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ANALYSIS OF THE HOUSE RENOVATION PROGRAM BY BAZNAS AS A FORM OF ISLAMIC PHILANTHROPY IN WEST PASAMAN REGENCY

ANALISIS PROGRAM BEDAH RUMAH OLEH BAZNAS SEBAGAI BENTUK FILANTROPI ISLAM DI KABUPATEN PASAMAN BARAT

Setia Hidayah[1*], Arbanur Rasyid[2], Sarmiana Batubara[3]

[1*]UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan, Email: hidayahsetia08@gmail.com
[2]UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan, Email: Arbanurrasyid@uinsyahada.ac.id
[3]UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan, Email: Sarmiana@uinsyahada.ac.id

*email koresponden: hidayahsetia08@gmail.com

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Abstract

The need for adequate housing is a basic human right, yet economic constraints force many low-income communities in West Pasaman Regency to live in Uninhabitable Houses (RTLH). This study aims to analyze the implementation, effectiveness, and supporting or inhibiting factors of the House Renovation Program executed by BAZNAS West Pasaman Regency as an instrument of productive Islamic philanthropy. A descriptive qualitative method with a field study approach was employed. Data were gathered through in-depth interviews with BAZNAS officials, nagari officers, and beneficiaries, and analyzed using NVivo 12 Pro software (coding, framework matrices, cluster analysis, word cloud, and treemap). The findings indicate that program implementation is structured through material assistance and labor wages (rather than direct cash) to prevent misallocation. The program has proven effective in enhancing the multidimensional welfare of mustahik, covering physical safety, health, psychological security, and reduced household expenses. Key supporting factors include strong social capital via mutual cooperation (gotong royong) and inter-institutional synergy, whereas main barriers consist of limited budget, material price fluctuations, and land ownership constraints among the ultra-poor.

Keywords : House Renovation, BAZNAS, Islamic Philanthropy, Productive Zakat, Community Welfare.

Abstrak

Kebutuhan akan hunian yang layak merupakan hak dasar setiap manusia, namun keterbatasan ekonomi membuat banyak masyarakat berpenghasilan rendah (MBR) di Kabupaten Pasaman Barat terpaksa tinggal di Rumah Tidak Layak Huni (RTLH). Penelitian ini bertujuan untuk menganalisis

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implementasi, efektivitas, serta faktor pendukung dan penghambat Program Bedah Rumah yang dijalankan oleh BAZNAS Kabupaten Pasaman Barat sebagai instrumen filantropi Islam produktif. Metode yang digunakan adalah kualitatif deskriptif dengan pendekatan studi lapangan. Data diperoleh melalui wawancara mendalam dengan pihak BAZNAS, perangkat nagari, dan penerima manfaat, yang kemudian dianalisis menggunakan perangkat lunak NVivo 12 Pro (coding, framework matrices, cluster analysis, word cloud, dan treemap). Hasil penelitian menunjukkan bahwa implementasi program dilakukan secara terstruktur melalui bantuan material dan upah tukang (bukan uang tunai) untuk mencegah deviasi penggunaan dana. Program ini terbukti efektif meningkatkan kesejahteraan multidimensi mustahik, meliputi aspek fisik, kesehatan, keamanan psikologis, serta memotong beban pengeluaran rumah tangga. Faktor pendukung utama adalah kuatnya modal sosial berupa gotong royong warga dan sinergi antar-lembaga, sedangkan faktor penghambat meliputi keterbatasan anggaran, fluktuasi harga material, dan kendala kepemilikan lahan bagi masyarakat miskin ekstrem.

Kata Kunci : Bedah Rumah, BAZNAS, Filantropi Islam, Zakat Produktif, Kesejahteraan Masyarakat.

