

## Seminar Of Zakat Literation For Introduction Types Of Zakat: Implementation In Puri Asri Housing Communities, Jetis District, Bantul Regency

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### Abstract

Community service regarding zakat is aimed at educating and developing community literacy through youth community, Puri Asri Street, Tri Mulyo, Jetis, Bantul. Zakat, which is the fourth pillar of Islam, has a mandatory legal status according to shari'ah. The majority of Muslim communities in Indonesia have not yet paid zakat correctly. Most only know zakat fitrah only and others who have known other types of zakat have not performed zakat correctly. So, it is very necessary for a socialization activity to add insight into the scientific community in tithe. The participants in the socialization program consisted of 20 young people, with different levels of education. Ranging from junior high school level to college students. From the questionnaire data distributed to participants (pre-test) 80,7% did not understand zakat well, so this socialization was needed. After the socialization was held a post-test was held to find out the increase in knowledge and scientific uptake of the participants, and it was stated that 91,6% had understood the material of the zakat presented

**Keywords:** *Zakat, Socialization, Education*

### Abstrak

*Pengabdian masyarakat mengenai zakat ini bertujuan untuk mengedukasi dan mengembangkan literasi masyarakat melalui pemuda karang taruna, Perumahan Puri Koperasi Asri, Tri Mulyo, Jetis, Bantul. Zakat yang merupakan rukun Islam yang ketiga berstatus hukum wajib menurut syari'at. Mayoritas masyarakat muslim di Indonesia belum menunaikan zakat dengan benar. Kebanyakan hanya mengetahui zakat fitrah saja dan sebagian lainnya yang telah mengetahui jenis zakat lain belum menunaikan zakat dengan benar, sehingga penting dilakukan sosialisasi ini. Peserta sosialisasi ini terdiri dari 20 orang pemuda, dengan jenjang pendidikan yang berbeda. Mulai dari setingkat SMP hingga mahasiswa. Dari data kuesioner yang diedarkan kepada peserta (pre-test) 80,7% belum memahami zakat dengan baik, sehingga sosialisasi ini sangat dibutuhkan. Setelah sosialisasi dilaksanakan diadakan post-test untuk mengetahui peningkatan pengetahuan dan serapan keilmuan para peserta, dan dinyatakan 91,6% telah memahami materi zakat yang disampaikan.*

**Kata Kunci:** *Zakat, Sosialisasi, Edukasi*

## INTRODUCTION

Indonesia is a country with the largest number of Islamic financial institutions in the world. As is known, zakat is a social sector of Islamic finance that has a significant place and role. Indonesia is a country with the largest number of Islamic institutions. Because, the number of Indonesian Muslims is extraordinary. Religious community organizations in Indonesia are also enormous. So, this is a tremendous potential for Indonesia. Zakat and waqf are also an important part. Baznas as one of the national amil zakat institutions needs to be strengthened again. Thus, the existence of Baznas can be felt by the wider community (Al-Zuhayly, 2005). The following is the number of zakat management organization consist of BAZNAS and LAZ categorized by its level:

We all know that zakat is one of the five pillars of Islam that are closely related to economic aspects. Obligation to pay zakat is stipulated in the Qur'an. In addition to the Qur'an, zakat is also regulated in legislation in Indonesia. Management of zakat in Indonesia has been regulated in Law No. 38 of 1999 concerning management activities of zakat funds and Law no. 23 of 2011 concerning zakat management institutions namely BAZNAS and LAZ. Furthermore, it will be discussed about zakat starting from its understanding to various matters relating to zakat. Zakat is giving part of the assets that we have that have reached nisab and haul to those who are entitled to receive them under certain conditions. In terms of Shari'a or Jurisprudence, zakat refers to the portion of wealth determined by Allah to be distributed to certain groups that are worthy of receiving. According to Imam Nawawi, this portion is called zakat because it increases the wealth from which it is taken and protects them from loss or damage. Ibnu Taimiyah explained that with zakat, the zakat payer would be better and his wealth clean (Al-Zuhayly, 2005). Zakat is to grow and cleanse the payer, not limited to the assets being zakati. Likewise for the recipients, zakat will grow their wealth and clean their lives (Bank Indonesia, 2016)

