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PRODUCTIVE ZAKAT MANAGEMENT STRATEGY IN AN EFFORT TO IMPROVE THE WELFARE OF MUSTAHIQ (CASE STUDY OF KAB. BULUKUMBA PERIOD 2023)

STRATEGI PENGELOLAAN ZAKAT PRODUKTIF DALAM UPAYA MENINGKATKAN KESEJAHTERAAN MUSTAHIQ (STUDY KASUS KAB.BULUKUMBA PERIODE 2023)

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Abstract

Keywords:

Management of
productive zakat;
Welfare; Mustahiq

Analysis and Strategy of Productive Zakat Management in an Effort to Improve the Welfare of Mustahiq (Bulukumba Regency Case Study for the 2023 Period). The purpose of this research is to find out how to distribute zakat in Bulukumba to mustahiq evenly and on target and to find out the increase in mustahiq income from year to year. The results of this study aim to find out the management of zakat distributed by muzakki to mustahiq. the number of samples in this study is 80 respondents who are carried out by going directly to the community for interviews to get the results of the questionnaire in accordance with what is desired. The results of this study prove that the variable of zakat management is productive. this shows that the relationship affects the mustahik variable, the relationship of zakat management can be accepted because there is a significant influence between mustahik variables, the baznas variable has an influence on the zakat management variable, this shows that the relationship between the baznas variables can be accepted because of the significant influence between mustahiq welfare.

Abstract

Kata Kunci:

Pengelolaan zakat
produktif;
Kesejahteraan;
Mustahiq

Analisis dan Strategi pengelolaan zakat produktif dalam upaya meningkatkan kesejahteraan mustahiq (study kasus kabupaten bulukumba periode 2023). Tujuan penelitian ini adalah ingin mengetahui bagaimana cara penyaluran zakat dibulukumba kepada mustahiq secara merata dan tepat sasaran dan ingin mengetahui peningkatan pendapatan mustahiq dari tahun ketahun. penelitian menggunakan metode kuantatif dengan

sampe 180. objek pengelolaan zakat di baznas kab bulukumba. Hasil penelitian ini bertujuan untuk mengetahui pengelolaan zakat yang dibagikan oleh muzakki kepada mustahiq. jumlah sampel dalam penelitian ini sebanyak 80 responden yang dilakukan dengan terjun langsung ke masyarakat untuk wawancara guna mendapatkan hasil kuesioner yang sesuai dengan apa yang diinginkan. selanjutnya data yang diperoleh diolah dengan menggunakan Smart PLS (Partial Least Square). Hasil penelitian ini membuktikan bahwa variabel pengelolaan zakat produktif. hal ini menunjukkan bahwa hubungan berpengaruh terhadap variabel mustahik hubungan pengelolaan zakat dapat diterima karena terdapat pengaruh yang signifikan antar variabel mustahik variabel baznas mempunyai pengaruh terhadap variabel pengelolaan zakat hal ini menunjukkan bahwa hubungan antar variabel baznas dapat diterima karena pengaruh yang signifikan antara kesejahteraan mustahiq.

INTRODUCTION

Islam is a perfect religion revealed by Allah SWT to the earth as *rahmatan lil alamin* (mercy for all nature) which has the main purpose of bringing prosperity, blessings, peace and security for all mankind in the world. Welfare is one of the goals of Islamic teachings and one of them is in the economic field. Islam regulates the entire order of life very perfectly, not only the problem of one's worship to Allah SWT, but also the problem of muamalah namely the relationship between fellow humans, the relationship between humans and other living beings and the relationship between humans and the environment and no exception problems in the economic field. This is because the economy is an important part and cannot be separated from human life. Although the economy is not the final goal of life, it is a means to achieve better goals because every human

being has primary needs such as clothing, board, and food.

The verses of the Qur'an that provide explanations about welfare related to economic problems are divided into two, namely some directly (explicitly) and some indirectly (implicit). However, the explanation using these two methods becomes one view of welfare, including QS. Al-Baqarah: 126 and QS. Al-A'raf:10.

From these several verses, it can be concluded that welfare according to Islam is divided into two, namely material welfare and non-material welfare. Material welfare includes how much wealth we have, how much income we get and what can be materialized. Meanwhile, non-material welfare is something that is not in the form of goods or the like, such as health used for worship, gratitude, a sense of peace, a sense of peace, and righteous children and so on.

Islam teaches that wealth and

property are not the only indicators of welfare because basically wealth is just a deposit and a tool used for the purpose of worshipping Allah SWT while poverty does not always indicate that a person is not prosperous but the increasing number of poor people is a great danger for humanity because not a few people fall into civilization just because of poverty (2016). Islam views poverty as one thing that can endanger faith, morality, logical thinking, family and society.

