



**BAZNAS CONTRIBUTION THROUGH PRODUCTIVE ZAKAT
PROGRAM TO THE ECONOMY POOR SOCIETY**

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Abstract

This research aims to know the role of zakat productive in empowering poor communities identified as *mustahik* in entrepreneurship. Zakat which is allocated for *mustahik* can be used as venture capital whereas businesses developed by *mustahik* are generally still small-scale, which is not accessible by the bank. The mentoring process includes planning, implementation, monitoring, and control as well as an evaluation of the program, becoming one of the board programs to manage productive zakat, so the expectation of creating economic circulation, increasing the productivity of the business community, and increasing revenue/economic outcomes will sustainable. The method used in this study is a descriptive qualitative method to see the influence of zakat productive to the empowerment of the poor through the poverty index. This research uses primary data and secondary data. Primary data obtained from the survey results from the results of the dissemination of the questionnaire, and conduct in-depth interviews with program managers Productive Zakat in Baznas and *mustahik* as community empowerment program participants through Productive Zakat. Secondary data was obtained from the report Program BAZNAS on the internet, some literature, and articles. The results of the study showed overall *mustahik* said BAZNAS's productive economic program has been running very well.

Keywords: Productive Zakat, BAZNAS, *Mustahik*, Income



INTRODUCTION

The increasing number of poor people in Indonesia actually brings multi-dimensional problems for this nation, to reduce or if possible eliminate poverty requires hard work that must be supported by all components of the nation. In Islam, one of the efforts to reduce and eradicate poverty is the existence of zakat law which functions as an equal distribution of wealth. The distribution of zakat for the poor is not only to cover consumptive needs but more than that, the essence of zakat itself is to meet their consumptive needs as well as fulfill all their life needs including education, housing, and accommodation. This is where the pattern of giving zakat to mustahik is not only consumptive but can also be productive. The productive nature of zakat distribution means giving zakat to the poor to be used as business capital that can become their livelihood, With this business it is hoped that they will be able to meet their own needs. The further goal is to turn mustahik zakat into muzakki zakat (Gultom 2019).

Zakat is an alternative form of overcoming poverty because the essence of zakat is to provide assistance to people in need and solve social problems such as unemployment and poverty, especially in Indonesia. The large number of Muslim population in Indonesia is expected to further optimize the role of zakat in alleviating poverty. The management of zakat in Indonesia is handed over to BAZNAS. Good cooperation from all zakat management institutions is needed to further optimize zakat funds in order to realize the role of zakat as a solution to addressing the problem of poverty in Indonesia (Sahri and Paramita 2020). Management and distribution of zakat funds that are managed in a trustworthy, professional and targeted manner are expected to turn mustahik into muzaki. Thus, zakat can solve the problem of poverty by empowering poor



people to be more productive and prosperous.

Based on the statement above, as BAZNAS in Sampang Regency has an agenda to distribute productive zakat to the poor. With this program, BAZNAS of Sampang Regency hopes that people who receive productive zakat can be independent and can develop a business to generate income and be able to meet their daily needs. However, based on the information the researchers got (Komariyah and Kunaifi 2020).

Zakat in terms of fiqh means “a certain amount of property that is obligated by Allah to be handed over to those who are entitled to it” in addition to meaning “to issue a certain amount itself”. The amount issued is called zakat because what is issued increases the amount, makes more, and protects the wealth from destruction (M. Yusuf Qardhawi, 2010, 34). According to Hasbi Ash-Shiddieqy, zakat in terms of language has many meanings, some interpret zakat as a name’ (fertility), *thaharah* (chastity), *barakah* (blessing), *tazkiyah tathhier* (purify) and so on (TM Hasbi Ash-Shiddieqy, 1953, 24).

