

PRODUCTIVE ZAKAT PROGRAM RENEWAL MODEL TO INCREASE MUSTAHIQ EMPOWERMENT (CASE STUDY OF KOLAKA DISTRICT BAZNAS)

Wandha Audia Magfirah^{1*}, Try Ayu Puspita Ningsih², and Sri Putri Ayu³

¹²³Universitas Sains Islam Al Mawaddah Warrahmah Kolaka, Indonesia

Email : wandhaaudiaa@gmail.com

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ABSTRACT

Productive zakat is a form of utilization of zakat. So, the distribution is productive, namely to add to or as business capital for mustahiq. That mustahiq must return business capital, that is in nature as a strategy to educate them to work hard so that their business is successful. The purpose of this study is to describe the productive zakat program renewal model implemented by BAZNAS Kab. Kolaka to increase the empowerment of mustahiq. We will explore how efforts are made in the productive zakat program, including business assistance, access to capital, and social network development. The research method used by researchers is a qualitative approach with descriptive methods. that BAZNAS Kab. Kolaka could not renew the productive zakat program because the program could not be realized because it was constrained by insufficient income of zakat funds so that it could not realize the productive zakat program. However, BAZNAS Kab. Kolaka is working on a small scale by channeling business funds whose business is named (Zmart) which will become the forerunner of the productive zakat program. The implication of this research is that the authors expect participation and public awareness in order to realize this productive zakat program.

1. INTRODUCTION

Zakat is a religious obligation related to the economic, financial and social welfare aspects of society, and is one of the most important foundations of Islam. This is done to foster empathy and equality among Muslims. Zakat serves two purposes. First, human assets and souls must be purified so that they remain in prime condition. Second, zakat serves as a source of public money that is used for social reasons such as poverty alleviation. Zakat, as one of the five pillars of Islam, plays an important role in achieving socio-economic balance in Muslim culture. Zakat is not only an act of worship that requires Muslims to donate a portion of their money to those who are deserving, it is also a powerful tool for fighting poverty, reducing social inequality, and increasing economic empowerment.

The impact of zakat on people's welfare has not been widely felt. Zakat is just a common need that seems to have no spirit of empowerment, so it has not been able to become a truly effective instrument of community empowerment (Rambe, Wantini, & Diponegoro, 2023). As previously

stated, the ideality of the teaching of zakat only exists in theory which is far from reality. (Mohammad Daud Ali, 1988: 32). Productive zakat is not the same as zakat maal or zakat fitrah. Productive zakat is a form of utilization of zakat. As a result, the distribution is useful, serves to increase or become business capital for Mustahiq. Mustahiq must return business funds as a strategy to teach them to work hard so that their business is successful. In fact, the reward for their efforts becomes infaq, and then it is rolled out to other mustahiq. As a result, the number of people reaping the benefits of zakat is increasing (F. R. Wantini, 2022).

The zakat utilization model with the concept of empowerment is currently popular among zakat management organizations and is significant for overcoming poverty problems, such as empowering ZIS by providing business capital through a non-profit sharing loan system or profit sharing system (Khafiyya & Wantini, 2023). The model for utilizing zakat for the economic empowerment of underprivileged communities is a program that uses zakat funds to encourage mustahiq to start their own businesses. These initiatives are in the form of raising funds for existing micro businesses or launching prospective new micro businesses. (Nedi Hendri & Suyanto, 2015). In order to increase the empowerment of mustahiq, an innovative approach and renewal model is needed in the productive zakat program. This model is expected to be able to change the traditional paradigm of zakat which only focuses on providing direct assistance, into a system that actively involves mustahiq in the process of managing and utilizing zakat funds, as well as providing opportunities for them to develop skills, access training, and receive ongoing support.

In this journal, we aim to describe the model for updating the productive zakat program implemented by BAZNAS Kab. Kolaka to increase the empowerment of mustahiq. We will explore how efforts are made in the productive zakat program, including business assistance, access to capital, and social network development. We will also analyze the impact of implementing this model on increasing self-sufficiency and economic sustainability of mustahiq. Based on the background that the researcher has described above, the researcher is interested in further researching the productive zakat program model by drawing on a focus idea with the title "Productive Zakat Program Renewal Model to Increase Mustahiq Empowerment" (Case study at BAZNAS Kolaka Regency).

2. METHODS

Researchers used a qualitative approach with a descriptive approach in this study. The research method used is qualitative. (Methodologies are the processes, principles and procedures we use in approaching problems and finding solutions). (Deddy Mulyana, 2008: 145) The purpose of this descriptive research is to make a systematic, factual, and accurate description of the productive zakat program model implemented by BAZNAS Kab. Collapse, and the relationships between the phenomena are corrected.. Data analysis was carried out by drawing conclusions from the results of interview data collection. Documentation data and observations made on productive zakat activities.

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By analyzing the data that has been carried out, conclusions can be made about how the zakat in Kolaka can be managed well and sustainably.

