

The Impact Comparison of Consumptive Zakat Distribution and Productive Zakat Empowerment: A Case Study From Baznas South Tangerang

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ABSTRACT

The purpose of this study is to determine the differences in the impact of the distribution of consumptive zakat distribution and productive zakat empowerment in Baznas South Tangerang. The data analyzed using the Wilcoxon Signed Rank difference test. The result of study show that: First, there was a significant and positive impact from the consumptive zakat distribution at Baznas South Tangerang because the results of the t-test of Wilcoxon Signed Rank difference is 0.01 ($p < 0.05$). It implied that the zakat distribution to mustahik have a good progress. Secondly, there is a less significant and positive impact of productive zakat empowerment at Baznas South Tangerang because the results of the t-test Wilcoxon Signed Rank difference is 0.01 ($p < 0.05$). It is implied that productive zakat empowerment still trying to reach good progress.

Keywords: Zakat; Distribution, Empowerment

INTRODUCTION

Zakat is one of the financial resources that has enormous potential to alleviate poverty and is considered a means to improve human welfare. When viewed from the number of poor people in South Tangerang City in 2021 as many as 44.57 thousand people or around 2.57 percent. This figure is the lowest and shows a very significant difference compared to other districts or cities in Banten Province. The poverty rate of South Tangerang city is Rp. 665,610,-/population/month in 2021 which is the highest in Banten Province. This means that if per capita household consumption per month is less than Rp. 665,610, - the household is classified as a poor household (BPS Kota Tangerang Selatan, 2021). In general, the use of zakat according to its distribution is divided into two parts, namely the distribution of consumptive zakat and the distribution of productive zakat. Zakat distribution is the distribution or distribution of excess assets to people

who lack wealth, namely recipients of zakat or mustahik through amil. In the form and nature of zakat distribution, if we look at the management of zakat during the time of the Prophet and companions, then applied to current conditions, then we find that the distribution of zakat can be divided into two forms, namely: (1) Consumptive Zakat Fund Assistance or also called momentary assistance, but that does not mean that zakat given to mustahik is only a moment or once. However, what is meant by temporary assistance is that the zakat given to mustahik is not accompanied by the target of economic independence or empowerment in mustahik. (2) Productive Zakat Fund Assistance or also known as productive zakat utilization. Utilization which means business in order to be able to bring results and benefits, can also mean increasing usability or maximizing usability. Utilization of productive zakat is the distribution of zakat which is expected to benefit and economic

independence mustahik. This utilization is accompanied by coaching or assistance for the efforts made (Rahmawati Muin, 2013, h.84-85). Consumptive zakat is less effective in poverty alleviation because it only lasts a short time so that the use of zakat is not optimal. However, the method of distributing zakat by Amilian institutions or institutions is increasing, namely the productive method of distributing zakat. (Mila Sartika, 2008, h.82). Consumptive zakat is intended to meet the basic needs of mustahik. If the basic needs of mustahik have been met, then zakat can be distributed productively. Consumptive zakat is generally distributed in the form of poor compensation, education scholarships, and health services. While productive zakat is generally distributed in the form of business capital. (Muhammad Ali, 2016, h.23). The distribution of zakat is not enough by providing consumption needs alone, so the productive zakat distribution model is the utilization of productive zakat in the form of business capital, because it will create a livelihood that will lift economic conditions, in the hope that a mustahik can become a muzakki if he can use the zakat treasure for his business. This was also done by the Prophet, where he gave zakat assets to be used by his companions as business capital. (Didin Hafidhuddin, 2002, h.133). Institutions established by the community or government to manage Zakat are regulated in Constitution No. 38 of 1999 concerning Zakat Management, which is now amended to Constitution No. 23 of 2011 concerning Zakat Management, namely the Amil Zakat Institute (LAZ) and the National Amil Zakat Agency (BAZNAS). The two institutions (LAZ and BAZNAS) are responsible for collecting, managing, and distributing Zakat. The passing of this law strengthens the role of BAZNAS as an institution authorized to manage zakat nationally. The law defines BAZNAS as an independent non-structural government

institution responsible to the President through the Minister of Religious Affairs. Therefore, BAZNAS is responsible together with the government to monitor the management of zakat based on Islamic law, reliability, expediency, justice, legal certainty, cohesiveness and accountability. Zakat aims not only to restore the economy of the people, but also to cleanse and purify human property in accordance with the word of Allah.

