

Model Management Zakat Productive for Mustahik Empowerment (Case Study: Rumah Amal Salman ITB and DPU Daarut Tauhid, Bandung, Indonesia)

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Abstract

There are various ways to reduce poverty, one through the distribution of zakat funds for economic empowerment of the poor. The distribution of zakat funds require Institute Amil Zakat (LAZ) are professional and focus on the allocation of zakat funds to productive sectors. By based on financial inclusion, LAZ has function as mediator between the one who gave zakat funds (muzaki) with the one who received zakat funds (mustahik) hopefully can be an institution which increase productivity of mustahik

Analythic-method descriptive and comparation are used to seen the efeciency of funds management model which come from zakat to poor people by microfinance institution by applied local culture approach as basis connection between microfinance and their client. Survey of field did based on purposive smpling to the amount of microfinance which based on akat, infaq, and shodaqoh (LAZ) were ini Bandung city such as LAZ Rumah Amal Salman and DPU Daarut Tauhid. As a basic for assessment the efectivity channelization microfinance service by use result chain methods that can described the achievement of success through input – output – outcome stages.

The result of research showed that local culture has big influence against the achievement from these two microfinance. Coaching and mentoring activities provision values of akhlak became local cultural traits in LAZ Rumah Amal Salman ITB, able to creates independent mustahik and has akhlakul karimah. Meanwhile, in DPU Daarut Tauhid adaptation with local culture made trhough facilitation and business choacing to all mustahik has increase their confidence at beginner stemming from poor society groups. In addition, DPU Daarut Tauhid also do review an evaluation to all mustahik to control mustahik hearts leverage the capital that has given, so that the program can realize the aim to produce zakat productive.

Keywords: *Institute Amil Zakat, Local Culture, Zakat Produktif,*

1. INTRODUCTION

Zakat is now proven to have a domino effect in the life of society, especially in terms of poverty reduction. This potential if we continue to optimize it will help affect the Indonesian economy, especially in freeing the poor from the poverty line, increasing the income and consumption of small communities. Currently, the potential

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of zakat in Indonesia could reach 217 trillion. Of the 217 trillion is one of them are in West Java which nationally has a large proportion amounting to 3 trillion each year is utilized by institutions zakat (Ahmad Heryawan: 2016).

Total fundraising ZIS in Indonesia increased from year to year. Here is a collection of data ZIS in Indonesia the period 2011 to 2015:

Table 1 Total collection ZIS in Indonesia

No.	Year	Total ZIS	Annual growth (%)
1.	2011	1.73 triliun	-
2.	2012	2.2 triliun	27.16%
3.	2013	2.4 triliun	9.09%
4.	2014	2.77 triliun	15.41%
5.	2015	4.22 triliun	52.34%

Source: BAZNAS 2015

The existence of the phenomenon of an increasing number of ZIS as the description proceeds table above, shows the potential utilization of Zakat funds in the economic empowerment of mustahik very large. So the emergence of Amil Zakat (LAZ) is expected to be a medium for bridging the achievement potential of zakat in Indonesia.

LAZ their chances in encouraging optimization of distribution and utilization of Zakat funds indicated by the process and management system that is open and transparent, so as to reach the target mustahik predetermined. Zakat fund distribution models are applied in most LAZ done through a direct approach with mustahik interpreted by existing programs. The approach taken here is based on the integration of local culture-based financial inclusion.

One of the goals of financial inclusion program is to provide access to financial services to the poor in accordance with their affordability. So it is believed the program would be used as one tool to alleviate poverty. The existence of aspects of local culture in the development model of utilization of Zakat funds was believed to be able to create a system that inklusif LAZ. The success of the approach through local culture has also been felt by the Grameen Bank shows that understanding the local culture helps the effectiveness of utilization of Zakat funds in the community. This paper attempts to examine the extent to which local cultural factors influence the development of LAZ and make mustahik can be more productive when getting zakat.

2. LITERATURE REVIEW

Amil Zakat Institute (LAZ)

Formation Badan Amil Zakat can't be separated from the issuance of Law No. 38 of 1999 on Zakat Management (UUPZ). Based on the Act in Indonesia there are two institutions that have the task of managing, distributing, and allocating zakat namely Badan Amil Zakat (BAZ) and the Institute Amil Zakat (LAZ). BAZ is manage zakat institutions established by the government which was established at the proposal of the Ministry of Religious Affairs and approved by the President. While LAZ is zakat management institutions established by the private sector or outside government. Some LAZ nationwide namely Rumah Amal Salman ITB and DPU Daarut Tauhid

equally has the objective to become the locomotive of empowerment, of the development of life and self-reliance, which is based on local resources, towards equitable economic system.

