

## Benefits Of Productive Zakat In Increasing Mustahik Revenue In Lazismu Center

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**Abstrak:** *This study aims to find out how the benefits of productive zakat applied in LAZISMu are then also the model applied in the empowerment of mustahik so that it is known whether the income mustahik after getting productive zakat funds from LAZISMu there is an increase or change in terms of income, business ethics and the ability to pay ZIS . LAZISMu in making productive zakat through economic programs that aim to create entrepreneurs and provide new jobs for people who do not have jobs. The research method used is a qualitative method that is to analyze and describe the results of the data obtained with the form of words. The results showed that from the indicators of mustahik empowerment, the impact of the mustahik empowerment of the Amanah Family Economic Development program, from these results it can be drawn that ZIS has been beneficial in empowering mustahik. In the utilization of productive zakat, LAZISMu, aside from its distribution, is carried out on its own, it also always optimizes the Assembly, Institutions and Orthom in the Muhammadiyah environment to have a wider impact on the beneficiaries and the program is more varied.*

**Keywords:** *Utilization, Empowerment, Zakat Productive, Income*

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### Introduction

Poverty is a problem that is still being faced by the Indonesian people. Until March 2017, the number of poor people in Indonesia was 27.77 million people, if presented at 10.64% of the population of Indonesia. From table 1.1 below shows that the number of poor people in Indonesia is still very large, despite a decrease in the number of poverty every year. This remains a very heavy homework for the Indonesian government to continue to improve welfare for the people of Indonesia. Of course this welfare can be achieved with the support of the Indonesian people themselves to continue to work hard to achieve common prosperity.

One of the efforts to alleviate poverty is to create a mechanism that is able to channel wealth from the community that can afford it to those who cannot. Zakat, as the fourth pillar of Islam, is the main instrument possessed by Islam, which functions as a distributor of the flow of wealth from the able groups to those who cannot. Zakat is an official institution that is directed to

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create equity and justice for the community, so that the standard of living of the community can be improved.

According to research by BAZNAS (National Amil Zakat Agency), the potential for national zakat in 2015 has reached Rp 286 trillion. This figure was generated using an extrapolation method that takes into account GDP growth in previous years.

One of the National LAZ that uses zakat productively is LAZISMu. Every year, LAZISMu continues to improve its performance, both in the collection of zakat and in the utilization of the zakat. Some of the programs implemented are animal husbandry, agriculture and entrepreneurship programs based on sustainable community empowerment and provide direct benefits for the poor or disadvantaged.

In principle the institution of amil zakat, the reference in formulating the program is 8 asnaf as stipulated in the QS At Taubah: 60 namely: the needy, poor, amil, converts, riqab (which is freed), tangled in debt, fi sabilillah and ibn sabil.

In addition, LAZISMu translates the At-Taubah primary reference into 13 National issues as formulated in 13 Muhammadiyah Conference Recommendations including: Building a scientific community, Tolerance and harmony among religious communities, Increasing the competitiveness of Muslims, Integrating the Islamic calendar, Services and empowerment of disabled groups, Control of psychotropic narcotics and addictive substances, Response and resilience to disaster, Optimization of demographic bonuses, Movement in congregation against corruption, constitutional jihad, Adaptation and mitigation of climate change, Utilization of information technology, and Human trafficking and protection of migrant workers. In addition, to respond to international issues, LAZISMu also refers to the 17 goals of Sustainable Development Goals (SDGs).

### **1.1. Formulation of the problem**

Based on the background description of the problem above, the problems that the writer found are:

- a. How to utilize productive zakat funds implemented in LAZISMu?
- b. How is the empowerment of mustahik in LAZISMu?
- c. How mustahak income after receiving productive zakat funds from LAZISMu?

### **1.2. Scope of problem**

Problem Limitation Based on the identification of the problem above, the writer will limit the scope of discussion and research on the application and utilization of productive zakat conducted by LAZISMu on community empowerment programs through the BIEKA (Amanah Family Economic Development) program whether it is effective or not.

