

The Productive Zakat in Empowering Mustahik Entrepreneurship

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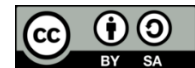
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ABSTRACT

Productive zakat is one of the instruments in sustainable development related to Islam. Productive zakat is managed in providing businesses to mustahik, so that mustahik zakat does not receive consumable zakat but can be sustainable. So, this research has objectives, first, to explore the role of productive zakat in mustahik economic empowerment, second, to analyze the pattern or model of productive zakat in mustahik entrepreneurship empowerment. This research was conducted with a qualitative approach through a case study, namely in Probolinggo Regency. Data collection techniques used observation, interviews and documentation. The data were analyzed using the Miles and Huberman interactive model. Data validity used source triangulation and technique triangulation. This research results in, first, productive zakat can contribute to the addition of mustahik income and break the chain of mustahik dependence on muzakki, second, productive zakat can empower mustahik entrepreneurship through the Z-Chicken, Z-Auto, the livestock and Batik Craftsmen programs. These programs are able to improve mustahik skills, so that mustahik have an entrepreneurial spirit for sustainable economic development.

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1. INTRODUCTION

In Islamic development, zakat is an important instrument in alleviating poverty [1]. Zakat that must be issued by Muslims becomes capital in fulfilling sustainable development targets [2]. Zakat is distributed consumptively and productively [3]. The law of zakat number 23 of 2011, it is stated that in the Indonesian context zakat can be used not only for consumptive things but also productive activities. So that there is business continuity. Usually, zakat fitrah is distributed

consumptively because it is issued in the month of Ramadan and in the context of Indonesia, the majority of mustahik are the poor and needy. So, in the month of Ramadan and Eid al-Fitr the poor, can feel the pleasure of food as eaten by the rich [4].

While zakat mal, is issued if the nishab (amount/measure) has met the requirements and haul (one year of ownership), so this type of zakat can be used as a scheme to become productive zakat [5]. According, law of zakat number 23 of 2011, there are two schemes of zakat distribution

with productive zakat, namely traditional productive and creative productive [6]. In traditional productive, zakat is usually distributed through scholarships to students [7]. Creative productive zakat, the distribution of zakat through business capital. The Akad used is usually a mudharabah or profit-sharing contract [8]. So that with this creative productive zakat, mustahik does not always depend on muzakki or amil zakat [9].

The business capital channeled can foster the entrepreneurial spirit of the mustahik [10], [11]. Thus, mustahiks have jobs and regular income for their economic sustainability. In addition, creative and innovative ideas grow from the mustahiks [12].

This research takes a locus in BAZNAS Probolinggo Regency on the grounds that the poverty rate in the regency from 2020-2022 is ranked the highest among other regencies in horseshoe. According to data from the Central Bureau of Statistics, we can know that Probolinggo Regency occupies the first position, namely 18.61%, 18.91%, and 17.12% in 2020-2022 as the poorest population in the surrounding area compared to Lumajang Regency (9.83%, 10.05%, and 9.06%), Jember Regency (10.09%, 10.41%, and 9.39%), Bondowoso Regency (14.17%, 14.73%, and 13.47%), Situbondo Regency (12.22%, 12.63%, and 11.78%), and Banyuwangi Regency (8.06%, 8.07%, and 7.51%) (BPS, 2022).

The Probolinggo government together with BAZNAS is trying to solve the poverty problem. One of them is by optimizing the distribution of zakat to improve the entrepreneurial skills of the mustahik. This research is interesting and important to do, because it sees the role of productive zakat in empowering the entrepreneurship of mustahik who initially did not have a job or business, then switched professions to become entrepreneurs. According to the development analysis, the distribution of productive zakat is able to grow the economic sector and is able to reduce unemployment.

In addition, there is also a mental change from the mustahik, a mentality of

dependence and laziness to work. This mentality if not overcome will lead to absolute poverty. If analyzed using the CIBEST approach, in measuring mustahik poverty, there are at least 4 mustahik poverty quadrants, namely materially poor and spiritually rich, materially rich and spiritually poor, materially poor and spiritually rich (absolute) and materially rich and spiritually rich [13]. This fact motivates research on productive zakat in empowering mustahik entrepreneurship.

