

Productive Zakat: Alternatif Solution Empowering Ummah Economy

Suarni

University of Islamic Studies Ar-Raniry Banda Aceh, (e-mail: suarni23@yahoo.com)

Abstract: Zakat is the command of Allah Almighty to His servants to set aside some of the wealth to those who are entitled to receive it. Zakat and prayer have the same position in giving to Allah SWT. The purpose of zakat alms is including realizing the welfare and benefit of the people. To achieve this goal, zakat is distributed not only in consumptive form but also in productive form. The hope is that those who receive zakat can become muzakki who can distribute their zakat to other people. Productive Zakat is one of the most important elements in maintaining the economic balance of the people. The role of zakat is very important in the economic empowerment of the people.

Keywords: Productive Zakat, Zakat Distribution, Ummah Prosperity.

A. Introduction.

Zakat is the command of Allah SWT to his servants who have been prescribed in the Qur'an, hadith, and ijma 'of the scholars. Zakat is also the fourth pillar of Islam after reciting the words of shahadah, prayer, and fasting. The commandment to perform charity is almost always mentioned at the same time of prayer. This proves that the zakat and the prayer have the same position in worshiping Allah Almighty. Prayer worship represents pure bondage with God, while zakat worship, worship of God through social worship, is the worship of human hands by establishing the well-being of the people. This is indicative of the importance of zakat worship in Islamic teachings. Besides, zakat is a very unique worship, besides ta'abbudi (slavery) to Allah SWT also has a social function.

In the Qur'an, the word zakat is not less than 82 times mentioned, 30 of which are written with the phrase *ma'rifah* (meaning zakat of wealth), and 28 verses of that amount are related to the obligation to pray (Yusuf, 1991). This condition confirms that the position of zakat is quite high in the teachings of Islam, both in the context of self-servitude to Allah and the implementation of worship related to humans as social beings. Therefore, the implementation must be absolutely right and provide enormous benefits in its distribution.

Aside from being worship related to humans, zakat has a very significant purpose in the lives of the people. Realizing the welfare and welfare of the people is among the goals to be achieved from zakat (Wahabah, 1989). Therefore, Allah SWT after presenting zakat also determines those who are entitled to receive zakat.

Broadly speaking, zakat can be seen in two forms, namely (Hasbi, 1991):

- a. Zakat property (mall) in the form of gold, silver, animals, plants (fruits and seeds) and commercial goods.

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- b. Zakat Nafs (fitriah) zakat of the soul which is called zakat fitrah, namely zakat given in connection with the completion of shiam or fasting which is forged.

To realize the purpose of zakat recitation, which is to realize the welfare and welfare of the people, the zakat must be distributed to the mustahik alms. The distribution is certainly not only in consumptive form but also in productive form. Distribution of zakat in the productive form with the hope that the mustahik can become muzakki in the future. This is inseparable from the economic empowerment of the people in particular.

In this case, this paper discusses the meaning of productive zakat, types of productive zakat, the concept of productive zakat and the role of zakat in the economic empowerment of the people

The method used in this study is literature study (library research). Researcher studies texts or manuscripts written by scholars so that gave birth to a perception of the distribution of zakat. This research was conducted by analyzing data in the form of manuscripts to be able to give birth to the concept of the use of zakat which is done productively. With productive zakat can empower the economy of the people better.

B. Definition of Productive Zakat

Productive Zakat is a series of words from the word zakat and productive. Zakat is the masdar of the word zaka-yakzu- zakah, which means blessing, growing, clean, good and growing (Fakhrudin. 2008). The meaning corresponds to the etymological meaning of zakat which means holy, growing and blessing (Ali, 1997). The word zakat is also a name, which means to grow or flourish, Taharah which means purity, barakah which means blessedness, and Tazkiyah which means purification (Mun'im, 1990). While in terms of charity, alms are subject to different editorials but in reality, alms is a grant of certain property to those who are entitled to receive it under certain conditions (Al-Jaziry, 1996).

