



## Productive Zakat for Community Empowerment: an Indonesian Context

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### ABSTRACT

Indonesia is the largest Moslem country in the world. Paying zakat apart from being a means for Muslims to worship, zakat can also become a pillar of the people's economy when the zakat funds are properly managed and handed over to an amil zakat agency, amil zakat institution or an official baitul mal from the government, where if we look at the potential for raising funds Zakat to be managed productively has very good prospects for the economic progress of the people who are included in the category of entitled to receive assistance from this zakat fund. Therefore, the author here examines through this research using a qualitative descriptive method with data collection techniques in the form of documents, such as books or laws and regulations. This research is expected to provide a little knowledge benefit to readers in order to optimize the management of zakat funds into productive zakat which is one of our efforts to improve the level of the community's economy, the author sees that if zakat is managed productively, it can be maximized both in its management and use by the parties. related to being able to make people free from poverty and ignorance so that people who were initially in a mustahik condition so that they rose to become muzakki.

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## INTRODUCTION

Indonesia is a Muslim-majority country where the potential for collecting zakat funds to be managed productively has great prospects. Zakat is not only a condition of economic balance, but further, zakat is a pillar of the strength of the Muslim economy. The state can get great benefits for development progress in a wider spectrum of zakat funds. If it is seen from an economic perspective, zakat is required not just for worship, but ideally zakat is not just a realization of a Muslim's concern for the poor, but it has a very strategic function in the economic system, including as an instrument of wealth

distribution which can prosper the people.<sup>1</sup>

Zakat as one of the fiscal instruments in Islam, plays a role in narrowing the level of *mustahiq* economic gap. This is evidenced by the results of a research on the impact of zakat conducted by the Strategic Study Center of the National Amil Zakat Agency (Puskas-BAZNAS) in 2018 that zakat is able to reduce the income gap of a *mustahiq* by 78%. In addition, empirically zakat is able to help the state in removing *mustahiq* from poverty 3.68 years faster.<sup>2</sup>

Meanwhile, the implementation of zakat collection recorded by BAZNAS in 2018 of IDR 8.1 trillion from the potential zakat projected by BAZNAS in 2018 at that time of IDR 217 trillion. It means that the level of zakat collection through amil zakat institutions needs to be increased so that the expected target of zakat funds is from the collection of zakat funds, it can be appropriate as it should be, and it can be seen that the potential for zakat collection in Indonesia has significant prospects.

Collection of zakat from Muslims to be managed by an institution can not only be done by BAZNAS, but can be carried out by Islamic banking. This is like the research conducted by Putra and Nurnasrina which focuses on zakat management institutions and the social functions of Islamic banking. In this research, it is stated that based on article 4 paragraph 2 of Law no. 21 of 2008 concerning Islamic Banking, the function of Islamic banking has expanded, namely the bank as an "amil zakat institution". Banks as zakat collectors have led to legal construction of zakat management institutions that have developed through zakat management with the concept of a company. Islamic banks as a company have more than 2,251 branch offices and have a connected system that has been proven to be safe as an alternative model in the collection and management of zakat. Islamic banks as zakat managers are expected to be able to encourage an increase in the amount of zakat funds collected. However, the position of Islamic banking in the collection of zakat funds since the enactment of the Sharia Banking Law of 2008 until now is still a juridical problem for Islamic banking.<sup>3</sup>

Therefore, the importance of zakat for Muslims so that zakat can be at the forefront of our efforts to worship, it is by carrying out the Fourth Pillar of Islam, paying zakat which is an obligation of Moslem. By paying zakat appropriately, it is able to optimize zakat management in a professional manner and effective cross-sectoral collaboration and collaboration can be established in order to achieve increased public awareness of zakat.

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<sup>1</sup> A. M. Saefuddin, *Empat Pilar Ekonomi Syariah Anti Riba-Zakat-Wakaq\_Asuransi* (Jakarta: Dewan Da'wah Islamiyah Indonesia, 2020).

<sup>2</sup> Pusat Kajian Startegis Baznas, *Indeks Kepatuhan Syariah Organisasi Pengelola Zakat: Teori Dan Konsep* (Pusat Kajian Strategis – Badan Amil Zakat Nasional dan Direktorat Zakat Wakaf Kementerian Agama RI, 2020), <http://library1.nida.ac.th/termpaper6/sd/2554/19755.pdf>.