According to Puskasbaznas, zakat, infaq, alms and other religious social funds collected by BAZNAS are distributed to people who are entitled to receive (*mustabik*) according to the provisions of Islamic law. As in At-Taubah 60, the distribution of zakat is intended for 8 (eight) *asnaf*. The distribution of community funds managed by BAZNAS is distributed in the form of distribution (curative and emergency) and utilization (productive). Distribution is the distribution of Zakat, Infaq, Alms (ZIS) and Other Religious Social Funds from BAZNAS which are charitable or emergency in nature covering four (4) fields: education; health; humanity; and advocacy. Utilization is the distribution of productive Zakat, Infaq, Alms (ZIS) and Other Religious Social Funds funds from BAZNAS covering three (3) fields: economy, education, and health. BAZNAS has separate areas for distributing ZIS and Other Religious Social Funds according to their respective functions, namely the fields of economy, education, health, humanity as well as the fields of da'wah and advocacy.

In the Economic Sector, BAZNAS implements programs for the utilization of Zakat, Infaq, Alms (ZIS) and Other Religious Social Funds in the economic sector in a comprehensive manner covering mustahik business capital programs, creative economy, empowerment of farming businesses, revitalization of village markets, and empowerment of inland fisheries and fishery businesses. sea, as well as various models of handling and empowerment to improve the welfare of mustahik. The Education Sector BAZNAS carries out a distribution program that includes the distribution and utilization of ZIS and Other Religious Social Funds in the education sector to mustahik in a comprehensive manner in order to improve the quality of life of Indonesian people.

**Table 1. Disbursement Based on Programmes**

<b>Penyaluran per Bidang Disbursement by Aspects</b>	<b>Jumlah Dana (Rp) Total Amount (Rp)</b>	<b>%</b>
1	2	3
Ekonomi	841,159,855,062	13.5
Pendidikan	1,201,622,002,187	19.3
Dakwah	1,553,693,450,575	25.0
Kesehatan	325,291,528,224	5.2
Sosial Kemanusiaan	2,296,711,735,408	36.9
<b>Total</b>	<b>6,218,478,571,455</b>	<b>100.0</b>

Source: National Zakat Statistic (2019)

The Health Sector BAZNAS carries out a distribution program that includes the distribution and utilization of ZIS and Other Religious Social Funds in the health sector including preventive, promotive, curative, rehabilitative and advocating health in order to improve the health status of mustahik. The Humanitarian Sector provides services to mustahik that are urgent in nature due to accidents, disasters, education, health and persecution. The field of Da'wah and Advocacy BAZNAS implements the ZIS and Other Religious Social Funds distribution program in the field of da'wah comprehensively in order to realize people's lives in accordance with Islamic values, economic justice, siding with the weak, and increasing the dignity of the nation and the people.

Zakat for muzakki serves to clean and purify his possessions, so he will avoid eating assets that are not his right. This wealth collected from muzakki is then given to those who are entitled to receive zakat (mustahik). In QS. At-Taubah verse 60 those who are entitled to receive zakat include: the needy, the poor, the administrators of zakat ('amil), the mu'allaf, slaves (slaves), those who are in debt (gharim), fi sabilillah and ibnu sabil. In general, the obligation to pay zakat for Muslims still requires socialization because not a few of the Muslim community does not know the obligation to pay zakat, especially in relation to the types of goods or wealth that must be tackled, so actions such as the importance of paying zakat are needed. Later, by carrying out the socialization activities on zakat with its various components, it is hoped that it will be able to create layers of Muslim societies that are less knowledgeable about zakat which can increase knowledge about zakat. From the increasing

knowledge of zakat in Muslim societies, it is expected that the awareness and faith of Muslims will increase. Therefore, we would like to hold a socialization program on zakat targeting youth participants who will later become the next generation who understand the urgency of zakat.

## IMPLEMENTATION METHOD

The community service was held at Puri Koperasi Asri Housing Estate, Trimulyo, Jetis, Bantul. This activity is aimed at youth cadets in the area, with the aim of educating the youth and it is hoped that the knowledge gained from these activities can be disseminated to the community. This community service activity uses the method of socialization. Submission of socialization is done by presenting slides that are presented by students from community service groups. To support participants' understanding, participants are provided with material handouts delivered. For the sake of convenience, participants are given snacks during the socialization. Submission of material not only uses the presentation method, but also uses the discussion method starting with a question and answer session.

