

Optimize Productive Zakat to Eradicate Poverty

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Abstract: This article discusses how the use of productive zakat can have a major impact on the macro economy, especially in minimizing poverty that is rife in society in a country. This study uses a qualitative method with a literature study approach. The type of data is in the form of narrative, the data source is in the form of publications, both physical print and online. This paper finds that the optimization of productive zakat carried out by institutions that specifically handle the distribution of zakat, can be one of the stimuluses for assistance to people (*mustahik*) in need, which can raise the standard of living to be better than before. So that in the end the distribution of productive zakat is expected to have an impact on reducing and anticipating poverty that occurs.

Keywords: *Poverty, Reduction, Productive, Zakat.*

Introduction

Poverty is a problem faced by all nations, including Indonesia. Various kinds of policies have been made by the government to overcome this both in terms of monetary, fiscal and other policies, but these policies have not been fully able to overcome the problems that occur in the field. (Haidir, 2019)

Poverty is closely related to the quality of human resources, and poverty is caused by data obtained from the BPS (Badan Pusat Statistik) from September 2011 to September 2017 the poverty rate looks relatively high. This figure is even higher than the government's target in 2017, which is around 9.5-10.5 percent. For example, in September 2017 the percentage of poor people was 10.12 percent or 26.58 million people. This figure decreased by 0.58 percent from the previous 10.70 percent in 2016. (Statistik, 2019)

Poverty is closely related to the quality of human resources, and poverty is caused by unqualified human resources. It is impossible to increase human resources while society is still linked by poverty. Economically, poverty can be interpreted as a lack of resources that can be used to improve people's welfare. (Mulyana, 2020)

Zakat in Islam is one of the sources of raising funds that can improve people's welfare. The concept of zakat is like taxes, but the difference is in terms of determining the size that is imposed on the community, and zakat is more directed to a very important form of worship to Allah SWT, which is the obligation of every person who has property (*Mukallafi*) to use these assets in accordance with the existing rules on zakat. Zakat is the third pillar of Islam after the creed and prayer, so this is a very important lesson for Muslims. (Baznas, 2021)

Zakat has various types in it, and one of the zakat that can help increase the standard of living of the community and can minimize poverty is productive zakat. Productive zakat is zakat that is distributed to *mustahik* by managing and developing it through business activities. The indication is that assets used as capital will increase the economic level of *mustahik*. (Ardianis, 2018)

Mustahik who certainly have special specifications to become productive zakat recipients, productively after receiving the zakat distribution, are expected to develop the funds obtained compared to spending them and the funds should be used to help their businesses, so that they can produce something that is sustainable and can help the recipient's economy zakat. (Mulyana, 2020).

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Literature Review

Major Indonesian dictionaries define the word "poor" as: Having no assets, not being able to afford, or having a low income. In Arabic the word poor is taken from سكن which means quiet or quiet. In terms of the word poor means من اسكنه مايكفيه اليزيد من الفقر which means people who do not get something to meet their needs and silence is what causes poverty. The underlined word does not get something, it means it does not move and there is no will and there are other factors that cause it to be unable to move. According to M. Quraish Shihab in his book entitled Insights of the Al-Qu'ran, people are already making money but not meeting their own needs (Wicaksana, 2016).

The Qur'an also mentions about the poor, no work, no wealth, and no welfare. Allah mentions poor people one of them in the context of zakat in the letter At Tawbah verse 60 as follows:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمَوْلَقَةِ فَلَوْلَهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ قَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

"Indeed, zakat is only for the needy, the poor, amil zakat, whose hearts are softened (converts), to (liberate) slaves, to (free) people who are in debt, for the way of Allah and for people who are on their way, as an obligation from Allah. Allah is All-Knowing, All-Wise."

