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## Optimization of Productive Zakat Distribution for Community Economic Empowerment (Study at LAZISNU East Java)

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### ABSTRACT

The presence of the Amil Zakat Institution (LAZ) must be at the forefront of initiating community empowerment with the funds collected. The potential of ZIS (Zakat, Infaq, Shodaqoh) is at least one of the important assets that has been utilized at least not only for consumptive purposes but zakat is managed productively. One of the Amil Zakat Institutions (LAZ) is NU CARE LAZISNU which has an important role as a guardian of the development of stability in society. Currently, NU CARE LAZISNU has a special program that focuses on 4 (four) pillars of the program: education, health, disaster and economic development. On this occasion, NU CARE LAZISNU implements productive zakat and is committed to providing assistance in the development, marketing and improvement of quality and affordable products. This program provides working capital in the form of revolving capital for mustahiq. This research method uses a case study, which is one type of qualitative research with two types of data, namely primary data and secondary data. The results of the first research, Optimizing the distribution of productive zakat in empowering the economy of the people in LAZISNU East Java, namely maximizing the existence of a system of distributing assistance to the community which is not only consumptive but has also been productive in MSME capital assistance distribution in almost every district/city. Second, the strategy of empowering the people's economy through productive zakat in LAZISNU East Java, namely by using a fundraising program. The first fundraising is driven by a fixed donor coin box.

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### 1. Introduction [Heading of Section]

One aspect of the scope of Islamic teachings that has been a discourse since the beginning of the Qur'an is the complexity of economic problems in human life. Various Islamic reactions to economic practices carried out in the early days of Islam laid the foundation for the teachings of human economic activity as taught by the Prophet Muhammad SAW. Along with his friends [1].

Islamic teachings form the basis of worship which has a social aspect and builds a welfare system for the world and the hereafter, such as zakat. Islamic history provides clear evidence that zakat had enormous significance in overcoming the socio-economic problems of society in the early days of Islam. The potential in the community is very large in the distribution of Zakat, Infaq and Shodaqoh so that it can be detrimental if not handled properly. The presence of the Amil Zakat Institution (LAZ) must be at the forefront of initiating community empowerment with the funds collected. This ZIS potential is at least one of the important assets that has been utilized so far [2].

NU CARE LAZISNU is a potential national resource and a source of funding that has not been utilized optimally. This can be seen in the management system which is still lacking regarding Dhuafa wallets and zakat houses. We must understand that, NU CARE LAZISNU has an important role as a guardian of the development of stability in society.

Currently, NU CARE LAZISNU has a special program that focuses on 4 (four) program pillars: education, health, disaster and economic development. On this occasion, NU CARE LAZISNU is campaigning for "NU CARE Independent Economy" an educational program that is committed to providing assistance in developing, marketing and improving quality and affordable products. This program provides working capital in the form of revolving capital for mustahiq.

So far, there have been two distributions of zakat, namely the traditional (consumptive) model and the productive distribution model (economic empowerment) [3]. One tool to overcome poverty and encourage people's economic development is by empowering zakat. Furthermore, according to Abdul Hamid Mahmud al-Ba'aly, zakat is a type of income. The distribution of zakat aims to provide rights to those who are entitled to receive it. Distribution of zakat has goals and objectives. The aim here is that those who receive benefits from zakat can increase the level of welfare in the economic field to reduce groups of people who are less fortunate, so that they can increase the collection of muzakki [4].

The zakat produced is not a type of zakat term such as zakat maal and zakat fitrah. Productive zakat is a form of using zakat for effective distribution, namely to increase or serve as business capital for mustahik, so that mustahik can experience the role of zakat in the economy of empowering the people. Zakat which is a potential source of capital in an effort to increase the economic empowerment of the people. With this, the Amil zakat organization is expected to be able to make meaningful changes in the program or use of zakat funds that can empower mustahik [5].

Empowerment of human resources with the potential to think and act who need to be empowered to utilize the strengths they have. In optimizing zakat, there needs to be actions, processes, methodologies to make something (such as design, system, or satisfaction) more perfect and more efficient. This means that he must receive a certain amount of goods or money that will satisfy all his needs.