Empowerment

Empowerment in zakat is closely related to how it is distributed. The condition is caused when the distribution targeted and appropriate, the empowerment of zakat will be optimized. In Law No. 38 of 1999 on Zakat Management, described the utilization is the result of collecting zakat utilized to mestahiq accordance with the provisions of the religion. Utilization of the results of the collection of zakat based on priority needs mustahik and can be utilized for productive enterprises. The requirements and procedures for utilization of the results of the collection of zakat as referred to in paragraph (2) shall be regulated by a decision of the Minister.

As for the types of activities the utilization of Zakat funds, namely:

1. Based Social

Zakat distribution of this type carried out in the form of direct funding in the form of compensation for the fulfillment of basic needs mustahik.

2. Based Economic Development

This type of zakat distribution is done through the provision of venture capital to mustahik directly or indirectly. The distribution of zakat funds is geared towards productive economic activities, which may also be lifting the welfare of society.

Local Culture

Cultural factors, concept, and practices therefore need to be addressed, particularly in the relation to microfinance roles in development. Kohls and Wederspahn defined culture as shared values of a society. They defined culture as an integrated system of learned behavior patterns that are characterised the members of any given society. Culture refers to the total way of life for a particular group of people. It includes *[what] a group of people thinks, says, does and makes-its customs, language, material artifacts and shared systems of attitudes and feelings*. According to this the definition, cultural factors and practices in agriculture areas would definitely differ from those who are stay in coastal area. In practice, Culture adopted by farmers is not similar to culture of fisherman, traders or government officials for instance.

The following chart shown us how internal and cultural aspects affect and be affected by microfinance. Both cultural aspects of LAZ determine the outreach of LAZ as well as their sustainability. As illustrated in the following picture, we could see how cultural aspects related to microfinance.

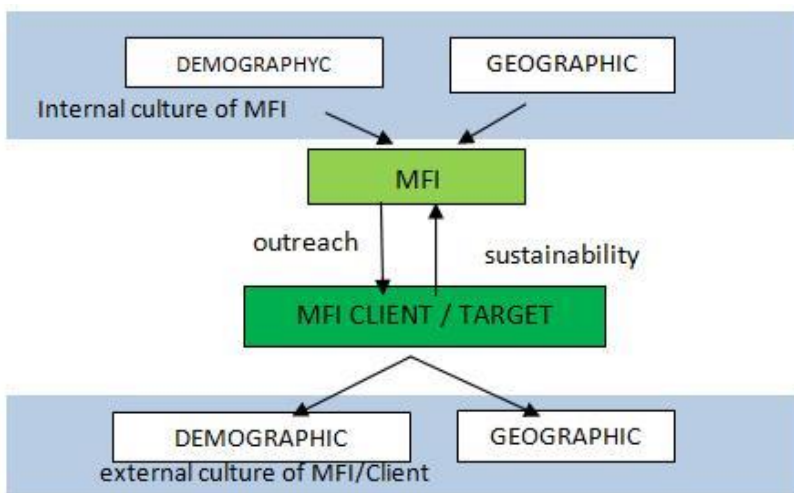


Figure 1 Cultural aspect of microfinance institution (LAZ)

Leonard (2010) and Hofstede (1984), Lewis (1998) and Misbach (2009) stated that, at least there are several cultural aspects that can be identified before microfinance based on culture model created, as follows:

1. Internal Culture; includes organization culture, institutions ability of product innovation and impact analysis of LAZs.
2. External culture; includes client and ethnic groups, clients profession, cultural geographic, and business environment.

By identifying cultural factors, managers of LAZs would be more culturally sensitive, so that public services will take habits and demands of the society in which MFIs operate into their consideration.