## **Literature Review**

### **Understanding Zakat**

According to the terminology of Shari'a (term), zakat is the name for a certain number of assets that have reached certain conditions that are required by Allah to be issued and given to those entitled to receive them with certain conditions as well.

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Zakat is a religious obligation for a Muslim, as well as prayer, fasting and pilgrimage, which must be issued as a certain proportion of wealth or output the net. The results of this zakat can not be spent by the government of his own free will. Allah says: (Surah Al-Bayyinah: 5)

*It means: "Though they were not told except to worship God by purifying obedience to Him in (practicing) righteous religion, and so that they established prayers and performed zakat; and that is the right religion".*

Rasulullah SAW said, "Islam is built on five things: testifying that there is no god except Allah and Muhammad is His messenger; establish prayers; fasting (in Ramadan); pay zakat; and make a pilgrimage to Baitullah (for those who are able) "(HR. Muslim).

#### **a. Zakat Law**

Zakat is based on the Qur'an and Sunnah that assets owned by humans are entrusted and can be trusted that God gives and is socially beneficial. This can be seen from the arguments, both those contained in the Qur'an and those contained in the Sunnah, among others as follows: Q. At-Taubah Verse: 60.

*It in their hearts, to (liberate) slaves, those who are in debt, for the cause of Allah and for those who are on their way, means: "Verily, the charity is only for the needy, the poor, the administrators of zakat, the Mu'allaf who are persuaded as a provision that is obliged by Allah, and Allah knows best, Wise".*

The verse explains that take or pick up alms from those who are obliged to pay zakat (muzakki) and then give it to those who are entitled to receive it (mustahik). And pray for those who make their hearts feel at ease.

The following hadith which explains that Allah obliges to issue zakat: Rasulullah sallallahu alayhi wa sallam said: "Islam is built on five things: testify that no god (worship) is entitled to worship but Allah and Muhammad are His messengers; praying; pay zakat; performing hajj; and fasting in the month of Ramadan. "(Narrated by Bukhari no. 8 and Muslim no. 16).

#### **b. The purpose of Zakat**

The purpose of Zakat, among others:

1. Raise the degree of needy-poor and help him get out of the difficulties of life and suffering.
2. Help solve the problems faced by the gharimin, ibnussabil, and other mustahik.
3. Spread and foster kinship among fellow Muslims and humans in general.
4. Eliminating miserly property of the owner of the property.
5. Clean the nature of envy and envy (social jealousy) from the hearts of poor people.
6. Bridging the gap between rich and poor in a society.
7. Develop a sense of social responsibility in a person, especially those who have assets.
8. Educate humans to be disciplined in fulfilling their obligations and giving up the rights of others they have.

#### **Productive Zakat**

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### **a. Understanding Productive Zakat**

Productive Zakat is a number of assets given to Mustahik, so that each beneficiary can bring in sustainable income through the zakat funds he gets. Thus productive zakat is the provision of zakat funds to beneficiaries (mustahik) that are used to develop their businesses so that they can meet their daily needs in a sustainable manner and are not directly spent on consumptive needs.

Productive zakat is a zakat fund managed by amil zakat institutions to be given to the beneficiaries as stipulated in the Islamic Shari'a people who are entitled to receive zakat funds (8 asnaf) which with the help of these productive zakat funds can earn income in the long run. The distribution of productive zakat funds is carried out as a way to realize the purpose of zakat itself, which is to reduce poverty in a gradual and sustainable manner.

### **b. Legal Basis for Earning Zakat**

As explained earlier that what is meant by productive zakat here is the efficient utilization of zakat. The law of productive zakat is understood as the law of distributing or giving zakat funds to mustahik productively. Zakat funds are given and lent to be used as business capital for the needy, poor and weak people.

