

The Effectiveness of Zakat Distribution through Microfinance to Women Mustahiq: Case Study on BMFI BAZNAS Indonesia

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ABSTRACT

Now a days, many women are the backbone of their family's economy. Some women want to help their families get out of poverty. Therefore, women's empowerment is now needed to recover from economic downturn. Distributing productive zakat funds is the greatest opportunity to help poor women. Productive zakat will help poor women become financially independent. The productive zakat program not only distributes zakat and helps mustahiq become an entrepreneur, but also provides guidance to mustahiq. The distribution of productive zakat can have a significant impact on mustahiq's life. Women's empowerment today is a great help in reviving the initially weak family economy. A form of productive zakat funding distribution is microfinance. BMFi BAZNAS is one of Indonesia's microfinance institutions that handles the distribution of Zakat funds as the business capital of mustahiq. This study focuses on the distribution of zakat by microfinance to women mustahiq. The respondents sampled for this study were 100 Mustahiq women.

Keywords: Women Mustahiq, Microfinance, Zakat

INTRODUCTION

So far, Indonesia's poverty remains an important issue to overcome. According to BPS (Central Statistics Office) data, the number of poor people in March 2021 was 27.54 million (10.14%), a decrease of 0.05% from September 2020. However, the percentage of poor people in March 2021 was increased from March 2020, which was 1.12 million, or 0.36%. According to BPS data, the poverty line per household in March 2021 was IDR 2,121,637 / month, which is also considered as a household benchmark so that it is not classified as poverty (Statistik, 2021).

Various policies and programs have attempted to reduce poverty and continue to this day. Today, governments need programs and strategies that can be the most effective means of reducing poverty. Fighting poverty is not just the responsibility of government, as people

around the world have a duty to help others. Compliant with QS Allah's words SWT,

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى
الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ
الْعِقَابِ

“And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty.” (QS. Al-Maaida: 2)

Islam are a religion that is the blessing of the entire universe, *rahmatan lil- 'alamiin*. Islam always teaches people to always do good and help others. Islam protects fair economic distribution and defends the rights of the poor through a variety of things, including Zakat. Zakat is one of the Islamic economic tools to ensure an equitable distribution of wealth, improve

the quality of life of Mustahiq and reduce income inequality. Effectively managed zakat can be a promising solution to the problem of poverty reduction. Through Zakat, mustahiq can also get out of poverty and achieve the goals of Shariah law.

People who play an important role in the family economy are not currently targeted exclusively at men. Many women struggle to feed themselves and become the foundation of their family economy. According to Statistics Indonesia data, up to 9.96% of Indonesian women live below the poverty line in 2020, and more than men that up to 9.59% (BPS Indonesia, 2020). Therefore, women's current economic empowerment is needed to help women escape poverty.

In this regard, the use of Zakat in the form of productive Zakat to mustahiq as a form of business capital can be made through the Empowerment Program. According to (Ahmed, 2002), Zakat's implementation can take the form of microfinance for mustahiq. The combination of microfinance and zakat funds makes it easier for mustahiq to get out of the vicious cycle of poverty. One of Indonesia's Zakat management agencies implementing microfinance financing programs is BMFi BAZNAS. The purpose of this study is to examine the effectiveness of the productive zakat funding distribution received by female mustahiq from the BAZNAS BMFi program.

LITERATURE REVIEW

Zakat

Zakat comes from Arabic and means to purify. In Al-Hawi's book, Al-Mawardi defines the meaning of zakat as the specific acquisition of a particular asset for a particular group, depending on a particular characteristic. As Sayid Sabiq in Fiqh Sunnah linguistically explains that zakat means *an-namaa* (growth and development), *ath-thaharatu* (sacredness),

al-barakah (blessing), *katsrah al-khair* (amount of good), *ash-shalahu* (success). Zakat is the fourth pillar of Islam and has been mentioned 30 times in the Qur'an, one of which is mentioned in Q.S At Taubah: 103,

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ
بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ
وَاللَّهُ سَمِيعٌ عَلِيمٌ

“Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah 's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing.” (QS. At-taubah: 103)

From the above verses, it can be said that zakat not only purifies wealth, but also purifies itself from all the bad qualities of wealth, such as greed and miserliness. Zakat also cleans up property in which the rights of others exist. Therefore, the Apostle of Allah commanded his companions to withdraw Zakat from Muslims.