There is even a hadith that says that poverty is close to kufr. Islam also views poverty as not a pleasure but a form of life test. With the ability and potential possessed, humans are expected to try to avoid it. However, if poverty still occurs, it must be faced with patience, tawakkal, and accompanied by efforts to escape from it.

Indonesia is a developing country that also experiences poverty problems. Based on data from the Central Statistics Agency, in 2020 the number of poor people in Indonesia reached 27.55 million people. In addition, in 2021 the Indonesian economy recorded a decline of 0.74 percent, which had an impact on the decline in the quality of life of people classified as poor. This condition is further exacerbated by the presence of Covid-19 as a global pandemic since March 2020 in all parts of the world, including Indonesia.

Indonesia as one of the countries with the largest Muslim population in

the world should be able to be a way out of the problem of poverty which leads to a low level of community welfare. Welfare in life is the dream of every human being because welfare includes conditions when humans are in a state of obedience to Allah SWT and one of the forms of obedience to Allah SWT is by practicing Islamic teachings, one of which is by issuing zakat. Zakat is one of the pillars in Islam, zakat is not only a vertical worship that regulates the relationship between humans and His creator, but also a means of purifying treasure which will then have an impact on horizontal relations between fellow humans. For this reason, in order to achieve a balance in the distribution of wealth, Islam introduced the concept of zakat so that wealth does not only flow to the rich but also flows to the economically weak. Zakat is said to be a solution offered by Islam in dealing with the welfare crisis in the midst of humans. With zakat, Islamic sharia keeps assets from circulating only to certain people, while maintaining the stability of the market economic turnover.

According to the statement of PSAK financial accounting standards No. 109, zakat is property that must be issued by muzakki in accordance with sharia provisions to be given to those who are entitled to receive it (mustahiq). In terms of language, zakat means to grow (*numuw*) and increase (*ziyadah*). Meanwhile, zakat according to the term or sharia means

a right that must be removed from property. Zakat is one of the obligations that must be fulfilled by all Muslims when they have fulfilled the conditions that have been determined by the religion and then distributed to those who have been determined. This is a manifestation of the implementation of the third pillar of the five pillars of Islam with the aim of instilling the value of faith. So, every Muslim community that has met the requirements is required to pay zakat (Fitri, 2017). In the Qur'an there are 32 words of zakat, even as many as 82 times repeated by using words synonymous with it, namely alms and infaq. Of the 32 words of zakat contained in the Quran, 29 of them are combined with the word prayer.

Based on this, it can be concluded that zakat is something that needs to be developed optimally, measurably, and on target and has the ability to improve welfare because zakat is a valuable asset for Muslims that functions as a potential fund for the common good and to improve welfare, especially in an effort to alleviate poverty and reduce inequality if managed properly (Law of the Republic of Indonesia No. 38 of 1999). However, in practice, zakat that has a noble purpose is still felt to be far from expected and is still unable to overcome the difference in distance between the rich and the poor. This is quite a reason if the issue of zakat is always the subject of study at various levels of society.

Therefore, Law No. 38 of 1999

concerning the management of zakat was then stipulated and enacted which was later changed to Law No. 23 of 2011 concerning the management of zakat with the aim of realizing welfare and poverty alleviation in mustahiq zakat.

According to the law, there are 2 institutions/bodies that have the right to manage zakat, namely the Amil Zakat Agency which is managed by the government and the Amil Zakat Institution which is managed by the community or private or non-governmental institutions.

The scope of zakat management according to Law Number 23 of 2011 includes planning, implementation, and coordination activities in the collection, distribution, and utilization of zakat. The community hopes that with the enactment of the law, zakat will be more effective in taking, managing, and distributing it because of the consequences of the law, namely positively promoting things that were previously only normative.

Definition of Productive Zakat

According to (Winarno Surahkamad, 1989, "Introduction to Scientific Research", (Jakarta: Tarsito), p. 25). More specifically, productive zakat is productive utilization, whose distribution is more about how to convey zakat funds to the target in a broader sense, in accordance with the spirit and purpose of sharia. Appropriate and effective way of

giving ¹The benefits are a multi-purpose and productive system, in accordance with the message of shari'a and the role and socio-economic function of zakat.

Thus productive zakat is zakat where the property or zakat funds given to the mustahik are not spent, but developed and used to help their business, so that with this business they can meet the needs of life continuously. The distribution of zakat productively once occurred during the time of the Prophet PBUH. It is stated in a hadith narrated by Imam Muslim from Salim bin Abdillah bin Umar from his father, that the Prophet PBUH had given zakat to him and then asked him to develop or be adaqah again.