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

"Take zakat from their possessions, to cleanse and purify them, and pray for them. Indeed, your prayer (grows) peace of soul for them. Allah is All-Hearing, All-Knowing." (Q.S. At-Tawbah:103)

Zakat is not just a gift, but a step to support the economy of the people. (Afzalur Rahman, 1999, h.331). Based on the description above, it is interesting for the author to examine how the different impacts of the distribution of consumptive and productive zakat funds in the National Amil Zakat Agency (BAZNAS) of South Tangerang City on mustahik in the economic empowerment of the people.

LITERATURE REVIEW

Zakat according to the language is to grow, purify, purify, repair, which means self-cleansing obtained after payment of zakat. A person is said to be pure and noble if he is not miserly and does not love his property too much for his own sake (Afzalur Rahman, 1999, h.235). Zakat according to the term is issuing a portion of property with certain conditions to be given to a certain group (mustahiq) with certain conditions (Didin Hafidhuddin, 2003, h.87). The importance of sharia zakat in Islam can be seen from the statement expressly written in the Qur'an. The commandment of paying zakat is mentioned sequentially with the command to uphold prayer in the Qur'anic verse,

which amounts to no less than 28 times (Ali Audah, *Konkordansi al-Quran*, 1997, h.803-804). Thus it can be understood that the position of zakat is parallel to the enforcement of prayer. In addition, zakat is the third of the five pillars of Islam. The legal basis for zakat obligations can be found in the postulates contained in the Qur'an and Sunnah. The legal proposition of zakat obligation is found in the Qur'an:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ
وَارْكَعُوا مَعَ الرَّاكِعِينَ

"And perform prayers, pay zakat, and bow with those who bow." (Q.S. Al-Baqarah:43)

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

"Take zakat from their possessions, to cleanse and purify them, and pray for them. Indeed, your prayer (grows) peace of soul for them. Allah is All-Hearing, All-Knowing." (Q.S. At-Taubah:103)

One of the postulates of the Sunnah is:

وَقَالَ ابْنُ عَبَّاسٍ رَضِيَ اللَّهُ عَنْهُمَا: حَدَّثَنِي أَبُو
سُفْيَانَ رَضِيَ اللَّهُ عَنْهُ فَذَكَرَ حَدِيثَ النَّبِيِّ صَلَّى
اللَّهُ عَلَيْهِ وَسَلَّمَ فَقَالَ: يَأْمُرُنَا بِالصَّلَاةِ وَالزَّكَاةِ
وَالصَّلَاةِ وَالْعَفَافِ. (رواه البخارى)

"Ibnu 'Abbas r.a He said, "Abu Sufyan (r) told me and then he narrated the hadith of the Prophet (peace be upon him). That the Prophet (peace be upon him) said, "We are commanded to establish prayers, perform zakat, connect brotherhood, and maintain self-purity." (Narrated by al-Bukhari) (Abu Abdullah Muhammad bin Ismail al-Bukhari, 2004, h.355)

Consumptive Zakat

Zakat is consumptive and is a zakat treasure that is addressed directly to those who are unable and in dire need, especially the poor or disabled. Consumptive zakat is directed to meet the basic needs of life adequately, such as clothing, food, and shelter. The variable number of dependents has an odd ration of 0.018 and has a negative effect. This means that the chances of mustahik households with more than one dependent number, which allows mustahik households to get out of the poor and prosperous quadrant category 0.018 times, *ceteris parius*. The Education variable has an odd rection of 87,696 and has a positive effect. This means that heads of mustahik households with high school education or more, have an 87,696 times chance of moving out of the poor quadrant category to the prosperous quadrant compared to mustahik households with less than high school education, *ceteris parius*. The income variable has an odd ration of 60,769 and has a positive effect. This means that mustahik households whose income is more than or equal to 1,495,000 rupiah per month have 60,769 times the chance to move out of the poor quadrant category to the prosperous quadrant compared to mustahik households whose income is less than 1,495,000 rupiah per month, *ceteris parius* (Khalifah Muhammad Ali, Nydia Novira Amalia, Salahuddin El Ayyubi. 2016, h.45).