Zakat, as part of the pillar of Islam, naturally has binding rules regarding Fiqh. Everything from zakat payment to distribution is regulated by Islamic rules. There are eight *ashnaf* who will benefit from Zakat. That is, *faqir*, poor people, *amil*, *mu'allaf*, slaves, *gharimin*, *fii-sabilillah* and *Ibn sabil*.

Zakat has not only personal and social and spiritual aspects, but also economic aspects. Its main purpose is to enhance mustahiq's well-being and meet basic short-term and long-term needs (T Widiastuti et al., 2021). Zakat is also promoting the realization of fair economic distribution (Huda & Ghofur, 2012). Zakat as an Islamic economic tool can complement government programs to overcome poverty.

Productive Zakat

Productive zakat is a type of zakat fund that mustahiq receives and is developed and used to support mustahiq's business rather than being spent directly on the consumption of specific needs. As time goes on, and as the business grows, it is expected that it will continue to meet mustahiq's needs and help mustahiq have a stable economy. Productive zakat is performed by funding mustahiq's business, skill training and acquisition, and other support deemed relevant to the skills of zakat recipients (Abdullah et al., 2015). The presence of productive zakat is expected to help enhance mustahiq's well-being.

Distribution of zakat through the productive zakat program is expected to bring long-term socio-economic benefits. Upon receiving a productive zakat, the beneficiaries of the productive zakat can use these funds to develop or start a business instead of spending on their daily needs (Tika Widiastuti et al., 2021). Many poor women are ignored, marginalized, unable to stand on their own, and dependent on aid. Empowerment is a way to create opportunities for poor women at an early stage. Empowerment involves developing independent skills that enable them to grow and meet their own needs in the future (Haque et al., 2021). In the home environment, women also want to help her families lead a better life.

Microfinance: Distribution of Zakat Through Microfinance

BAZNAS (National Amil Zakat Agency) is the official Zakat agency that manages Zakat nationwide in Indonesia. BAZNAS has the tasks and capabilities to collect and distribute Zakat, Infaq, and Shadaqah (ZIS) at the national level. Therefore, BAZNAS, together with the Government of Indonesia, is responsible for overseeing the management of Zakat based on Islamic law, credibility, convenience, justice, legal certainty, integration and accountability.

BAZNAS Microfinance is one of the institutions under BAZNAS, working on economic empowerment. Microfinance has been considered as a future development tool for combating poverty by building an asset base among the poorest (Begum et al., 2019). The distribution of zakat by microfinance is part of the *muamalah* problem. With regard to *muamalah*, Islam only sets basic rules that are beneficial and harmless to the people. Islamic law comes from necessity as long as there is no evidence against it. Therefore, as a general rule, trading activities, including the Zakat Fund for Microfinance, are permitted unless there is no arguments against it and are consistent with *Maqashid Syariah* (Adnan, Kashim, Hamat, et al., 2019).

Regarding the distribution of Zakat funds on BMFi BAZNAS using the *Qard-Alhasan*, contemporary scholars argue that *Qard-Alhasan* is acceptable. *Qardh al-hassan* is an important tool for providing loan to low-income groups of the society in the framework of Islamic banking system of the country (Zauro et al., 2016). Zakat, which is distributed to Mustahiq through microfinance, offers mustahiq the opportunity to be able do its best even with limited capital (Adnan, Kashim, Salleh, et al., 2019). The purpose is to be a forum for Mustahiq to become self-reliant and free from poverty.