The initial basis of productive zakat management is how zakat funds are not consumed for daily needs, but are more used to launch their business. Didn't the Prophet Muhammad PBUH remind us as stated in his hadith narrated by Imam Bukhari: "There is no food that is better for a person than what is produced by the work of his own hands."

Besides that, there is a saying that says, "Give the hook, not the fish." Therefore, the business capital rolled out of zakat funds is expected to be a hook that is able to catch fish available in nature. With the capital of distributing zakat funds, it is hoped that Mustahik can be more productive and able to improve his daily economy independently.

Zakat Management Management

Based on Law 23 of 2011, it is stated that the management of zakat is the activity of planning, organizing and supervising the collection and distribution as well as the utilization of zakat. The term management comes from the word manage which means to control or organize. Meanwhile, the management trend means the process of supervising certain activities by mobilizing the energy of others, or it can also be interpreted as the process of providing supervision on all matters involved in the implementation of policies and the achievement of goals. Understanding the definition that management involves the process of an activity.

In relation to zakat, the process includes zakat socialization, zakat collection, distribution and utilization and supervision. Thus, what is meant by zakat management is the process and organization of socialization, collection, distribution, and supervision in the implementation of zakat.

The management of zakat in relation to economic empowerment means that zakat as an asset of an Islamic economic institution, zakat is a potential strategic source of funds for efforts to build the welfare of the people. Therefore, the Qur'an gives a sign so that the zakat collected is managed appropriately and effectively. So zakat management is not only talking about empowering zakat funds from muzakki for the purpose of

empowering mustahiq.

However, the management of zakat as one of the pillars of teachings, the collection, use, and empowerment of the mustahiq economy, and the supervision of zakat. The management of zakat for economic empowerment puts planning, organizing, mobilizing, and supervising, so that zakat can be sharia to change mustahiq into muzakki. (Muhammad Hasan, 2011, *Managing Zakat for an Effective Management Model*, (Yogyakarta: Idea Press), p. 17).

The Role of Baznas

The term role in the "Great Dictionary of Indonesian Language" means a playwright (film), a device of behavior that is expected to be owned by people who are in a position in society. The definition of role is that role is a dynamic aspect of position (status), if a person performs his rights and obligations in accordance with his position, then he carries out a role. The difference between position and role is for the sake of science. The two cannot be separated because one depends on the other and vice versa. Sarlito Wirawan Sarwono, 2015. *Theories of Social Psychology*, (Jakarta: Rajawali Pers), p. 215.

The several dimensions of the role are as follows:

- a. Role as a policy. The influence of this understanding argues that the role is a proper and good policy to be carried out.
- b. Role as a strategy. Adherents of this

role postulated that role is a strategy to get support from the community.

- c. Role as a communication tool. The role is used as an instrument or tool to get input in the form of information in the decision-making process. This perspective is based on the idea that the government is designed to serve the community, so that the views and preferences of the community are valuable inputs to realize responsive and responsible decisions.
- d. Role as a dispute resolution tool. Role is used as a way to reduce or reduce conflicts through efforts to achieve consensus from existing opinions. The assumption underlying this perception is that exchanging ideas and views can increase understanding and tolerance and reduce distrust and confusion. Horoepoetri, Arimbi, Achmad Santosa, 2003. *Community Participation in Managing the Environment*, (Jakarta: Walhi,). p.43.

Baznas Functions:

- a. As a financial intermediary, Amil plays a role in connecting the muzakki and mustahik. As a financial intermediary, amil is required to apply the principle of trust. As befits other financial institutions, the principle of trust is an absolute requirement that must be built. Each amil is required to be able to show their respective advantages until the organization's positioning is clearly visible, so that the public can choose it. Without positioning, it will be difficult

to develop.

As an Empowerment of this Function, actually an effort to realize the mission of the formation of Amil, namely how the muzaki community becomes more blessed with sustenance and the peace of life becomes guaranteed on the one hand and the mustahiq community is not always dependent on giving, even in the long term it is expected to turn into a new muzaki. Muhammad Ridwan. 2005. Management of Baitul Maal WaTamwil (BMT), cet2, Yogyakarta: UII Press, pp.207–208.

RESEARCH METHODS

This study uses data obtained from direct observation results in Baznas, Bulukumba regency by using a scale of 1 to 5 scores based on the data obtained. The approach used is the Quaternary Approach. Quatitative research is research that is descriptive and tends to use analysis. The research was conducted at Baznas of Bulukumba Regency. The object of this research is Mustahiq in Baznas, Bulukumba Regency.

Data Analysis Techniques

Descriptive statistical analysis is a statistic used to analyze data by describing or describing the data that has been collected as it is without intending to make a generally accepted conclusion. Descriptive analysis techniques are used to provide an overview of the data obtained and to

describe the characteristics of the respondents. The descriptive statistical analysis used includes mean and standard deviation, median and mode.

