

THE CONTRIBUTION OF PRODUCTIVE ZAKAT IN THE DEVELOPMENT ECONOMIC UMMAH

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ABSTRACT

One of the economic empowerments of the people is to increase production activities to produce goods and services from existing resources, to meet these resources, a new program was formed in Zakat, namely productive zakat. The purpose of this writing is to see how and what is the contribution of productive zakat to the economic development of the Ummah which is intended to create a prosperous and sustainable society so that mustahik can meet its needs. The method used is Normative with the approach of books and other scientific papers. The birth of productive zakat is very helpful for the community to develop their business and even open new businesses. Productive zakat has been recognized and true in fact that this zakat directly contributes to the economic empowerment of the people. An example of productive zakat contribution is to provide funds to mustahik to open a business and will develop it, with this the mustahik economy will be better and can meet daily needs in the long term (sustainable).

Keywords: Contribution, Development, Economic Ummah, Mustahik, Productive Zakat

1. INTRODUCTION

The economy of the ummah is all activities related to producing goods or services to be delivered or distributed to consumers. One of the economic empowerment of the people is to increase production activities to produce goods and services from existing resources.¹ In doing this empowerment can be done through zakat, infak and alms which are collected into one financial institution, namely Baitul Mal.

Baitul Mal has existed since the time of the Prophet (peace be upon him), beginning with a debate between the companions of the Prophet (peace be upon him) in the distribution of spoils of war during the battle of Badr, so that the Prophet formed an institution to manage the property of

¹ Hasniati Chennie, "Har Pemberdayaan Ekonomi Umat Melalui Peningkatan Produksi Dalam Sistem Ekonomi Islam," *Balanca: Jurnal Ekonomi Dan Bisnis Islam* 3, No. 01 (2021): 17-26, <https://doi.org/10.35905/Balanca.V3i01.1421>.

Muslims, but during the caliphate of Abu Bakr the financial institution was renewed and made a task for each of the organizers of the financial institution and given a salary, The financial institution is named Baitul Mal, until now Baitul Mal continues to exist in the midst of the community and helps the community to develop its economy.

Developing the economy of a Ummah certainly has the role of the community and government in it, so that a non-bank microfinance institution based on Islamic law known as Baitul Mal was formed. Aceh in particular, has carried out and developed Baitul Mal rapidly, helping underprivileged communities thereby reducing poverty and neglect. Baitul mal provides zakat, infak, alms and also cash endowments, anyone can do it and will be managed in accordance with Islamic law. One of the baitul mal programs that helps the community in improving the economy is productive zakat.

Zakat is an obligation of every Muslim who must be paid for the property they own with the aim of increasing gratitude for the blessings that God has bestowed and purifying property that has reached the zakat line and helping less fortunate people.²

The purpose and purpose of this productive zakat is to empower mustahik, the more productive mustahik the economy of the people will also develop. So the author is interested in writing productive zakat contributions for the development of the people.

2. **THEORETICAL STUDIES**

2.1 *Definition of Productive Zakat*

Zakat is issuing a certain amount of property because it has reached nasab and is required by Allah SWT to be issued and given to people who are entitled to receive it with the provisions of the applicable conditions.³ The purpose of zakat is to cleanse oneself from miserliness and purify property, because the property owned by every human being has the rights of others in it so it is obliged to pay zakat if the property has reached its nisab. The legal basis of zakat has been elaborated in the Quran 30 times, including QS. Al-Baqarah: 110, QS. Al-Hajj: 78, QS. Al-Muzammil: 20 and others. Other legal bases are contained in the Law on the Government of Aceh (UUPA), Aceh Qanun Number 3 of 2021 concerning Baitul Mal, Governor Regulation Number 8 of 2022 concerning the Management of Zakat and Infak in Baitul Mal Aceh.

Zakat is one of the Islamic instruments used for the distribution of income and wealth.⁴ The existence of zakat firah, zakat maal and zakat profession is expected to reduce the level of wealth inequality in Indonesia, besides that zakat can also be relied on as one of the mechanisms in overcoming poverty problems that occur in Indonesia, through productive zakat programs. Zakat will be able to have a wider impact (multiplier effect) and touch all aspects of life if the distribution of zakat is more directed at productive activities. The distribution of productive zakat was given to 8 groups, including fakir, poor, amil, riqab, muallaf, gharimin, fisabilillah, and ibn sabil.⁵

² Faisal Faisal Et Al., "Strengthening Zakat Rules In Indonesia: A Legal Study Of The Law On Government Of Aceh," *Samarah* 7, No. 1 (2023): 126-45, <https://doi.org/10.22373/sjhk.v7i1.13993>.

