

Analysis of the Impact of Productive Zakat in Empowering Mustahiq's Economic Welfare in Jember Regency

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Abstract

The purpose of this study is to discuss morals in the perspective of Islamic education. The type of research used in this study is a descriptive method with a research approach using qualitative methods. As for this research method, it uses the method of literature review or library research on books, scientific journals, the Qur'an and Hadith and other sources. The results of this study explain that morals have a very important role to learn and to be applied in everyday life. Morals have such a high position and are considered to be the key determinants in educational success. The role of morals according to the perspective of Islamic education refers to human behavior, attitudes and morals which include aspects such as ethics, morals and manners regulated in Islamic religious teachings. Morals in Islamic education are useful to prepare humans towards a prosperous life both in the world and in the hereafter.

Keywords: *Morals, Islamic Education, and Library Research*

Introduction

Zakat research has been carried out, especially research related to productive zakat, but research on productive zakat is still slightly focused on the impact of zakat distributed to mustahiq into a solution to the poverty of mustahiq (Qothrun, 2023). Zakat is a form of masdar derived from the verb zakka which means to grow, clean, holy, make something more appropriate (Riza, 2021). The meaning of the language of the word zakat is in line with the intention of using zakat in terms (Sarwo, 2021). The word zakat is used in jurisprudence to refer to obligatory almsgiving, to distinguish it from sunnah alms (Nur Insani, 2021). The meaning of the word zakat according to the term is the name for the specific amount of property given to the recipient group (Yahaya & Ahmad, 2018).

Zakat is a Quranic term that signifies the special obligation to give a portion of an individual's wealth to be given to those who are entitled to receive it on predetermined conditions (Yasin & Ariyani, 2022). While according to the language means blessing, growth and development, purity (Aziz, 2020). The purpose of this zakat is not only to support the poor in a consumptive way but also has a more long-term impact. Zakat can have a wider impact, and touch all aspects of life, if zakat is more directed at productive activities (Irawan, 2020). Briefing on these productive things will certainly be able to

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reduce the rate of poverty. Zakat is able to play a role in poverty alleviation, because in capital formation, zakat taidak only gets legitimacy by the government, but also legitimacy by religion (Fatoni, 2023).

The potential of zakat in Indonesia is very large, first, according to the Public Interest Research and Advocacy Center, based on a survey of 10 major cities in Indonesia the potential of zakat in Indonesia increased from Rp. 416,000.00 per muzakki in 2004 to Rp. 684,550.00 per muzakki in 2007. Second, research conducted by UIN Syarif Hidayatullah Jakarta shows that the potential of zakat in Indonesia reaches Rp. 19.3 trillion. Third, research conducted by Ivan Syaftian from the University of Indonesia in 2008 showed that the potential for professional zakat amounted to Rp. 4.825 trillion per year.

Fourth, according to sharia economist Muhammad Syafi'I Antonio, the potential for zakat in Indonesia reaches Rp.17 trillion. In addition, there are also those who calculate the potential zakat based on the gross domestic income (GDP) of a country. As a result, the potential of national zakat in 2011 reached 3.4% of total GDP, which is estimated to reach Rp. 217 trillion. In Jember Regency the potential for zakat is quite large if collected optimally, the potential for zakat in Jember Regency is around 24 billion.

Law No. 23 of 2011 concerning zakat management was passed as a substitute for Law No. 38 of 1999, expected to provide certainty and new responsibilities to the government in managing the amil zakat agency and coordinating the interests of stakeholders. According to the Zakat Law, zakat management increases the effectiveness and efficiency of services in zakat management and increases the benefits of zakat to realize community welfare and poverty reduction. This study explores how the concept of zakat as the main solution in improving the economy of the people, how policies in Indonesia are formed to be able to institutionalize zakat, so that it can function optimally and the great potential of zakat utilization can be achieved.

Zakat has the potential to increase the economic welfare of the community if in its management it is not always distributed in the form of consumptive only, but also distributed productively. In the Qur'an surah at tawbah verse 103 in that verse there is tuzakkihim which comes from the word zakka, which means to purify and can also mean to develop. The development itself can be viewed from two aspects, namely: First, the spiritual aspect. Allah will multiply the reward for those who pay zakat for fulfilling their duty. Second, the economic aspect.