<sup>3</sup> P. Adiyes Putra and Nurnasrina, "Analisis Kelembagaan Pengelolaan Zakat Dan Fungsi Sosial Perbankan Syariah" *Journal of Sharia Economics*. 2(2), 2020, 182-203. DOI: <https://doi.org/10.35896/jse.v2i2.140>

## LITERATURE REVIEW

### Zakat

Etymologically in the book of Mu'jam Wasit as quoted by Dr. Yusuf Qardawi, zakat is a basic word which means blessing, growing, clean, and good.<sup>4</sup> From the various wisdoms of zakat according to the scholars, it can be divided into three kinds or aspects, including diniyyah, khuluqiyyah, and ijtimaiyyah.<sup>5</sup>

1) Faidah diniyyah (religious aspect)

- a. Zakat brings a servant to happiness and safety in this world and the hereafter
- b. Means for servants to taqarrub (get closer) to Allah, will increase faith because of its existence which includes several kinds of obedience.
- c. Zakat payers will get a large reward that is multiplied
- d. Zakat is a means of removing sins

2) Faidah Khuluqiyyah (morality aspect)

Among the wisdom of zakat when viewed from the aspect of khuluqiyyah are:

- a. Instilling the nature of nobility, tolerance, and spaciousness in the person who pays zakat
- b. Zakat payers are usually identical with the nature of rahmah (compassion) and gentle to other person who are in poor condition.
- c. It is a reality that donating something physically for the Muslims will expand the chest and expand the soul, because it is certain that he will become someone who is loved and respected according to the level of his sacrifice.
- d. In zakat there is purification of morality.

3) Faidah Ijtimaiyyah (Social aspect)

The wisdom of zakat when viewed from this ijtimaiyyah aspect including:

- a. Zakat is a means to help meet the needs of the poor who are the majority group of most countries in the world
- b. Providing strength support for Muslims and elevate their existence. This can be seen in the group of zakat recipients, one of which is the mujahidin fi sabilillah
- c. Zakat can reduce social jealousy and resentment that exist in the chest of the poor because the lower people will easily be ignited by hatred and hostility if they see high economic groups squandering such abundant wealth to alleviate poverty, of course, harmony and love will be established love between the rich and the poor.
- d. Zakat will spur the economic growth of the perpetrators and it is clear that the blessings will be abundant.

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<sup>4</sup> Ali Ridlo, Analisis Efisiensi Keuangan Badan Amil Zakat Nasional, (Yogyakarta: Tesis – Program Pascasarjana UIN Sunan Kalijaga 2014), 15

<sup>5</sup> Fakhruddin, Fiqh & Manajemen Zakat di Indonesia, (Malang: UIN Malang Press, cet. I, 2008), 30-32

- e. Paying zakat means expanding the circulation of property or money, because when wealth is spent, the circulation will expand and more parties will benefit.<sup>6</sup>

## **Community Empowerment**

Community empowerment has been described by Payne that community empowerment is aimed at helping clients gain the power to make decisions and determine the actions they will take related to themselves, including reducing the effects of personal and social barriers. In addition, the meaning of empowerment is seen as an effort to enable individuals or communities. Where the granting of authority or power aims to make the community independent. In terms of language empowerment comes from the word “daya” (Indonesian) which means strength or ability to do business. Anwas said that empowerment is a concept related to power.<sup>7</sup>

Many things that put forward the concept of empowerment including Robbins, Chatterjee, & Canda suggest that empowerment is a process that describes the means by which individuals and groups gain power, access to resources and gain control over their lives. In line with that Rappaport, empowerment is considered as a collaborative process in which people who are less empowered with valuable resources are mobilized to increase access and control over resources to solve personal and/or community problems.

## **METHOD**

This research described an object phenomenon or social setting in a narrative writing. This meant that data, facts collected in the form of words or pictures, describing something means describing what, why, and how an event occurred. This research data collection technique used data collection techniques with documents, where this data collection technique documents were sources that are non human resources including books, laws and regulations, and statistical materials. This qualitative research method was a research procedure that produced descriptive data in the form of written or spoken words from people or observable behavior. The research was directed to obtain data on how zakat was productive for empowerment in the community.

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<sup>6</sup> Ali Ridlo, “ZAKAT DALAM PERSPEKTIF EKONOMI ISLAM” *Jurnal Al-Adl.* 7(1), 2014. 119-137. <https://core.ac.uk/download/pdf/231141269.pdf>

<sup>7</sup> Mustangin, Desy Kusniawati, Nufa Pramina Islami, Baruna Setyaningrum, Eni Prasetyawati, “Pemberdayaan Masyarakat Berbasis Potensi Lokal Melalui Program Desa Wisata di Desa Bumiaji” *Sosioglobal Jurnal Pemikiran dan Penelitian Sosiologi.* 2(1), 2017, 59-72

## RESULTS AND DISCUSSION

### Productive Zakat According to the Law

Zakat is a property that must be issued by a Muslim or a business entity owned by a Muslim to be given to those who are entitled to receive it in accordance with Islamic law. *Zakat mal* is property issued by *muzakki* through official zakat amil to be submitted to *muztahi*. *Zakat fitrah* is an obligatory zakat for Muslims who live in the month of Ramadan. Productive business is a business that is able to increase income, standard of living, and community welfare. So productive zakat is a property that must be issued by both individuals and business entities owned by Muslims so that zakat can be managed into a business that is able to increase income, standard of living and welfare of the community.