³ Abdul Hamid, "Tinjauan Hukum Islam Terhadap Pelaksanaan Zakat Hasil Tambak Ikan Bandeng Di Desa Wonorejo Kecamatan Kaliwungu Kabupaten Kendal," *Uin Malang* 03, No. 1 (2015): 35.

⁴ Yoghi Citra Pratama, "Peran Zakat Dalam Penanggulangan Kemiskinan (Studi Kasus: Program Zakat Produktif Pada Badan Amil Zakat Nasional)," *Tauhidinomics: Journal Of Islamic Banking And Economics* 1, No. 1 (2015): 93-104, <http://journal.uinjkt.ac.id/index.php/Tauhidinomics/article/view/3327>.

⁵ Ahmad Thoharul Anwar, "Zakat Produktif Untuk Pemberdayaan Ekonomi Umat," *Ziswaf: Jurnal Zakat Dan Wakaf* 5, No. 1 (2018): 41, <https://doi.org/10.21043/ziswaf.v5i1.3508>.

The existence of zakat is certainly not foreign to the community, the existence of BMT really helps people to pay zakat easily. Muzakki will hand over some of his property to BMT and BMT will manage the property and distribute it to mustahik. In distributing zakat to mustahik, the BMT Institute makes a more productive program so that the zakat given will create large and sustainable benefits for mustahik. The program is in the form of productive zakat, which is zakat distributed to mustahik in the form of capital to run a business / economic activity so that it can fulfill its life in the future and is expected to become Muzakki.

2.2 *Types of Productive Zakat*

There are two types of productive zakat in terms of distribution, namely traditional productive and creative productive. Traditional productive is zakat given to mustahik in the form of productive goods. Such as sewing machines, cows, goats, means of exchange, and so on that can encourage the creation of a business or be able to provide employment for the poor. While creative productive is zakat in the form of capital that can be used to increase one's business capital or to build a social project. From this capital, mustahik can open a business or develop his business so that he can meet his daily needs and avoid poverty.

2.3 *Economy of the People*

A good economy is the Islam economic system, adhering to the sharia system is very influential on the economic development of the Ummah,⁶ in building the economy of the Ummah there are several important things that must be considered, first is the Islamic economic system because this system is able to support and push the Ummah from slump and economic backwardness to glory. The second is to build the spirit of business heroes, can be done by building the nature of business heroes and maintaining perseverance and patience in running their business. Third, the unity of the people is the need for a spirit of togetherness in developing businesses and businesses. The fourth is the policy of the ruler or government. Fifth, zakat awareness and its management, from zakat can minimize poverty and destitution.

2.4 *Social Change*

Social change is a process of shifting the structure or order in society, which includes a more innovative mindset, attitude, and social life to get a more dignified livelihood.⁷ Social change is a change in the relationship of interaction between individuals, organizations or communities related to social structures or patterns of values and norms. Thus the change in question is a "socio-cultural" change, because basically humans are social creatures that are inseparable from culture.

Social change in society should not be seen from one side only, because this change can cause shifts in many sectors in social society, meaning that social change will continue to develop and change over time from society itself, and that change can also be influenced by technology. The development of modern technology triggers very rapid social changes, of course from modernization there are side effects that affect society, both bad effects and good effects whose basic purpose is certainly for changes that become better. Changes in an area are triggered by community behavior, community behavior will continue to develop according to needs so that it is clear the *social life* that exists in an area.

⁶ Jamaluddin Jamaluddin, "Islam Dan Pembangunan Ekonomi Umat," *Jurnal Ilmiah Islam Futura* 6, No. 2 (2018): 1, <https://doi.org/10.22373/jiif.v6i2.3041>.

⁷ Lorentius Goa, "Perubahan Sosial Dalam Kehidupan Bermasyarakat," *Sapa - Jurnal Kateketik Dan Pastoral* 2, No. 2 (2017): 53-67, <https://doi.org/10.53544/Sapa.V2i2.40>.