The term productive comes from English, namely productive, which means to produce or provide many results (Joyce, 1996). Thus, productive is a word characterized by zakat. Therefore, what is meant by productive zakat is the management and distribution of productive zakat funds, which have long-term effects for the recipients of zakat. The distribution of productive zakat funds is carried out to realize one of the objectives of zakat presenting that is to eradicate poverty of the people in a lasting and sustainable manner. In line with this, Yusuf Al-Qardhawi said that giving alms is a social charity in order to help poor people and economically weak groups to uphold the people's economy so that they can stand alone in the future and be steadfast in maintaining their obligations to Allah SWT. (Al-Qardhawi, 1966). Productive zakat can also be interpreted as productively managed zakat, which is done by giving capital to the zakat mustahik and then developed to meet the needs of their lives for the future (Asnainu, 2008).

According to Asnainu, in the present context, productive zakat is highly recommended to be done so that the community can be productive and can produce something that can guarantee the needs of their own lives (Asnainu, 2008). In connection with this, the meaning of zakat itself is to grow and develop. The development can be viewed from two aspects, namely spiritual aspects and economic aspects. From a spiritual aspect, Allah will multiply the reward for those who pay zakat for carrying out the

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obligations they have set and for helping their siblings who need them. The word of God in surah Ar-Rum verse 39.

Meaning: And what you give in the form of alms with the intention to achieve the pleasure of Allah, then they are the people who multiply the reward.

While the economic aspect, by giving zakat to mustahik means growing purchasing power for economic goods. The zakat received from muzakki is used to fulfill their daily needs. Thus, the utilization of these assets develop not only felt by the muzakki, but also can be felt by the mustahik themselves. Thus, productive zakat is zakat given to the poor in the form of business capital or others used for productive business to improve their standard of living, with the hope that a mustahik will be able to become a muzakki in the future.

C. Types of Earning Zakat.

In general, there are two kinds of assets that are obligatory to be given, namely zakat fitrah and zakat mal. Zakat Al-Fitr is performed after the fasting of Ramadan, which is before the Eid Fitr. Meanwhile, zakat mal (zakat assets) includes results of trade, agriculture, mining, marine products, livestock, treasures, gold, and silver. Each type has its own calculation. However, in the study of history found several indications that zakat should not only be consumptive but can be utilized to be productive. The indicators what is meant are (Adiwarman, 2004):

1. Rasulullah SAW did not give official salaries to the collectors of zakat.
2. Abu Bakar Ash-Siddiq's policy of not holding state assets for too long, including the collection of zakat.
3. In the Syrian Governor's Government the imposition of zakat on horses and slaves.
4. Caliph Umar bin Khaththab imposed zakat on rubber plantations found on the peninsula of Yemen, the products of the Sea and Honey.
5. Khalifah Usman bin Affan delegated the authority to assess the assets that were held against to their respective owners.
6. Governor Kuffah with permission from the Caliph Ali bin Abi Tahlid to collect zakat on fresh vegetables that will be used as cooking spices.

Even in the economic sphere, the existence of zakat in Indonesia requires regulations to shelter it. Law of the Republic of Indonesia Number 23 of 2011 concerning zakat management in Chapter 1 article 4 states that (Pagar, 2015):

1. Zakat includes zakat mal and zakat fitrah.
2. Zakat, as referred to in paragraph (i), includes:
 - a. Gold, Silver, and other metals.
 - b. Money and other securities.
 - c. Commerce.
 - d. Agriculture, Plantation, and Forestry.
 - e. Animal Husbandry and Fisheries.
 - f. Mining.
 - g. Industry.
 - h. Revenue and Services.

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i. Rikaz.

Furthermore, in Chapter III the third part of article 20 states that:

- a. Zakat can be utilized for productive efforts in the context of handling the poor and improving the quality of the people.
- b. The utilization of zakat for productive business as referred to in article (1) is done if the basic needs of mustahik have been fulfilled.

From this regulation, it can be concluded that all types of assets mentioned in the Act are justified and mandated as types of productive zakat.