Although research on productive zakat related to entrepreneurship has been widely discussed such as Trisucirezeki's research (2023) which discusses the role of productive zakat in providing economic improvement for mustahik. The discussion is certainly different from this research, because Trisucirezeki focuses more on increasing the income of mustahik [14], while this research focuses more on productive zakat that is managed to contribute to the entrepreneurial spirit of the mustahik. So that mustahik no longer become unemployed or if they have a business, then their business will be more advanced.

Research on productive zakat was also conducted by Umuri K (2023) discussing the utilization of productive zakat funds in increasing mustahik income. This research is also almost the same as Trisucirezeki's research (2023), which analyzes the management of productive zakat funds in contributing to mustahik income [15], the locus of previous research is different from this research, because in this study it focuses more on entrepreneurship carried out by mustahik. More specific research on productive zakat and entrepreneurship conducted by Putra E & Putri A (2022) discusses redistributing productive zakat to be managed through social entrepreneurship. The goal is to overcome poverty [16]. This research has differences in terms of entrepreneurial empowerment, if Putra E & Putri A's research focuses more on social entrepreneurship, then this research focuses more on individual entrepreneurship of the mustahik.

So that there is an impact of productive fund distribution on the entrepreneurial spirit of the mustahik. In addition, research conducted by Latifah A et.al (2020) and Tolkah's research (2020) can be previous research related to the allocation of productive zakat funds on mustahik entrepreneurship. Both studies have discussed the role of productive zakat in developing MSMEs and building the spirit of mustahik entrepreneurship [17], [18].

The above studies become references in previous research, that research on this theme is not a new theme. However, this study still has relevance and is important to do, because the empirical gap that occurs in the field is that productive zakat funds have not been able to change the status of mustahik to muzakki, but only able to break the chain of unemployment. So that materially the mustahik's economic condition is still in a materially poor condition. Therefore, the purpose of this research is, first, to explore the role of productive zakat in mustahik economic empowerment, second, to analyze the pattern or model of productive zakat in empowering mustahik entrepreneurship.

2. LITERATURE REVIEW

The study of the theme of productive zakat and entrepreneurial empowerment is a theme that is relevant to the current economic development conditions. Productive zakat is one of the instruments in economic growth [19]. Meanwhile, entrepreneurship empowerment is an important part of breaking the chain of poverty [20]. The following is a literature review of this research:

2.1 *Productive Zakat*

In language, zakat can be interpreted as cleaning, purifying. While in terms of zakat it is interpreted as property that is issued if it has met the haul and Nishab [21].

Productive zakat is a type of zakat development. Productive zakat is zakat mal that is produced and distributed through working capital with a profit-sharing contract system [22].

Productive zakat is a debatable study, because there is a profit-sharing contract in the management of zakat funds. In its distribution, zakat is divided into two, namely zakat fitrah and zakat mal [23]. Zakat fitrah is a type of zakat that is mandatory for all Muslims and is issued in the month of Ramadan.

Zakat fitrah is issued in the form of basic food given to mustahik zakat mentioned in Q.S at Taubah verse 60. Zakat fitrah is distributed only in the month of Ramadan, so for zakat fitrah cannot be distributed as productive zakat [24].

Zakat mal is zakat that is issued from the type of property or activities carried out, for example agriculture, trade or others provided that it has reached nishab and haul [25]. Mustahik zakat mal is the same as zakat fitrah, which is in accordance with the letter at Taubah verse 60 which consists of fakir, poor, amil (zakat managers), muallaf (people who have just converted to Islam), ghorimin (people in debt), ibnu sabil (people who are on a journey of goodness), riqob (slaves) and fi sabilillah (people who fight for good) [26].

In the management and distribution of zakat mal has 4 types, namely traditional consumptive distribution, creative consumptive, traditional productive and creative productive [27]. The type of consumptive and productive zakat distribution that can be used to contribute to development is the type of productive zakat [28].

This type of productive zakat does not allow zakat funds to be used for consumption only. But zakat funds can be used for business capital. Thus, in addition to providing financial assistance to mustahik, zakat funds can also be used for sustainable business capital. Thus, zakat can make the mustahik economy sustainable [29], [30].