By giving zakat assets to mustahik means also growing purchasing power for economic goods. The zakat assets received will be used to meet their living needs. Thus, the utilization of the treasure developed not only felt by the muzakki but also felt by the mustahik. In the economic box, the purchasing power of these mustahik can form a new equilibrium in the interaction between producers and consumers.

Productive zakat according to Anwar (2018) is zakat that is managed as an effort to improve the economy of the poor by focusing on empowering human resources through trainings that lead to improving skills, according to which productive zakat given can be in the form of business capital and others. That is, it can cost the tools needed and it can

also be more with the increase in mustahik independence and the increase in mustahik welfare.

In implementing the productive zakat distribution program, there are many problems in the field that cause the utilization of zakat in the economic sector to be a high risk of failure, including failure to occur due to its own business factors, such as weakness in production and marketing aspects, external factors such as weather and loss of business premises and the most is the internal factors of mustahik itself, such as low motivation to try, Indiscipline in the use of funds and the desire to get results quickly (instantly).

In addition to factors from mustahik that have an impact on the success or failure of the productive zakat program, factors derived from zakat institutions also have an impact on the success of achieving the objectives of productive zakat utilization, including immature program planning processes, unreliable companion human resources and the absence of appropriate program success measurement tools.

An example of a zakat utilization and empowerment program from zakat institutions in the economic sector is called IZI To Success. This program includes first, skills training is a program to increase self-competence in terms of job skills. The improvement program provided is in the form of skills training such as sewing, shaving, massage, cupping, livestock development, smart farm. Second, entrepreneurial assistance (*lapak berkah*) is a program that provides capital for businesses and their business facilities in the form of carts and various other forms for small business parties and individual or group assistance for businesses of one type or variety.

This is done so that supervision of developing entrepreneurs can be controlled as well as possible. The impact of zakat on mustahik is still not too significant, this is due to the lack of guidance by BAZNAS Banyuasin and the lack of individual awareness of mustahik.

In 2021, NU Care – LAZISNU PCNU Jember in collaboration with NU Care Lazisnu East Java provided productive assistance in Wonojati Village, Jenggawah District, Jember Regency in the form of orphan compensation scholarships, coaching money for the poor, MSMEs, sewing machines, 2 goats. In June 2023, NU Care LAZISNU PCNU Jember distributed dozens of MSME cart umbrellas distributed through NU Care LAZISNU MWCNU or NU Care LAZISNU at the sub-district level. Recipients of cart umbrellas feel lightened because the capital that should be used to buy umbrellas can be used as additional capital or can be allocated to other needs.

NU Care LAZISNU PCNU Jember is an institution that collects zakat, infak, and alms that has been officially recognized by the state and is legal to collect and distribute funds to the community. In Jember alone, NU Care LAZISNU PCNU Jember coordinates a total of 26 (twenty-six) LAZISNU sub-districts in Jember Regency. Of the total number of villages/*kelurahan* in Jember, there are 70% of the number of NU Care LAZISNU PCNU Jember.

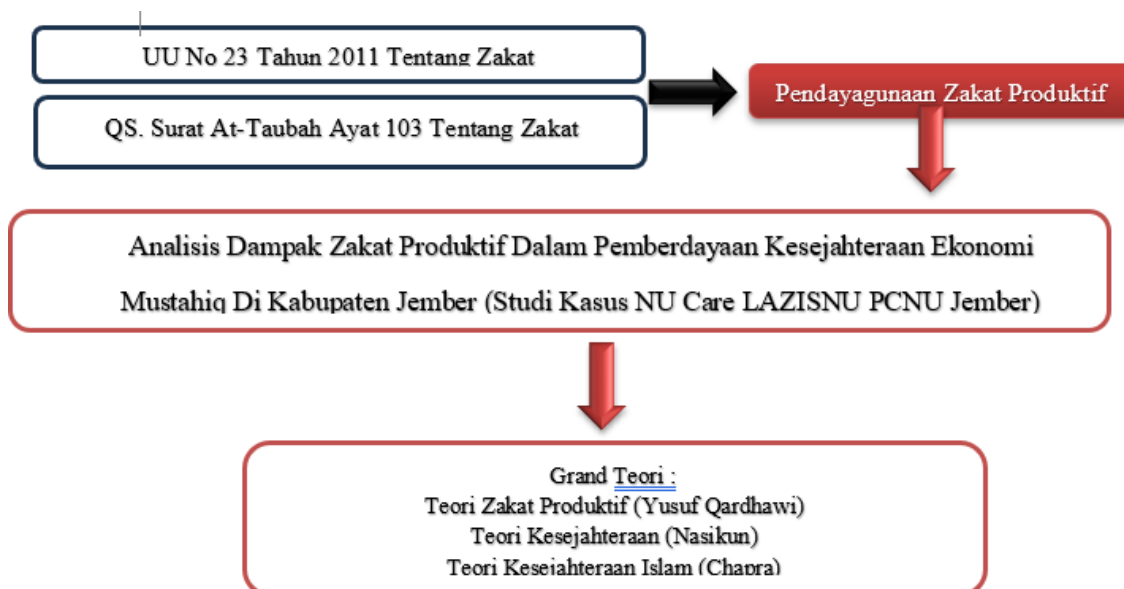
NU Care LAZISNU at the sub-district level is an extension of NU Care LAZISNU PCNU Jember in collecting and distributing funds to mustahiq, as well as those at the village/*kelurahan* level. The focus of LAZISNU PCNU Jember is to improve the mustahiq