D. The Concept of Earning Zakat.

The concept of productive zakat is a system that is carried out in the management of zakat. Zakat must be distributed to the mustahik, but it cannot be separated from the supervision of zakat management. Zakat which is distributed is not only consumptive but more productive. Zakat given is in the form of venture capital in the form of money, or even in the form of tools in accordance with the expertise possessed by the recipient of zakat. In this case, zakat must be managed in such a way that it can be distributed to those who are entitled.

Basically, zakat is the distribution of wealth among Muslims to narrow the gap between the rich and the poor and avoid the accumulation of wealth in one's hands. According to Islamic teachings, zakat should be collected by the state, because the obligatory zakat (muzakki) is more disciplined in paying zakat and the mustahik rights are guaranteed, the feelings of the mustahik are more awake unlike those who beg, the distribution of zakat will be more orderly. Zakat which is intended for public purposes such as sabilillah can be distributed well because the government knows better the target of its utilization (Daud, 1988).

For the implementation of the distribution of productive zakat can be categorized in several groups, namely (Fakruddin, 2008):

1. Conventional Productive. The distribution of zakat is given in the form of productive goods, such as giving aid to goats, cash cows or for plowing rice fields, carpentry tools, sewing machines and so on.
2. Creative Earning. Zakat is realized in the form of giving capital, both for the capital of social projects such as building schools, health facilities or places of worship, as well as business capital to help or for business developers of traders or small entrepreneurs.

The steps in distributing zakat to be more perfect are as follows:

1. Perform accurate data collection so that those who receive zakat are truly the people who need it.
2. Grouping participants into small, homogeneous groups in terms of gender, education, economics, or age, then determined by their leaders and given guidance and training.
3. Basic training is given. Basic training must focus on the part that can give birth to productive business creation, business management, business financial management and so on. The training also provided religious reinforcement so as to give birth to members who have character and responsibility.
4. Provision of funds. Funds are given after the material has been reached and participants feel they have received the material well. Then the members are guided by

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a mentor and a moderator intensively until the member is truly independent in running his own business.

In accordance with its meaning, the distribution is the distribution or distribution which is carried out among certain groups which are carried out in general ie not determined either equally or vice versa. According to modern economic theory, income distribution refers to a person's needs or needs (Richard, 1986). This means that distribution is based on one's needs. Therefore, the portion will not be the same because one's needs are still different.

In the Islamic economic system, distribution can be seen from two angles, namely distribution received directly involved in production, such as rent and profit, and distribution obtained without being directly involved in production such as zakat, alms, charity and so forth (Kastin, 1993). Related to this, Baqir al-Sadar also made an explanation that distribution in Islam is not merely based on his efforts but also to fulfill his daily needs (Baqir, 1982). Therefore, distribution is one way to overcome the problems encountered in meeting one's needs.

E. The Role of Zakat in Empowering the Economic Community.

Zakat is an important source in the financial structure of Islamic economics. Every Muslim is obliged to pay a portion of his wealth that has reached Nisab to those who are entitled to receive it. In the present context, zakat can be interpreted as a tax collected from rich Muslims who are destined to help poor Muslim communities so that they can prosper and prosper. Thus, zakat aside from being a religious instrument, zakat is also a fiscal instrument to achieve the objectives of socio-economic justice and the distribution of wealth and income.

In the economic empowerment of the people, zakat is very important in improving their standard of living towards a better life. The distribution of zakat is not only in consumptive form but also in the form of educational scholarships, training, and guidance, foster care programs, facilities, and infrastructure as well as productive business capital. Zakat given to mustahik will act as a supporter of their economic improvement if consumed productively.

The development of zakat is productive by making zakat funds a business capital to empower the economics of the recipients of zakat and the efforts of the poor can run or finance their lives consistently. With these funds, the poor will get a steady income, improve and develop their businesses well. Thus, zakat is joint to improve the welfare and benefit of the people.

F. Conclusions

Based on the description above it can be concluded that zakat is a source of welfare and prosperity of the people. To realize the welfare of the people, zakat must be distributed not only in consumptive form, but also in productive form. Distribution of productive zakat must be adjusted to the needs and expertise of the mustahik so that later the mustahik will be able to turn into muzakki.

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