Zakat according to etymology, the word zakat is the basic word of زكاة (*zakaa*), which means holy, blessed, growing, and praised. According to Hasbi Ash-Shiddieqy the meaning of zakat according to language comes from the word نام (*nama*) which means Fertility, طهارة (*thaharah*) means purity and بركة (*barakah*) which means blessing, or it is said التزكية و التطهر (*tazkiyah* and *tathir*) purifies. (Mulyana, 2020)

Meanwhile, according to terminology, Zakat is a certain number of assets that are required by Allah SWT from people who are entitled to zakat (*mustahiq*) mentioned in the Qur'an with certain conditions.

Previous Research

Previous research conducted by Wahyuningsih, Septi Makhrus, M (2019) entitled "Management of Productive Zakat in Poverty Alleviation in Banyumas Regency". The method used This research uses a qualitative approach. The data collected was sourced from interview scripts, field notes, and other official documentation. So that the aim of this research is to describe the empirical reality behind the phenomenon in depth, detail, and thoroughly. The main data were obtained from research informants, in this case the Director of LAZISMU Banyumas and BAZNAS of Banyumas Regency.

Methodology

This study uses a qualitative method. Where this study intends to interpret the phenomenon with existing methods. For the research results to be used to interpret existing phenomena, an approach is needed, in which case a literature study approach is used. The types and sources of studies come from literature books and journals related to the topics raised.

Results

Implementation of Productive Zakat Implementation in Society

Zakat management is a process that cannot be considered simple in its implementation because it requires careful planning and good coordination between many parties starting from the beginning of the collection process to its distribution. The person responsible for managing zakat must meet various criteria, including understanding Islamic law, trustworthiness, expediency, fairness, honesty, legal certainty, integration, and accountability. (Haidir, 2019)

Several cities have implemented productive zakat in their social order. And the results found that this productive zakat can improve the economic life of the community in general. An example that has been implemented is in one of the districts in Central Java Province, namely Banyumas Regency with its 2 mainstay programs as follows: (Wahyuningsih & Makhrus, 2019).

- a. Community Economic Empowerment with the UKM (*Usaha Kecil Menengah*) program

This empowerment aims to make SMEs develop and strengthen their potential or power by helping and accessing access to various opportunities that will make SMEs more empowered. The target of this program is underprivileged people who have businesses that are already running but have

not been able to develop optimally. One of the recipients from LAZISMU was given to Nono Susarno in the amount of Rp. 3,500,000, a rames seller in front of the UMP Clinic (Muhammadiyah University in Purwokerto). In addition, there was also Uniasih, Rp. 350,000, a rice rames seller in the Pasar Manis area. In 2018 there were 7 empowered UKM assistance recipients.

- b. Education Development This program is a strategic policy to improve the quality of worship and human resources through education

This policy strategy focuses on continuing education and growing children's potential. The number of beneficiaries of this program is 61 people and they are from the fakir, poor, *sabilillah* and the supervisors are carried out by providing student progress reports to donors. The amount of funds for the development of this education fund reached IDR 257,939,000. Based on the LAZISMU ceremony, Banyumas Regency in 2018 reached IDR 285,097,500.

In connection with the program carried out above through productive zakat, Umer Chapra emphasized that the purpose of zakat is not just to serve the poor consumptively, but has a more permanent goal, namely alleviating poverty. (Purnomo & Lestari, 2013)

Therefore, zakat is an effort to help the poor so that they are removed from difficulties and poverty. Even further, Sahal Mahfuz explained that zakat is not only a religious service. However, it is more about social tools that should be able to solve the problem of poverty if zakat is developed and managed professionally. Especially if you look at the reality that most Indonesian citizens are Muslims. Of course, this is not a small amount of basic capital in efforts to overcome this problem (poverty). (Efendi, 2017).

