



## ZAKAT PRODUCTIVE AND POVERTY REDUCTION

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### ABSTRACT

*This study aims to examine productive zakat and poverty alleviation. The research uses a qualitative approach with the type of library research. The results show that there are three steps or strategies that can be taken together to build a system that is able to support the development of economic independence with zakat as one of the main pillars, namely as follows: 1) free financial access is an effort to reduce poverty by suppressing poverty. Unemployment number; 2) zakat management needs to apply the principle of profit and loss sharing (PLS) standardly for all economic activities; 3) optimize zakat and make it an investment safety net. Zakat has a very strategic contribution in efforts to reduce poverty or improve economic levels. In contrast to other financial sources, zakat does not have any reciprocal impact except expecting the pleasure and reward of Allah SWT alone.*

**Keywords:** *Productive Zakat, Poverty*

## **INTRODUCTION**

In the current era of digitalization, various business ventures have begun to emerge and offer many choices for consumers. Because of this influence, one can easily start his business and be able to market his merchandise with one click to all corners of the earth. In the business world, this kind of activity is called e-commerce (electronic commerce) by utilizing the internet network through online shop stalls with various sophisticated features.

The increasing number of business actors who take advantage of digitalization has caused small and medium enterprises (MSMEs) to also experience a fairly rapid increase. MSMEs whose funds come from zakat funds are able to employ economically weak communities. That way the unemployment rate can be overcome and the amount of poverty can be suppressed, with the minimum unemployment rate will affect the purchasing power of the people who have increased their products and services. Along with the increase in people's purchasing power, production growth will also increase, and the growth of the production sector is one indicator of the realization of economic growth.

To realize the above description, the actualization of zakat is necessary and very urgent to do. Because so far zakat is only considered as one of the religious recommendations that has the value of worship alone without any impact on economic and social growth. So there needs to be a strong understanding that zakat must also be seen as a source of economic strength for the people that can be oriented for the socio-economic interests of the community, especially Muslims. The next step is for the realization of productivity in the management of zakat funds, the zakat proceeds can be channeled to create physical and spiritual well-being of the community, in addition to meeting the needs of daily life, it can also meet other primary needs such as paying tuition fees, electricity needs, PDAM fees and so on. From here, the distribution of zakat funds is not only consumptive to mustahiq, but can also be directed to productive things.

## **METHOD**

The research paradigm used is phenomenology. The type of research used in this research is library research. The research approach used is qualitative. The stages carried out in this library research are collecting and reading research materials. Followed by making research notes to draw a conclusion from what is read. And the last is processing research notes to be analyzed so as to get the desired conclusion.

## **DISCUSSION**

As one of the main sources of Islamic finance, zakat can actually be a solution to deal with various economic problems of the people in a sustainable manner. Zakat as an instrument of solving the problem of poverty and the economic development of the people has many advantages when compared to existing conventional fiscal instruments. These advantages include: first; The target of the distribution of zakat has been determined which is intended only for eight groups (QS: Al-Taubah: 60). These characteristics make zakat a pro-poverty financial instrument. And no other fiscal instrument has unique characteristics like this, so that the distribution will be on target. Zakat in an effort to alleviate poverty makes it an instrument that can meet the needs of the poor directly. second; Zakat requires a fairly low percentage and does not change because it has been determined and regulated by sharia. These characteristics make zakat market-friendly because it will not affect the business world.

Third; Zakat is placed in a very broad area and includes various economic activities (such as agriculture, plantations, mining, commerce and so on). Even contemporary fiqh argues that zakat can be obtained from income generated from assets or professions (work skills). Therefore, zakat funds are very potential and large enough if managed professionally. This can be the main reason to answer the problem of poverty, as in Surahs Al-Baqarah: 267 and Al-Dzariyat 19 :

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا  
(267) الْحَيِثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

"O you who believe! Spend some of the results of your good deeds and some of what We put out for you from the earth. Do not choose what is bad for you to take out, even though you yourself do not want to take it except by squinting (reluctantly) towards it. And know that Allah is Rich, Praiseworthy." (Surat al-Baqarah: 267)

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ (19)

"And in their property there is a right for the poor who ask and the poor who do not ask." (Surat al-Dzariyat: 19)

Fourth; Zakat is actually a tax that must be paid by every citizen in any situation and condition (Qardawi, 1999: 56). Because the acceptance of zakat based on theoretical tends to experience stable. So that the poverty alleviation program will be guaranteed for a long period of time. Seeing the potential position of zakat, zakat should be used as an instrument to build the economy, especially in areas that already have a systemic and very broad application of zakat.

In this case, there are several steps or strategies that can be taken together to build a system that is able to support economic development independently through zakat as the main pillar.