The most important thing in managing zakat is how it is collected and used. Currently there are various laws that regulate this issue: Law Number 38 of 1999 concerning the administration of zakat, as amended by Law Number 23 of 2011, is a driving force for Muslims to optimize and use zakat for the benefit of the people.

To provide services to the community to date, many organizations and foundations have formed zakat amil institutions in their respective regions. For example, the Amil Zakat Infaq and Sadaqah (LAZISNU) institution was established in East Java. Now the operations of this institution have made a lot of progress, not only by adopting consumption methods that channel zakat funds but also by providing productive support on how to empower the people to improve the people's economy. LAZISNU as the National Zakat Amil Institution (LAZNAS) now has a network of 29 countries and 34 provinces, 376 districts/cities throughout Indonesia and with approximately 10 million volunteers, while in East Java it is spread across 43 LAZISNU branches in every district/city.

Efforts to optimize zakat distribution remain effective and on target. One of them is the zakat management institution in Indonesia, especially East Java, which has a good zakat distribution and distribution strategy. The distribution of zakat carried out by the Nahdlatul Ulama amil zakat institution, East Java district, has its own way of collecting and distributing zakat funds. But we can

also optimize and also monitor downwards. This means that people in need such as the needy/poor have grown economically and been optimized/responsive by the local UPZIS. So basically, those who are stunted or malnourished receive benefits/zakat that has been recorded and distributed well. Besides that, there is still JPZIS (zakat management network infaq shodaqoh), for example, there is a pesantren in East Java which has become a zakat management network. Because there they also issue zakat and shodaqoh. In LAZISNU there are UPZIS Kota Regency, to the extent that it is regulated down to the sub-district level UPZIS, UPZIS Branches and JPZIS (zakat infaq shodaqoh management network) institutions, Islamic boarding schools and local communities, this is how we optimize the distribution of zakat in East Java Regency.

The author identifies the problem as the formulation of the problem that needs to be studied is as follows:

- a. How is the distribution of productive zakat optimized for the economic empowerment of the people of East Java Province?
- b. How is the strategy carried out by LAZISNU in an effort to empower the people's economy through productive zakat?

## 2. Literature Review

Based on the results of the literature conducted by researchers, there are several previous studies which researchers believe are not the same as "Effectiveness of Productive Zakat Utilization in Mustahik Economic Empowerment".

Hikmatuz Zakiyah in his thesis entitled "Effectiveness of Management of Zakat Mal and Zakat Fitrah (Case Study of Zakat Management at Madrasah Salafiyah Al-Ittihad Pasir Kidul, North Purwokerto)" which was carried out in 2006 using a qualitative approach. This research concluded that the collection of zakat fitrah was less effective, while the collection of zakat mal collected reached 50% with an effective distribution allocation to asnaf and a less effective distribution allocation in terms of utilization due to tending to be consumptive.

Rusli, Abubakar Hamzah, Sofyan Syahnur, in the journal of economics with the title "Analysis of the Impact of Giving Productive Zakat Capital on Poverty Alleviation in North Aceh District. Carried out in 2013 using a quantitative approach. The journal concludes that giving productive zakat to productive zakat recipients has a positive impact on the difference in income before and after receiving productive zakat capital, on the other hand it also has an impact on reducing the poverty rate in the city of North Aceh.

Caesar pratama, in his thesis entitled "Productive Utilization of Zakat in Reducing Poverty Based on the CIBEST MODEL (Case Study: PT. Masyarakat Mandiri Dompot Dhuafa)". Implemented in 2015 using a mixed or quantitative qualitative approach. This research concluded that the average income of mustahik households had increased after the distribution of zakat funds and guidance from the Mandiri Dompot Dhuafa Community. Classification of the number of mustahik households based on CIBEST quadrants, before and after assistance, quadrant I from 3 households to 80 households, quadrant II from 97 households to 37 households, quadrant III from 6 households to 4 households, quadrant IV from 15 households to zero.

## 3. Research Method

This research uses a qualitative descriptive method with a case study type of research, which is one type of qualitative research. The research object is entitled optimizing the distribution of productive zakat towards the economic empowerment of the people. This object was chosen based on reason; First, Lazisnu East Java is one of the LAZs in East Java that carries out productive zakat. Second, the productive zakat program has been regulated or coordinated at all levels, both at the district/city, sub-district and village levels.