Productive Zakat

Productive zakat is zakat given to mustahik as capital for business maintenance or economic activity, with the aim of increasing the financial level and productivity potential of mustahik in the hope that it can motivate mustahik to become muzakki in the future. The Prophet did the same by giving zakat funds to his companions to be used as business capital (Nurnasrina, P.Adiyes Putra, 2007, h.209).

Terms of Zakat

The requirements of zakat for muzakki (people who are obliged to pay zakat) are Islam, independence, intelligence, possession of perfect wealth and achieving its nisab (Wahbah Az-Zuhaili, 1999, h.172). The requirements for zakat concerning property are: (Yusuf Qardhawi, 125) : Full ownership, flourishing, achieving nushab, more than ordinary needs, free from debt, reaching haul or passing one year.

Rukun Zakat

In the procedure for implementing zakat there are several components that become the core of the implementation of zakat, namely: Muzakki, Mustahik, Amil, Distribution of Zakat (M. Umar, 2010, h.24).

Zakat Management System

BAZNAS Functions

The zakat management law stipulates that zakat management is carried out by the national amil zakat agency and the amil zakat institution. The functions of BAZNAS: Planning and management of national zakat, Collection of national zakat, Distribution and utilization of national zakat, Reporting and accountability of national zakat management, Giving consideration to the establishment of provincial BAZNAS and district / city BAZNAS, Giving consideration to the appointment of elements of provincial BAZNAS and district or city BAZNAS, Ratification of amil rights and CTR of provincial BAZNAS and district or city BAZNAS, Provision of recommendations for establishment permits LAZ.

Zakat Management System

Zakat management is planning, implementing and coordinating the collection, distribution and use of zakat. A quality zakat management institution must be able to manage existing zakat effectively and efficiently. The zakat

distribution program must really touch the mustahik and benefits to those who receive it. (Fakruddin, 2008, h.30-32).

Economic Empowerment of People

Understanding and Patterns of Economic Empowerment of People

Empowerment is an effort to build the strength of a community through motivation, encouragement and also arousing. Awareness of the potential possessed that can be developed further. In improving the standard of living of the community, an appropriate and goal-oriented strategy is needed, namely providing opportunities for the poor to plan and also implement development programs or efforts agreed with the community.

Economic Empowerment Efforts

Economic empowerment efforts through zakat can be done in various ways not only for productive zakat but also with consumptive zakat that can distribute zakat to create a bright future generation.

Impact and Role of Zakat Fund in Economic Empowerment

a. Impact Definition

Impact is the change that occurs as a result of an action. The action can be natural, whether it is chemical, physical or biological. The effects may be biophysical or socio-economic and cultural (Irwan, 2018, h.27).

b. The Role of Zakat Fund in Economic Empowerment

Various measures and strategies can be used to overcome poverty. To overcome the poverty that plagues our society, from the beginning must be built an economic order that allows the emergence of a fair distribution system and prioritizes the concern of those who have (aghniya) for the poor. One of the

concerns of the Aghniya is their willingness to pay zakat and sadaqah. In the economic context, zakat and sadaqah are forms of wealth distribution among people. In addition, zakat has a very strategic function in the context of the economic system, namely as a means of wealth distribution (Ahmad Atabik, 2015, h. 52).

(1) Journal: The Impact of Utilizing Productive Zakat and Consumptive Zakat on Mustahik Poverty Rate by, Euis Intan Anovani 2020. The difference between the research and the author is that the research conducted by Euis Intan Anovani focuses on the utilization of consumptive zakat funds and productive zakat funds only, while the research that the author conducts focuses on the distribution and utilization of consumptive zakat funds and productive zakat funds. (2) Thesis: The effectiveness of zakat fund distribution at the Infaq Management Institute (LMI) with the Zakat Core Principle (ZCP) approach, by Rifqah Karimah 2019. The difference found in the research conducted by Rifqah Karimah focuses on the distribution of zakat funds with the Zakat Core Principle (ZCP) approach, while the research conducted by the author focuses on the distribution and utilization of consumptive and productive zakat funds towards the economic empowerment of the people.

METHODOLOGY

Research Location

This research was conducted at BAZNAS South Tangerang City, Islamic Center Tangel, Jl. Hanjuang Sektor 1.1 BSD City, Serpong South Tangerang City, Banten – Indonesia.

Research Questions

(1) How is the impact of the distribution of consumptive zakat in BAZNAS South Tangerang City on mustahik in the

economic empowerment of the people? (2) How is the impact of productive zakat utilization in BAZNAS South Tangerang City on mustahik in empowering the people's economy?