The material presented in the socialization includes the notion of zakat, the objects of zakat, the calculation of zakat, and how to do zakat. To find out the extent of participants' understanding of the material presented, pre-test and post-test were held. Pre-test and post-test are packaged in the form of statements with answer options strongly agree, agree, don't know, disagree, and strongly disagree. Each answer option has a range of values 1-5. The statements included in the pre-test and post-test each amounted to 10, so that the maximum value can be obtained is 50.

## RESULT AND DISCUSSION

The socialization begins with an explanation of the material, assets that must be subject to zakat. First; Gold, silver and money, these treasures have been in full possession for a long time one full year and up to the nisab. Nisab gold is 20 dinars, approximately equal to 96 grams of pure gold and the grade of Zakat is 2.5%. The nisab of silver is 200 dirhams, the weight is the same with less 672 grams which is 2.5%. Nisab for good money or cartal, is the same as the value or price of 96 grams gold. If you save enough for a year, the zakat is 2.5%. Second; Trading and Companies, every closing, after a year of trading duration, existing money and all existing items are counted price. Of that amount, 2.5% zakat is issued, the nishab is the same as the value of the price of 96 grams of gold. Now, trade zakat also extended to other companies or business entities (Fahrur, 2011).

Third; Agricultural products, and plantation products is zakat on the produce of the earth. The expenditure of zakat does not have to be waiting for a year to have, but must be done every time harvest or harvest. The level of zakat is five percent for results land irrigated by self-cultivation, and ten percent if the irrigation is rainfed without any effort plant. Fourth; mining, Finding Goods (Rikaz) and marine products, it is known that mining goods are all that are removed from the earth and have value, such as gold, silver, iron, brass and tin. The found goods (rikaz) are the treasures of the *jabiliyah*, Included in this category are items found above the earth's surface. Seafood is a treasure that exploited from the sea such as pearls,

shells, coral reefs, seaweed. The nishab of mining goods is 85 grams of gold or 2.5%. Seafood levels are 20% or 5% according to the difficulty. The found goods have a zakat rate of 20% (Fahrur, 2011).

Fifth; Livestock products are livestock that must be given zakat the animals that the Arabs call *al-an'am* are: camels, cows, including buffalo, goats, and sheep. Nishab There are only three types of zakat on livestock, namely: camels, cows and goats. It's because of the three types The animal population is quite large and capable multiply rapidly. Finally, sixth: Income and services (professional zakat), professional zakat is zakat issued from zakat professional income, such as employees, doctors, artists, and consultant. The nisab is equivalent to 85 grams of gold which is 2.5% (Fahrur, 2011).

Calculation of zakat maal is adjusted to the nishab, level and the time is determined by religious law. The collection is managed by the amil zakat agency by means of: accept or take from muzzaki on the basis of muzzaki notification (Zuhri, 2011). Amil zakat agencies can work together with the bank in the collection of zakat on muzzaki's assets was in the bank at the request of muzzaki. Procedures ZIS fund collection is carried out by collecting or deductions previously agreed upon by the agency. In addition to zakat funds, zakat amil bodies can also receive zakat funds infaq funds, shodaqoh, grants, wills, inheritance and kafarat. In this muzzaki counting can do it yourself or can ask for help from the zakat amil body in accordance with Islamic sharia provisions. Zakat funds that have been paid to amil zakat institutions deducted from the profit or taxable residual income of the taxpayer the relevant tax in accordance with the laws and regulations applicable (Hafiduddin, 2002).

Furthermore, the socialization discusses the distribution of zakat, where the distribution of zakat has been determined since the time of the Prophet Muhammad. At the time of the Prophet Muhammad, which was then continued by the His friends, the muzakki give their zakat directly to *Baitul Mal*, then the officers or amil distribute it to the mustahiq. To distribute among others includes determining the best way to find out the zakat recipients, then classify and declare their rights, calculate the amount of their needs and calculate enough cost for them and then laying the sound foundations of objective in the distribution of zakat according to their social conditions. *Amil* should hand over asnaf rights directly with witnessed by other amil where they are, without them having to come to pick it up, where mustahiq have to queue for get a share of zakat (Hafiduddin, 2002).