economy through programs in the form of productive zakat, both business capital assistance and training in hard skills and soft skills mustahiq, even the target of NU Care LAZISNU PCNU Jember to change mustahiq into muzakki.

Optimization of the function of zakat, especially in the aspect of distributing and utilizing productive zakat in carrying out duties as amil zakat also based on the law on zakat management No. 23 of 2011, measures of the effectiveness of productive zakat distribution in improving mustahik welfare are needed, so the author is encouraged to conduct further research related to the effectiveness of productive zakat distribution in improving mustahik welfare conducted by NU Care LAZISNU PCNU Jember.

The formulation of this research problem is 1) How is the distribution of productive zakat at NU Care-LAZISNU Jember in Empowering Mustahiq's economic welfare in Jember Regency? 2) How is the impact of productive zakat at NU Care-LAZISNU PCNU Jember in empowering mustahiq economic welfare in Jember Regency? The purpose of this study is 1) To analyze the distribution of Productive Zakat at NU Care-LAZISNU PCNU Jember in empowering mustahiq economic welfare in Jember Regency. 2) To analyze the impact of Productive Zakat in NU Care-LAZISNU Jember in empowering mustahiq economic welfare in Jember Regency.

The benefits of this research as a means of evaluating the results of zakat distribution by official government agencies. In addition, it is also to offer ideas and methods in increasing the success of Zakat institutions.



Picture 1. Research Framework

Research Methods

This research uses a qualitative approach, and this research is descriptive. Qualitative research methods are research that produces descriptive data in the form of written or spoken words of people or observable behavior. The definition emphasizes

more on the type of data collected in research, namely qualitative descriptive data. Qualitative research collects data in a natural environment.

Qualitative research methods or approaches are interpretive research (using interpretation) by involving many methods in examining research problems known as triangulation in order to get a holistic (comprehensive) experience of the phenomenon under study with amaliah principles). The location of the study indicates where the research will be conducted. The research area usually contains about the location (village, organization, event, text, and so on) and the unit of analysis. The location used as a place of research here is Jember Regency.

In this study, the determination of research subjects used purposive. While what is meant by purposive is the technique of retrieving informants of data sources with certain considerations. This particular consideration, for example, the person who is considered to know best what we expect or maybe he as a ruler so that it will make it easier for researchers to explore the object or social situation studied using purposive, the data collected has a complete variation by involving parties who are considered to know and understand the things that are best at the research location.

The source of data in research is the subject from which the data is obtained. If researchers use interviews in collecting data, then the data source is called respondents, namely people who respond or answer the researcher's questions, both written and oral questions. There are several data collection techniques used in research. These techniques include observation, interviews, and documentation.

Data analysis in qualitative research is defined as a systematic process to determine the parts and interrelationships between parts and wholes of data that have been collected to produce a classification or typology. In research, the analysis used is descriptive analysis. The data analysis process begins by examining all available data from various sources, namely interviews, observations that have been obtained be it field notes, personal documents, official documents, pictures, photos.