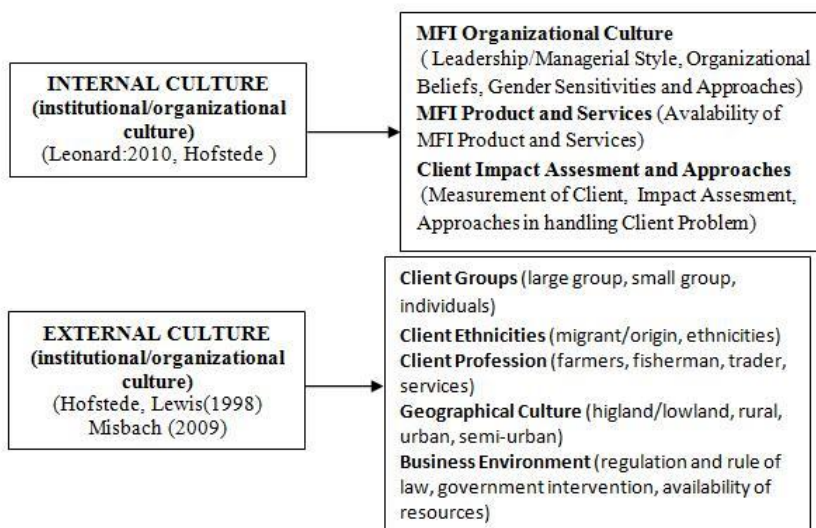


Figure 2 Local Culture Analysis

Result Chain Theory

Result Chain is a logic diagram showing the assumption by connecting input (in this case zakat), activity output (program owned by each LAZ like, coaching), results (the results of the coaching that has been done like, For Home Charity salman expect the mustahik become more DPU independent and Daarut Tauhid expect mustahiknya able to develop new businesses started or are being pioneered.), and the impact of their activities is expected mustahik input can improve their quality of life to be better than the previous ones (OECD, 2009).

Result chain used to make the first assumption about how the activities planned by each LAZ and the possibility to contribute to the stated objectives and how the possibility to translate from the initial assumption in various desired effects or undesirable. By identifying the main indicators to evaluate and monitor the impact of a planned activity can be any part of the analysis result chain (Ferretti et al, 2012).

3. RESEARCH METHODOLOGY

Design of Research

This research is naturalistic research, with qualitative-descriptive research, means a research that efforted to make description and scurpulous social phenomena without intervenced and hypothesis. Sample decided by usepurposive-sampling technique. Here are amil zakat organization that observed:

Table 2 Amil Zakat Intitution (LAZ)

No.	Representation	Classification	Target
1.	Rumah Amal Salman ITB	Amil Zakat Organization (LAZ)	a. Alumni of Bandung Institute of Technology (ITB) b. Alumni of Salman c. lecturer ITB d. Parents of ITB students e. Jamaah Salman f. Citizen of Bandung City g. Activist of Salman
2.	Dompot Peduli Umat (DPU) DaarutTauhid	Amil Zakat Organization (LAZ)	a. DPU DT school b. Activist of DT Mosque c. Some area of Bandung Regency

Kind, Source and Collecting Data Technique

In this research, kind of data tha will use are primary data and secondary data. The method to collected data are variative and use many technique, depends on data that we use and source of data.

Primary data will collected by survey and get deeper with indepth interview.

Indepth interview, we had some conversation with Head of Director and Human Resources Manage. Beside Primary data, this research use secondary data which got from publication, that published by government, LAZ, book,journal, and websites.

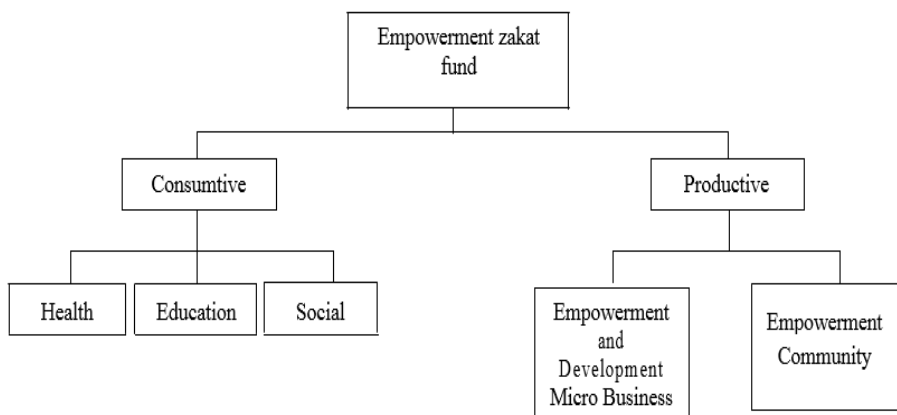
Processing and Analysis Data

Primary data processed by resumed an interviewed from interviewees. Whereas secondary data processed by Excel program to get trend and growth. For designed the right reconstruction model, we use comparative analysis. By use comparative analysis hopefully known unic, we use comparative analysis. By use result chain analysis hopefully known uniquely and excellence scores of each model empowerment of zakat for mustahik, tha be done in amil zakat organizations.