It is through this institution that mustahiq receives funding to develop its business. The funds they receive fall into the "non-profit" category. Mustahiq, who receives funds from BMFi, has to pay monthly for a period of time. Payment of funds is mustahiq's additional capital. The loan is granted using *qard al-hasan* and if mustahiq cannot repay the loan, he does not have to repay the money on the loan. The loan funds that mustahiq can repay will be available later for other mustahiq programs in need. In addition to providing mustahiq with access to funds and capital, BMFi has several other missions. Some of them, as

strategic partners, provide support and business opportunities and develop indicators based on *Maqashid Syariah*. Zakat's distribution through microfinance is consistent with the concept of *maslahah ammah* to be reached (Adnan, Kashim, Salleh, et al., 2019). Zakat Fund's microfinance does not involve mustahiq in *riba* or interest, and ultimately achieving Zakat's goal of poverty reduction. Distributing zakats in this way is better and more convenient than distributing consumptive zakats. Because consumptive zakats are creating dependence on mustahiq, they live continue in poverty and do not try to get out of the hole (Adnan, Kashim, Hamat, et al., 2019). Providing adequate capital assistance is expected to help establish and sustain economic activity, thereby improving the quality of life of mustahiq.

METHODOLOGY

The survey uses primary data from the results of distributing questionnaire to mustahiq women from up to 100 respondents. These respondents are participants in the BMFi BAZNAS Zakat Fund's microfinance program. The loan provided by BMFi BAZNAS will be used by mustahiq as a form of productive Zakat Fund development as business capital to help mustahiq become more self-reliant from an economic perspective.

This study uses descriptive analytical techniques to present data or observations in a concise and clear manner. The study also uses multiple linear regression analysis used a hypothesis test to verify the validity of variables, that is, using T-test and F-test.

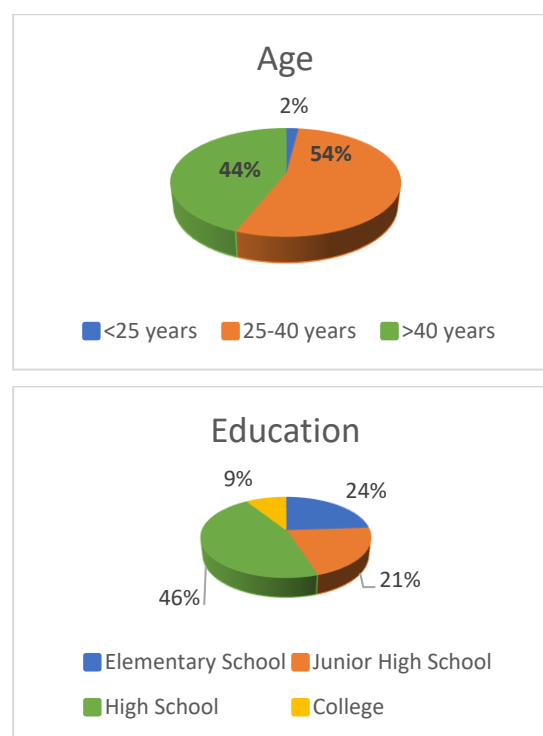
In this study, the dependent variable is the income of mustahiq women, by comparing the income of each mustahiq before and after receiving a loan. The independent variables in this study are age,

education, marital status, loan amount, type of business, and loan frequency.

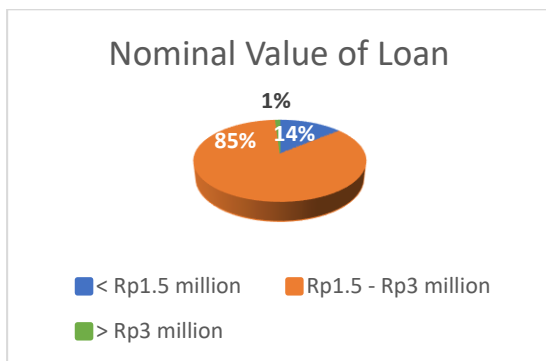
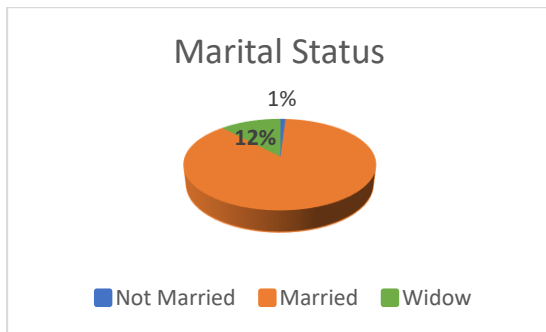
RESULTS

