

## The Role of Productive Zakat to The Mustahik Prosperity in Banjarbaru

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### ABSTRACT

*This research aims to determine the mechanism for productive zakat empowerment in BAZNAS at City of Banjarbaru City as well as to determine the role of productive zakat empowerment in the mustahik prosperity. This research uses a qualitative method using indepth interviews. The primary data used is the result of an interview with zakat distribution & utilization staff at BAZNAS Banjarbaru. The results of the study show that firstly, the mechanism for empower productive zakat at BAZNAS Banjarbaru has four stages, namely accepting mustahik prospective, preparing programs and verifying mustahik data, surveying the feasibility of mustahik, and optimizing the benefits of productive zakat. These two facts about the productive use of zakat play a role in improving the welfare of mustahik, especially in the BAZNAS environment in Banjarbaru.*

*Keywords : Productive Zakat, Empowerment, Prosperity.*

### INTRODUCTION

Zakat is one of the four pillars of Islam. The mandatory of zakat in the Koran is found many times, including being referred to together with the word prayer. This concludes that the obligation to give zakat is equivalent to the obligation to perform *ṣalat*. Zakat is a mustahik right, so zakat is able to help and guide them towards a better and more prosperous life. Zakat actually does not only answer the problems of mustahik who are completely lacking in an instant, but also provides sufficiency and assistance to them. The great ability of zakat makes zakat have a strategic position in Islam. Zakat is a pillar that has the ability to drive the community's economy, because zakat is the main pillar of Islam which is directly regulated to strengthen the finances of the people. By implementing zakat appropriately and accurately, a region's financial freedom will increase.

Productive zakat is zakat that is managed productively where giving zakat

assets can make mustahik ready to produce something continuously with the zakat they receive. Zakat funds are given and developed to start a business that can meet life's needs and not be spent on consumptive and destructive things. Meanwhile, the reason for managing productive zakat is to develop prosperity and gain additional profits from the assets obtained, so that later someone who was previously a recipient of zakat (mustahik) turns into someone who is obliged to pay zakat (muzaki).

Based on the findings, the utilization of zakat in BAZNAS Banjarbaru City is still not evenly distributed in distribution to the 8 *asnaf*, because there are still many people in Banjarbaru City who do not pay zakat to BAZNAS Banjarbaru City, resulting in limited funds obtained. This research needs to be carried out to analyze the role of productive zakat in the development of the mustahik economy in the BAZNAS Banjarbaru City environment.

Previous research discussed the effectiveness of productive zakat in alleviating poverty levels in BAZNAS Bengkalis Regency. The type of research carried out was descriptive quantitative research. The data collection technique used was interview techniques, documentation, questionnaires and literature study. The data analysis technique uses simple linear regression. Meanwhile, the author examines the productive zakat distribution mechanism implemented at the Banjarbaru City National Zakat Amil Agency. The type of research carried out is a qualitative method in the form of focused interviews, with an empirical approach.

### LITERATURE REVIEW

According to language, the word zakat comes from masdar زَكَا، يَزْكُو، زَكَاءٌ which means clean, developed and holy. Something is called zakat, if something develops and creates. Zakat has several implications, including الطَّهَارَةُ "to perfect" "النماء" "to develop", "الزرع" "to develop. In terms of the term zakat is a certain asset that must be spent by Muslim people and given to groups who are entitled to receive it. In the book *Fathul Qorib* it is stated that the meaning of zakat according to syara' is the mention of certain assets according to a certain technique, then at that time it is given to a certain assembly. As shown by the study of fiqh, zakat is a definite measure of the assets that Allah expects to be given to people who meet the requirements to receive them. The amount given is called zakat. Meanwhile, according to Law Number 23 of 2011 concerning the administration of zakat, it is understood that zakat is an asset that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law.