Results and Discussion

A. Distribution of Productive Zakat at NU Care-LAZISNU Jember in Empowering Mustahiq's Economic Welfare

Productive zakat is a zakat instrument distributed to mustahiq in the form of productive things that can be used to develop businesses that can later meet the needs of recipients continuously ⁷⁷. In the utilization of productive zakat has a different pattern and model from consumptive zakat. To achieve the goal of distributing productive zakat, NU Care LAZISNU PCNU Jember has several policies and strategies in regulating the pattern and model of distributing productive zakat so that it can be distributed to mustahiq effectively.

1. Productive Zakat Distribution Pattern

Based on the results of the interview, it shows that NU Care LAZISNU Jember includes productive zakat as one of the zakat instruments aimed at prospering mustahiq through long-term programs. Productive zakat at NU Care

LAZISNU Jember is distributed through assistance in the form of capital or business tools. Before distributing productive zakat, there are several references for zakat distribution in the form of zakat management used by NU Care LAZISNU Jember.

To distribute productive zakat assistance programs for the empowerment of mustahiq economic welfare in Jember Regency, NU Care LAZISNU PCNU Jember performs zakat management functions such as forecasting, planning, organizing and leading and controlling. NU Care LAZISNU Jember conducts forecasting by reading past program evaluation data for predictions of the next program. In the next stage, NU Care LAZISNU Jember also carried out planning.

NU Care LAZISNU PCNU Jember controls the recipients of productive zakat assistance. In its control, NU Care LAZISNU PCNU Jember involves its structures at the sub-district level and even the village level are often also involved in order to obtain accurate progress from the programs that have been carried out.

2. Productive Zakat Utilization Indicators

In addition to the pattern of distributing productive zakat, the indicator of productive zakat utilization is no less important in distributing productive zakat. The indicator of productive zakat utilization is a parameter in assessing the effectiveness and extent to which productive zakat will be utilized by mustahiq, namely coaching, training, and supervision. Some indicators of zakat utilization used by NU Care LAZISNU Jember.

Based on the results of the interview that NU Care LAZISNU PCNU Jember conducted coaching. The technical coaching carried out by NU Care LAZISNU PCNU Jember is not gathered into all recipients, so the implementation of the coaching is carried out when the process is symbolic, with the collection of recipients with one another. In addition to coaching NU Care, LAZISNU Jember also makes training as one of the indicators in the use of productive zakat.

NU Care LAZISNU PCNU Jember conducts and provides training to recipients of productive zakat distributed. Although the training was carried out during the ceremonial handover of relief goods from NU Care LAZISNU PCNU Jember. Through the results of interviews from several speakers above, it can be concluded that NU Care LAZISNU Jember makes coaching and training as indicators in the use of productive zakat that has been distributed by NU Care LAZISNU Jember.

3. Productive Zakat Management Model

Each Amil Zakat Institute has its own way or method of distributing zakat to mustahiq. The zakat distribution model has developed from time to time in accordance with the needs of the times. The distribution of productive zakat is a form of innovation and is a new thing in the welfare of mustahiq life. The model of distributing productive zakat is also diverse and varies between each amil zakat institution, in theory there is a zakat distribution model, namely Surplus Zakat Budget, In Kind, Revolving Fund. According to the results of the interview, it can

be concluded that NU Care LAZISNU PCNU Jember applies the In Kind zakat management model, namely by distributing productive zakat in the form of goods such as business equipment or livestock.

B. Impact of Productive Zakat at NU Care LAZISNU PCNU Jember in Empowering Mustahiq Economic Welfare in Jember Regency

The main purpose of distributing productive zakat is to alleviate poverty and improve the welfare of mustahiq. The distribution of zakat in the form of productive things is expected to improve the standard of living of mustahiq in the long run until it becomes muzakki. NU Care LAZISNU Jember is one of the zakat institutions that implements the distribution of zakat in the form of productive zakat with the aim of improving the welfare of the people of Jember in general and mustahiq in particular. To see the extent to which productive zakat affects the standard of living and well-being of mustahiq, several indicators are used.

Based on some of the results of the interview above, it can be concluded that productive zakat recipients from NU Care LAZISNU PCNU Jember gradually increased their income, in the certain period although it did not directly impact but gradually the income of MSMEs, business actors gradually increased. In addition to the increase in mustahiq income, there is also an increase in the ability of mustahiq to meet the needs of board or housing. Recipients of productive zakat can be indirectly helped by meeting their basic needs, especially the comfort of their place of residence.