### **Efficient Use of Zakat**

#### **a. Definition of Utilization of Earning Zakat**

Utilization is an attempt to produce a greater and better benefit by utilizing all available resources and potentials they have. From consumptive programs that can only be used in the short term, on the other hand, productive productive zakat can be developed in the long term. So that utilization in a broad sense is an effort to make partners more independent where the intended partner is mustahik who does not continue to depend on amil

#### **b. Basic Utilization of Earning Zakat**

Among the propositions of the Qur'an which explain the utilization of productive zakat are: QS Ar-Rum verse 38:

*Meaning: "Then give it to the closest relatives of their rights, as well (also) to the poor and those who are on the way. That is better for those who seek the pleasure of Allah; and those are the lucky people. "*

#### **c. Types of Productive Zakat Utilization**

Utilization of productive zakat is divided into several types, namely:

1. Traditional productive utilization is the distribution of productive zakat through productive goods such as cattle, goats, production equipment, and others.
2. Creative productive utilization is the distribution of zakat through business capital which is used to encourage the development of micro small businesses.

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## **Empowerment of Islamic Economic Perspective**

### **a. Definition of Empowerment**

In your opinion, Indonesian is great, empowerment is a process, method, or act of empowering. It can be interpreted that empowerment is a process or a way to improve the quality of the community either with the creativity or competence that they have so that they can be of high value in the future. Islamic Economics is an economic science that is based on the implementation of the Qur'an and Sunnah. Islamic economic system is an alternative in empowering the people.

### **b. Basic Economic Empowerment**

The economic empowerment of the Ummah is a condition that is expected by the community to achieve a better level of welfare. This economic aspect becomes important in *usul al-fiqh* which is known as *al-umu al-daruriyah li al-nas* means religion, intellect, soul, wealth, and offspring which become sharia objectives namely the benefit of humans in the world and the hereafter. The word of God in the Qur'an which reads: Q. An-Nisaa: 9

*It means: "And let God fear those who if they leave behind their weak children, whom they are worried about (their welfare). therefore let them fear Allah and let them speak the true words."*

### **c. Mustahik Empowerment Indicator**

Community empowerment can be realized through active participation from the community facilitated by the empowerment actors. The main targets in community empowerment are those who are weak and do not have the power, strength or ability to access productive resources or communities that are far from development. The ultimate goal of the community empowerment process is to make the community independent so that it can improve the standard of living and optimize its resources.

In order to know the size of the economic empowerment of the Ummah there are three main missions in empowering the economy of the Islamic Ummah namely first, business improvement. Second, the implementation of Islamic business ethics. Third, the ability to pay zakat, infaq, and shadaqah.

Business improvement or business development is an effort to produce goods and services as well as the income gained has increased from time to time. Business ethics in Islam is a number of ethical business behaviors (*akhlaq al-Islamiyah*) which are wrapped in shariah values that promote halal and *daram*. So, ethical behavior is behavior that follows God's commands and away from His prohibitions.

The ability to issue zakat, infaq, and shadaqah in which the community in carrying out its business when it reaches *nisab* and haul is obliged to issue zakat, otherwise if it has not reached it is recommended to be able to give charity or charity so that the income earned becomes a blessing.

## **Research Methods**

### **a. Research design**

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Considering that this study is a combination of descriptive research and problem solving, as well as exploring information that is sometimes normative in nature, the approach used is an approach with qualitative analysis. The research design or design is a research planning process that starts from the identification, selection and formulation of problems and their relation to existing theories and literature. Based on the formulation of the problems raised in this study, this research belongs to the explanatory or confirmatory research category, which wants to get an explanation of the relationship between variables. The object to be examined / analyzed for its relationship is the productive Zakat Infaq Sadaqah (ZIS) variable with the mustahik welfare variable.

#### **b. Data collection instruments and techniques**

This study uses several methods to obtain the data needed, including the following:

##### **1. Interview**

An interview is a form of communication between two people, involving someone who wants to obtain information from someone else by asking questions, based on specific objectives. Interviews were conducted directly by asking for clarification from several parties related to program activities.