Productive zakat is zakat in which the management of zakat funds is made productively, where the use of zakat funds is made more effective by providing business capital to zakat recipients so that zakat funds can be managed properly by the recipients to meet the needs of life, and improve their economic life in the future. Productive zakat can be distributed to *mustahi* in the form of business capital, either in the form of interest-free loans (*qardhul hasan*), profit sharing or grants. There are also those who interpret productive zakat as zakat which is functioned to help, for example in the field of education or it can be in the form of providing scholarships, skills training or assistance to the underprivileged, with the expected goal that the recipients of these zakat funds can get out of the zone of poverty and ignorance.

In the book *Al-Ahkam As-Sulthaniyyah*, Al-Mawardi said about how the arrangement of zakat mal is required for the assets that are projected to be invested; the property develops by itself or is produced, to cleanse its owner and help those who deserve it. There are two kinds of zakat assets, including visible or invisible. Visible treasures are treasures that cannot be hidden such as crops, fruits, and farm animals. Invisible treasures are treasures that can be hidden, such as gold, silver, and merchandise.<sup>8</sup> So zakat mal when a person's assets, whether visible or invisible assets, have reached the *nisab*, then it is obliged for Moslem to pay zakat.

In the Regulation of the Minister of Religious Affairs of the Republic of Indonesia No. 52 of 2014 concerning the requirements and procedures for calculating zakat mal and zakat fitrah as well as the utilization of zakat for productive businesses in Article 2:<sup>9</sup>

- 1) Assets subject to zakat must meet the requirements in accordance with the provisions of Islamic law.
- 2) The conditions for assets that are subject to zakat mal are as follows:
  - a. Fully owned

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<sup>8</sup> Imam. Al-Mawardi, *Al-Ahkam As-Sulthaniyyah (Hukum-Hukum Penyelenggaraan Negara Dalam Syariat Islam)* (Jakarta: DARUL FALAH, 2007).

<sup>9</sup> "Peraturan Menteri Agama Republik Indonesia Nomor 52 Tahun 2014 Tentang Syarat Dan Tatacara Perhitungan Zakat Mal Dan Zakat Fitrah Serta Pendayagunaan Zakat Untuk Usaha Produktif."

- b. Halal
  - c. Enough nisab, and
  - d. Haul
- 3) The terms of haul as referred to in paragraph (2) letter d do not apply to zakat on agriculture, plantation and forestry, fishery and income and services, and zakat rikaz.
- 4) The conditions for zakat fitrah are as follows:
- a. Muslim
  - b. Living in the month of Ramadan
  - c. Having excess basic needs for the night and Eid al-Fitr

The provisions of *zakat mal* include: zakat on gold, silver, and other precious metals; zakat money and other securities; commercial zakat; zakat on agriculture, plantation, and forestry; zakat on livestock and fisheries; mining zakat; industrial zakat; zakat income and services; zakat rikaz. As for zakat fitrah, it can be in the form of rice (staple food) or it can be replaced with money which is equivalent to the rice (staple food).

As regulated in Law No. 23 of 2011 concerning the management of zakat that zakat management is planning, implementing and coordinating activities in the collection, distribution, and utilization of zakat. The requirements for zakat management must be based on a) Islamic Sharia, b) Trust, c) Benefit, d) Justice, e) Legal certainty, f) Integrity, and g) Accountability.<sup>10</sup>

Zakat management aims to increase effectiveness and efficiency in zakat management services so that zakat funds are able to overcome poverty reduction and improve people's welfare. Zakat will be effective and efficient if zakat funds are managed by *amil zakat* and state supervision. Zakat can be utilized for productive efforts in the context of handling the poor and improving the quality of the people. Utilization of zakat for productive business is carried out on conditions that include<sup>11</sup> a) If the basic needs of *mustahiq* have been met, b) comply with sharia provisions, c) generate economic added value for *mustahik*, and d) *mustahiq* are domiciled in the work area of the zakat management institution.

Regarding distribution, in Law No. 23 of 2011 emphasized that zakat can be distributed in two ways, including consumptive and productive. These two distribution methods have different characteristics where consumptive distribution is more urgent, such as to meet basic needs in order to survive. Meanwhile, productive distribution is intended to help improve the standard of living of *mustahiq* in the long term. In the law, giving productive zakat requires that *mustahik* (people who receive zakat) have fulfilled their basic needs.<sup>12</sup>

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<sup>10</sup> "Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat," 2011.

<sup>11</sup> "Peraturan Menteri Agama Republik Indonesia Nomor 52 Tahun 2014 Tentang Syarat Dan Tatacara Perhitungan Zakat Mal Dan Zakat Fitrah Serta Pendayagunaan Zakat Untuk Usaha Produktif."

<sup>12</sup> "Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat."