1. INTRODUCTION

Human life is inseparable from a place to live. For humans, the need for shelter is the most basic need that must be met, in addition to clothing and food. Poverty can lead to various social crimes, a lack of ability to carry out various social functions, the inability to enjoy a good education, a decent life, access to quality healthcare, and so on. The economic problems faced by the Indonesian nation are considered to be increasingly far from the level of prosperity, this can be seen from several factors including gaps, inequality, and unemployment in society. (Suardi, 2021) Although in fact many people who are not poor but do not practice their religious teachings optimally and do not follow optimal education, but it is a matter of "will", not a matter of "ability." (Maipita, 2013) The National Zakat Agency or BAZNAS of the Republic of Indonesia is present to build zakat thinking and civilization, the objectives of the BAZNAS RI performance program, namely economic programs that include education and development programs aimed at achieving prosperity in the form of adequate housing specifically for underprivileged communities from the poor community as well as the existence of a dhuafa empowerment program to foster and accelerate the successful development of dhuafa-owned micro-enterprises through a series of coaching on business elements to become profitable having proper organizational, capital, production, and financial management. The basic causes of poverty are failure of ownership, especially land and capital, limited availability of basic necessities, facilities and infrastructure, urban-biased and sector-biased development policies, differences in opportunities among community members and less supportive systems, Differences in human resources and economic sectors, such as traditional versus modern economies, low productivity and capital formation within society, and a culture of living linked to a person's ability to manage natural resources and the environment (Khomsan et al., 2015; Zainal, 2019). A habitable home (RLH) is not merely a shelter, but also a foundation for health, education, and improving the quality of life of families (Law Number 1 of 2011 concerning Housing and Residential Areas). Unfit housing (Uninhabitable Housing/RTLH), especially for Low-Income Communities (MBR), is often the root of multidimensional poverty, ranging from sanitation and health issues to low motivation to improve well-being. In Indonesia, the issue of RTLH remains a serious challenge, including in areas with abundant natural resource potential, such as West Pasaman Regency, West Sumatra.

Philanthropy, or the practice of charity to advance human welfare, holds a central place in Islamic teachings. Islamic philanthropy encompasses various instruments such as Zakat, Infaq, and Sadaqah. (ZIS), and Waqf. These instruments are manifestations of the teachings of monotheism and social concern, which aim to distribute wealth from those who are able (muzakki/munfiq) to those in need (mustahik) in order to achieve justice and collective welfare. In the context of poverty alleviation,

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Islamic philanthropic funds, especially ZIS, have proven effective in financing empowerment programs and direct assistance, including home repair assistance.

2. RESEARCH METHOD

This research uses a descriptive qualitative approach based on field research. The research location focused on West Pasaman Regency (including Ujung Gading Village and Lembah Melintang District). The research was conducted from 2025 to 2026. The unit of analysis involved the institutional management of the West Pasaman Regency BAZNAS (National Azan Azan Agency), the local government (Acting Village Head), and the beneficiaries of the program. Informants were selected using a purposive sampling technique, including:

1. Devi Irawan, S.Pd (Head of West Pasaman Regency BAZNAS)
2. Halomoan, M.Pd (Acting Village Head of Ujung Gading Village)
3. Nefrida (RLH Beneficiary)
4. Seri Dahannum (RLH Beneficiary)
5. Masjulinar (RLH Beneficiary)

Data were collected through three techniques: structured and in-depth interviews, field observations, and internal report documentation studies. Data validity was tested using source and method triangulation.

3. RESULTS AND DISCUSSION

Effectiveness of the Decent Housing (RLH) Program

The word "effectiveness" has many implications. In the Big Indonesian Dictionary, it has three meanings: "adequacy." The primary definition is the presence of impact, consequence, and impression. The second definition is "concise and adequate." Furthermore, the third definition can bring about results or outcomes. The word "strong" comes from the word "result," which means important or impactful, and the word "force," which implies the impact or consequence of a component. So, effectiveness is the impact or achievement after something is achieved. (KBBI Compilation Team, 1995). Effectiveness in the latest economics and business dictionary states that effectiveness is the level at which actual performance is comparable to targeted performance. (Prima Pena Team, 2015) According to the Indonesian dictionary, the word "welfare" comes from the word "sejahtera," which means safe, secure, prosperous, and secure (free from all kinds of disturbances, difficulties, and so on).