According to some scholars, zakat has many meanings. Sayyid Sabiq, for example, defines zakat as a designation of a God’s right issued by someone for the poor. It is called zakat, because by issuing zakat, it contains the hope of obtaining blessings, cleansing the soul from stinginess for the rich or eliminating the envy of the poor and cultivating it with various virtues (M. Abdul Ghoffar, Shaykh Kamil Muhammad, 2006, 27).

Meanwhile, according to the Big Indonesian Dictionary, zakat is defined as a certain amount of assets that must be issued by people who are Muslim and given to groups who are entitled to receive it according to the conditions set by *syara’* (Center for Language of the National Department, 2002, 1279). Yusuf



Qardhawi is of the opinion that paying zakat includes social charity in order to help poor people and economically weak groups to uphold their economy so that they are able to stand on their own in the future and are steadfast in maintaining their obligations to Allah (Yusuf Qadhawi, 1966, 127).

Saefudin also agreed on how to distribute productive zakat, by creating jobs means *'amil* in this case the government can create jobs with zakat funds, such as companies, business capital or scholarships, so that they have a permanent business and the skills and knowledge to sustain life in a positive direction. better and worth it. This productive distribution of zakat never happened at the time of the Prophet Muhammad. It was stated in a hadith narrated by Imam Muslim from Salim Bin Abdillah Bin Umar from his father, that the Prophet had given zakat to him and then ordered him to develop it or donate it again.

LITERATURE REVIEW

Productive zakat is one type of zakat that has the goal of improving the economy of Muslims in a sustainable manner. Productive zakat can be given to individuals or groups who need to start or develop a productive business, so that they can become economically independent. Basically, productive zakat is different from zakat in general which is given directly to mustahik (zakat recipients). Productive zakat is used to provide capital or investment funds to people who want to start a business or expand an existing business. The aim is for mustahik to generate income and develop their own economic resources (Adisti, 2021).

Productive zakat can be used for various types of businesses or economic activities, such as providing business capital to small entrepreneurs, providing



educational scholarships to potential individuals, establishing microfinance institutions, or supporting community development projects (Huda et al, 2012).

By giving productive zakat, it is hoped that it can help people achieve economic independence, reduce poverty levels, and improve the welfare of Muslims as a whole. However, it is important to ensure that productive zakat funds are used transparently and effectively in order to provide benefits that are in line with the objectives of the zakat itself.

RESEARCH METHOD

The method used in this study is a qualitative descriptive method to see the effect of productive zakat on the empowerment of the poor through the poverty index. This research consists of primary data and secondary data. Primary data were obtained from survey results or the results of distributing questionnaires, and conducting in-depth interviews with productive zakat program managers at BAZNAS and mustahik as participants in the community empowerment program through productive zakat. Meanwhile, secondary data was obtained from BAZNAS program reports on the internet, some literature, articles in magazines, journals, newspapers and the internet. The results of the research show that as a whole mustahik assesses that the productive zakat program by Baznas has been running very well.

To obtain the required data, the authors use the form of field research, namely research conducted directly to the field (Amil Zakat Office) to obtain primary data through direct observation and interviews with amil zakat. In this study, the research location was the National Amil Zakat Agency (BAZNAS), the branch of Sampang Regency. For comparison in this study, readers can read



the methods in research regarding the development of the agricultural sector through agro-tourism programs for farmers in rural areas (Bahri, Kunaifi, and Ghufron 2021), building appropriate business communications for sharia-based local tourism entrepreneurs (Kunaifi and Syam 2021), developing corporate image during a pandemic to retain customers (Kunaifi and Qomariyah 2021), community economic empowerment through strengthening the role of students, local wisdom, and digital technology transformation (Kunaifi, Fikriyah, and Aliyah 2021), and philosophical concepts and economic authentication Islam in creating prosperity (Kunaifi, Rahman, and Dwiaryanti 2021). The data analysis technique used in this study refers to the interactive concept model, namely a concept that classifies data analysis into three steps, namely data reduction, data presentation, and drawing conclusions.