Productive zakat is an effective way to overcome poverty and economic development, a model of zakat distribution in solving social problems, which aims to

empower and improve the quality of life of mustahik and change their status to muzaki, fulfill the needs of a life worthy of worshiping Allah SWT, avoid the danger of infidelity, eliminate feelings of envy, envy and malice, providing sufficiency and well-being and increasing the welfare of the mustahik. Productive zakat is zakat in the form of assets or funds given to mustahik and is not spent directly for consumption of certain needs, but is developed and used to help their business, so that with these efforts they can meet their living needs continuously. So, productive zakat is giving zakat that can make the recipient produce something continuously with the zakat assets they receive. Productive zakat is zakat given to mustahik not to be spent directly, but developed by mustahik and will be used to meet life's needs continuously.

The use of zakat is to distribute zakat funds to mustahik in a productive way. Utilization is a way or effort to channel and allocate zakat funds so that they can produce benefits for life. Utilization of zakat means efforts to carry out interrelated activities in creating certain goals for users of zakat proceeds in a good, precise and directed manner in accordance with the stated objectives of zakat. Distribution of zakat can also be done by applying programs that have been created by the institution. By having a program in an institution, zakat users will be more focused and in line with their goals. Distribution of zakat is an activity to organize things in accordance with management functions in an effort to channel zakat funds received from muzaki to mustahik until the goals of an organization are achieved effectively. Zakat distribution is divided into two, namely: First, zakat distribution. Zakat distribution is an activity that can simplify and expedite the distribution of zakat funds to mustahik from muzaki. The funds collected will be distributed to mustahik through institutions that manage zakat funds. With distribution, the zakat funds

collected can be distributed on target and according to the mustahik's needs. With appropriate and appropriate distribution, existing wealth can be abundant, evenly distributed and not spread only within certain groups. Law Number 23 of 2011 concerning Zakat Management article 25 (1) explains that zakat must be distributed to mustahik in accordance with Islamic law. Article 26 also explains that the distribution of zakat is carried out based on the principles of equality, justice and regionalism.

Zakat utilization is a program for utilizing zakat funds to encourage mustahik to be able to have independent businesses. The program is realized in the form of business capital development. Utilization of zakat is a form of utilizing zakat fund resources optimally until they are effective in order to achieve mustahik benefits. The utilization of zakat is regulated in Law no. 23 of 2011, it is explained that zakat can be used for productive businesses in order to overcome poverty and improve the quality of the people's economy. After that, in order to utilize zakat for productive businesses, it is carried out if the basic mustahik needs have been met. Utilization of zakat is something related to the government's efforts to utilize or manage the results of zakat collection for distribution to mustahik with sharia guidelines. The utilization of zakat has several procedures, namely: first, carrying out a feasibility study, second determining the type of productive business, third carrying out guidance and counseling, and finally carrying out an evaluation, then making a report.

#### FINDINGS AND DISCUSSION

The Banjarbaru City National Zakat Amil Agency (BAZNAS) is an authority body formed by public authorities based on Regional Regulation No. 23 of 2011, Government Regulation no. 14 of 2014, Announcement of Directions from the

General Chair of the Islamic Community No. DJ.II/37/ Tahun 2015 which has obligations and elements to collect and distribute zakat, infaq and contributions (ZIS) and other strict social assets (DSKL) at the regulatory level. Sanctions by Regional Regulation Number 23 of 2011 concerning Zakat Management further strengthen the duties of BAZNAS Banjarbaru City as a foundation approved to supervise Banjarbaru City zakat. In this Regional Regulation, BAZNAS Banjarbaru City is declared a non-structural government organization that is independent and responsible to the government community.

This institution was first formed around 1982 as an embryo called Zakat and Waqf (ZAWA), then in 1995 it was changed to the Banjarbaru City Zakat, Infaq and Alms Amil Agency (BAZIS), then changed again to the City Regional Amil Agency (BAZDA). Banjarbaru and finally it was called the Banjarbaru City National Zakat Amil Agency (BAZNAS) until now. In accordance with the provisions of Law no. 23 of 2011 concerning zakat management was subsequently stipulated by Ministry of Religion Decree No. DJ. 11/568 of 2014 concerning the formation of Regency/City Baznas throughout Indonesia.