The word "sejahtera" is derived from the Sanskrit word "catera," meaning umbrella. In the context of welfare, "catera" refers to a prosperous person, namely someone whose life is peaceful and secure, both spiritually and physically, because they are free from fear, poverty, worry, and ignorance. (Syahrin et al., 2022) In this context, the welfare of the beneficiaries is defined as the fulfillment of a sense of security, comfort, and freedom from life's hardships. For both the poor and the needy, welfare is directed at the extent to which the poor and needy are able to fulfill their needs. Their needs are met effectively and they no longer experience financial or other financial hardship.

Implementation of the West Pasaman BAZNAS House Renovation Program

Based on interview coding and framework matrix analysis, the implementation of the House Renovation Program by the West Pasaman BAZNAS Regency is structured and transparent. This program is based on a clear legal framework, both in terms of Islamic law (zakat asnaf) and technical housing regulations (PUPR Ministerial Regulation No. 13 & 21).

Table 1 presents a mapping of the framework matrices of program implementation compiled through NVivo 12 Pro:

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Table 1. Framework Matrices for Implementing the Home Renovation Program

Informan	Source of funds	Collection and Distribution Mechanism	Selection and Verification of Mustahik	Forms of Assistance and Supervision
Devi Irawan *(Chairman ofBAZNAS)*	ZIS for Civil Servants and theCommunity (Rp. 15-20 Million/unit)	Managed centrally by BAZNAS as productive zakat	Domicile of West Pasaman, MBR, inadequate house, own land	Direct material assistance & labor wages; regular supervision
Halomoan *(Acting Village Head)*	BAZNAS Allocation & District Government Assistance	Sharia-based ZIS collection and housing regulations	Jorong/Nagari proposal, administrative and physical verification	Distribution according to physical needs; joint field supervision
Nefrida *(Mustahik)*	BAZNAS Assistance (± Rp. 15 Million)	Targeted distribution by the BAZNAS institution	Submission of files, followed by a direct survey at home	Receiving building materials and workers; supervised by the BAZNAS team
Seri Dahannum *(Mustahik)*	BAZNAS Assistance (± Rp. 15 Million)	Structured zakat assistance program	Strict selection at the village level and BAZNAS verification	Roof/wall renovation; supported by self-help from neighbors
Masjulinar *(Mustahik)*	BAZNAS Assistance (± Rp. 15 Million)	Zakat funds are distributed for home repairs	Examination of the suitability of housing and land ownership	Distribution of renovation materials until the house is finished

Source: Primary Data Processed by NVivo 12 Pro (2026)

A key finding in this implementation highlights the innovative scheme of the West Pasaman BAZNAS (Badan Aznas) program: aid is not distributed in cash, but rather in the form of direct purchases of building materials and direct payments of laborers' wages. This strategy effectively overcomes the obstacles identified in a previous study by Efendi & Amin (2022) in Pasaman Regency, where cash assistance was prone to being diverted to other consumer needs by the beneficiaries (Efendi & Amin, 2022).

Implementation of the BAZNAS Decent Housing Program (RLHB)

In implementing the RLHB, West Pasaman BAZNAS instructed BAZNAS to deploy a team to handle the project directly, including a team of laborers and a team to oversee the program's implementation to ensure proper and proper distribution. West Sumatra Province (Sumbar), BAZNAS

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acts as an executor in the construction process as well as a supervisor to ensure quality and compliance with established standards. Funds for this program come from the collection of zakat, infaq, and alms managed by BAZNAS Sumbar, as well as support from the local government and local community. The implementation process begins with the identification of beneficiaries, who are selected based on the criteria of mustahik who live in uninhabitable houses. After verification, BAZNAS Sumbar carries out the construction or renovation of houses by involving the surrounding community to increase the sense of ownership and maintain the sustainability of the program.