3. RESULTS AND DISCUSSION

Then, to provide more information about the findings of the interviews conducted. Furthermore, the following table is displayed related to the answers obtained from informants:

Table 1. Summary of Interview Results for BAZNAS Kab. Kolaka

Question	Informant Answer
What are the zakat programs in Baznas Kab. Kolaka?	There are 5 programs, namely Education (such as scholarships), Health (people who can't afford to go to the hospital who can't get treatment because of the cost factor), Humanity (Victims of natural disasters, poor people who can't afford to build houses), Economy (Economic empowerment such as venture capital assistance) and Dakwah and Advocacy (assistance for mosques, and activities that contain Islamic values)
There is such a thing as productive zakat which is included in the economic program, does this productive zakat exist and are there any updates compared to previous years?	So, at BAZNAS Kab. This Kolaka has not yet led to productive zakat, the influencing factor is that the amount of zakat that is included in BAZNAS is still relatively small compared to infaq. Because most of the Zakat funds that come in are ASN who have high positions. Meanwhile, the community puts more of their aid funds into infaq. So, BAZNAS tries to encourage the people in Kab. This Kolaka wants to tithe as well as zakat on income, agriculture, mining, fisheries because no one has included zakat funds from these zakat funds. While zakat funds obtained by BAZNAS Kab. This Kolaka in a month is only around Rp. 20,000,000 so we collect these funds first and distribute them to those who really need them. So in Kab. Kolaka does not yet have productive zakat, but it is just starting where BAZNAS provides business assistance called "Zmart" which is located in Watalara. "Zmart" is included in the economic empowerment program which is the forerunner to the realization of the productive zakat program.

What is the amount of funds channeled to "Zmart" business capital assistance?	We provide financial assistance ranging from Rp. 2,000,000 - Rp. 3,000,000 but distributed to mustahiq in kind.
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What is the process for submitting zakat aid funds?	Mustahiq must submit financial assistance in the form of a proposal starting from what the activities are like, then the distribution team/field team will go down to verify directly to the location to find out whether the business really exists. Because it is possible that he submitted a proposal but it was faked, it is also possible that the location occupied by the business is land owned by other people, not privately. So, the team from BAZNAS will check as much detail as possible before providing assistance for business capital whether in the form of goods/money.
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How is the supervision/control of zakat funds that have been distributed?	For control at BAZNAS there is something called a sharia audit from the Ministry of Religion, public accountant audits, including government audits, namely the inspectorate, so we are supervised by them. Because we are under the supervision of the Ministry of Religion and the Regional Government so that these two elements, BAZNAS remains responsible for their financial reports, the reporting of which is carried out per semester (6 months). Then the inspectorate from the Ministry of Religion's sharia audit. For reports per semester given to the Regional Government and the Ministry of Religion, reports to the central BAZNAS per month, and every year the inspectorate visits them.
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Are there any obstacles experienced by BAZNAS Kab. Kolaka during doing its programs?	Such as giving motivation/awareness to the community for zakat, infaq, and alms, the funds obtained are insufficient, restoring public trust in BAZNAS.
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Has BAZNAS been able to increase the empowerment of mustahiq in Kab. Kolaka?	The benchmark regarding the increase is not determined by BAZNAS, because there is data obtained from BPS. So far, BAZNAS Kab. Kolaka provides assistance to communities in the form of consumer goods. So to increase it, namely with the existence of economic empowerment that we want to do but are constrained by the budget. Because in other areas to help 1 mustahiq given a fund of Rp. 20,000,000 - Rp. 30,000,000 for example the incoming funds per month are only Rp. 100,000,000 if given to 3 people the funds run out so they cannot be used for other programs. So in terms of improvement in Kab. This Kolaka has not increased because more aid funds are channeled for consumptive rather than productive purposes.
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From the results of interviews that were conducted with Mr. AH as Deputy Chairperson III for Financial Planning and Reporting. In this case, according to the researcher, the answers from the informants are sufficiently representative. In table 1. You can see some of the results of the interview questions that have been done. The table already includes the main points that are the subject of the researcher's discussion(Dahuri & Wantini, 2023). Judging from the summary of the interview, productive zakat which became the BAZNAS program could not be realized due to the budget/funds obtained from Muzakki Kab. Kolaka was not enough to make the program happen. As seen in the summary above, the BAZNAS Kab. Kolaka is channeled more for the consumptive needs of mustahiq than for productive ones(Amanullah & Wantini, 2023).

It can be seen from the answers of the informants who said that the obstacles/obstacles faced by BAZNAS Kab. Kolaka is also due to a lack of public awareness/lack of understanding regarding zakat where most people in Kab. Kolaka prefers to give zakat directly without being mediated by zakat institutions. So that BAZNAS Kab. Kolaka could not realize its very important program for community empowerment, which is called productive zakat. Also one of the factors is the lack of public trust in BAZNAS Kab. Kolaka which is the biggest obstacle to the realization of the program.

