

Analysis of the Impact of Productive Zakat on Mustahik's Welfare Case Study: (Badan Amil Zakat Nasional Provinsi Lampung)

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Abstract

This study aims to see the impact of productive zakat on the welfare of mustahik Baznas Lampung Province. This study uses a qualitative descriptive approach with data collection through in-depth interviews (deep interviews) and secondary data from various sources. The results of this study indicate that productive zakat has a positive impact on the welfare of mustahik. Because with this productive zakat assistance, it is mustahik to get additional work, increase income, and fulfill the daily needs and school needs of their children.

Keywords

Zakat; productive zakat; welfare



I. Introduction

One of the problems of development is poverty, according to the World Bank, poverty is a condition in which the need for food, shelter, inability to access education and health facilities is not met, which results in difficulty in getting a job and in meeting their needs. Development is a systematic and continuous effort made to realize something that is aspired. Development is a change towards improvement. Changes towards improvement require the mobilization of all human resources and reason to realize what is aspired. In addition, development is also very dependent on the availability of natural resource wealth. The availability of natural resources is one of the keys to economic growth in an area. (Shah, M. et al. 2020)

The problem of poverty is felt in almost all provinces in Indonesia, one of which is Lampung Province. Lampung is a province with a population of 8,447,737 people and ranks 8th with the largest population in the province of Indonesia.

Table 1. Poverty Line, Number and Percentage of Poor Population in Lampung Province, 2010-2019

Year	line of poverty (Rupiah/Kapita/Bulan)	Number of Poor Population (Ribuan)	Poverty level (%)
2010	202 414	1 479,93	18,94
2011	234 074	1 298,71	16,93
2012	248 645	1 253,83	16,18
2013	276 759	1 175,35	14,86
2014	306 600	1 142,92	14,28
2015	337 996	1 163,49	14,35
2016	364 922	1 169,60	14,29

Year	line of poverty (Rupiah/Kapita/Bulan)	Number of Poor Population (Ribuan)	Poverty level (%)
2017	384 882	1 131,73	13,69
2018	402 307	1 097,05	13,14
2019	418 309	1 063,66	12,62

Source: BPS Provinsi Lampung

The number of poor people in Lampung Province from 2016 to 2019 continued to decline. Based on the composition of the poor population in Lampung Province, mainly in rural areas where most of the population is in the agricultural sector.

The decline in the percentage of poor people in Lampung Province is still high (12.62%) and is above the national average (9.14%). Lampung Province is included in the top 10 poorest provinces in Indonesia and out of 10 provinces in Sumatra, the percentage of poor people in Lampung Province is the 4th highest after Aceh Province (15.32%), Bengkulu Province (15.23%), and South Sumatra Province (12.71%) (BPS, Lampung Province). Therefore, an instrument that is believed to be able to reduce poverty and improve the welfare of the people is needed. In this case, Islamic economics offers a solution to overcome poverty, namely Zakat.

Zakat is a religious obligation imposed on people who are rich for their assets that have entered the Nisab (limit required to issue zakat). Zakat funds obtained from the rich are then managed and distributed to the poor and those who are entitled to receive zakat (mustahik).

In the collection of zakat, zakat is divided into two types: the first is zakat fitrah, namely zakat that must be issued by Muslims at the time of Eid al-Fitr and distributed before the holiday. The second is zakat Maal (wealth), which is zakat issued by Muslims and includes the results of commerce, agriculture, mining, marine products, livestock products, treasure findings, gold, and silver. This second form of zakat can then be managed (Mahmud Al Ba'ly, 2006: 3).

It is important to have a zakat management institution that can be an intermediary to channel the wealth of the rich to people in need. In this case, the Lampung Provincial Government in managing zakat has the National Amil Zakat Agency (BAZNAS) as a non-structural government institution that is independent and responsible.

BAZNAS Lampung Province distributes zakat funds not only in the form of consumptive zakat (cash). Since 2017, BAZNAS Lampung Province has made productive zakat (business assistance) one way to empower mustahik to reduce poverty levels and prosper mustahik.

According to data from BAZNAS Lampung Province, the amount of productive zakat distributed by BAZNAS Lampung Province from 2017 to 2019 was Rp. 5,209,363,868 where the funds specifically distributed for productive zakat amounted to Rp.1,094,505.773 and spread over 15 districts/cities, namely South Lampung, East Lampung, North Lampung, Way Kanan, West Coast, Metro, Pringsewu, Tanggamus, Tulang Bawang and Tulang Bawang Barat, Mesuji, West Lampung, Pesawaran and Bandar Lampung City.