The Wisdom of Productive Zakat Distribution

With the fulfillment of zakat, it will have great wisdom for humans, namely: (Efendi, 2017)

- a. For those who have title
 - Self will be clean, pure, and healthy from miserly, greedy, greedy, arrogant etc.
 - The self will receive enlightenment from divine light so that one can experience true pleasure and happiness.
 - The presence of strength to always be grateful and really understand gratitude to Allah SWT for what has been bestowed.
 - With zakat, those who have wealth will be freed from miserly and destructive.
- b. On property that is zakat-able,
 - Zakat property will be free from tyranny and damage to others.
 - The presence of blessings in property or wealth owned. By issuing a lot of zakat, the wealth will not decrease, it will increase.
 - With the assets that are zakat-able, it will clean up the existing assets.
- c. For those who receive Zakat
 - Eliminate envy and revenge from people who are poor and poor whose faith and Islam are weak against rich people.
 - Relieve the difficulties of individuals, family members and society financially and materially to create a harmonious life.
 - Guiding and delivering individuals, families and communities who receive zakat to understanding, practice and experience arising from compassion.
- d. The Effect of Zakat on the Economy

Zakat can be used as a form of capital for small businesses. Thus, zakat has a very large influence in various matters in the life of the people, including the influence in the economic field. Another effect of zakat is the fair distribution of income to the Islamic community. In other words, professional and productive management of zakat can help the economy of weak communities and assist the government in improving the country's economy, namely empowering the people's economy in accordance with the missions it carries out. Among these missions are: (Anik & Prastiwi, 2019)

- Economic and business development mission that is guided by common and universal economic and business measures.
- Mission of implementing business ethics and law;

- The mission is to build economic strength for Islam, so that it becomes a source of funds to support Islamic da'wah.

Productive Zakat as Solution to Alleviate Poverty

Distribution of productive zakat in the form of business capital has a positive impact on *mustahik* in improving their standard of living. The productive zakat distribution program has also been able to create new jobs for the surrounding community, and has been able to create human resources that have high creativity and competitiveness. (Fitri, 2017)

In the macroeconomic aspect, zakat is ultimately expected to be able to boost demand and purchasing power of the people (*mustahik*), both in the form of goods and services. If the implementation of zakat is running in a structured manner, it is hoped that it will be able to increase public awareness in distributing zakat through trusted institutions that already have legal entities legally and are recognized by the state without having to worry about these funds not being managed properly. With the existence of zakat funds, it is hoped that people will get out of the poverty line without any intervention from other parties to realize the welfare of their lives and their families.

Islam has always put forward the importance of respecting individual ownership of their property. However, not all individuals own assets in ownership, therefore a mechanism is needed that guarantees storage and distribution in an economic system. Therefore, the macroeconomic system is expected to be able to contribute to the distribution of zakat to create programs that are sustainable and have a broader scope to reduce poverty in *mustahik* households. (Haidir, 2019).

Conclusion

Productive zakat is zakat that is distributed to *mustahik* to be managed and developed through business behaviors where the assets are used as capital to increase the economic level of *mustahik*. The method of distribution consists of two forms: first, productive distribution of zakat in non-investment form, namely zakat which is handed over directly to *mustahik* to be developed, so that the zakat becomes the full property of *mustahik*, meaning that what is given to *mustahik* is '*ayn al-zakah*', second, productive distribution of zakat in the form of investment, namely: zakat that is not directly handed over to *mustahik*, meaning that what is given to *mustahik* is *mustawlad al-zakah*. Productive distribution of zakat is permissible with a view to improving the economic life of the *mustahik*. However, there is an important requirement that *mustahik* candidates themselves must know beforehand that the zakat assets they are willing to receive will be distributed productively or utilized and they give permission for the distribution of zakat in that way. *Mustahik* must really know and determine in advance, then there is an agreement between the zakat manager and them, only then zakat can be distributed productively or utilized for the benefit of the *mustahik*. The status of the zakat funds is shared ownership by *mustahik*. It is hoped that in the future the distribution of productive zakat will continue to be carried out and improved so that it can be distributed to more *mustahik* who are entitled and have the potential to eliminate the problem of poverty that has always haunted them.

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