4. FINDING

The reconstruction model of zakat for poor people is a program that used the benefit of zakat funs to help mustahik have their own business. The zakat appearance not only fulfilled consumption needs of mustahik. At first, zakat potential has aimed to eradicate poverty, had generated thoughts and innovation in fund distribution of zakat, such as economic aid like had a productive business. Productive business ini this case be related with development and growth especially on economic, and wealth on citizen.

In broad outline, zakat fund can distributed in two kind of activities such as, activities which is consumptive and productive activities (Nasution, 2008). Consumtive activites are activities that temporary succor to solve temporary problem and directly gone at the same time (short term). Meanwhile, productive activities are allocation of support that amied to productive business therefore can give long term effect for mustahik.



Source: Nasution (2008)

Almost all Amil Zakat institution applied distribution methods of zakat consumptive and zakat productive. In general both of these zakat categories can be different with channelization of zakat dan using zakat fund by mustahik. Each of consumptive and productive needing can be separate became 2 categories, such as traditional consumptive and creative consumptive, whereas zakat productive separate become conventional productive and creative productive.

Table 3 Format of Allocation Program of Empowerment Zakat Fund in Amil Zakat

No.	Kind of Empowerment	Institution	
		Rumah Amal Salman ITB	DPU DaarutTauhid
1.	Traditional	Emergency Response Service	Social Care Service
	Consumptive	Salman Volunteer Corps	Humanity Care Service Qurban
2.	Creative Konsumtive	Qurban Tough Mosque (Masjid Tangguh)	Caring My Environment
		Salman Scholarships	My Scholarships
		School Assistance	My Creative Association
		Program	Car Love Mosque
3.	Conventional	-	Livestock Enterprises Independently (UTM)
	Productive	-	Farming Enterprises Independently (UTAMA)
4.	Creative Productive	Micro Finance Organization (LKM)	Sharia Microfinance
		SALMAN Entrepreneur Club	Syariahcommunity-based

Distribution of LAZ support in Bandung City, did by four kind of empowerment mostly still used scattered and partial trend. It depends on mustahik for each program. Poor infrastructure and skill of assistants become obstacles for snatch of LAZ. This matter become difficulties in controlling, evaluation and measurements of succeeding program. In the future changes of consumption pattern, become productive pattern can be an alternative for empowerment zakat fund in the future.

To see how the relationship between each process being undertaken by the achievement of the desired benefits, it can be seen in the following chain models result:

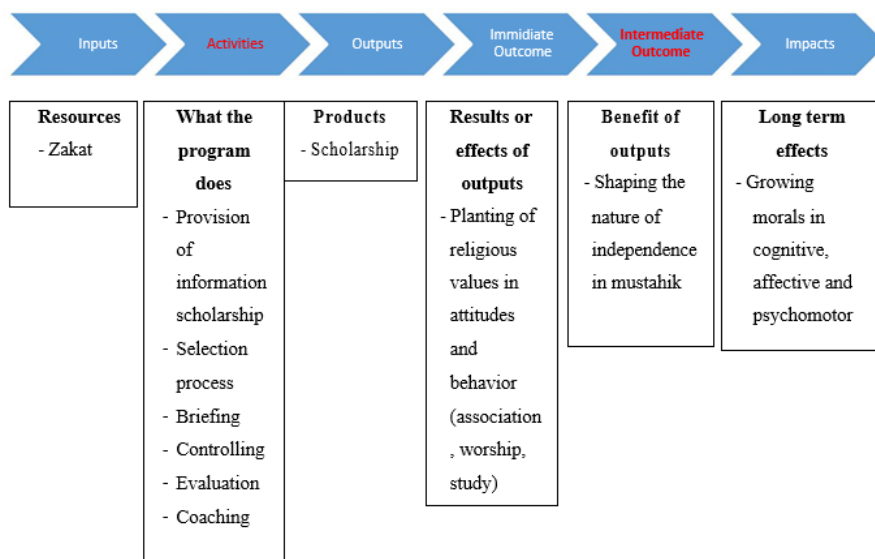


Figure 3 Result Chain Flowchart of Rumah Amal Salman ITB

The entry of local cultural aspects into the model of utilization of Zakat funds in House Charities Salman ITB shows the terintegritasnya each element. Where in any activity distribution of zakat funds were implemented through this scholarship program, aspects of local culture is always inserted. This means that the presence of the local culture that is capable of creating an inclusive distribution of zakat funds, it is characterized by the involvement of many parties in the sustainability of program. So mustahik who receive zakat funds will be more productive, because they know what they should do after receiving the zakat funds. Aspects of local culture by Rumah Amal Salman ITB namely their coaching and mentoring activities as well as providing the moral values that are expected to be ingrained in mustahik.

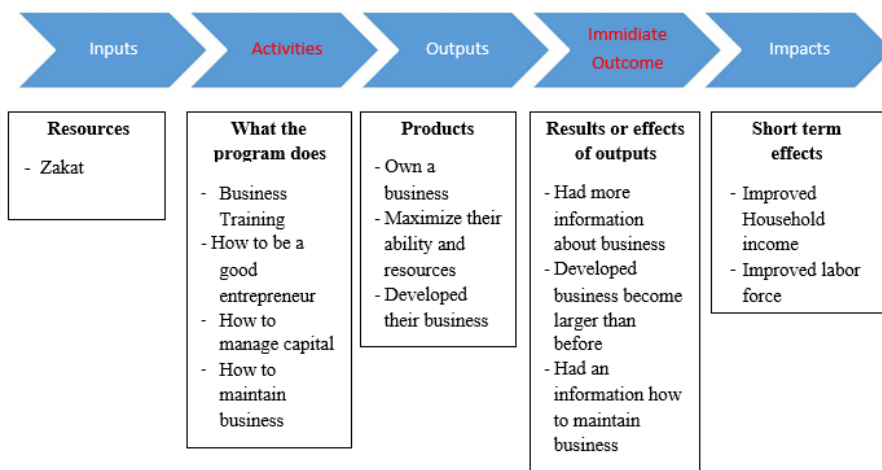


Figure 4 Result Chain Flowchart of DPU-Daarut Tauhid

While optimization zakat fund model social economy dimensional become top priority in DPU DT, because by observing the optimal social economy has potential to reduce poverty and unemployment. DPU Daarut Tauhid has measures that have been applied so zakat productive can be channeled and utilized properly by mustahik, such as by mentoring and coaching to mustahik. It means one day if mustahik start their own business, they didn't confused what should they do at first and they started they business full with confidence in the utilization capital which has given.

In addition to mentoring and coaching DPU Daarut Tauhid also conduct review and evaluation to mustahik. This review and evaluation are a survey program that carried out by DPU Daarut Tauhid to control mustahik in the utilization capital that has been given. This was done because one of their team (from DPU DT) found that there some of mustahik who not utilize the capital very maximum, because mustahik thinks that they have full authority to used zakat that already given without maximize the fund by run the business. By this review and evaluation, DPU Daarut Tauhid had a solution to handle mustahik who doesn't maximize capital well and provide an approach to the mustahik and help to directed them to the objectives to be achieved, namely to increase their economic and wealthiness their family.

5. CONCLUSION

LAZ is a chance to encouraging optimization distribution and optimization zakat funds that shown by open and transparency process and management system, so that can reach the target of mustahik predetermined. The distribution zakat fund model that applied by most of LAZ did by direct approach to mustahik which interpretation by programs. The approach that used are based on local culture and financial inclusion.

Optimization model zakat fund that applied by LAZ Rumah Amal Salman and DPU Daarut Tauhid can be example alternative model so that the distribution zakat fund can be more effective and efficient. The existence of local culture can create inclusive distribution of zakat fund, it is characterized by the involvement of many parties in program. So mustahik who received skat fund will more productive, because

they knew what should they do after get the zakat fund. Aspect local culture that shown by Rumah Amal Salman ITB namely their coaching and mentoring activities as well as providing moral values that are expected to be ingrained mustahik thus creating an independent and akhlakul karimah. Meanwhile in DPU Daarut Tauhid by mentoring and coaching to mustahik. This meant oneday if mustahik start their own business, they didn't confused what should they do at first and they started they business full with confidence in the utilization capital which has given. Beside that DPU Daarut Tauhid conduct review and evaluation to all mustahik to control mustahik in the utilization of capital which has been given.

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