There are two types of data, namely primary data and secondary data. Primary data main data obtained from in-depth interviews and direct observation in the field. Secondary data is in the form of

documents from print and electronic media. Meanwhile, informants from This research includes heads of institutions, management implementing pentasyarufan, donors and mustahiq or those who receive business capital assistance.

Data analysis was carried out based on field research, thus the researcher went through several stages, namely testing, categorizing, tabulating, or recombining evidence to point to the initial proposition of a research. The researcher chose the pattern analysis technique to analyze the data that had been obtained, because descriptive case studies are relevant to specific variable patterns that are predicted and determined before data collection (Yin, 2015: 140; [6]).

#### 4. Results and Discussion

##### a. Productive Zakat.

The word productive comes from the English word "productive" which means creating a lot, creating a lot of results, creating a lot of valuable things that bring good results. Universally productive means "creating a lot of labor or objects" [7].

In language, the word zakat has several meanings, namely AlBarakatu (blessing), Al-Namaa (developing and growing), Ath-thaharatu (purity), and Ashshalahu (pure) [8]. In the interpretation of zakat, zakat is a portion of assets with certain conditions, which must be given by Allah SWT to the owner who is also entitled to receive it with certain conditions as well [9].

A productive interpretation in this case is that the word that is characterized is the word zakat. Therefore, productive zakat means that in its application it has a productive attitude which is the opposite of consumptive. More specifically, productive zakat is productive utilization, the distribution of which is about methods or procedures for distributing zakat funds for a broader interpretation. Productive zakat is where zakat funds are given to people who are not used, but want to grow and use them to help their business, so that these efforts can continue to meet their daily needs on an ongoing basis from the zakat assets they receive [9].

On the other hand, for Qadir, reported by Winoto, the zakat produced is zakat given to mustahik as capital to carry out economic activities, in order to increase the economic level in terms of mustahik productivity capabilities [10].

This productive distribution of zakat was established in the era of Rasulullah SAW. It is stated in a hadith narrated by Imam Muslim from Salim bin Abdillah bin Umar from his father, that the Prophet distributed zakat to him and told him to grow up or donate again [10], [11]. In the distribution of productive zakat funds, in its management according to Law Number. 23 of 2011 concerning Management of zakat, Chapter III Article 27, among others: firstly, Zakat can be utilized for productive business in dealing with the poor and can improve the quality of the community, secondly, the utilization of zakat for productive business as mentioned in paragraph (1) is carried out if necessary under mustahiq has been crowded, third,

Universally, productive zakat collaborates closely with aspects of zakat distribution. According to Arief Mufraini, like Rahma, zakat distribution can be categorized into 4 forms: Firstly, distribution has a 'traditional consumer' character, where zakat is distributed to mustahik for direct use, for example zakat fitrah is given to the poor to meet their daily needs. Second, distribution with the character of 'creative consumption' means that zakat is realized in another form for the original item, for example given in the form of school equipment or scholarships. Third, distribution has a 'traditional productive' character, where zakat is given in the form of several productive goods, for example goats and cows. This distribution can form a business that creates jobs for the poor. Fourth, Distribution is characterized as 'productive creative', namely zakat that is realized in the form of capital, both for producing social projects as well as increasing the capital of small business entrepreneurs. The third and fourth distributions are relevant to the productive zakat studied in this research.

In particular, productive zakat is also closely related to aspects of the use of zakat as explained in article 27 No. 23 of 2011 of the Republic of Indonesia as explained earlier. The utilization of zakat is attempted through efficient business programs intended to improve the welfare and quality of Muslims, as long as the basic needs of the mustahik are met.

The use of zakat continues to be important because so far zakat seems to prolong poverty. This can at least be seen through the phenomenon that zakat mustahik never change their status. On the other hand, maqashid al-syari'ah zakat alleviates poverty (from mustahik to muzakki). Therefore, the utilization of zakat aims to change the model of zakat distribution, from a consumptive model to a productive model. The productive model does not only distribute zakat in working capital by using a system for results or soft loans, but in the form of creating industries that can accommodate a large workforce (Miftah: 2009: 328).

