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## PRODUCTIVE ZAKAT DISTRIBUTION OF BUILDING VILLAGE MODEL TO INCREASE MUSTAHIQ INCOME

*Sahman Z*<sup>1</sup>, *Rizka*<sup>2</sup>, *Muchammad Taufiq Affandi*<sup>3</sup>, *Anindya Salsabila*<sup>4</sup>, *Muthoifin*<sup>5</sup>

<sup>1</sup>Magister of Islamic Economic Law, Universitas Muhammadiyah Mataram

<sup>2,5</sup>Magister of Islamic Economic Law, Universitas Muhammadiyah Surakarta

<sup>3</sup>Department of Finance, Durham University, United Kingdom

<sup>4</sup>University of Birmingham, United Kingdom

<sup>1</sup>[zsahman01@gmail.com](mailto:zsahman01@gmail.com), <sup>2</sup>[rizka@ums.ac.id](mailto:rizka@ums.ac.id), <sup>3</sup>[muchammad.t.affandi@durham.ac.uk](mailto:muchammad.t.affandi@durham.ac.uk),

<sup>4</sup>[anindyas@birmingham.ac.uk](mailto:anindyas@birmingham.ac.uk), <sup>5</sup>[mut122@ums.ac.id](mailto:mut122@ums.ac.id)

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**Abstract:** *This study outlines the productive zakat distribution model, with the assisted village model developed by the National Amil Zakat Agency of Karanganyar Regency, which is expected to be able to convert mustahiq into munfiq or even muzaki more effectively and efficiently. BAZNAS or other zakat institutions have never done this model, so it is essential to examine its effectiveness, if it has a positive impact then this model needs to be developed by other institutions/agencies engaged in similar fields. This research is included in the type of field research with qualitative descriptive methods. The primary data in this study was obtained from the Head of Distribution and Utilization of BAZNAS Karanganyar, his Volunteer team, and Mustahiq. Secondary data in this study was sourced from the 2020-2021 Karanganyar Regency BAZNAS Accountability Report and other relevant documents. Data collection techniques in this study are interview, observation and documentation techniques. The results showed that the distribution of productive zakat with the assisted village model was very effective, as evidenced by increasing income, developing Mustahiq businesses and being able to create jobs while increasing production and sales.*

**Keywords:** *distribution of zakat funds, productive zakat, assisted villages, effective efficiency, developing.*

### INTRODUCTION

Poverty is a challenge for Indonesians, especially Muslims, so stakeholders need to be able to take good policies. In this case, BAZNAS, which is authorized by the Government, must be able to reduce poverty levels by utilizing zakat funds effectively and efficiently [1]–[3].

In social life, poverty is a shared responsibility, especially the government, it is expected to be able to solve poverty or at least be able to reduce it, Zakat has effective potential as a means of empowering the economy of the people so that zakat is expected to have a role to alleviate misgiving, overcome poverty committed to the poor, especially those who need attention from all parties [4]. Therefore, zakat funds must be distributed properly, then Rahmad Hakim in his book said, in general, the functions and objectives of zakat are: (1)

elevating the status of the poor; (2) Helping solve the problems of the Ghārimin, Ibn Sabil and other mustahiqs. (3) means of income equality (livelihood) to achieve social justice [5].

Law Number 23 of the Republic of Indonesia Year 2011 explains the management of Zakat, Article 25 explains that Zakat must be allocated to Mustahiq following the provisions of Islamic law, and Article 27 states that Zakat can be used in productive efforts in the context of handling the poor and improving the quality of the community [3].

Likewise, in the process of managing the productive zakat program, Fitriani & Priantina in their research at one of the zakat institutions, stated that there were at least two main problems, including the internal problems of BAZNAS/LAZ were immature project planning, lack of reliable supporting human resources, and lack of program success measurement tools. The problems with external BAZNAS/LAZ are weak BAZNAS/LAZ institutional arrangement, low Mustahiq entrepreneurial spirit, and Mustahiq does not know the rules for making productive zakat planning [7].

The same thing was also expressed by Muhajirin and Abdul in their research related to the problem of distributing productive zakat, among others, caused by the low zakat funds allocated for productive zakat, and the lack of knowledge of Mustahiq about productive zakat funds [8].