The distribution of zakat productively also happened in 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 Messenger of Allah gave zakat to him and then ordered him to be developed or donated again. It is required that those who are entitled to give productive zakat are those who are able to provide guidance and assistance to *mustahik* so that their business activities can run well. In addition to providing guidance and assistance to *mustahiq* in their business activities, they must also provide spiritual and intellectual development of their religion in order to further improve the quality of their faith and Islam. The legal basis for productive zakat is the postulate of a hadith narrated by Muslim, it was when the Prophet gave zakat money to 'Umar bin al-Khaṭṭāb who acted as *amil zakat* while saying:

“From Umar bin Khatab ra said: The Messenger of Allah gave me a gift, then I said to him: Give it to someone who needs it more than me. He said: “Take it (expand it), if something comes to you from this treasure while you are not attached (to take it) and do not ask for it then take it. Something that is not (like that) then do not follow yourself to it.” (HR. Muslim).

Community empowerment as a community development effort, by holding social activities to improve one's own situation and condition and by providing zakat funds for productive businesses is expected to encourage *mustahiq* who lack venture capital to move forward to make a business or reorganize their business so that this assistance is able to motivate and inspire individuals or communities to succeed and get out of the disadvantaged zone, especially in terms of economy.

### **Management of Productive Zakat for Community Empowerment**

In Indonesia, the management of zakat is regulated by the State through regulations. However, the regulation only relates to the management of zakat and does not require the public to pay it or in other words return to their respective awareness. The first law (Law) issued by the State was Law No. 38 of 1999 and was later changed to Law No. 23 of 2011 concerning Zakat Management. In the law there are two objectives of zakat management, it is to increase the effectiveness and efficiency of services in zakat management and to increase the benefits of zakat to realize community welfare and reduce poverty.

Regarding distribution, in Law No. 23 of 2011 emphasized that zakat can be distributed in two ways, including consumptive and productive. These two distribution methods have different characteristics where consumptive distribution is more urgent, such as to meet basic needs in order to survive. Meanwhile, productive distribution is intended to help improve the standard of living of *mustahiq* in the long term.<sup>13</sup>

In the law, giving productive zakat requires that *mustahiq* (people who receive zakat) have fulfilled their basic needs. In distributing zakat, each Zakat Management

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<sup>13</sup> Baznas, *Indeks Kepatuhan Syariah Organisasi Pengelola Zakat : Teori Dan Konsep*.

Organization (OPZ) has priorities related to the fields they will help, whether in the fields of economy, education, da'wah, and so on. The National Amil Zakat Agency (BAZNAS) as one of the zakat operators divides 5 areas to distribute the zakat they manage. The purpose of this distribution is that both the program and the *mustahiq* that are assisted will be more targeted. The five fields in question are economics, education, da'wah, health and social humanity.<sup>14</sup>

As we know that LAZ is an institution formed by the community to assist BAZNAS in terms of managing zakat funds, which of course must apply the provisions in the appropriate principles as stated in Article 2 of the PZ Law. In terms of the utilization of zakat funds, LAZ must be in accordance with the objectives stated in Article 3 of the UUPZ, it is increasing the effectiveness and efficiency of services in zakat management, and increasing the benefits of zakat to improve people's welfare in poverty alleviation.

As a country with the largest Muslim majority in the world, the potential for zakat collection in Indonesia has significant prospects. Asfarina, et al., in their research found that the potential for zakat collection in Indonesia has quite a large potential. By using two approaches to the fiqh method, they are classical and contemporary, as well as two scenario approaches, including optimistic and realistic scenarios.

The potential for collecting zakat in Indonesia above shows that the potential for zakat in Indonesia is large, especially if it is seen from the contemporary fiqh method with an optimistic scenario of Rp. 217 trillion, while the lowest potential is using the classical fiqh method and a realistic scenario of Rp. 13 trillion. However, the collection of zakat that has been recorded by BAZNAS and the Amil Zakat Institution (LAZ) in 2017 reached Rp. 6.2 trillion, which means that it only reached 47% of the calculation of the lowest potential collection of Rp. 13 trillion, and 2.8% of the highest potential for collecting zakat.<sup>15</sup>

Therefore, efforts to provide a comprehensive and accurate understanding of the Indonesian people regarding zakat are very important in order to increase the awareness of the people in paying zakat, especially zakat mal. Productive zakat in Indonesia is very much expected to be able to make people independent, creative, and avoid poverty, aiming to make *mustahiq* produce a sustainable business from the zakat assets they have received and can meet their daily needs continuously. A research related to this had also been conducted by Purnomo<sup>16</sup>

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<sup>14</sup> Pusat Kajian Strategis Badan Amil Zakat Nasional (Puskas Baznas), *Indeks Desa Zakat 2.0*.