Regression analysis is used to test whether there is a relationship between independent variables and independent variables and how the relationship between the two is described.

Sloving Formula :

$$n = \frac{n}{1 + Ne^2}$$

n = sample size

N = total population

E2 = Error Rate

Known;

$$\begin{aligned} n &= \frac{700}{7,7} \\ n &= \frac{700}{1 + 700 \times (0,1)^2} \\ n &= \frac{700}{1 + 700 \times 0.01} \\ n &= \frac{700}{7,7} \\ n &= 90 \end{aligned}$$

a. Research instruments

1. Secondary data

It is a type of data that has been

collected by other parties for other purposes but can be used by researchers for new analyses that we obtain data from existing sources.

2. Definition of primary data

It is a little different with secondary data. Both also have their own functions and characteristics. Check out the continuation of the full explanation of what primary data is, the difference between secondary data, and examples in the review below.

RESULTS AND DISCUSSION

PRODUCTIVE ZAKAT MANAGEMENT STRATEGY IN AN EFFORT TO IMPROVE THE WELFARE OF MUSTAHIQ (CASE STUDY OF KAB. BULUKUMBA PERIOD 2023)

BAZNAS Bulukumba Regency as an authorized organization in carrying out functions and duties in managing zakat nationally, it is considered necessary to carry out performance measurements that have been carried out. This measurement is carried out using the National Zakat Index (IZN) approach which is seen from two sides, namely the macro dimension and the micro dimension. The macro dimension consists of three main parts, namely regulations, the State Budget/APBD, and the database of zakat institutions, while the micro dimension consists of two parts, namely institutional and the impact of zakat.

Then, after analyzing and calculating each indicator of these two dimensions, the value can be a reference in analyzing and calculating the value of the national zakat index which then from the value can show the results of the analysis of the performance of zakat management. From the results of the analysis, conclusions can be drawn regarding how the performance of zakat management in BAZNAS is and analyzing what needs to be maintained and improved.

Vision and Mission and the Amil Zakat Agency (BAZNAS) of Bulukumba Regency.

a. Vision

"To be a professional, innovative and leading zakat institution."

b. Mission

1. Coordinating the implementation of zakat management with all policy makers and zakat stakeholders.
2. Conducting a continuous zakat campaign to raise public awareness to give zakat through amil zakat
3. Compile a database of the potential of zakat, muzakki and mustahik zak updating it regularly.
4. Optimizing the distribution and utilization of zakat for poverty alleviation and improvement of the ummah, in order to realize Baldatun Thayyibatun wa Rabbun Ghafur.
5. Participate in the Islamic da'wah movement for the revival of national zakat through the synergy of the people.

6. Collaborate with government agencies, LAZ, companies, and other institutions in collection, distribution, and utilization
7. Implementing a transparent and accountable financial management system based on the latest technology and information.

Purpose of the National Amil Zakat Agency (BAZNAS) The National Amil Zakat Agency (BAZNAS) is the official and only body formed by the government based on the Presidential Decree of the Republic of Indonesia No. 8 of 2001 which has the task and function of collecting and distributing zakat, infaq, and alms (ZIS) at the national level.

Organizational Structure of the National Amil Zakat Agency (BAZNAS) Bulukumba Regency Every institution or agency has an organizational structure. The preparation of this organizational

structure is the first step to start the implementation of an organization's activities to carry out the functions of planning, organizing, directing and supervising. In this case, it is necessary to have an organizational structure so that the institution or agency can carry out the tasks that have been distributed in accordance with the position that has been determined by the organization. The organizational structure explains how the work of the tasks will be divided, grouped or coordinated formally. The organizational structure shows the framework and arrangement of the embodiment of a fixed pattern of relationships between functions, parts, or positions as well as people who show different duties, authorities and responsibilities in an organization The organizational structure of the National Amil Zakat Agency (BAZNAS) Bulukumba Regency.

CONCLUSION

1. Management variables affect mustahiq. This shows that the distribution is acceptable because there is a significant influence between the management variables and mustahid. Where the management of productive zakat in Baznas Bulukumba regency has been carried out well, managed quickly and distributed to the right people. So the two variables affect each otherFactors.
2. Management variables affect welfare. This shows that the distribution is acceptable because there is a significant influence between the management variables and mustahid. Where the management of productive zakat in Baznas Bulukumba regency has been carried out well, managed quickly and distributed to the right people. So the two variables affect each otherFactors.
3. The Baznas variable affects management. This shows that the

distribution is acceptable because there is a significant influence between the Baznas variable and welfare. Where the management of productive zakat in Baznas Bulukumba regency has been carried

out well, managed quickly and distributed to the right people. So the two variables affect each otherFactors.

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