In terms of institutional adjustments. The National Amil Zakat Agency of Banjarbaru City has carried out the selection of candidates for leadership of the National Amil Zakat Agency of Banjarbaru City for the 2015-2020 working period and has been given a decree by the Mayor of Banjarbaru Number 253 of 2015 concerning the appointment of leadership of the National Amil Zakat Agency of Banjarbaru City for the 2015-2020 period on July 6 2015. Then on September 15 2015, a selection was carried out for the implementers of the Banjarbaru City Regency National Amil Zakat Agency, after going through several stages, 5 leaders were selected and given a decision letter by the leadership of the

Banjarbaru City National Amil Zakat Agency.

The development of zakat management (ZIS) in Banjarbaru City has been adjusted according to the current laws and regulations, including integration with Baznas South Kalimantan Province and central Baznas, and specifically to optimize ZIS collection several UPZs have been formed, the management of BAZNAS Banjarbaru City Regency consists of from leadership and implementing elements, as well as the internal audit unit, while zakat management has adapted to current technology (SIMBA), muzaki corner and for financial reporting using PSAK 109.

*Analysis of The Mechanism for Utilizing Productive Zakat in BAZNAS, Banjar Regency, Banjarbaru City*

According to Mr. Eryvn, the analysis of the mechanism for utilizing productive zakat in BAZNAS Banjarbaru City is: First, accepting mustahik candidates, mustahik making a submission in the form of a letter requesting business capital assistance (handwritten or typed), attaching an identification card (KTP), attaching a family card (KK), attach a certificate of incapacity/poor certificate, attach a business permit or NIB, attach a certificate of domicile or residence from the RT, and finally a photo of the business and place of business. So BAZNAS Banjarbaru City has implemented it in accordance with the zakat utilization standards contained in Law No. 23 of 2011.

According to Mr. Eryvn, the second mechanism for utilizing productive zakat at BAZNAS Banjarbaru City is to prepare a program and verify mustahik data, namely the realization of the productive zakat utilization program at BAZNAS Banjarbaru City is running in accordance with ashnaf and right on target, with the economic growth of the beneficiaries (mustahik) starting improved.

So BAZNAS Banjarbaru City has implemented it in accordance with the zakat utilization standards contained in Law No. 23 of 2011.

According to Mr. Eryvn, the third mechanism for utilizing productive zakat in BAZNAS Banjarbaru City is a mustahik feasibility survey, measuring the criteria for mustahik for potential recipients of productive zakat benefits in BAZNAS Banjarbaru City, namely based on information from the RT, residents in the surrounding environment, as well as checking the location of potential zakat beneficiaries. productive, checking the correctness of the business of potential recipients of productive zakat benefits. So BAZNAS Banjarbaru City has implemented it in accordance with the zakat utilization standards contained in Law No. 23 of 2011.

According to Mr. Eryvn, the fourth mechanism for utilizing productive zakat at BAZNAS Banjarbaru City is the utilization of the benefits of productive zakat, the utilization of productive zakat benefits at BAZNAS Banjarbaru City, namely the economic level mustahik increases along with the receipt of funds from the Prosperous Banjarbaru Program by BAZNAS Banjarbaru City, which can be seen from the increase mustahik's income, mustahik can pay all installments every month. So BAZNAS Banjarbaru City has implemented it in accordance with the zakat utilization standards contained in Law No. 23 of 2011.

Meanwhile, according to Mr. Eryvn, BAZNAS has not provided assistance to mustahik, because the obstacles faced by BAZNAS Banjarbaru City in realizing the productive zakat program are related to the fact that Banjarbaru City residents have not yet fully paid their zakat to BAZNAS Banjarbaru City, resulting in limited distribution of funds and limited human resources. So according to researchers, BAZNAS Banjarbaru City has not implemented assistance in accordance with

the standards for utilizing zakat according to Law No. 23 of 2011.