The first strategy: free financial access, namely as a step to reduce poverty by reducing the number of unemployed. Poverty and unemployment are two things that are related to each other. Poverty occurs because there are no jobs that are able to meet the economic needs of the community. By providing jobs, economic needs can be resolved and poverty can be resolved properly. In the Islamic economic system, anyone who wants to try, will be prepared with sufficient funds and without guarantees for those who lack or even no funds at all. This system actually leads to an entrepreneurial attitude, not just providing jobs. The entrepreneurial spirit has actually been recommended in Islam. In a hadith narration, Rasulullah SAW said:

عن نعيم بن عبد الرحمن الأزدی قال: بلغني أن رسول الله قال: تسعة  
أعشار الرزق في التجارة قال نعيم : العشر - الباقي في السائمة, يعني :  
الغنم

From Nu'aim bin 'Abdir Rahman al-Azdi, he said: It has come to me that the Prophet sallallaahu 'alaihi Wasallam said: "Nine tenths (90%) of sustenance is in (business) trade". Nu'aim said: "The remaining tenth (10%) of the business is with the goats". (HR. Ahmad)

Based on the hadith above, to improve welfare in life, humans are directed to carry out business or business activities. This implicit recommendation causes the management of zakat funds to be handled by those who are able to prosper the people proportionally.

The second strategy; the application of zakat fund governance must be based on the principle of profit and loss sharing (PLS) on a patent basis for every economic activity. All funds disbursed as in the first strategy above must be carried out based on PLS principles. Everyone who conducts business activities, for those who have funds or an entrepreneur, must have a fair and proportional sense of responsibility in every risk and profit, so that the profit-sharing system is the best way that can be applied. Not like an interest system that is only able to benefit the owner of the funds without being subject to risk. The PLS system can guarantee the circulation of money in synergy with real economic development. That way, the actualization of holistic PLS implementation can provide derivative contributions with the absorption of labor and increase people's economic income.

third strategy; optimal management of zakat and serve as an investment safety net. As an effort to reduce the level of poverty, it is necessary to have cooperation from various parties such as the Amil Zakat Agency or Institution with LKS (Islamic Financial Institutions) which are engaged in the real sector. This collaboration can be successful when there is support from BAZ (Badan Amil Zakat) and LAZ (Lembaga Amil Zakat) as parties that guarantee partnership funds. Everyone who wishes to carry out economic activities can directly get funds from the LKS, for example BPRS, BMT or the guarantor of BAZ or LAZ whose majority of the funds are prepared for productive zakat (Saefudin, 2011: 95-100).

In terms or terminology, zakat is the ownership of property whose rights are handed over to certain people with the conditions set by the Shari'a (Fakhrudin, 2008: 16). While the word productive is from English "productive" which means to produce or have many results (Hasan, 2003: 41). Thus, what is called productive zakat is the distribution of zakat funds that is managed productively, and has a long-term effect on the recipients (mustahiq). And this is in accordance with the purpose of the stipulation of zakat, namely alleviation or poverty alleviation. Productive zakat, according to Abdurrachman Qadir, is the provision of zakat funds to mustahiq in the form of capital to be managed and developed to carry out business activities (business) in order to generate profits and increase the productivity of the mustahiq (Qadir, 2001: 165).

The role of zakat is very contributive and strategic as an effort to overcome poverty or improve economic standards. Unlike the case with other sources of economic finance, zakat is not influenced by any reciprocity except the expected divine pleasure and reward alone. However, it does not mean that zakat does not have a mechanism as a control material.

In addition, there are several strategic values of zakat that can be reviewed. Among them are, first; Zakat has a worship dimension, because it is a command that must be

carried out for every adherent and is a reflection of one's faith. The more obedient and obedient when carrying out religious orders, the more he will ordain himself as a total believer. Second; the source of zakat funds will never be cut off. In the sense that the muzakki will never disappear and payments made annually periodically will continue to pay at other times. Third, empirically, the concept of zakat can reduce social inequality and create a sense of brotherhood among others and can even overcome the problem of poverty to realize equitable distribution of economic development on a national scale (Ridwan, 2005: 190).

The distribution and management of zakat funds in Indonesia has two kinds of goals, namely for consumptive (استهلاكي) and productive (انتاجي) purposes. Zakat for consumptive purposes means that the money received from zakat is used to meet the daily needs of the needy and poor, such as providing food, drink, clothing, and shelter. Meanwhile, for productive purposes, zakat funds are used as capital for entrepreneurship and business development initiated by the poor and needy. The expectation from this productive use of zakat is to increase the income of the needy and poor so that they do not always depend on gifts from others.