3.1 Zakat

According to the Big Indonesian Dictionary (KBBI), zakat is a certain amount of assets that must be issued by Muslims and given to those who are entitled to receive it, such as the poor and so on, in accordance with sharia law.(Departemen Pendidikan Nasional, 2005: 1279).According to language, zakat means growth and expansion. As a result, anything that grows in number and size can be called zakat. The word zakkâ az-zar'u means "the plant grows and becomes

good".(Muhammad bin Shalih Al-Utsaimin, 2011: 11) Zakat is the name or designation of a right of Allah Ta'ala which is given to the poor by someone. It is called zakat because it contains the hope of obtaining benefits, cleansing and purifying the soul, and cultivating it with many virtues.(Sayyud Sabiq, 1978: 3)

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

Meaning: "Take zakat from some of their property, with that zakat you clean and purify them and pray for them. Verily, your prayer is a peace of mind for them. And Allah is all-hearing, all-knowing."

The command to share what one has is contained in the verse above which creates a prosperous society. In terms of social life, if the economy is equal, the life that will be formed is a society that upholds science and civilization (F. R. Wantini, 2022). For this reason, productive zakat is one solution in overcoming economic disparities in society.

3.2 Productive Zakat

What is meant by productive is the act of reusing a fund or goods whose results can be used for the benefit of the people. Productive zakat is zakat given to mustahiq as capital to carry out productive economic activities.(Asnaini, 2008: 23).As a result, a profitable zakat company must be able to educate mustahiq to be truly ready to change. Because poverty is difficult to eradicate until the poor themselves change their mindset. This is known as the empowering role. Zakat that can be collected from time to time must be able to bring Mustahiq to a level of development.Based on the above reasoning, it can be said that zakat is productive in the sense that zakat assets or money given to mustahiq are developed and used to support their business so that they can meet their daily needs continuously(F. R. Wantini, 2022).This productive distribution of zakat never happened at the time of Rasulullah SAW as stated in a hadith narrated by Imam Muslim as follows:

From Umar Bin Khattab 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 (develop it), if something comes to you from this treasure while you are not attached (to take it) and don't ask, then take it. Something that is not (like that) then do not involve yourself in it ". (HR. Muslim).The hadith above shows that donated assets, such as zakat, can be generated for purposes other than those used directly. Zakat can be converted into a productive business that generates income. Increased assets are assets that can be used for zakat(R. Y. Wantini, 2023). This shows that these assets have the potential to grow because they are used as company capital. In another sense, developing means that the property can generate benefits that increase the mustahiq's income or income.

Zakat has the meaning of building an educational concept for sustainable empathy. Zakat is part of Islamic education to be able to share the feeling and realization of a prosperous social life and a balanced life (Yulianto & Wantini, 2023).

3.3 Community Empowerment (Mustahiq)

Empowerment comes from the word power, which means energy/strength, process, method or act of empowering. Empowerment is a process carried out by individuals or communities in order to strengthen their capacity so that they are able to be empowered to create themselves and their environment in order to achieve prosperity and independence.(Anwar Oos, 2013: 4)

In the Islamic view, empowerment comes from the word "power" (power or empowerment). Empowerment etymologically comes from the word power which means effort, effort, reason, ability.(Edi Suharto, 2005: 57) Empowerment is often interpreted as gaining power and access to resources. Empowerment in the economic field is an effort to build community power by encouraging, motivating and raising awareness of its economic potential and trying to develop it.(Mubyarto, 2000: 263-264) Empowerment is directed at improving the community's economy in a productive manner so as to be able to produce high added value and greater income.(Erna Erawati Cholitin, 1997: 238).Empowerment aims to improve the community's economy in a productive way so that it can generate high added value and generate more money. Efforts to increase capacity to generate added value must at least increase access to four things: resources, technology, markets, and demand. Therefore, the researchers concluded that empowering mustahiq is an effort to increase the ability or potential of the community in mustahiq economic activities so that they can fulfill their daily needs, improve their welfare, and have the potential in the process of national development.

4. CONCLUSION

Based on the results of research conducted at BAZNAS Kab. Kolaka researchers draw conclusions related to the title of this journal that BAZNAS Kab. Kolaka could not renew the productive zakat program because the program could not be realized because it was constrained by insufficient income of zakat funds so that it could not realize the productive zakat program. However, BAZNAS Kab. Kolaka is working on a small scale by channeling business funds whose business is named "Zmart" which will become the forerunner of the productive zakat program. Even though it is still a small scale, BAZNAS Kab. Kolaka is trying to process the program to a large scale, which of course is with the support of zakat funds from the people in Kab. Kolaka who had a big hand in the realization of the program. With the awareness of the people who are moved to provide zakat funds which are important for benefit, there is also a need for a deep understanding for the community regarding zakat which is not only busy during Ramadan but for other things it is also necessary to issue zakat when it reaches the nishab.

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