Mila Sartika shares additional analysis which shows that the use of productive zakat has a concept of careful planning and implementation, such as considering the causes of poverty, lack of working capital and lack of employment opportunities. Not only that, the realization of productive zakat is achieved by converting zakat funds into business capital to empower the recipient's economy, so that they can support their lives normally. This means that with this zakat capital, the poor will have a normal response, improve, expand their business, and be able to save their income. This productive zakat will be more optimal if it is carried out by the Amil Zakat Institution (LAZ), because LAZ, as an institution that is trusted to allocate, utilize and distribute zakat funds, does not distribute zakat like this, it is helping,

#### b. Provisions and Laws for Productive Zakat.

In the Qur'an there is not a single verse that expressly regulates the law of productive zakat. The legal basis for the effective use of productive zakat is masalah murlah. Making laws is only aimed at realizing the interests of the people. Masalah requirements can be used as a legal basis, namely: first, the absence of importance and unexpected benefits. (Productive zakat will be able to minimize poverty when managed properly). Second, benefit is a service of personal benefit. (Productive zakat is intended for all Muslims who need it). This advantage does not conflict with laws or principles based on texts or ijma' [12].

The legal basis for productive zakat is only found in the hadith narrated by Muslims, namely the following:

"Umar bin Khattab RA said: Rasulullah SAW gave me a gift, then I said to him: Give it to someone who needs it more than me." He SAW said, "Take it (develop it), if something comes to you from this treasure and you are not attached (to take it) and do not ask, then take it. Something that is not (like that), then do not involve yourself in it" (HR. Muslim).

The hadiths above show that wealth in the form of zakat can be developed not only for direct consumption needs. Zakat can be developed into an efficient and profitable business [13]. Assets that contain zakat are assets that are developed. This means that these assets can be replenished as they are used as capital for businesses with growth potential and so on.

In terms of ratification, productive zakat has been approved by the Indonesian Ulema Council (MUI) through MUI fatwa Number 14 of 2011 concerning the distribution of zakat assets as managed assets. The initial facility for productive zakat management is the way that zakat funds are not consumed for daily needs, but are mostly used to create their business. Prophet Muhammad SAW has reminded us that Imam Bukhari said: "There is no dish better than someone we created ourselves".

Besides that the adage "for the hook, not the fish". therefore, the economic model used from zakat funds must be a hook that can catch fish that are available in nature. With the capital of channeling zakat funds, it is hoped that mustahik can be more independent and be able to improve their daily economy independently.

The legal provisions related to productive zakat according to the MUI fatwa are: "The law on the distribution of zakat assets in the form of assets under management is permissible under the following conditions: first, there is no urgent need for mustahiq to receive zakat assets. Second, the benefits from managed assets are only intended for zakat mustahiq. Third, for those other than mustahiq zakat by making reasonable payments to be used as benevolent funds" (MUI Fatwa).

#### c. Distribution of Productive Zakat.

Zakat distribution is the distribution or distribution of zakat funds to those who are entitled. The distribution of zakat has targets and objectives, namely the parties who are allowed to receive zakat,

while the aim is to improve the welfare of society in the economic sector so that it can reduce the disadvantaged groups of society, which will ultimately leave the muzakki group [4].

The zakat funds that have been collected by the amil zakat organization must be immediately distributed to the mustahik in accordance with the work program of the amil zakat organization. Zakat will be distributed to mustahik as explained in the letter at-taubah verse 60. There are two approaches used in distributing zakat, namely: First, the partial approach, in this case it is shown to the poor and weak and is carried out directly and coincidentally. In this way their problem of poverty can be overcome temporarily. Second, a structural approach, priorities supported by funding for the souls of zakat mustahik can overcome poverty and hope that they will become muzakki [14].

The distribution of zakat for mustahik is formed according to consumption if this goal is nursing, orphans, ibnu sabil or the poor need immediate support or for all of them. which is an emergency, meeting the needs of the poor with limited zakat funds will no longer be neglected in the future.

Then for those who work hard, have skills and want to try, they can get business capital in the form of money or goods, as well as individuals or groups. This capital must be carefully reviewed by Amil. If someone receives money can deal with it, so that thousands of people do not rest in other parts. Zakat funds will be made more effective as a source of capital that has used them from the start as trainers or business capital and it will be able to minimize someone from poverty [15], [16].