Productive zakat in practice is one way to overcome various economic problems of the people that occur in the midst of society. Productive zakat is zakat that is distributed to the recipient of zakat (mustahiq) in the form of capital to be managed and developed in order to improve a better economic level and productivity potential of mustahiq. Although there are pros and cons about the law whether it is permissible or not to empower zakat, many scholars argue that zakat productivity is permissible under Islamic law. This refers to the fact that the zakat capital (funds) distributed can have a major influence on the income or income of the mustahiq. In other words, the greater the disbursed funds, the greater the potential profit or profit earned. With this large profit, it shows that the mustahiq's level of economic life is getting better and more feasible, so that all the needs to fulfill his life can be achieved and can even exceed what is needed.

In addition to the expectation of productive use of zakat funds, there are differences in the law of zakat empowerment among scholars, and there are also two types of management. The first, who manages zakat is the owner of the property, the person who has been obliged to pay zakat on his property then he develops the property, this means that the zakat payment has been delayed from the time, the scholars have different opinions about the law, but the one who is rajih is that it is obligatory to pay zakat immediately. may be delayed, must be hastened to do good, and with this delay in payment, the law is not allowed. and the ushul scholars say that the origin of the commandment is obligatory, as in the ushul rule it says:

الأصل في الأمر للوجوب

“The origin of the order is obligatory”<sup>1</sup>

The second, acting as administrator is the Imam of the Muslims or his representative. In the Indonesian context, the imam here is the head of the government (president) who is assisted by his representatives (such as the National Amil Zakat Agency/BAZNAS). The ability of a leader must be oriented to the benefit of the people. Especially in the area of

<sup>1</sup> Al-Jamiah al-Islamiyah. *Mudzakirah ushul al-Fiqh*. juz 1, 1.

zakat, it must be right on target and supervised by the relevant institutions that oversee it. In the rules of fiqh it is stated:

تصرف الإمام على الرعية منوط بالمصلحة

"The behavior of a leader must be oriented towards the benefit of the people."  
(Ibrahim, 1994: 168).

The scholars of jurisprudence agree that it will be prescribed for an imam to collect zakat from his people, both in the form of agricultural and plantation products, mining goods, gold and silver, commercial goods and the like. And by paying zakat to the Imam, the obligations of the Muslims have been canceled or released.

The priority scale must be a concern for zakat managers (amil), if the funds collected are only small, the main priority is mustahiq who are in dire need, especially in the form of consumption zakat, whereas if the funds collected are more than sufficient then they can be used for all asnaf (groups) or for productive investment that involves the poor and the results they can use. In addition, it can also be used for poverty alleviation programs by distributing zakat for productive businesses in the form of business capital, business tools, skills training, business guidance and others. In order to increase the utilization of zakat, the needy and poor group is more appropriate if it is taken through the distribution of zakat in a productive form.

With the distribution of zakat funds, it is hoped that there will be a significant influence between the amount of zakat funds distributed to mustahiq income. This means that the amount of funds (zakat) distributed really affects the income of mustahiq. In other words, the higher the disbursed funds, the higher the mustahiq income. With this high income, it shows that the mustahiq's standard of economic life is getting better, so that all their needs can be met and even reach more than enough.

With a high income, it allows the mustahiq to develop his business even more which in the end will provide opportunities for other people to work in the sense that there is absorption of labor and reduce unemployment. This condition will abort him as a mustahiq, in the sense that the mustahiq is no longer included in the indigent or poor group. So that what is the goal of zakat can be achieved, namely being able to raise the degree of the poor and help them get out of life's difficulties and uncertain suffering.

From the explanation above, it can be concluded that with good productive zakat management in the hands of mustahiq, it is very possible for productive zakat to be used as an effort to alleviate poverty in our country. It will even shift the position of a mustahiq to become a muzakki.

## **CONCLUSION**

In the concept of productive zakat, zakat distributed to mustahiq will act as an effort to improve their economy if it is allocated to productive activities. Utilization of productive zakat actually has a very careful planning and implementation concept, such as examining the causes of poverty, lack of business capital and lack of employment opportunities. Given these problems, it is necessary to have a plan that can develop productive zakat.

Empowerment and development of productive zakat is channeled by means of zakat funds used as business capital to improve the economy of the recipient, so that the

needy and poor can finance their daily needs from the results of businesses that are run continuously. With these zakat funds, the needy and poor will have a fixed profit or income, increase their business, develop and build a business network and be able to set aside their income to be saved as a financial plan in the future.

With this productive zakat, it is hoped that it can be a step in efforts to overcome poverty in the community. Solutions to meet their life needs that are not only targeted at consumptive needs, but also productive things. Even within a certain period of time the mustahiq will turn into a muzakki (zakat giver) with the business he has.

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