The Akad used uses a mudharabah contract. The distributed zakat funds are given as business capital, the funds are managed and then returned

in the form of profit sharing. This is intended so that the profit sharing is managed again to be used as capital again and can help other mustahik [31].

Based on the results of research conducted by Mawardi R & Pratama M (2023) stated that social enterprise such as zakat is one of the innovations in alleviating poverty in Indonesia [32]. This is reinforced by the research of Busyro W and Razkia D (2023) which states that zakat distribution has an impact on reducing poverty [33] Even according to Azizah N (2021) muzakki as investors in productive zakat management [34]. This means that almost many researchers agree that productive zakat contributes to poverty alleviation and income generation.

2.2 Entrepreneurship

The term entrepreneurship means business independence [35]. The business is carried out independently, on its own innovation and using its own funds [36]. Entrepreneurship is a pillar in economic independence in Indonesia [37]. Entrepreneurship can make a nation's economy successful or not [38].

In entrepreneurship, the center is Human Resources (HR) [39]. Without the presence of qualified human resources, a business will not succeed. Human innovation determines the success of a business [40]. Therefore, the entrepreneurial process is a process of adding value to the resources owned.

According to Zimmerer (1996), some of the characteristics of entrepreneurship are first; desire for responsibility, second; preference for moderate, third; confidence in their ability to succeed, fourth; desire for immediate feedback, fifth; high level of energy, sixth; future orientation; seventh; skill at organizing; eighth; value of achievement over money [41].

An entrepreneur has the traits of independence, result- and task-oriented, risk-taking courage, leadership, future-oriented, innovative and creative. Therefore, according to research by

Khamimah W (2022) entrepreneurship is able to advance the Indonesian economy [42]. The research is in line with research by Desak O et.al (2022) saying that entrepreneurship is able to contribute to Indonesia's economic development [43] In addition, research by Setyoningrum et.al (2023) provides results that entrepreneurship education is important to be given in order to foster an entrepreneurial spirit in order to improve the economy in Indonesia [44]. Therefore, entrepreneurship must be instilled in everyone to create economic independence.

3. METHODS

This research was conducted with a qualitative approach. Descriptive research type [45]. The research subjects were selected purposively and the object of research was the mustahik of productive zakat fostered by BAZNAS Probolinggo Regency, totaling 17 mustahik zakat families.

Data collection used observation, interview and documentation techniques. Data were analyzed using descriptive analysis with the stages of data reduction, data condensation, data presentation, data analysis and conclusions [46]. The data obtained was tested for validity using source triangulation and technique triangulation. Source triangulation is done by cross-checking information from informants [47], namely BAZNAS administrators, muzakki and mustahik. So that valid data is obtained, besides that in strengthening the data is not only done by observation but also by interview and documentation.

4. RESULTS AND DISCUSSION

4.1 The Role of Productive Zakat in Economic Empowerment

BAZNAS Probolinggo in its zakat distribution has a productive zakat distribution pattern. The target of this productive zakat is in accordance with the mandate of the zakat law. But BAZNAS Probolinggo prioritizes mustahik who

have a business, but their business has not developed.

In the search that the researchers conducted, the number of mustahik productive zakat fostered by BAZNAS Probolinggo was 17 households. According to BAZNAS Probolinggo, productive zakat in Probolinggo Regency cannot be implemented optimally. Because intensive assistance is needed, while the companion and volunteer staff are still minimal, causing productive zakat is still difficult to implement.

Procedurally, the distribution of productive zakat is carried out by BAZNAS after gaining the trust of the muzakki. The funds are managed, then mustahik are sought in accordance with the criteria of Surah at Taubah verse 60 and the Law. The chosen mustahik has poor criteria, namely having income but not enough to meet their needs, besides that mustahik who are unemployed or have not worked so they have no income.