The poverty alleviation program through productive zakat funds that have been received by mustahik in their journey has experienced difficulties and failures when running their business. The problem in utilization is not the lack of capital provided, but

rather the attitude and mentality, and readiness of mustahik business management so that the assistance tends to be spent on urgent needs (S. Najma, 2014). In addition, problems from the internal side of BAZNAS are the immaturity of program planning, lack of companion resources, and the absence of measuring tools for measuring program success (Fitriani, 2018).

This is what makes researchers interested in knowing more about the development of zakat at BAZNAS Lampung Province and the impact of productive zakat given by BAZNAS Lampung Province on the welfare of mustahik.

II. Review of Literature

2.1 Definition of Zakat

According to Shaykh Utsaimin, zakat according to language means to increase and develop. Anything that increases in the number of grows in size is called zakat (Didin Hafidhuddin, 2002). According to Hafidhuddin (2002) linguistically the word zakat has several meanings, namely al-barakatu (blessing), al namaa (growth and development) ath-taharatu (purity), and ash shalahu (orderliness). Meanwhile, in terms, zakat is part of the property (Muzakki) with certain conditions to be handed over to those who are entitled to receive it (Mustahik) with certain conditions.

The group of people who are entitled to receive zakat has been regulated in the Qur'an, namely, there are 8 groups, the indigent, the poor, zakat administrators (amil), converts, slaves (riqab), debtors (Gharimin), fi sabilillah (people who struggle in the way of Allah), and ibn sabil (one who is on a journey). Surah At-Taubah verse 60, which means:

"Indeed, the zakat is only for the needy, the poor, the administrators of zakat, the converts who are persuaded by their hearts, too (free) slaves, those who are in debt, for the way of Allah and them. Yuang is on the way, as a decree ordained by Allah, and Allah is All-Knowing, All-Wise." (Q.S. At-Taubah: 60)

2.2 Productive Zakat

Productive Zakat is an activity of managing zakat funds by providing assistance intended for productive business activities so that it can have a long-term impact on mustahiq, not only for one-time consumption. Mustahik who get zakat distribution productively, do not spend it but develop it and use it to help their business so that with the zakat funds they can produce something sustainably (Widodo and Sunarso, 2009).

2.2 Welfare

According to L. Arsyad (1992), community welfare is the sum of the choices people have and the freedom to choose between these choices and will be maximum if people can read, eat, and vote. According to Todaro and Stephen C. Smith (2003:22), community welfare shows a measure of community development outcomes in achieving a better life which includes increasing the ability and equitable distribution of basic needs such as food, housing, health, and protection, increasing the standard of living, level of income, better education, and increased interest in cultural and human values, and expanding economies of scale and the availability of social choices for individuals and nations.

III. Research Method

The research method used is descriptive research with a qualitative approach because it will describe in writing the effect of productive zakat on the welfare of mustahik.

Arikunto (2005:234) states that descriptive research is research that is intended to collect information about the status of an existing symptom, namely the state of symptoms according to what they were at the time the research was conducted. The descriptive research method used in this research is a case study.

In this study, data were obtained through deep interviews with respondents and field notes relevant to the research problem, as well as archives or other documents that can be used for supporting research information. Respondents were determined beforehand by using the purposive sampling technique, where the selection of respondents was chosen deliberately based on predetermined criteria and used several other people as Key Respondents. The selection of respondents in this study used a snowball technique (snowball sampling).

IV. Result and Discussion

BAZNAS Lampung Province is a non-structural government institution that is independent and responsible to the President through the Minister of Religion. BAZNAS Lampung Province is tasked with collecting, distributing, and utilizing zakat funds at the provincial level.

Since 2017 BAZNAS Lampung Province has not only distributed zakat in consumptive forms, but also productive forms in the form of goats and ducks. It is hoped that by distributing zakat in a productive form to mustahik, it can be managed properly so that the distribution of zakat can be beneficial gradually and continuously for the welfare of mustahik.

In the distribution of productive zakat in the form of livestock carried out by BAZNAS Lampung Province, it is given to each individual whose name has been recommended. For goats, there are 2 or 3 female goats ready to give birth and for ducks, 50-250 per group. This assistance for goats and ducks is given to mustahik and is not obliged to return it, but mustahik is required to issue zakat in the form of the same livestock, to later be given to other parties (mustahik) who have not received livestock assistance.