Descriptive Analysis

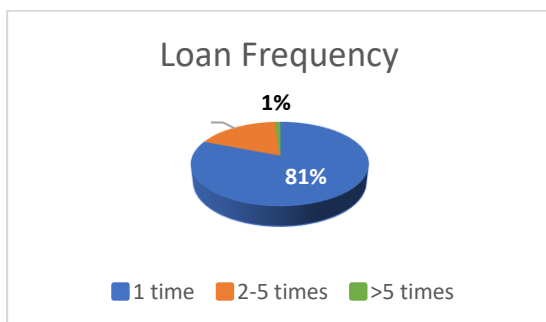
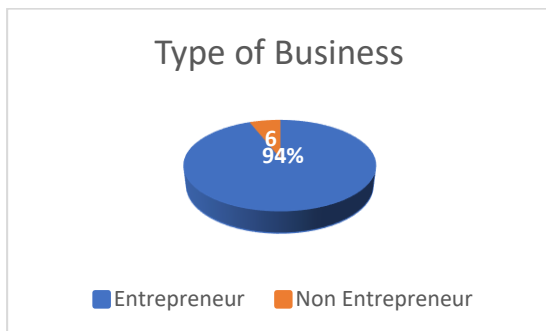
Respondents to this survey consisted of 100 women mustahiq who are monitored members of the Zakat Fund Loan Program at BMFi BAZNAS. The loan provided by BMFi BAZNAS will be used by mustahiq as a productive Zakat fund as working capital to help mustahiq achieve greater financial independence.



The age chart shows that there are two respondents under the age of 25 and 54 beneficiaries in the age range of 25-40 years old, and 44 beneficiaries more than 40 years old. In this study, there were 24 participants who received Zakat funding with a background in primary school education. There are 21 beneficiaries in junior high school background, 46 beneficiaries in high school background, and 9 beneficiaries in college degree. The majority of beneficiaries have a high school background with total of 46 beneficiaries.

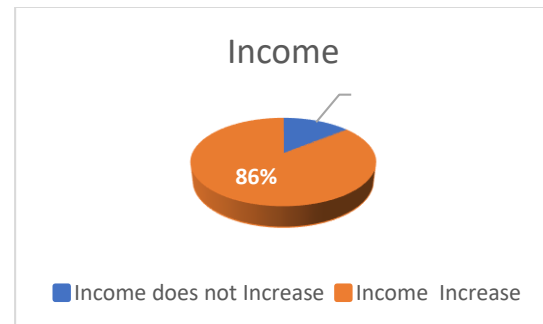


Based on the marriage status of 100 respondents, there is only one unmarried respondent. A total of 87 people were married, this show that the majority of respondents being married, and indicating that only 12 out of 100 beneficiaries are widowed.



The data loan amount shows that there are 14 people received a Zakat loan of

less than IDR1.5 million. 85 out of 100 respondents received IDR1.5 to IDR3 million, while only one received more than IDR3 million. In this survey, the types of business are divided into two types: entrepreneurs and non-entrepreneurs. There are 94 people in business and 6 people who are not in business. Therefore, the majority of respondents make entrepreneurs a form of business in managing zakat funds.



From the results of the loan frequency data, 81 respondents received a one-time loan. Eighteen people received the loan funds 2 to 5 times, and only one received more than five times. This shows that the majority of beneficiaries receive credit only once. According to beneficiary income data, up to 86 people experienced an increase in income after receiving the loan, and the other 14 did not.

Correlation Coefficient and Determination

Table 1 shows how independent variables of age, education, marital status, company type, credit amount, and loan frequency affect mustahiq's income. Multiple linear regression analysis was used for this measurement. Based on the data in Table 1, we can see that the coefficient of determination (R²) has a value of 0.034. The ratio of the effect of independent variables on women's mustahiq income can be said to be only 0.034%. This means that the remaining 99.96% are affected by other variables not mentioned in this study. Since the correlation coefficient (R) is 0.184, we can see that the correlation between the independent variable and income is very weak.