##### **2. Observation**

Observation method is an observation method that is supported by systematic data collection and recording of the object under study. In this research the observation method is used so that the main problems that can be examined directly to prove more real to strengthen the previous data by looking directly at the improvements and changes that occur after the holding of community empowerment programs in the program area.

##### **3. Literature Study**

At this stage the authors will collect data through a good literature study sourced from print media, the internet and related documents owned by LAZISMu.

## **DISCUSSION**

### **LAZISMu programs**

The ZIS fund empowerment program is carried out based on the analysis of target needs, which are productive and there are also consumptive and oriented towards efforts to form an independent community. There are three program policy pillars that are the main targets, namely:

#### **a. Pillars of Education & Health**

Which consists of several programs including:

##### **1. Save Our School**

It is a movement to save peripheral schools through the Integrated Development For Education (IDE) approach that combines the construction of infrastructure, the development of teaching systems, the improvement of the quality of teacher resources and the provision of scholarships for students from underprivileged families.

##### **2. Mentari Scholarships**

The social care movement guarantees the education of orphans and students from underprivileged through the pattern of care.

##### **3. The Surya Scholarship**

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The flagship program of 1000 graduates is the solar scholarship for students, in the form of tuition fees and the cost of completing the final course of study.

4. Smart Schools

The program aims to create schools that are safe from violence and alert to disasters.

5. LAZISMu goes to campus

Program aimed at young people, innovation and social entrepreneurship for poverty alleviation carried out by students.

**b. Economic Pillar**

Which consists of several programs including:

1. BIEKA (Trustful Family Economic Development)

Women's empowerment program that aims to improve the family economy.

2. BRUTAL (Empowerment of Farmers and Fishermen)

3. Risen Farmers

Farmer empowerment program through an integrated and environmentally friendly empowerment system.

4. Independent Community Farms

5. 1000 MSMEs

6. Empowering Muslims

**c. Pillars of Humanity, Da'wah & Social Affairs.**

Which consists of several programs including:

1. Indonesia Alert, An emergency program that has hit Indonesia such as floods, earthquakes, volcanoes etc.

2. DAI Mandiri

3. Santri Tahfidz and Entrepreneurship

4. Back to the Mosque, The program aims to enliven the mosque as a center for guidance and empowerment for the surrounding community and also in the form of renovation and physical construction of the mosque building.

**Utilization of Productive Zakat in LAZISMu**

In order to achieve this mission LAZISMu has decided on a strategic policy in the utilization of the following:

a. The priority of the beneficiaries is the poor, poor and fisabilillah.

b. ZIS distribution is programmed (planned and measured) according to the core of the Muhammadiyah movement, namely: education & health, economy, and social propaganda & humanity.

c. Synergizing with the Muhammadiyah assemblies, institutions, orthom and charity efforts in realizing the program.

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- d. Synergizing with institutions and communities outside Muhammadiyah to expand the da'wah domain while increasing public awareness of the company.
- e. Minimize charity assistance unless it is an emergency situation such as in eastern Indonesia, an area that is exposed to disasters and rescue efforts.
- f. Intermediation for every effort that creates conditions and supporting factors for the realization of a truly Islamic society. (Muhammadiyah Vision 2025)
- g. Mobilize the institutionalization of the ZIS movement throughout the Muhammadiyah structure and business charity.

Based on LAZISMu position as an intermediate institution, then in the distribution and utilization of productive zakat funds, donations and alms synergize with various institutions both inside and outside Muhammadiyah Muhammadiyah.

**Empowerment of Mustahik in LAZISMu**

Seeing the reality of poverty that is increasingly soaring high in this country, certainly invites many people to share their concerns. Likewise, LAZISMu which has its main objective is for the welfare of the community, of course, has an important role in this problem through the zakat funds that it manages.

Therefore, as discussed in the zakat law of 2011, the third part concerning the utilization contained in article 27 which reads:

- a. Zakat can be utilized for productive efforts in handling the poor and improving the quality of the people.
- b. Utilization for productive business as referred to in paragraph (1) is carried out if basic basic needs must be met.