RESULTS AND DISCUSSION

Productive zakat has an important role in improving the community's economy. The following are some of the relationships that exist between productive zakat and improving the community's economy: Economic Empowerment: Productive zakat provides capital or investment funds to individuals or groups who need to start or develop a business. Thus, productive zakat helps move the wheels of the economy by providing opportunities for those who do not have access to capital to start productive businesses (Komariyah and Kunaifi 2020). In the long term, this can create jobs, increase incomes, and reduce the level of poverty in society.

Economically Independent: Productive zakat provides support to mustahik so that they can be economically independent. In this case, mustahik



are not only recipients of zakat, but also have the opportunity to become producers and contributors to the economy. With capital or investment funds provided through productive zakat, they can start a business or expand an existing business, so as to increase their income and economic independence (Kunaifi 2020).

Development of Economic Resources: Productive Zakat can be used to build economic resources in society. For example, productive zakat funds can be used to establish microfinance institutions that provide loans to small entrepreneurs, thereby helping to develop the micro business sector. In addition, productive zakat can also be used to support infrastructure development projects or social projects that have a positive impact on the community's economy. **Economic Growth Acceleration:** Through productive zakat, capital or investment funds that were not previously available can be allocated to productive economic sectors. With increased investment in productive endeavors, economic growth can be accelerated. This can create new job opportunities, increase production, increase per capita income, and increase the welfare of society as a whole. It is important to note that the success of productive zakat in improving the people's economy is highly dependent on good management, transparency, and the selection of the right recipients of zakat. Effective supervision is also needed so that productive zakat funds can be used efficiently and provide maximum benefits for people in need.

In 2021, the National Amil Zakat Agency (BAZNAS) in Indonesia has implemented a productive zakat management program. BAZNAS is the institution responsible for the collection, management and distribution of zakat at the national level in Indonesia. BAZNAS has a productive zakat program that



aims to optimize zakat management so that it can have a sustainable impact on community economic empowerment. This program includes various initiatives, such as providing business capital to *mustahik* who wish to start or develop a productive business, entrepreneurship education, training, mentoring, and development of potential economic sectors.

In addition, BAZNAS also works with various partners, both the government, financial institutions and non-governmental organizations, to optimize the productive zakat program. BAZNAS actively involves relevant stakeholders, conducts research and studies to increase the effectiveness and efficiency of productive zakat management. Nonetheless, it is important to note that current and detailed information on the implementation of the productive zakat program by BAZNAS may change over time. Therefore, it is advisable to contact BAZNAS directly or access their official sources to get the latest information regarding the productive zakat program that they implement.

Programs related to productive zakat conducted by BAZNAS (National Amil Zakat Agency) in Indonesia may include the following initiatives: Provision of Business Capital: BAZNAS provides business capital to *mustahik* who have the potential to start or develop a productive business. This capital can be in the form of a loan or capital assistance that can help them start a business that can generate income. Entrepreneurship Education and Training: BAZNAS organizes entrepreneurship education and training programs for *mustahik*. This program aims to provide the necessary knowledge, skills and understanding to start and manage a productive business. Assistance and Guidance: Apart from providing business capital, BAZNAS also provides assistance and guidance to *mustahik* who receive productive zakat. This



assistance includes business supervision, management coaching, and other technical assistance to assist them in managing their business effectively. Economic Sector Development: BAZNAS seeks to develop potential economic sectors in society through the management of productive zakat. For example, BAZNAS can invest in the agricultural sector, creative industries, or the micro and small business sector which has the potential to have a positive impact on the community's economy.

Economic Empowerment Program: BAZNAS also implements broader economic empowerment programs, such as skills training, educational scholarships, or infrastructure development related to improving the community's economy. It is important to note that these programs may vary over time and in different regions of Indonesia. BAZNAS continues to develop new initiatives and review existing programs to increase the effectiveness of productive zakat management and its impact on community economic empowerment. For more information, it is advisable to contact BAZNAS or access their official sources.