Several productive zakat-based economic empowerment programs carried out by BAZNAS Probolinggo Regency, among others:

First, Z-Chicken

Z-Chicken is a mustahik economic empowerment program in the culinary field in the form of crispy chicken products. Z-Chicken is sold with the concept of a cart outlet at an affordable price so that it can be enjoyed by all groups. As for the program, mustahiks receive various raw materials (stock points) such as chicken meat, seasoning flour, cooking oil, sachet chili sauce, and z-chicken plastic / packaging. Then business equipment includes a trade cart, stove set holder, regulator & stove hose, gas cylinder, frying pan, basin, capitan stir, flour sieve, oil filter, apron, and oil thermometer.

Second, Z-Auto

BAZNAS empowerment program in the field of MSMEs that focuses on motorcycle repair businesses,

by providing assistance in the form of training, business assistance and capital assistance, in order to improve the community's economy with the concept of a workshop booth or workshop modernization. The Z-Auto program provides capital assistance, training and technical assistance on a regular basis, encouraging the independence of mustahik so that they can rise and be empowered together.

Third, Livestock

The livestock program is a mustahik economic empowerment business that focuses on animal husbandry such as goats or cows. The concept of livestock carried out is rolling livestock, where the hope is that after the mustahik gets the results or profits from the livestock animals carried out, the animals will be rolled over to other mustahik so that they can equally enjoy the results or profits from the livestock provided by BAZNAS so that welfare is created.

Fourth, Samiler Crackers

This program is one of the local policies carried out by BAZNAS in order to help MSMEs engaged in the culinary field in the samiler cracker business. The assistance is in the form of business capital provided periodically in order to increase production and business development.

Fifth 'Batik Craftsmen'

This program is one of the other local policies carried out by BAZNAS in order to help MSMEs engaged in the batik business. The assistance is in the form of business capital provided periodically in order to increase production and business development.

Based on the data presented above, productive zakat plays an important role in the development of economic empowerment. This role includes reducing unemployment by

absorbing labor, economic empowerment, increasing entrepreneurial spirit, and income. Economic empowerment with working capital becomes easier to do. This means that mustahiks have the flexibility to manage the zakat funds given to them. The result is that the income received is not temporary income but sustainable income. Thus, eliminating mustahik dependence on muzakki.

4.2 Productive Zakat Model in Mustahik Entrepreneurship Empowerment

In this study, researchers conducted interviews directly with 17 mustahik informants who received zakat assistance through mustahik economic empowerment activities (productive zakat), where the informant data obtained

by BAZNAS Probolinggo Regency and the informants themselves made it easy or agreed to provide the information needed by researchers.

The informants interviewed include people who have a business where they have a role in supporting the family's economy. The businesses carried out by mustahik include chicken, samiler crackers, batik craftsmen, workshops, and goats. The assistance provided is in the form of capital assistance, materials, or business equipment.

Furthermore, data from the respondents' questionnaire answers were presented based on 6 characteristics, namely gender, age, marital status, education, number of family members, and occupation.

Table 1. Data on Respondents' Questionnaire Answers

Mustahik Characteristics	Classification	Total	Presentase
Type of Gender	Man	4	23,5%
	Woman	13	76,5%
Age	29-39 year	6	35,3%
	40-49 year	5	29,4%
	≥50 year	6	35,3%
Marital Status	Unmarried	0	0%
	Married	16	94,1%
	Widow/widower	1	5,9%
Last Education	Not in School	0	0%
	Elementary School	5	29,4%
	Junior High School	3	17,6%
	Senior High School	6	35,3%
	Diploma/ Bachelor	3	17,6%
Numbers of Family Members	1-2 orang	2	11,8%
	3-4 orang	13	76,4%
	≥5 orang	2	11,8%
Jobs/Business	Chicken	9	52,9%
	Samiler Crackers	4	23,5%
	Batik Craftsman	1	5,9%
	Otomotif	1	5,9%
	Livestock	2	11,8%

In table 1, it can be seen that the majority of mustahiks receiving productive zakat assistance are female, namely 13 people or 76.5% and the remaining 4 people or 23.5% are male. Based on age characteristics, informants who are 29-39 years old are 6 people or 35.3%, respondents who are 40-49 years

old are 5 people or 29.4%, and respondents who are ≥50 years old are 6 people or 35.3%.