<sup>15</sup> Pusat Kajian Strategis Baznas, *Indeks Literasi Zakat: Teori Dan Konsep*, ed. Pusat Kajian Strategis – Badan Amil Zakat Nasional (Jakarta: Pusat Kajian Strategis – Badan Amil Zakat Nasional, 2020), <http://library1.nida.ac.th/termpaper6/sd/2554/19755.pdf>.

<sup>16</sup> Joko Hadi Purnomo, "Pengaruh pengelolaan zakat terhadap penanggulangan kemiskinan dengan pemberdayaan zakat dan pendayagunaan zakat sebagai variabel moderating (studi di yayasan sosial dana al-falah (YDSF) propinsi Jawa Timur", 2018. Accessed from <http://digilib.uinsby.ac.id/22307/>

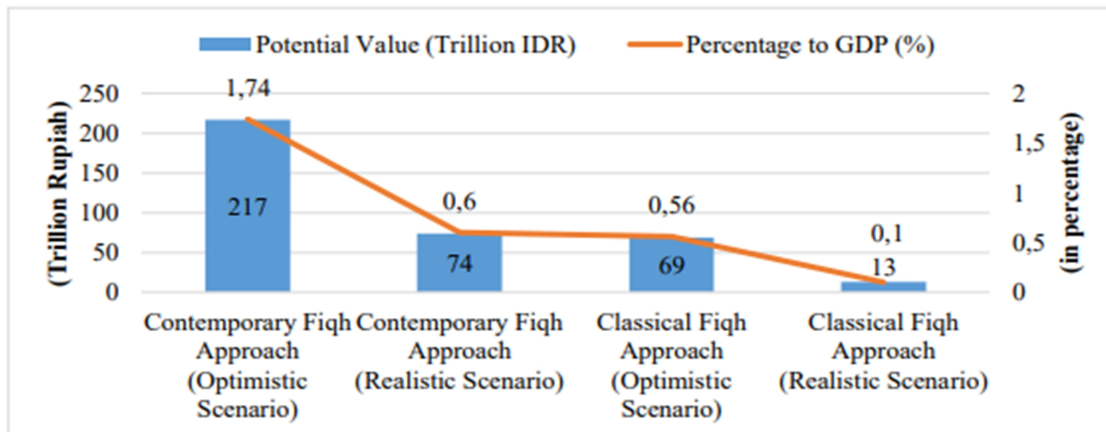


Figure 1. Zakat Collection Potential in Indonesia

Some of the steps that become a reference in the management of productive zakat include:

- a) Seeing the potential and making an estimate before giving zakat, zakat must be given to those who are right and entitled to receive it.
- b) There is planning in an action about what they will do to achieve the program, such as determining the people who will receive productive zakat, determining the goals to be achieved, and others.
- c) Gathering various elements that will lead to the success of the program including making standard rules that must be obeyed.
- d) Supervizing the program (Controlling) so that if something goes wrong or deviates from the procedure, it will be detected immediately.

What must also be considered here is related to the people who will receive zakat where in the distribution of productive zakat must be considered who are the people who are entitled to receive zakat from the poor, the poor, and most importantly the people who will receive this zakat must be people who have the desire strong enough to work, strive and thrive to escape poverty.

Al-Mawardi in his book "Al-Ahkam As-Sulthaniyyah" explains that zakat recipients cannot be separated from the following five conditions:<sup>17</sup>

1. Zakat is in accordance with their needs; no less or more. If that happens they are no longer *mustahiq* (zakat recipients) and cannot ask for zakat.
2. Zakat is not sufficient for their needs. They are not out of the *mustahiq* status, and their shortcomings are taken apart from zakat.
3. Zakat is sufficient for some of them and not sufficient for others. People who have had enough are no longer *mustahiq*, while people who have not had enough are still *mustahiq*.

<sup>17</sup> Al-Mawardi, *Al-Ahkam As-Sulthaniyyah (Hukum-Hukum Penyelenggaraan Negara Dalam Syariat Islam)*.

4. Zakat exceeds their needs. if that happens they are no longer *mustahiq*, and the excess zakat is handed over to other *mustahiq* in the nearest area.
5. Zakat exceeds the needs of some *mustahiq* and does not exceed the needs of other *mustahiq*. For this reason, the remaining zakat from *mustahiq* that exceeds their needs is given to *mustahiq* who has not been fulfilled so that both are fulfilled.