According to KH Didin Hafidhuddin, M.Sc. Apart from providing productive zakat, BAZ or LAZ must also guide and support mustahik so that their business operations continue to run smoothly. Apart from providing guidance and support to mustahik in their business activities, BAZ or LAZ must also provide spiritual and intellectual guidance to their religion to improve the quality of their faith and religion. Apart from being business capital, the distribution of zakat produced can also take the form of providing free medical facilities and free schooling to children from poor families, but once again, families with poor incomes must be taken seriously so that zakat is not distributed to those who do not enjoy it.

There are two forms of distribution of zakat funds, including: First, temporary form, which in this case means that zakat is only given to someone only once or at a time. In this case, it also means that distribution to mustahik is not accompanied by a target of achieving economic independence within the mustahik. Indeed, the mustahik involved are no longer able to be independent, such as elderly people who are elderly and disabled. This assistance and its temporary nature should ideally be a grant.

Second, the form of empowerment, namely the distribution of zakat with the aim of changing the recipient's condition from the mustahik category to the muzakki category. This goal is a big goal that cannot be achieved easily and in a short time. For this reason, zakat distribution must be accompanied by a complete understanding of the problems that exist among the recipients. If the problem is poverty, the cause of poverty must be known so that the right solution cannot be found to achieve the goals that have been set [17].

#### d. Optimizing Productive Zakat Distribution in Economic Empowerment of the People's Welfare Through Zakat.

In the Islamic economic system there is a conception of the principles of togetherness and socio-economic justice. The command to pay zakat, alms, infaq and waqf is a clear fact that Islam does not want economic disparities between the rich and the poor. Zakat also prevents the accumulation of wealth among only a few people.

In Islamic thought, in the assets of the rich there are the assets of the poor and religious devotees (sabilillah) which must be issued in the form of zakat, infaq, alms, and so on. The command to spend wealth to help those who are less fortunate and to diligently uphold religious symbols, and some deep understanding of this is the obligation of a Muslim and worship which measures the principles of social justice and equal distribution of wealth. As a result of paying zakat, wealth continues to circulate among the people.

Not a few Islamic teachings implicitly or explicitly report that Islam urges increasing people's productivity and reducing poverty. At the same time, Islam avoids waste and protects people's wealth

and energy resources by avoiding all types of wasteful activities, including gambling and requires its adherents to try and work to achieve a prosperous life. Zakat is one component of the Islamic welfare system, if zakat is truly managed as exemplified by the Prophet Muhammad SAW, of course zakat will improve the welfare of citizens, reduce unemployment, and at the same time reduce the number of poor people [18].

Based on this interpretation, the vision of zakat is formulated as an intermediary for changing mustahik into muzakki. This vision outlines that obligatory zakat collection can reduce the number of poor people. The collected zakat funds must be utilized.

#### e. Islamic Economics Review of the Function of Zakat.

Zakat is a link between the less fortunate and the well off. Through Zakat, the partnership continues to be renewed every year. Therefore, zakat must play an important role in empowering the country's economy. Zakat is a religious instrument that helps individuals in society to help the poor who cannot help themselves so that poverty and misery disappear from (Muslim) society.

For zakat to play a significant role, some scholars suggest that zakat should be a permanent income supplement only for those people who are unable to earn sufficient income on their own, or for other purposes, zakat can be used to provide education. and capital to enable them to start small businesses and eventually operate independently. Some experts argue that zakat can be used as a counter-cyclical tool, where not all zakat is distributed during booms, and the remainder is set aside as reserve funds to be used during economic crises.

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## 5. Conclusions

Based on the results of research on optimizing the distribution of productive zakat in empowering the economy of the people in LAZISNU East Java, it can be concluded as follows: Firstly, Optimizing the distribution of productive zakat in empowering the economy of the people in LAZISNU East Java, namely maximizing the existence of a system for distributing aid to the community which is not only consumptive in nature. However, it has also been produced in capital assistance for MSMEs with distribution in almost every district/city. Secondly, the strategy for efforts to empower the people's economy through productive zakat at LAZISNU East Java is by using a fundraising program. the first fundraising is driven by a coin box, permanent donors and the second is digital fundraising that works together with kitabisa.com.

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