribution mechanisms, and the number of volunteers required.

- 4) This survey is conducted by the person responsible for the aid, usually the daily implementer.
- 5) Prepare a budget and then submit it to the Foundation Chairperson.
- 6) Volunteer recruitment and task allocation. Volunteers are typically internal BRI employees, but they can also come from the general public, such as students and others.

b. Execution or distribution stage

- 1) Distribution of zakat or distribution of aid is carried out to refugee posts which has been determined, namely refugee posts where there are many Muslim residents and whose conditions require assistance.
- 2) Conducting discussions or coordinate first with the head of the post or the coordinator of the refugee post before handing over aid, to re-confirm the condition of the refugees at the refugee post.
- 3) Handover of aid distribution In the distribution of YBM BRI zakat funds, it is carried out by the chairman of the YBM BRI management or his representative to disaster victims (mustahik) or post coordinator as a representative.
- 4) The distribution of aid is a form of distribution of YBM BRI zakat, which is carried out by reciting the zakat handover agreement by both parties (YBM BRI and mustahik), and with written proof of handover and signed by affixing a stamp.

5) Documenting the handover event as proof of accountability for distribution zakat carried out by YBM BRI.

6) Ensuring that aid actually reaches the victims (mustahik).

c. Distribution Form

The zakat distribution by YBM BRI to the victims of the Sinabung eruption disaster took the form of logistical assistance in the form of food, medicine, clean water, mats, blankets, and other necessities. This assistance was intended to meet the needs of the general needs of refugees. The distribution of zakat to disaster victims is adjusted to the conditions and needs of disaster victims at each refugee post.

Mr. Jon Eriadi as the daily executive of YBM BRI Medan Regional Office explained to the author about the distribution carried out by YBM BRI Medan Regional Office to victims of the Sinabung eruption disaster at several refugee points, namely;

First, on September 14 2013, zakat distribution was carried out in several areas refugee points namely; Kabanjahe main post, GBKP Sentrum Kabanjahe post, Kabanjahe parish church post, Kabanjahe Grand Mosque refugee post and Los Tiga Nderket post in the form of basic necessities namely; 1500 kg of rice, 100 boxes of instant noodles, 200 kg of sugar, 10 boxes of cooking oil, 10 boxes of sardines 195 boxes of mineral water, 50 boxes of dry bread and others. In this activity YBM BRI distributed zakat funds amounting to Rp. 77,000,000, - (seventy million rupiah), where the distribution of aid was assisted by BRI Kanca Kabanjahe namely Mr. Ismail as the head of BRI Kanca Kabanjahe. In the distribution of zakat, Mr. Jon Eriadi, the implementer of YBM BRI Medan, added that the distribution of zakat only looked at the needs of the refugees, and it was impossible to separate Muslim refugees from non-Muslim refugees, because Muslim refugees were still scattered and

mixed with non-Muslim refugees in several refugee points.

Second, on November 23, 2013, distribution was carried out at three points, namely at the Istihhar Berastagi mosque refugee post and the Nurul Islam mosque post in Tiga Nderket Village, and the Naman Teran Village mosque. The form of zakat distributed was in the form of basic necessities, such as rice, sugar, mineral water and other equipment such as mats, blankets, etc. The assistance provided was in the form of educational support facilities such as uniforms, books, stationery and other school supplies. This form of assistance was given to refugee children from elementary to high school levels, with the aim of ensuring the continuity of their education so that they do not drop out of school. This assistance was given at the Istihhar Berastagi mosque post. In addition to this, special needs were also provided for the needs of babies and children under 5 years of age, such as milk for babies who have stopped breastfeeding, diapers, medicated oil, and other baby needs.

Third, distribution of aid on February 7 2014 at the Istiqomah Mosque post three Binanga. The assistance provided was in the form of lighting assistance, namely 1 generator unit (genset).

The aid provided by YBM BRI to disaster victims is goods or services that are urgent and of great benefit to the victims, so it will significantly reduce the burden on the victims, appreciate the victims, and bring joy to the victims. In essence, the form of zakat given in the distribution of zakat by YBM BRI to the victims of the Sinabung eruption disaster is to prioritize the human aspect of the victims who need to be respected, in which case the aid provided is as much as possible goods of high value to the victims.

IV. CONCLUSION AND SUGGESTIONS

A. Conclusion

Poor disaster victims or disaster victims who are completely unable to use those who have lost

all their wealth due to a disaster (whether in the form of money in their bank account or elsewhere) can receive zakat al-mal. This is because they fall into two categories of people unable to meet their basic needs. Therefore, the criteria for zakat recipients depend on them. A wealthy person who cannot use their wealth at all is only eligible if they are unable to withdraw or utilize their assets. This applies until they can use their assets. Meanwhile, disaster victims who are wealthy and still able to use their assets, have accounts that can cover their living expenses, or are still able to meet their basic needs are not eligible to receive zakat. This is because, essentially, a disaster is not a criterion for zakat recipients. A person is only entitled to receive zakat when the criteria for poverty are met. Furthermore, disaster conditions vary from one place to another. Therefore, we cannot say that all are permissible or not permissible.

Zakat may be distributed to victims of natural disasters, as they may qualify as *mustahiq* (needless), such as being poor, needy, or *gharim* (indebted). This is one of the aims and wisdoms of zakat, namely as an instrument of social justice that equalizes human rights. This aligns with the *maqasid* (purpose) of Islamic law, which is to achieve *maslahah ammah* (community welfare) or *maslahah mursalah* (community welfare) for the common good and benefit of protecting religion, life, progeny, intellect, and property. The permissibility of zakat for victims of natural disasters has also been established long ago, and is in line with Law of the Republic of Indonesia Number 38 of 1999 concerning Zakat Management, which prioritizes victims of natural disasters for receiving zakat. Thus, the social function of zakat as a unifying force for society in meeting basic needs and eradicating poverty can be fulfilled. All of this demonstrates that Islamic jurisprudence is flexible and capable of addressing new issues in the lives of Muslims.

B. Suggestions

Based on the findings of this study, it is recommended that zakat institutions continue to optimize the distribution of zakat funds to natural disaster victims who experience economic hardship, loss of property, and loss of livelihood due to disasters. The distribution of zakat should be carried out promptly, effectively, and in accordance with the priority needs of disaster victims, particularly in fulfilling essential necessities such as food, shelter, healthcare, and educational support. Furthermore, stronger collaboration among zakat institutions, government agencies, humanitarian organizations, and local communities is necessary to enhance the effectiveness, transparency, and

accountability of disaster relief programs while ensuring that assistance reaches those most in need. Public awareness should also be strengthened regarding the role of zakat as a means of social solidarity and humanitarian assistance, so that zakat can function not only as a religious obligation but also as an instrument for alleviating social and economic suffering. Finally, future studies are encouraged to explore more comprehensive zakat-based disaster management and recovery models that can support both emergency relief efforts and the long-term economic empowerment of disaster victims.

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