So for zakat recipients, it must be done selectively and strictly because in Islam it has been determined that *mustahiq* are those whose names are mentioned by Allah Ta'ala in Q.S. At-Taubah verse 60:

*“Zakat is for the poor and for the needy and for those employed to collect (Zakat). And for those whose hearts will be brought together (for Islam) and for slaves and for those in debt and for (those) on the Way of Allah and for the travelers - an obligation by Allah. And Allah is All-Knowing, All-Wise.”* (Q.S. At-Taubah ; 60)

Giving productive zakat must also provide guidance and assistance to *mustahiq* so that their business activities can run well, such as providing spiritual and religious intellectual development so that the quality of their faith and Islam will increase. The poor must be freed from the poverty of their souls so that they are not easy to beg, the main goal is to make the souls or thoughts of the poor rich and ready to do or manage a business. After that, the zakat funds will be rolled out, and they don't walk alone here but are grouped so that they can help among their group members and even help other groups. Therefore, zakat funds are given to *mustahiq* who have an empowerment side. Utilization of zakat for productive business is carried out with the following conditions:<sup>18</sup>

- a. If the *mustahiq's* basic needs have been met
- b. Complying with sharia provisions
- c. Generating additional economic value for *mustahiq*, and
- d. *Mustahiq* is domiciled in the working area of the zakat management institution

The utilization of zakat for productive business can be carried out at least according to the following provisions:

- a. Beneficiaries are individuals or groups that meet the *mutahiq* criteria, and
- b. Getting assistance from *amil zakat* who are in the domicile area of *mustahiq*.

Zakat management institutions are required to report the utilization of zakat for productive businesses. Reports are submitted in stages with the following conditions<sup>19</sup>:

- a. The zakat regulation agency at the district/city level submits reports to BAZNAS at the provincial level and regents/mayors.

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<sup>18</sup> Republik Indonesia Kementerian Agama, *Peraturan Agama Republik Indonesia Nomor 52 Tahun 2014 Tentang Syarat Dan Tatacara Perhitungan Zakat Mal Dan Zakat Fitrah Serta Pendayagunaan Zakat Untuk Usaha Produktif*, 2014.

<sup>19</sup> Republik Indonesia Kementerian Agama, *Peraturan Agama Republik Indonesia Nomor 52 Tahun 2014 Tentang Syarat Dan Tatacara Perhitungan Zakat Mal Dan Zakat Fitrah Serta Pendayagunaan Zakat Untuk Usaha Produktif*, 2014.

- b. Zakat management institutions at the provincial level submit reports to BAZNAS and the Governor, and
- c. BAZNAS submits a report to the Minister.

Reports are submitted every 6 months and at the end of the year, and the contents of the report should at least contain:

- a. *Mustahiq* identity
- b. Identity of zakat management institutions
- c. Productive business type
- d. Productive business location
- e. The amount of funds disbursed, and
- f. Business development.

Zakat funds for productive activities will be more optimal if it is implemented by LAZ because it is as a trusted organization for the allocation, utilization, and distribution of zakat funds, they do not just give zakat to *mustahiq* but they also participate in supervising, providing assistance and training so that funds The zakat is actually carried out according to the mandate so that the *mustahik* get the benefits and blessings of the zakat funds they receive.

In addition, there is also Baitul Mal, which is one of the most effective places for distributing zakat, rather than distributing it through individuals. The giving of zakat to zakat officers is something that is usually done by the Prophet Muhammad, and friends after. Therefore, the scholars after that still oblige the submission of the management and management of zakat to trusted zakat officers. As for the conditions that must be owned by zakat officers according to Al-Mawardi, including free (not slaves), Moslem, fair, knowing the laws of zakat<sup>20</sup>.

However, in reality the realization of zakat funds in Indonesia is not commensurate with the existing zakat potential, although every year it has an increase rate but does not reach 1% of the existing zakat potential, this is because there are several factors that cause the low collection of zakat in Indonesia according to Sophisticated *et al.*, partly because people do not fully trust the *amil zakat* institution. There are also some assumptions that develop in the community that there are *amil zakat* institutions affiliated with political parties or state institutions (Ministry of Religious Affairs) that have a negative image. In addition, the public also assumes that the *amil zakat* institution does not yet have an accurate *mustahiq* database and also the actions of the program cannot be felt by the community concretely. As a result, many people end up not distributing their zakat via *amil* institutions but directly to the surrounding *mustahiq*. Furthermore, the education factor where there are still many people who still do not understand how to calculate zakat. Regulatory factors are also the cause of the collection of zakat has not been as much as taxes. Finally, because of the low efficiency and effectiveness of the utilization of zakat funds. According to another

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<sup>20</sup> Al-Mawardi, *Al-Ahkam As-Sulthaniyyah (Hukum-Hukum Penyelenggaraan Negara Dalam Syariat Islam)*.

opinion, Istikhomah & Asrori, said that there are three factors that cause the low collection of zakat, they are the first because of the low awareness of Moslems about the obligation of zakat, the second because the zakat base that is excavated is still concentrated on several types of zakat, it is zakat fitrah, and the last one is because of the low incentive for zakat payers to pay zakat. Another factor is because many people do not pay their zakat formally, so the realization of zakat is not recorded.<sup>21</sup> This is what makes the increase in the realization of zakat funds low in Indonesia because the above factors affect how the income growth of zakat funds cannot be maximized, therefore education and literacy are needed here for Moslems so that they understand how important it is to pay zakat in official zakat institutions or zakat amil bodies. so that the collected zakat funds can be managed productively so that they can be optimized to improve the economy of the community in general and Moslems in particular.