Research Methods

The method used in this study is quantitative, in the form of descriptive, which is a method that aims to make an objective picture or picture of a situation using numbers, ranging from data collection, data interpretation, and display and results. (Arikunto Suharsimi, 2007, h.23). The research method used is a comparative approach, where researchers compare two or more groups of a particular variable. This comparative research belongs to descriptive research, whose purpose is to describe and explain phenomena as they are, without intervention from the researcher (Moh. Nazir, 1983, h.58). In this study, the author tries to compare the impact of consumptive and productive zakat recipients in BAZNAS South Tangerang City in empowering the people's economy. The data analysis method used is a qualitative research method using extensive interviews and Wilcoxon signed rank difference tests.

FINDINGS AND DISCUSSION

In the study of the difference in the impact of mustahik recipients of consumptive and productive zakat in the economic empowerment of people in Baznas, South Tangerang City, researchers obtained 49 consisting of 36 samples from mustahik recipients of consumptive zakat and 13 productive mustahik in BAZNAS South Tangerang City. However, in order for the other tests to be carried out by the researcher to get appropriate and balanced results, the researcher only took 13 mustahik from mustahik recipients of consumptive zakat (in the form of scholarships) and 13 mustahik from recipients of productive zakat (in the form

of business capital). The primary data source was processed using the JAMOWI computer program on July 13, 2023.

The following are the results of the Wilcoxon Signed Rank difference test on the Different Impact of Mustahik of Consumptive and Productive Zakat Recipients at BAZNAS South Tangerang City in Empowering the People's Economy.

Table. 1 Paired Samples T-Test

	Statistic		P
RESP	A	0.00	< .001
	B	0.00	< .001
	C	0.00	< .001
	D	0.00 ^a	< .001
	E	0.00 ^b	< .001
	F	0.00 ^a	< .001
	G	0.00 ^a	< .001
	H	0.00	< .001
	I	0.00	< .001
	J	0.00	< .001

Primary Data Source: processed by researchers

In the following table of Paired Samples T-Test, the values of P (0.001) < 0.05, H₀ are rejected, because there is a significant difference between the values of pretest and postes. This is due to several differences, including: differences in distribution, coaching or empowerment as well as in the implementation of assistance programs received.

Recipients of consumptive zakat funds (in the form of scholarships) at BAZNAS South Tangerang City will get education assistance funds or distribution which will be held for 2 months 1 time with an aid fund of approximately Rp. 800,000., besides that mustahik will also always be fostered and controlled so that they can continue to maintain and even increase the number of memorization targets every day. At the time of distribution of education funds, BAZNAS South Tangerang City will hold an evaluation in advance and motivate mustahik so that they can continue to develop and become a brilliant generation.

Meanwhile, mustahik recipients of productive zakat funds (in the form of business capital) at BAZNAS South Tangerang City will get assistance in the form of business facilities such as small refrigerators, storefronts, small shelves and other furniture. In this program assistance, mustahik also get business capital, with the provision that mustahik must spend all the needs of stalls in the community that have been provided by BAZNAS, this is because BAZNAS has a goal so that the turnover of profits from financial assistance that has been given to mustahik can return to BAZNAS so that it can be given to the next mustahik. However, with this provision, there are some mustahik who feel objections after the program is received, arguing that the needs of stalls provided by BAZNAS have a slightly more expensive price if Compared to the needs of stalls that can be obtained at wholesale stalls or other agents, mustahik recipients of business capital assistance also feel that the guidance and assistance carried out by BAZNAS on mustahik is very lacking and can even be called non-existent. This has caused many mustahik who have received business capital assistance such as ZMart are no longer interested in continuing the program obligations set by BAZNAS South Tangerang City.

Answering from the formulation of the problem in this study, there are results from the research analysis that there are differences in the impact of mustahik recipients of consumptive zakat and productive zakat in BAZNAS South Tangerang City.

1. Impact Analysis of the Distribution of Consumptive Zakat in BAZNAS South Tangerang City on Mustahik in Economic Empowerment of the People.