3. DISCUSSION

Islam highly upholds mutual help, solidarity and sensitivity to the surrounding environment, poverty is one of the disasters for society and this cannot be denied anymore because of the large number of unemployment which results in a very low economy. Poverty is not something that must be maintained, but poverty must be overcome and eradicated. Thus, Islam creates a forum for sharing and increasing solidarity and concern for fellow human beings, namely zakat. Zakat is a property owned by every Muslim who has reached his nisab and must be given to those who are entitled to receive it with the aim of improving the socio-economic welfare of Muslims, especially those consisting of eight ashnaf groups namely fakir, poor, amil zakat, muallaf, slaves, people who owe money for the way of Allah and travelers.⁸

Zakat is able to raise the status of society because zakat can help people from economic downturns to obtain a sustainable economy so as to create a prosperous society. Zakat management is carried out by the Amil Zakat Institute (LAZ), based on Law Number 23 of 2011, that the management of the Amil Zakat Institute (LAZ) is managed optimally, responsibly, accountably and transparently so that the community trusts to distribute some of their assets. The management of these assets will be distributed to mustahik in accordance with its function and purpose, zakat recipients (mustahik) will be surveyed in each region so that the distribution of zakat does not occur irregularities.

In the implementation and distribution of zakat, it strictly prohibits the nepotism system which is more concerned with his family or personal interests, of course, this also violates laws and regulations. The Amil Zakat institution is very transparent so that there is no fraud or corruption to nepotism, thus increasing public trust so that public awareness arises that is obliged to pay zakat to immediately pay zakat and ultimately have a positive impact on other communities.

The Amil Zakat Institute makes various programs in the distribution of zakat, one of which is productive zakat with the aim of empowering mustahik so as to improve the economy to develop and be sustainable. Productive zakat is zakat distributed to mustahik in the form of business capital, either in the form of interest-free loans (Qardhul Hasan), profit sharing or grants. Productive zakat can also be in the form of educational assistance / scholarships, skills training and assistance to underprivileged communities so as to minimize poverty.

To make zakat distribution effective, Amil must be careful and selective in choosing the business to be carried out considering his function as a consultant and business companion because the requirements for productive businesses financed by zakat must pay attention that the business must be halal, business owners are poor mustahiq who need capital, and labor from the poor mustahiq group.

One of the community empowerments to be achieved from productive zakat management is an effort to make mustahik more independent, not just giving consumable consumptive zakat, but trying to provide a lure to mustahiq to become muzakki. LAZ directly provides capital to mustahiq to be managed without expecting a return on capital, what is expected is to create an independent mustahiq and will soon become muzakki because the purpose of making this productive zakat program is to prosper the community.

Aspects of the contribution of productive zakat in the economic development of the Ummah include:

- Economic Empowerment, Productive zakat can be used to support micro, small, and medium enterprises (MSMEs) or joint venture projects owned by Muslims. By providing start-up

⁸ Khusnul Khatimah, "Kemampuan Mustahik Menjadi Muzakki Dalam Pengelolaan Zakat Di Baitul Mal Aceh," *Skripsi Falkutas Ilmu Sosial Dan Ilmu Pemerintahan Universitas Islam Negeri Ar-Raniry Banda Aceh*, 2021.

capital or technical assistance, productive zakat helps individuals and community groups to start or develop their own businesses.

- Job Creation, productive zakat investment in business and economic projects can create new job opportunities. This not only reduces the unemployment rate, but also increases household income and reduces the poverty rate.
- Increased Income, Productive zakat can help Muslims to increase their income. This can be achieved through training, education, and support for productive endeavors. Increased incomes help families to meet their needs and invest more in education and health.
- Women's Empowerment, Productive zakat can be used to support businesses owned by women. This increases the economic role of women in society, which in turn can generate positive social change and improve family well-being.
- Poverty Alleviation, One of the main objectives of zakat is to reduce poverty. Productive zakat can be used to help the most needy groups of society by giving them access to necessary economic resources.

The explanation above, of course, the role of productive zakat is very helpful for the economic development of the people and helps the community get out of poverty. Zakat plays an active role in improving the community's economy, starting from the awareness of the muzakki to fulfill their zakat, and the wealth from the muzakki will be very useful for mustahik especially with this productive zakat program will further create a creative and innovative community and be able to run its own business.

4. CONCLUSION

Productive zakat is the distribution of zakat carried out to create a sustainable economy, both in the form of providing capital, providing goods to open a business (sewing machines, pets that can be an economic business, and other tools that can be used as a form of economic business). The purpose of this zakat is to create a prosperous and sustainable society so that mustahik can meet daily needs in the future and will become muzakki later.

In community empowerment and economic development of the people, zakat plays an active role in realizing it, because productive zakat is able to create a creative, innovative, enthusiastic and motivative society. With this zakat, people are able to develop their businesses and even open new businesses that can meet their daily needs, even if the business has been large and developed can open job vacancies, of course, this is also beneficial for other humans who are looking for work. Therefore, this productive zakat greatly contributes to the sustainable economic development of the Ummah and minimizes poverty.

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