As for some of the benefits that can be obtained by distributing zakat to zakat management institutions that will not be obtained by paying directly by *muzakki* to zakat *mustahiq*, including:

1. Ensuring certainty and discipline of *muzakki* in paying zakat.
2. Maintaining the feeling of inferiority of the *mustahiq*.
3. Broadcasting Islamic symbols.
4. *Achieving* efficiency and effectiveness, as well as the right target in the use of zakat funds according to a priority scale.
5. Being able to be used for the benefit of Muslims in general which requires not small funds. Such as anticipating attempts at apostasy from outside parties, efforts to foster the poor both in terms of economy and education, jihad against infidels who are fighting Muslims as has happened in several regions of the world.<sup>22</sup>

With the provision of zakat funds, it is hoped that it will produce new business actors in order to create more productive and creative business actors. Thus, it is hoped that the unemployment rate will decrease and will have an impact on increasing people's purchasing power for a product or service, so that the increase in people's purchasing power will be followed by production growth, and this production sector growth will be one indicator of economic growth. With this description, the role of zakat is very significant in human life where zakat is a mover that has the potential to provide allowances to traders or other professions that require capital, which cannot be obtained from other ways.

In the end, it is hoped that *mustahiq* can increase their income so that they are no

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<sup>21</sup> Indria Fitri Afiyana *et al.*, "Tantangan Pengelolaan Dana Zakat Di Indonesia Dan Literasi Zakat," *Akuntabel* 16, no. 2 (2019): 222-229.

<sup>22</sup> Siti Nur Indah Rofiqoh, Mohammad Alauddin, and Niswatun Hasanah, "Strategi Fundraising Zakat: Literasi Zakat Produktif Dan Zakat Profesi (Studi Pada Bmt Muda Jatim Mitra Inisiatif Zakat Indonesia)," *Proceedings of Annual Conference on Community Engagement* (2018): 556-575, <http://proceedings.uinsby.ac.id/index.php/ACCE/article/view/82>.

longer *mustahiq* and may even become *muzakki*. In addition, the distribution of zakat productively can also eliminate the nature of being lazy by only expecting help from others. Distribution of zakat productively requires *mustahiq* to be more professional in managing their assets. The productive zakat distribution model for business capital will be more meaningful, because it will create a livelihood that will improve the economic conditions of the *mustahiq*.

Zakat as an instrument of economic development and poverty alleviation of the people has many advantages over existing conventional fiscal instruments. There are several advantages of poverty reduction instruments in zakat, including:

1. It is clear that the allocation is only for group zakat recipients (*ashnaf*). This makes zakat inherently pro-poverty characteristics. There is no single fiscal instrument that has this unique characteristic. Therefore, in eradicating poverty, zakat is more effective because the allocation of funds is certain and is believed to be more targeted.
2. Zakat has a fixed low percentage and never changes because it is regulated in the requirements. The wealth that is subject to the highest zakat is inventive goods (*rikaz*), namely natural wealth that is only taken directly from nature without any human role in processing (exploration) such as mining products (Imam Hanafi). The minimum zakat value is 20%. Wealth from agriculture is the object of zakat with the second highest zakat rate (5%-10%), where humans begin to play a role in natural management. Agricultural products produced from irrigated land is 5%, and if it is produced from rainfed land, the zakat value is 10%. The value of trade zakat is 2.5%. The provisions on the value of zakat are fixed and cannot be replaced by anyone. These characteristics make zakat market-friendly so it will not interfere with the business climate.
3. Zakat is known in a broad business and includes various economic activities (agricultural products, pets, gold and silver deposits, commercial trading activities and mining goods taken from the bowels of the earth). Contemporary *fiqh* even views that zakat is taken from the assets or expertise of workers. Thus the potential for zakat is very large. This is an important basic capital for financing poverty alleviation programs.
4. Zakat is actually a spiritual tax that must be paid by every Muslim, under any circumstances. Therefore, zakat recipients – theoretically – tend to be stable. This will ensure the sustainability of the poverty alleviation program in the long term.

Seeing the potential of zakat is so great, then zakat should be used as an instrument of economic development, especially in areas that already have a system of wide application of zakat. Because in fact, national development cannot only rely on the central government, but also requires regional participation in optimizing its economic potential.

According to A.M. Saefuddin, there are three steps or strategies that can be taken together to build a system that is able to support the development of economic independence with zakat as one of the main pillars, including: First Strategy, free financing access. One effort to reduce poverty is to reduce the number of unemployed. Poverty occurs because one of the factors is that people do not have jobs to meet their economic needs. By providing access to jobs, economic development can take place so that poverty can be reduced. For the Islamic economy, for those who want to do business, access to funds will be provided widely and without guarantees for those who cannot afford it. This attitude actually creates the direction of entrepreneurship, not just the availability of jobs, entrepreneurship is really recommended in Islam. In a hadith, the Prophet once said "You should do business because 90% of the doors of sustenance are in business." (HR. Ahmad).