From the observations of researchers in the field, the problem that researchers found in the distribution of productive zakat was that almost all districts/cities that were distributed by goats and ducks were not followed up by re-recording whether the distribution of goats and ducks was sustainable or not. Only in Central Lampung and East Lampung, goats and ducks were still recorded until 2019.

4.1 Implications of the Role of Productive Zakat on Mustahik's Welfare

The distribution of productive zakat in the form of livestock to people who receive assistance (Mustahik) has a positive effect on welfare, such as having additional work, increasing income, and increasing spirituality or worship. As stated by Mr. Basuki, the respondent who received productive zakat assistance was livestock in the form of goats.

"I don't have a job, bro, it's just raising people's goats (gado). The wife works as a housemaid. If it's not helped by Baznas, how can you spend a lot of money? There are three goats from the baznas, they really help the goats from the baznas, and they can pay for their children's schooling."

The same thing was conveyed by Mr. Paijo, that it was greatly helped by the assistance of goats from Baznas.

"Yes, thank God, it is very helpful, sir, because the income is small, the rice harvest is 1,500,000. Got 3 goats from the National Baznas, the last one selling goats for school fees, selling for 1,100,000"

Although these goats cannot directly affect the mustahik's monthly income, the proceeds from the goats sold can be used to support their children's education and additional daily needs. In addition, gradually this livestock assistance teaches mustahik to be more independent and is expected to develop a livestock business from livestock provided by the National Development Planning Agency.

In addition to goats, respondents who received livestock in the form of ducks given by BAZNAS Lampung Province were Mrs. Tini, Mrs. Tini received assistance from BAZNAS in the form of 100 ducks and is currently being developed.

"I received assistance from the Provincial Baznas of 100 individuals, it's been a long time. There were a few people, but the only survivor was me. Now there are thousands because I got funds from BRI. From baznas, it's only a hundred, what if it's not continued? Thank God, it was helped by the assistance from Baznas."

The same thing was expressed by Mr. Sholihin who received assistance in the form of ducks from BAZNAS.

"Thank God it helped a little bit, but many died. Now, there are only a few left. Some of the eggs are eaten and sold a little."

In addition to the assistance of livestock, the mustahik are given spiritual guidance and social relations to the community which is carried out within 1-6 months.

4.2 As stated by Mr. Edi Sutrisno, the recipient of zakat assistance is in the form of goats

"From Baznas there is coaching twice a month, coaching how to raise livestock, how to be neighbors, guiding our morals, advice on worship, being told that the same person must share".

From the results of the interview, it can be seen that the productive zakat assistance for goats and ducks given by BAZNAS Lampung Province has a positive impact on the welfare of mustahik in terms of income, work, education, and social (spiritual or worship). This is similar to the research conducted by Mohamad Soleh Nurzaman (2017), the results of the study show that the zakat program in Indonesia is quite effective in increasing the welfare index of mustahik households both in material and spiritual terms, this is indicated by the welfare index which has increased from as low as 7% to as high as 47%. In terms of monthly income, the average mustahik household in all areas surveyed has increased from the lowest of 19% to the highest of 119%.

However, there are some evaluations that researchers found in the field, that there is still a lack of supervision at the level of recipients of productive zakat assistance for livestock because after distribution of this livestock to mustahik there is no further supervision so that the distribution of livestock is only given to mustahik. From field research, researchers also found that mustahik lacks knowledge about entrepreneurship, so some mustahik sell all their existing livestock for education and daily needs. In addition, several respondents who received assistance from ducks complained that many of the ducks provided died, then others complained that they had difficulty feeding them.

V. Conclusion

The results in the field indicate that the utilization of productive zakat provided by BAZNAS Lampung Province has a positive impact on the welfare of mustahik. Because with this productive zakat assistance, mustahik get additional work, namely raising livestock, the income from the livestock can be used to meet their daily needs or school needs for their children. However, this productive zakat assistance is less than optimal due to several obstacles such as not being mentally prepared and mustahik management in managing livestock and unpreparedness if ducks or goats experience illness/disease. Meanwhile, another factor is the lack of training and knowledge provided by BAZNAS Lampung Province.

Based on the results of the study, the researcher advised the Lampung Province BAZNAS, the need for assistance and training for mustahik who received productive zakat assistance. And for the next researcher, the researcher suggests using more variables and using other measuring tools to see the impact of productive zakat on the welfare of mustahik.

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