Mustahik recipients of consumptive zakat funds (in the form of scholarships) have routine and scheduled control and coaching, timely distribution, which is held

every 2 months 1 time at the beginning of each month, and has targets that must be achieved every day. This can certainly trigger mustahik recipients of consumptive zakat funds (in the form of scholarships) to continue to develop and become a better generation, and have the determination to be able to transform their status from mustahik to muzakki (Interview of one of the mustahik recipients of consumptive zakat assistance at BAZNAS Tangel)

2. Analysis of the Impact of Productive Zakat Utilization at BAZNAS South Tangerang City on Mustahuk in Economic Empowerment of People.

Judging from the mustahik recipients of productive zakat (in the form of business capital) where mustahik feels lacking in terms of coaching and empowerment, the time of distribution or distribution of business capital does not have a fixed time, as well as the lack of control from the BAZNAS South Tangerang City. The control system carried out by BAZNAS South Tangerang City is not optimal or sometimes just passing by, and for coordinating goods for stall needs are always late to be sent even the goods that come are not in accordance with the order (Interview of one of the mustahik recipients of productive zakat assistance at BAZNAS Tangel).

This causes mustahik recipients of productive zakat to be less able to utilize the zakat that has been given maximally, also less able to trigger mustahik to continue to develop the business that has been built because of mustahik limitations in managing their business, as a result we can find many forms of business assistance such as ZMart not operating.

Then the results of this research are in line with the assistance programs that have been provided by BAZNAS South Tangerang City in empowering the people's economy, starting from the distribution and utilization provided, also

distributed to mustahik in need in accordance with the predetermined ashnaf group.

CONCLUSION

Based on the results of research on the difference in the impact of the distribution of consumptive and productive zakat funds in BAZNAS, South Tangerang City on mustahik in the economic empowerment of the people, which has been described in the discussion chapter, that:

1. There is a significant positive impact on the mustahik recipients of consumptive zakat, this is evidenced by the results of questionnaires distributed to mustahik, it can also be seen from the results of the Wilcoxon Signed Rank test that the paired test results until the t-test are $0.01 < 0.05$. Of the 13 mustahik who received consumptive zakat fund assistance (in the form of scholarships) felt grateful and greatly helped by the assistance program provided by BAZNAS South Tangerang City. Starting from good coaching and empowerment, the distribution of education funds that are very helpful for school needs and school base money, as well as a coordination or monitoring system via the WA group which is very helpful to continue to trigger mustahik so that they can always pursue the targets that have been set. This consumptive zakat assistance program in the form of scholarships also has a special Coach so that it can monitor and assist mustahik who receive this scholarship assistance program so that they can continue to add to the list of targets set by the South Tangerang City BAZNAS Institute. This is certainly very good experienced by mustahik who are still students so that they can continue to be motivated to be better and become a brilliant generation of the nation. So the conclusion is that consumptive zakat (especially

consumptive zakat in the form of scholarships) received by mustahik is very influential on the empowerment of mustahik in south Tangerang City.

2. There is a less significant positive impact on the mustahik of productive zakat recipients, this is evidenced by the results of questionnaires distributed to mustahik, it can also be seen from the results of the Wilcoxon Signed Rank test that the paired test results until t-test are $0.01 < 0.05$. Of the 13 mustahik who received productive zakat fund assistance (in the form of business capital) felt very grateful and helped by the assistance provided by BAZNAS South Tangerang City, because with the business built it could ease the mustahik economy and start helping to meet their daily mustahik needs. In addition to the benefits felt by mustahik recipients of productive zakat funds (in the form of scholarships), there are still several complaints felt by mustahik related to existing coaching programs, including: coaching and empowerment programs that are less than optimal or almost non-existent, there is no continuous mentoring process to develop the business being undertaken by mustahik, as well as business control and coordinators related to business needs expenditures whose procedures are still unclear. This certainly makes mustahik recipients of productive zakat fund assistance (in the form of business capital) feel confused about the business that is being run, do not know which direction to take first in order to run a good business and make maximum use of existing assistance. Alhasil some mustahik decided to buy their business needs at wholesale stalls and other agents that could be obtained cheaply and quickly, but not a few mustahik finally decided to close their business because of limited

knowledge about their business. So the conclusion that can be drawn by researchers is that the utilization of productive zakat can also affect the empowerment of mustahik in the city of South Tangerang but with a maximum coaching and mentoring process. This causes the productive zakat fund assistance program in the form of business capital to be in vain, because the funds that have been distributed at the beginning to become a source of mustahik income in need will not leave a trace or not run as expected at the beginning of the program objectives established.

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