The second strategy, zakat management needs to apply the principle of profit and loss sharing (PLS) standardly for all economic activities. All financing provided in the first strategy above is absolutely carried out with the PLS principle. they do business, both with fair and proportional responsibilities in various risks and benefits, so that the profit-sharing system is the best mechanism. Unlike the interest system which tends to only benefit the owners of the funds without risk. The system with the PLS principle also prioritizes the relationship between the monetary sector and the real sector. In contrast to the interest system which can artificially double money, the PLS system guarantees the synergy of money movements with real economic development. This guarantees that the application of the PLS principle as a whole in the economy will contribute to derivatives in the form of employment and increase people's income.

The third strategy is to optimize zakat and make it an investment safety net. In the context of poverty alleviation, cooperation between the Amil Zakat Agency and LKS is needed that is oriented to the real sector. This collaboration can run well when it has the support of the Amil Zakat Agency (BAZ) and the Amil Zakat Institution (LAZ) as guarantors of the partnership funds. Poor people who have the desire or ability to carry out small business activities can get funds from Islamic Financial Institutions, such as BPRS or BMT and their guarantor BAZ or LAZ which has allocated most of the funds for productive zakat.

According to A.M Saefuddin's opinion,<sup>23</sup> sociologically, zakat, if one looks at some of the commands of zakat, is actually a reflection of empathy (caring for others and having a very strong human dimension). Empathy has strategic benefits for the benefit of mankind, in the context of lightening the burden of human life from an economic and other perspective. In this case, we can factually see that the phenomenon of differences in livelihood and life between individuals or groups. The difference itself is actually Sunnatullah (God's provisions) which are certain and fixed, anytime and anywhere. Rich and poor will always exist, just as there is day or night, healthy or sick, old and young as

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<sup>23</sup> Saefuddin, *Empat Pilar Ekonomi Syariah Anti Riba-Zakat-Wakaq\_Asuransi*.

it is written in Q.S. Az-Zukhruf : 32.

*“Is it they who distribute the Mercy of your Lord? We distributed their livelihood between them in the life of this world. We have exalted some of them above others in degrees, that some of them may take (employ) others in their work. And the Mercy of your Lord is better than what they collect (than the money they save by not employing others).”.*

But that difference is not for us to be contradicted, let alone to give rise to conflicts between classes, but for us to meet and be in friendship with each other in a frame of ta'awun/please help in goodness, help each other, love each other, and complement each other. It is normal for the poor to need the rich. But the rich are not untested like the poor and other poor people.

وَهُوَ الَّذِي جَعَلَكُمْ خَلَائِفَ الْأَرْضِ وَرَفَعَ بَعْضَكُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِيَبْلُوَكُمْ فِي مَا

ءَاتَاكُمْ إِنَّ رَبَّكَ سَرِيعُ الْعِقَابِ وَإِنَّهُ لَغَفُورٌ رَّحِيمٌ ﴿١٦٥﴾

*And it is He who has made you successors upon the earth and has raised some of you above others in degrees [of rank] that He may try you through what He has given you. Indeed, your Lord is swift in penalty; but indeed, He is Forgiving and Merciful. (Q.S. Al-An'am :165)*

Helping and synergizing between fellow human beings from believers will give birth to its own strength, as well as invite the grace of Allah SWT. Thus, zakat which was originally a reflection of concern among others and eventually increased into a sociological bond that can help each other, all of these have strategic potential to build unity in the ummah. Because ideally, zakat can be recorded not only as a realization of a Muslim's concern for the poor, but zakat is able to have a very strategic function in the economic system, namely as an instrument of wealth distribution that can be useful for the welfare of the Indonesian people.

## CONCLUSION

Productive zakat is a potential source of funds for the state that can be used to promote welfare for the whole community. Seeing the potential of zakat in Indonesia is so large, it is necessary to utilize zakat for productive businesses with the following conditions: Generating additional economic value for *mustahiq*, where the recipient of benefits is an individual or group that meets the mutahik criteria and this makes productive zakat the beneficiaries more focused to improve welfare The people and the

community in general are given direct assistance and supervision from *amil zakat* who are in the *mustahiq's* domicile area. With such a large potential for zakat, zakat should be used as an instrument of economic development in this country, and especially in areas that already have a good and broad system of applying zakat. It is because, in fact national development cannot only rely on the central government, but also requires the participation of local governments in optimizing the economic potential of their regions. It is hoped that *mustahiq* can increase their income so that they are no longer *mustahiq* and may even become *muzakki*, because the essence of zakat is not about how many rupiahs he receives, it will remain here how the benefits of zakat are able to improve the welfare of all mankind. With the assistance of productive zakat funds, it is hoped that *mustahiq's* economic condition will be even better.

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