In accordance with the vision of the BAZNAS of the Sampang Regency Branch, namely "Maximizing Zakat Potential Towards a Dignified Great Sampang", through several programs that have been well structured whose goal is to prosper the community from poverty. One of them is through the productive zakat program, namely by channeling zakat funds in the form of revolving business capital assistance both to groups and individuals where 20% of the zakat funds are taken from the funds collected to be used as business capital and developed until the status change from *mustahik* to *muzakki*.

Productive zakat is zakat that is distributed to *mustahik* by being



managed and developed through business behaviors. The indication is that these assets are used as capital which is expected to increase the economic level of *mustahik*. Also included in the meaning of productive zakat is if the zakat assets are managed and developed by the amil whose proceeds are distributed to *mustahik* on a regular basis. More specifically productive zakat is zakat that is distributed to *mustahik* in the right way.

Mustahik who get zakat distribution productively, they don't spend it but develop it and use it to help their business, so that with these zakat funds they can produce something in a sustainable manner. Productive distribution of zakat is divided into two forms, namely; First, zakat is handed over directly to *mustahik* to be developed, meaning that '*ayn al-zakah* is given to *mustahik* so that zakat becomes the full property of *mustahik*. Distribution like this is also called the distribution of zakat productively non-investment, Arif Mufraini mentions it in traditional productive terms (Arif Mufraini, zakat accounting and management, 2006, 147). Distribution in this form consists of two models, namely: Zakat is given in the form of cash or in exchange for zakat items which are used as business capital. The nominal amount is adjusted to the *mustahik's* needs in order to gain profit from the business.

The zakat given is in the form of goods that can reproduce or are the main means of work, such as goats, cows, razors, sewing machines, and others. Second, the productive distribution of zakat that is being developed now is distribution in the form of investment, namely zakat is not directly handed over to *mustahik*, in other words, '*mustaulad al-zakah* which is given to *mustahik*. Arif Mufraini termed it creatively productive (Arif Mufraini, accounting and zakat management, 2006, 147). Arif Mufraini termed this kind of distribution creative



productive also consists of two models, namely:

1. Providing business capital to *mustahik* by taking turns which is distributed to all *mustahik*.
2. Building social and economic projects, such as building suggestions for places to work for *mustahik* and others.

CONCLUSION

Productive distribution of zakat in the form of investment, especially in the form of providing capital, is capital given in rotation which is distributed to all *mustahik*. The capital status does not belong to individuals but jointly with *mustahik*, and also does not belong to amil or institutions because these funds may not be included in treasury *bait al-mal* for safekeeping. Distribution systems like this are more often practiced through '*aqad qard al-hasan*', '*aqad mudharabah*' and '*aqad murabahah*'.

Productive business is any business that can generate profits (profitable), has a potential market and has good management, besides that these businesses belong to the poor who are *mustahik* zakat and are engaged in halal fields. Efforts like this are the target of productive zakat. In its distribution, it is necessary to have a trustworthy and credible amil zakat institution that is able to manage this distribution. The nature of trustworthiness means the courage to be responsible for all the activities carried out contained in it are honest. While professional is the nature of being able to carry out the tasks assigned to him with existing scientific capital.

The pattern of distribution of productive zakat must be arranged in such a way that the goals of this program are not achieved. The following steps



become a reference in the distribution of productive zakat:

1. Forecasting, namely predicting, projecting and making estimates before giving zakat.
2. Planning, namely formulating and planning an action about what will be implemented to achieve the program, such as determining people who will receive productive zakat, determining goals to be achieved, and others.
3. Organizing and leading, namely gathering various elements that will bring success to the program, including making standard rules that must be obeyed.
4. Controlling, namely monitoring the running of the program so that if something goes wrong or deviates from the procedure it will be detected immediately.

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