According to Mr. Eryvn, BAZNAS has not carried out an evaluation of the mustahik, this happens because the mustahik will report business developments and the smooth running of the program carried out by the mustahik to BAZNAS Banjarbaru City. So according to researchers, BAZNAS Banjarbaru City has not carried out an evaluation in accordance with the standards for utilizing zakat according to Law No. 23 of 2011.

Researchers understand that the productive zakat program at BAZNAS Banjarbaru City is the Banjarbaru Sejahtera Program, which is a program provided in the form of business capital loans in the form of cash without interest specifically for mustahik who already have a business. The aim is for mustahik to be able to run their business and develop their business with this capital. In the Banjarbaru Sejahtera Program, mustahik are grouped into one group of 5 people, capital is given annually in the amount of IDR 5,000,000 per group. Mustahik who join the Banjarbaru Sejahtera Program at BAZNAS Banjarbaru City must pay IDR 100,000 to BAZNAS every month, so that within a year (10 months) mustahik who join the Banjarbaru Sejahtera Program can complete their contribution payments until the end of the year.

As for the mechanism for utilizing productive zakat in the Banjarbaru Sejahtera program at BAZNAS Banjarbaru City, researchers understand that the mechanism for utilizing productive zakat in the Banjarbaru Sejahtera program at BAZNAS Banjarbaru City has 4 stages. Namely: First, acceptance of mustahik candidates, second, compiling a program and verifying mustahik data, third, survey of mustahik feasibility, and fourth, utilization of productive zakat benefits.

*The Role of Productive Zakat in The Development of The Mustahik Economy at BAZNAS Banjarbaru City*

In determining the mustahik criteria and measuring the success of the Prosperous Banjarbaru Program at BAZNAS Banjarbaru City, namely by considering the had kifayah, the standard had kifayah BAZNAS Banjarbaru City used is 3,000,000 per family/month for around 4 people in 1 family.

Researchers sampled the role of productive zakat in the development of the mustahik economy in the Banjarbaru Sejahtera Program. The researchers conducted interviews with beneficiaries of the Banjarbaru Sejahtera program at BAZNAS Banjarbaru City: first, Arfiyanti (Mrs. Yanti), 50 years old, who lives at Benawaraya Jl. Multazam 12c gt. Mangosteen. Landasan Ulin, Banjarbaru City, South Kalimantan, joined the Banjarbaru Sejahtera Program in 2020. Before Mrs. Yanti joined the Banjarbaru Sejahtera Program, Mrs. Yanti already had a business, namely opening a sewing service in her home, but when the pandemic hit, Mrs. Yanti's income from her sewing business became unstable and experienced economic shortages so he decided to join the Banjarbaru Sejahtera Program. Mrs. Yanti received capital assistance in the form of cash to help develop her business, so that now Mrs. Yanti's business has expanded, namely having a laundry business. From the results of interviews with Mrs. Yanti, she experienced many changes in living facilities, and many new experiences regarding business. Second, Siti Sunarsih (Mrs. Narsih) is 34 years old and lives on Jl. Bayem North Loktabat. North Banjarbaru, Banjarbaru City of South Kalimantan joined the Banjarbaru Sejahtera Program in 2018. Before Narsih's mother joined the Prosperous Banjarbaru Program, Narsih's mother worked as a farmer (planting vegetables, etc.) and selling them, Narsih's mother's economy at that time was mediocre. Because there was no assistance yet, Mrs. Narsih decided to join the Banjarbaru Sejahtera Program. Mrs. Narsih received