**Revenue Zakat Fund Mustahik After Getting Productive From LAZISMu**

**Profile of Respondents**

In this study, the researchers conducted a study of LAZISMu and Mustahik who received productive zakat funds in the Amanah Family Economic Development Program (BIEKA). Then, researchers obtain data from two different points of view regarding the effectiveness of the use of productive zakat on empowering mustahik. For this reason, the researchers requested mustahik data that received productive alms from the BIEKA program from those interviewed. Interview with LAZISMu is the program manager as the program manager at LAZISMu. Interviews were also conducted with program facilitators who knew the mechanism of empowering productive zakat through the BIEKA program.

Table.1 Profile of Respondents

No	Name	Help type	Type of business
1	Menik Indriani	Wheelbarrows & Money	Angkringan
2	Heru Prayitno	Money	Mature Vegetables
3	Ngadiyo	Wheelbarrows & Money	Ketoprak
4	Joko Sriyanto	Wheelbarrows & Money	Angkringan
5	Nurhayati	Wheelbarrows	Fried rice



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6	Triestiati Kusumastuti	Wheelbarrows & Money	Snacks, coffee etc.
7	Suroto	Wheelbarrows & Money	Angkringan
8	Fajar Febriyanti	Wheelbarrows & Money	Snacks, Ice, Coffee etc.
9	Suyatni	Money	Mature Vegetables
10	Warsito	Wheelbarrows	Angkringan
11	Sutrisno	Wheelbarrows & Money	Angkringan
12	Suparno	Money	Angkringan
13	Rubianto	Money	Coconut ice
14	Kalimo Putro	Money	Shirt printing

Source: BIEKA program companion interview (2018)

### **The effectiveness of the use of productive zakat on the empowerment of mustahik.**

Effectiveness and benefits will be seen based on the theory of empowerment indicators consisting of three types, namely, first, business improvement, second implementation of Islamic business ethics, and thirdly the ability to pay ZIS.

From the indicator of mustahik empowerment as many as 14 mustahik from a total of 14 mustahik respondents who are empowered from business improvement as seen from the average income earned each month. They also improved in terms of knowledge and skills regarding the business being run.

If seen from the application of business ethics as many as 14 mustahik from 14 mustahik respondents were also successfully implemented, meaning that all mustahik have been empowered in implementing sharia business ethics by selling goods.

For the ability to pay ZIS as many as 14 people from 14 Mustahik respondents who have been able to pay ZIS who can at least pay infaq or shadaqah from the income obtained after getting the BIEKA program.

LAZISMu has parameters of empowerment, from not knowing to knowing, cannot, and mustahik to being muzakki. The indicators used from this study correspond to the parameters determined by your LAZIS. From there it can not generate income from business. Mustahik is a muzakki as evidenced by the ability of Mustahik to pay ZIS which can at least pay infaq.

### **Conclusion**

Based on the results of research on the benefits of productive zakat in increasing the income of mustahik at LAZISMu center, the following conclusions can be drawn:

1. LAZISMu center in the utilization of productive zakat in addition to its distribution is done alone and also always optimizing the Assembly, Institutions and Orthom in the Muhammadiyah environment so that the broad impact of the beneficiaries and the program is more varied.
2. Mustahik empowerment is carried out in accordance with statutory provisions and also Islamic law.
3. LAZISMu in carrying out mustahik empowerment by setting priorities based on equity, fairness in accordance with applicable regulations. Increasing business, as many as 14 mustahik out of 14 mustahik respondents who are empowered seen from the average income

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earned each month. The implementation of Islamic business ethics, as many as 14 people from 14 respondents mustahik succeeded, which means that all mustahik have been empowered in carrying out Islamic business ethics by selling halal goods. The ability to pay ZIS, as many as 14 people mustahik out of 14 mustahik respondents who can already pay ZIS who can at least pay infaq or shadaqah.

4. Overall good views of business improvement, business ethics and the ability to pay ZIS that the utilization of productive zakat has been effective in empowering mustahik.

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