In order to become a fund that can be used for community welfare, especially to alleviate poverty and eliminate social inequality, zakat, infaq and shodaqoh must be carried out and managed professionally and responsibly responsibility, which is carried out by the community together with government (Zuhri, 2011). That the utilization of zakat collection results based on the priority scale of *mustahiq* needs and can be used for productive business. Zakat that has been collected by zakat management institutions must be immediately distributed to the mustahik according to the scale priorities that have been arranged in the work program. The Zakat must be distributed to *mustahik* (Khasanah, 2007).

From the results of zakat collection, it is utilized for *mustahiq*. This utilization is carried out based on the following requirements following (Khasanah, 2007):



1. From the results of income and research on the truth of *mustahiq* in 8 *ashnaf* namely indigent, poor, *amil*, converts, *riqab*, *gharim*, *fisabilillah*, and *ibn sabil*.
2. Putting the most helpless people first, meet basic needs economically and are in dire need of assistance.
3. Prioritizing *mustahiq* in their respective areas.

Utilization of the results of the collection of zakat funds, infaq, and shodaqoh for a productive business, this is based on the following requirements (Khasanah, 2007):

1. If the utilization of zakat on the 8 *ashnaf* fulfilled and there are advantages.
2. There are real businesses that have the potential to be profitable
3. Obtain written approval from the advisory board.

Utilization and infaq, shodaqoh, grants, wills, inheritance and *Kafarat* for a productive business is expected to be able to improve the welfare of society. And administration its finances are separated from the administration of zakat finance. The presence of the law is expected to provide spirit to the government in the management of zakat, as what the government had done in the early days of Islam. So in this case The pro-active role of *amil* is very important, starting from data collection, come and explain to *muzzaki* about the importance of pay zakat.

This community service activity was held on Saturday, February 1 2020 which was held at the Ar-Rahman Mosque, Puri Koperasi Asri Housing, Trimulyo, Jetis, Bantul with 20 participants, all of whom were youths of Karang Taruna, Puri Koperasi Asri Housing. The results of the socialization activities regarding zakat were obtained through a pre-test questionnaire that was distributed before being given an explanation of the socialization of zakat and a post-test questionnaire that was distributed after being given an explanation of zakat socialization. In this socialization activity, in addition to the presentation of the presentator, participants were also given a print out of the summary of the zakat discussion. The results are as follows:

1. After being given an explanation of the socialization regarding zakat an increase in knowledge about zakat, both from its understanding to the provisions of zakat.
2. Participants attend the socialization activities from the beginning to the end of the activity.
3. Many participants who played an active role enthusiastically asked a number of questions to the presentator and the discussion went well.

At the beginning of the socialization, participants were given a pre-test questionnaire that was distributed before giving an explanation of the socialization about zakat. After the presentation, the question and answer session was held. The participants were very enthusiastic about asking the speaker, one of the questions was about:

1. Are all debtors entitled to receive zakat?
2. How is the zakat of shares calculated?
3. In livestock charity, is chicken also included in livestock charity?

After the question and answer session is held, then the post-test questionnaire is then distributed to find out if the participant really understands and captures the material that has

been delivered by the presentator. At the end of the socialization activity, the socialization committee team gave a memento to the Chairperson of Karang Taruna Housing, Puri Koperasi Asri, and continued with a group photo.

## **CONCLUSION**

These community service activities produce the following conclusions:

1. Participants in this socialization program include the Puri Koperasi Asri, Trimulyo, Jetis, Bantul housing communities with a total of 20 participants, all of whom are youths from the Karang Koperasi Asri Cooperative Housing.
2. The zakat material presented adds to the knowledge of the importance of zakat.
3. To measure the level of participant's knowledge related to the theme of the socialization, pre-test, post-test and evaluation were carried out. The total number of each test number is 10. Each answer option has a range of grades 1-5. So, the maximum value that can be obtained is 50. There is a significant increase when viewed from the graph that shows an increase of 10.9% from the total pre-test value of 80.7% to 91.6% in the total post-test score .

As for suggestions that can be given by community service groups in order to increase awareness of zakat, the experts must aggressively conduct massive socialization to the community, in order to succeed and advance the Islamic economy.

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