capital assistance in the form of cash to help develop her business, so that now Mrs. Narsih is not only She sells in the village but also in the city and Mrs. Narsih's economy is sufficient to meet her daily needs. From the results of the interview with Mrs. Narsih, she experienced many changes in living facilities, and gained many new relationships with other traders. Third, Siti Nursanti (Mrs. Santi), 48 years old, who lives on Jl Golf Komp Wengga Lanud, Landasan Ulin, Banjarbaru, South Kalimantan, joined the Banjarbaru Sejahtera Program in 2019. Before Mrs. Santi joined the Banjarbaru Sejahtera Program, Mrs. Santi already had a business, namely by opening a service. sewing at home and working as a teacher at one of the TPQs in Banjarbaru, Mrs. Santi's economy at that time was still lacking because there was no assistance, so Mrs. Santi decided to join the Banjarbaru Prosperous Program. Mrs. Santi received capital assistance in the form of cash to help develop her sewing service business, so that now Mrs. Santi's economy is sufficient to meet her daily needs. From the results of the interview with Mrs. Santi, she experienced many changes in living facilities, gained a lot of work experience in starting a business, and finally her income improved.

The interview obtained with Mrs. Arfiyanti showed that she experienced many changes, such as meeting her daily economic needs, increasing business so that her income also increased. From the results of the interviews obtained by the beneficiaries of the Banjarbaru Sejahtera Program, it can be concluded that: Mrs. Afrianti was able to run the Banjarbaru Sejahtera Program well so that Mrs. Afrianti's economy experienced an increase and she had enough savings to have 2 businesses, namely sewing services and clothes laundry.

Interviews obtained with Mrs. Narsih showed that she had experienced many changes, such as meeting her daily

economic needs, increasing her income, being able to pay off debts and having savings. From the results of interviews obtained by beneficiaries of the Banjarbaru Sejahtera Program, it can be concluded that: Mrs. Narsih is able to run the Banjarbaru Sejahtera Program well so that Mrs. Narsih's economy has improved and she has sufficient savings so that her selling place is not only at home (village) but also in the city.

The results of the interview concluded that the mustahik's economy could develop after participating in the productive zakat program at BAZNAS Banjarbaru City, namely the Banjarbaru Sejahtera Program. So it can be concluded that productive zakat plays a very good role in the economic development of mustahik.

The role of productive zakat in the economic development of mustahik in BAZNAS Banjarbaru City is that productive zakat plays a role in improving the welfare of mustahik, especially in the BAZNAS Banjarbaru City environment. This can be seen from the increase in the mustahik economy after joining the Prosperous Banjarbaru Program at BAZNAS Banjarbaru City. The researcher took a sample of the utilization of productive zakat from BAZNAS in Banjarbaru City, namely the Banjarbaru Sejahtera Program: Mrs. Yanti has reached the had kifayah, Mrs. Narsih has reached the had of kifayah and Mrs. Santi has also reached the had of kifayah.

## CONCLUSION

Based on the description that has been presented in the previous data presentation and analysis, the author concludes that: The mechanism for utilizing productive zakat in the Prosperous Banjarbaru Program at BAZNAS Banjarbaru City has 4 stages. Namely: Firstly, accepting mustahik candidates. Second, prepare the program and verify the mustahik data. Third, mustahik feasibility survey. Fourth,

utilize the benefits of productive zakat. So BAZNAS Banjarbaru City has implemented it in accordance with the zakat utilization standards contained in Law No. 23 of 2011. Meanwhile, according to researchers, BAZNAS Banjarbaru City has not carried out assistance and evaluation in accordance with the standards for zakat utilization according to Law No. 23 of 2011. Meanwhile The role of productive zakat in the economic development of mustahik in BAZNAS Banjarbaru City, namely that productive zakat plays a role in improving the welfare of mustahik, especially in the BAZNAS Banjarbaru City environment. This can be seen from the increase in the mustahik economy after joining the Prosperous Banjarbaru Program at BAZNAS Banjarbaru City. The researcher took a sample of the utilization of productive zakat from BAZNAS in Banjarbaru City, namely the Banjarbaru Sejahtera Program: Mrs. Yanti has reached *had kifayah*, Mrs. Narsih has reached *had Akifayah* and Mrs. Santi has also reached *had kifayah*.

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