Islamic Philanthropy

In Islam, philanthropy has been known since the 15th century, or since the time of the Prophet Muhammad (peace be upon him). The term philanthropy is sometimes equated with the words "al-ataal-ijtima' which means social giving, al-takaful al-insani which means humanitarian solidarity, 'ata' khayri which means giving for good, or sadaqah which means charity (Saripudin, n.d.). By definition, the term philanthropy comes from Greek, consisting of two words, namely Philos (love) and Anthropos (human). Literally, philanthropy is a conceptualization of the practice of giving, service, and voluntary association to help others in need as an expression of love. The Prophet Muhammad (peace be upon him) emphasized the importance of charity and generosity in many hadiths. A concrete example of this practice is the collection of zakat to be distributed to the poor. (Saripudin, n.d.) The Prophet (peace be upon him) himself was an exemplary example of generosity, often giving his possessions and assistance to those in need. The first Caliph, Abu Bakr Ash-Siddiq, enforced the commandment of zakat and ensured that the funds Zakat is well managed.

Supporting and Inhibiting Factors

Baznas Pasaman Barat faces various dynamic factors and situations when implementing its programs in the field. Some of these factors and situations support the program's success. Others hinder it and pose challenges to its success. Various supporting factors for Baznas Pasaman Barat in collecting and distributing zakat include: (a) Strong Social Capital (Takaful Ijtima'i); The culture of mutual cooperation among village communities (such as in Kampong Joring and Ujung Gading), who assist with physical construction, donate labor, and even provide food for the craftsmen; (b) Inter-Agency Synergy; A solid partnership between BAZNAS, the Public Works and Housing Agency, the District, and the Village Government in monitoring and verifying data; (c) High Trust of Muzakki (Recipients of Zakat); Transparency in productive zakat distribution enhances BAZNAS's legitimacy in the eyes of the community. Meanwhile, factors hindering LAZISNU Rejoso in collecting and distributing zakat include: (a) Rising Prices of Building Materials: The inflation of goods prices in the market means that a flat budget allocation (Rp. 15-20 million) is sometimes not enough to completely renovate a house (b) Land Ownership Requirements: The mandatory requirement to own one's own land is an obstacle for some extremely poor people who do not yet have private land assets due to the high price of land (c) Limited Human Resources (HR): The limited number of supervisory staff in the field makes the workload of BAZNAS managers and village officials quite high.

4. CONCLUSION

Based on the data analysis, the following conclusions were drawn regarding the analysis of the Baznas House Renovation Program as a Form of Islamic Philanthropy in West Pasaman Regency: The implementation of the habitable housing program to improve community welfare in West Pasaman is demonstrated by identifying several components of Poor Households (RTM) as recipients of the program. The program's performance in improving welfare appears to be quite good, but there are still obstacles encountered. In this study, the house renovation program has met at least two improvements: the first, seen from the material side of the house renovation program, which shows improvements in quality of life, such as the provision of habitable housing, security, and comfort. Furthermore, from a social perspective, it provides peace of mind within a decent home and community cooperation, such as mutual cooperation.

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Viewed from the side of Islamic philanthropy, this house renovation program not only provides physical assistance but also based on the principle of maqasid sharia, especially in protecting lives and property by providing decent and healthy housing. BAZNAS has operated zakat, infaq and alms funds from consumptive to productive assets that can be utilized in the long term by residents of the decent housing program. From the analysis conducted by researchers, it shows that the success of this house renovation program or decent housing program is the support of several parties such as the central government which provides real data showing that this program must be right on target who really need this assistance, cooperation between BAZNAS and also with regional agencies or local governments and also this program is carried out with openness and also the local community becomes the smooth implementation of this house renovation program.

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