The characteristics of the informants are then seen from the marital status, the majority of the informants are married, namely 16 people or 94.1%. The remaining informants who are widows /

widowers are only 1 person or 5.9%. Based on the characteristics of the last education, informants who have the last education of SD / MI are 5 people or 29.4%, respondents who have the last education of SMP / MTs are 3 people or 17.6%, respondents who have the last education of SMA / MA / SMK are 6 people or 35.3%, and informants who have the last education Diploma / Bachelor's degree as many as 3 people or 17.6%.

The next respondent characteristic is the number of family members in one household. Informants who have 1-2 family members are 2 people or 11.8%, informants who have 3-4 family members are 13 people or 76.4%, and informants who have ≥ 5 family members are 2 people or 11.8%.

Finally, job/business characteristics. Informants who have a chicken business are 9 people or 52.9%, informants who have a samiler cracker business are 4 or 23.5%, informants who have a batik craftsman business are 1 or 5.9%, informants who have a workshop business are 1 or 5.9%, and informants who have a goat livestock business are 2 or 11.8%.

Based on these characteristics, BAZNAS Probolinggo Regency educates about the provision of productive zakat and the utilization of productive zakat to empower entrepreneurship that is already owned by mustahik.

The program carried out by BAZNAS Probolinggo Regency has been tailored to the needs of mustahiks, especially in entrepreneurship empowerment. Some of the steps taken by BAZNAS Probolinggo in empowering zakat mustahik entrepreneurship:

First, providing education related to the importance of managing zakat funds. The funds provided by BAZNAS are not spent on consumption but must be used as business capital. The capital must later be returned to BAZNAS with a profit sharing system. The mudharabah agreement is chosen in this contract, so

that mustahik has the responsibility to develop their business. Otherwise, the funds will be used up for consumption.

Second, BAZNAS collects data on mustahiks who already have a business, but are still not developing due to lack of capital.

Third, conduct training to increase innovation and creativity in developing their businesses.

Fourth, the disbursement of zakat funds in accordance with the agreed contract.

Fifth, assistance to the business owned. In this mentoring process, BAZNAS creates and names an attractive program so that the product can sell in the market and is easily recognized by consumers. In addition, the product is made attractive names, for example Z-Chicken for fried chicken entrepreneurs, Z-auto for repair shops and so on as the program described above.

Sixth, there is spiritual guidance that is carried out regularly. This is done to increase the religiosity of the zakat mustahik so that they do not despair.

Seventh, financial reporting and accountability of mustahik to BAZNAS. BAZNAS input the report in SIMBA and then socialized to muzakki.

Eighth, there is an evaluation process. This process is carried out regularly every month in order to see the progress of the business being run. In this evaluation, it is also to measure the level of material contribution that this productive zakat program has made to the income and wealth position of mustahik.

However, based on the results of this study, after two years of distribution there were only 4 mustahiks who managed to get an income equivalent to the minimum wage. While the other mustahiks are still below the minimum wage, but they have experienced an increase in income, as well as business sustainability. In this case, mustahik get more benefits compared to consumptive zakat that is used up once.

The results of the above research are not relevant to the condition of Indonesia, which is predominantly Muslim. In theory, the large number of Muslims should be an impetus for the muzakki to produce their zakat. So referring to the opinion of Yusuf Qardhawi, zakat can be an instrument in development [48]. This is also reinforced by Umer Chapra, that in the development of a sustainable instrument is zakat [49].

5. CONCLUSION

The findings of this study resulted in first, BAZNAS Probolinggo, through productive zakat distribution provides economic empowerment programs through several businesses, namely Z-Chicken, Z-Auto, Batik, samiler crackers and so on. The program is intended to increase mustahik income, as well as economic empowerment. Second, in entrepreneurship empowerment at least BAZNAS Probolinggo Regency conducts

8 stages of activities that have been arranged in accordance with management principles. These stages resulted in the mustahik's economic condition getting better than before. Of the 17 empowered zakat mustahiks, there are 4 mustahiks who have succeeded in increasing their income according to the minimum wage, while the other mustahiks are in the assistance stage. Therefore, the suggestion from this research is that BAZNAS Probolinggo Regency optimizes the distribution of zakat so that the mustahiks reached are not only 17 mustahik zakat but more than 17 families, considering that Probolinggo is one of the vast regencies.

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