<i>Model Summary</i>				
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.184 ^a	.034	-.029	.354

a. Predictors: (Constant), Loan Frequency, Type of Business, Age, Marital Status, Loan Value, Education

Table 1. Model Summary

<i>Model</i>	<i>t-count</i>	<i>t-table</i>	<i>Sig.</i>
Age	.718	1.984723	.475
Education	.125	1.984723	.901
Marital Status	-1.206	1.984723	.231
Loan Amount	.204	1.984723	.839
Type of Business	1.117	1.984723	.267
Frequency of Loan	.392	1.984723	.696

Table 2. T-Test

Partial Testing (T-Test)

The next step is to test the hypothesis, the T-test, to partially confirm the relationship between the independent variable and mustahiq's income. The result on the t statistical test can be seen in table 2., shows that:

1. The Sig. value for the age variable is $0.475 > 0.05$, the t-count is 0.718 and the t-table value is 1.984723, so $-1.984723 \leq 0.718 \leq 1.984723$. This means that age does not partially affect mustahiq's income.
2. The result of educational variables, where the value of sig. is $0.901 > 0.05$, the t-count is 0.125 and the t-table value is 1.984723, so $-1.984723 \leq 0.125 \leq 1.984723$. This means that education has no partial impact on income.
3. The third variable is Marital Status, received a Sig. value of $0.231 > 0.05$, the t-count is -1.206 and the t-table value is 1.984723, so $-1.984723 \leq -1.206 \leq 1.984723$. This means that the marriage status does not partially affect income.
4. The fourth variable is the loan amount, the sig. value is $0.839 > 0.05$, the t-count is 0.204 and the t-

table value is 1.984723, so $-1.984723 \leq 0.204 \leq 1.984723$. This means that the loan value does not have a partial impact on income.

5. The fifth variable is type of business, where sig. $0.267 > 0.05$, the t-count is 1.117 and the t-table value is 1.984723, so $-1.984723 \leq 1.117 \leq 1.984723$. This means that the type of business has no partial impact on income.
6. The last variable, the loan frequency, received a Sig. of $0.696 > 0.05$, the t-count is 0.392 and the t-table value is 1.984723, so $-1.984723 \leq 0.392 \leq 1.984723$. This means that loan frequency does not partially affect mustahiq's income.

Simultaneous Testing (F-Test)

The last is to do the F-test, which is to see the relationship between the independent variable and mustahiq's income simultaneously. Based on Table 3, the results obtained show that the value of sig is $0.775 > 0.05$. the f-count value is 0.542 and f-table is 3.090, so $0.542 \leq 3.090$. Therefore, it can be said that the independent variables of this study do not affect mustahiq's income at the same time.

ANOVA							
<i>Model</i>		<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>f-count</i>	<i>f-table</i>	<i>Sig.</i>
1	Regression	.407	6	.068	.542	3.090187	.775 ^b
	Residual	11.633	93	.125			
	Total	12.040	99				
a. Dependent Variable: Income							
b. Predictors: (Constant), Frequency of Loan, Type of Business, Age, Marital Status, Nominal Value of Loan, Education							

Table 3. ANOVA

DISCUSSION

In this survey, the majority of respondents ranged in age from 25 to 40 and >40. This shows that the average respondent is on productive-age. Beneficiaries under the age of 25 are participate less in the BAZNAS BMFi program than respondents who are on productive-age, that is, those over the age of 25. It also shows that age can affect a person's level of activity. It can also be stated that beneficiaries who are in productive age also have more mature abilities compared to those of non-productive age. Productive age is also in the process of being established. In other words, the soul is willing to accept the real situation and rise through the stages of life.

A person's education level is one of the factors that can affect a person's income. The majority of beneficiaries have a high school education background. According to (Nugraha & Gunawan, 2018), because they have limited opportunities to continue their education at a higher level and are unable to earn better jobs and income, entrepreneurship is an alternative way to allows women to live better. Mustahiq's education level can be taken into consideration when giving zakat. This is because, in general, the more educated people are, the more likely they are to get a better job and a better income.

A person's marriage status can affect consumption behavior. Married people generally manage their finances and using their funds more carefully. The data show that out of 100 beneficiaries, only one

beneficiary is unmarried. Currently, majority of marriage status of beneficiaries are married women, which are 87 beneficiaries and the remaining 12 are widowed. Therefore, based on the facts at hand, married women can continue to play a role and help improve the family economy. Marital status is also an important factor in confirming the effectiveness of zakat funds lent, as different marital status affects the different burdens that each beneficiary must bear.