Productive zakat assistance from NU Care LAZISNU PCNU Jember is not directly related to the health of productive zaka beneficiaries. However, the profit obtained can be a savings fund for sudden needs such as preventing and treating the recipient's health. In addition to health, there is an indicator that is no less important to see mustahiq welfare tv after getting productive zakat, namely education.

Based on the observations made by researchers, mustahiq can pay more attention to the level of education after receiving productive zakat. NU Care LAZISNU productive zakat assistance can help human resources in the field of education both directly and indirectly. Indirectly, namely through the profits of NU Care LAZISNU assisted businesses and directly, namely through the distribution of scholarships.

C. Distribution of Productive Zakat at NU Care-LAZISNU Jember in Empowering Mustahiq's Economic Welfare

Through research and analysis results conducted by researchers, it shows that in distributing productive zakat by NU Care, LAZISNU Jember uses several zakat management functions ranging from forecasting, planning, organizing and leading, actuating, and controlling. The use of the zakat management function makes it easier for NU Care LAZISNU Jember to map the distribution of zakat.

The use of the zakat management function makes the pattern of zakat distribution more structured and organized. As the results of the study show that starting from the forecasting stage of NU Care LAZISNU Jember using several previous programs into extensive evaluation material which is then continued with

the planning stage with program planning and distribution models that will be carried out together with all members of NU Care LAZISNU Jember at coordination meetings every year.

Furthermore, in the organizing stage, Nu Care LAZISNU Jember involves all members of the management of NU Care LAZISNU Jember to the lowest layer, namely the village level. The organization is carried out through intense coordination between each member of the management of NU Care LAZISNU Jember. Apart from the organizational aspect, NU Care LAZISNU Jember also uses a comprehensive control system. So that the distribution of productive zakat can be monitored properly through careful supervision.

In distributing productive zakat, NU Care LAZISNU Jember also formed a special team as a distributor of productive zakat that moves directly in the field. This is to facilitate and support the performance of distributing productive zakat to be more effective. Before distributing productive zakat to mustahiq, this team is also tasked with providing coaching and training in the use of productive zakat. Based on the results of research through interview data from productive zakat recipients, it shows that coaching and training in the use of productive zakat by NU Care LAZISNU Jember is only ceremonial and not too deep.

D. Impact of Productive Zakat at NU Care LAZISNU PCNU Jember in Empowering Mustahiq Economic Welfare in Jember Regency

The main purpose of distributing productive zakat to mustahiq is to have a positive influence by increasing the welfare of mustahiq. Through the results of this study, several research findings show the influence of the distribution of productive zakat by NU Care LAZISNU Jember on the economic welfare felt by mustahiq in Jember.

The most visible and felt influence of mustahiq is the increase in mustahiq income after obtaining productive zakat from NU Care LAZISNU Jember. Because the distribution of productive zakat is given in the form of business assistance such as capital or business tools, of course, this is an opportunity for mustahiq to develop their business. As stated by the mustahiq that they can develop their business after receiving productive zakat from NU Care LAZISNU Jember. By developing this business, the income of mustahiq tends to increase.

In addition to increased income, mustahiq also experienced an increase in the ability to get decent housing. Although it does not have a direct impact on mustahiq in meeting the need for a comfortable place to live, but mustahiq claim that in getting productive zakat through NU Care LAZISNU Jember can provide an increase to mustahiq in terms of housing gradually.

Furthermore, mustahiq can also meet the needs of health. Although productive zakat is given, it does not directly intersect with health assistance. However, the distribution of zakat has an impact on improving living standards, making mustahiq more concerned in terms of health. The same goes for education.

Those who initially had not been able to and did not attach much importance to education became more aware of the importance of education.

Conclusion

NU Care-LAZISNU Jember has several steps to be able to carry out the mandate of distributing productive zakat so that the target and goal of distributing productive zakat is achieved. NU Care LAZISNU JEMBER uses a distribution pattern with zakat management functions consisting of forecasting, planing, organizing and actuating and controlling. While the utilization model used is in kind by providing business tools and capital assistance such as livestock. The impact felt by mustahiq who receive productive zakat can be seen from several indicators including increased income, more decent housing or housing, and increased education and health levels.

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