Based on data loan value, it shows that loan value stimulates and motivates beneficiaries' business operations. The majority of mustahiqs received a loan of IDR 1.5-3 million, that is 85 beneficiaries. This shows that the Zakat Fund they receive has proven records that can encourage the businesses they run and help them slowly get out of poverty.

From the results of mustahiq's business data, we can determine that 94 out of 100 beneficiaries have conduct entrepreneurship as their form of business. This shows that entrepreneurship can certainly be a promising business tool. On the other hand, some beneficiaries do not use entrepreneurship as a form of business in managing loan funds. Through this type of business, it also proves that beneficiaries have hope in the business to get out of poverty. It also proves that every kind of business done produces results, as long as it is based on a serious intent.

From the results of the loan frequency data, we can conclude that the frequency of loans received determines the

potential for increasing mustahiq's income. As the frequency of loans increases, this offers beneficiaries greater opportunities to develop their business.

As explained in the previous section, in this study, the correlation between the independent variables of mustahiq's on income is very weak. All independent variables of this study: age, education, marriage status, loan amount, type of business, and loan frequency, at the same time, do not partially affect mustahiq's income.

CONCLUSION

Based on the findings and discussions mentioned on previous section, there are some points gained from this study:

1. The majority of respondents ranged in age from 25 to 40 and >40, this shows that the average respondent is on productive-age. It also shows that age can affect a person's level of activity. The majority of beneficiaries have a high school education background. Mustahiq's education level can be taken into consideration when giving zakat. Majority of marriage status of beneficiaries are married women, Therefore, based on the facts at hand, married women can continue to play a role and help improve the family economy. Marital status is also an important factor in confirming the effectiveness of zakat funds lent, as different marital status affects the different burdens that each beneficiary must bear. Based on data loan value, it shows that loan value stimulates and motivates beneficiaries' business operations. The majority of mustahiqs received a loan of IDR 1.5-3 million, that is 85 beneficiaries. This shows that the Zakat Fund they receive has proven

records that can encourage the businesses they run and help them slowly get out of poverty.

2. From the results of mustahiq's business data, we can determine that 94 out of 100 beneficiaries have conduct entrepreneurship as their form of business. This shows that entrepreneurship can certainly be a promising business tool. Through this type of business, it also proves that beneficiaries have hope in the business to get out of poverty. From the results of the loan frequency data, we can conclude that the frequency of loans received determines the potential for increasing mustahiq's income. As the frequency of loans increases, this offers beneficiaries greater opportunities to develop their business. According to beneficiary income data, up to 86 people experienced an increase in income after receiving the loan, and the other 14 did not. This shows that the majority of beneficiaries feel that they are supported by working capital loans provided by BMFi BAZNAS.
3. Based on data, we can see that the coefficient of determination (R^2) has a value of 0.034. The ratio of the effect of independent variables on women's mustahiq income can be said to be only 0.034%. This means that the remaining 99.96% are affected by other variables not mentioned in this study. Since the correlation coefficient (R) is 0.184, we can see that the correlation between the independent variable and income is very weak.
4. From the hypothesis tests performed in this study, there are partially no independent variables that affect mustahiq's income. At the same time, the independent variable of this study does not affect mustahiq's income simultaneously

with the value of sig. $0.775 > 0.05$ and f-count $0.542 \leq$ f-table 3.090.

5. The summary that can be derived from this study is although based on correlation coefficient that the independent variables of this study have a very weak impact on mustahiq's income, but in fact many mustahiq women are feel helped by this microfinance program. They also believe that this program will help their struggle to rise from poverty. This can be proved in the income chart. The majority of mustahiq experienced an increase in income after receiving a business capital loan from BMFi BAZNAS. Microfinance loans under the *Qard-Alhasan* also encourage mustahiq to develop a sense of responsibility to repay the loan, but if mustahiq is unable to repay, there is no burden to repay the loan. Also, if they apply for a loan from another microfinance institution, their burden will be heavier by interest. Therefore, the Zakat fund microfinance program is clearly very helpful in their struggle to get out of poverty.

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