Furthermore, Maghfirah in his research said that poverty alleviation should be carried out in a directed, integrated and sustainable manner which is the responsibility of the central, regional or community governments in the form of policies, or economic empowerment activities and business assistance [9]–[15].

This study will try to analyze the effectiveness of zakat fund distribution with a village-based management model, there is not a single zakat institution that uses this model and there is no research related to this, so the author feels it is important to research so it can then be developed if it is felt that this model is more effective and efficient. This research is a field research using a qualitative descriptive approach. The data collection is carried out by observation, interview and documentation methods from various sources.

## **Theoretical Framework Effectiveness**

Based on the Big Dictionary Indonesian, the word effective has the meaning of being able to produce results, coming into effect, there is an influence/effect/effect. Furthermore, effectiveness can also be understood as a measure of success in achieving a goal. Etzioni, an analyst of international relations, civil society, norms, and transnational institutions from Germany, in his book entitled *Modern Organization*, suggests that effectiveness is the level of success in achieving a goal or goal. Effectiveness is a broader concept that includes a wide range of factors inside and outside a person [16]–[18].

Effectiveness becomes a reference for success or failure in achieving goals. The measure of effectiveness is a reflection of output. Effectiveness can be measured based on how far the level of output, policies and procedures of the organization to achieve the objectives that have been set. For example, if a foundation has a target of establishing a hospital with 250 bedrooms, 4 operating rooms, and an emergency room, then if this target is achieved, it can be said to be effective. But if it can only reach 150 bedrooms, it means less effective [19]–[22].

Effectiveness, according to Sondang, is the conscious use of several resources, facilities and infrastructure to produce several goods for the services it cultivates. Thus, effectiveness indicates success in achieving the goals that have been set. If the results of the activity are closer to the goal, then the effectiveness will be higher [23].

## Zakat Distribution

In the Big Dictionary Indonesian, distribution is defined as distribution (sharing, delivering) to several people or places; the government distributes the necessities of life to civil servants, residents, and so on [24].

According to Riza, distribution is the procedure or process of distributing goods or services to other parties for certain purposes. Therefore, the distribution of zakat is the distribution of zakat to those who are entitled to receive (Mustahiq) both in consumption and production to improve the welfare of Mustahiq. In the Qur'an surah at-Tawbah verse 60, it is explained that there are eight classes of people who are allowed to receive zakat namely "Indeed zakat is only for the poor, the poor, amil zakat, who are softened in the heart (converts), for (free) Sahaja servants, for (free) debtors, for the way of Allah and for people who are on the way, as an obligation from Allah". So this verse is the basis that zakat should be distributed to eight groups that have been determined [25]–[28].

Rahmadhani also added that distribution plays a very important role. Therefore, the institution receiving zakat funds has the right to determine the distribution policy correctly. The distribution of zakat funds in Indonesia is divided into two types, namely consumptive distribution and productive distribution [29]–[33].

## Productive Zakat

The word productive refers to the English word "productive", which means mass production, giving many results, producing many valuable goods, or having many results. From the understanding of the language, it can be said that being productive means providing profitable results and developing consistently. So, if the word is combined with the word zakat, the combined word means zakat which produces profitable results and will continue to grow. Therefore, the giving/distribution of zakat does not run out immediately [34].

Hilmi and Abdul in their book entitled Productive Zakat also explain that productive zakat consists of two syllables, zakat and productive. The word zakat is a masdar from the word *zakā yazkū zakatan*, which means to grow, clean and develop. Productive comes from the word "productive" in English. In the etymology of the Oxford Advanced Learner's Current Dictionary of English, the word "productive" means to produce progress and development. In general, the productive sense contains more adjective meanings, which can be clarified by the characteristic word zakat. If it is made into a unit, it becomes productive zakat. In terminology, productive zakat is to provide Mustahiq zakat funds that are not used for free but developed in the form of capital to help them in their efforts to produce work. Through these efforts, they can continue to meet the demands of daily life for a long time [35]–[39].

Similarly, productive zakat is expected to be more effective in helping Mustahiq get out of poverty and depend on others and can make Mustahiq or recipients produce continuously, even able to provide job opportunities to others or at least alms to people in need whose hope from before a Mustahiq can become a munfiq or even muzaki [40]–[42].

## RESEARCH METHODS

This research is classified as a qualitative type also called a constructive method, because with this method researchers can construct scattered phenomena into new buildings that are easy to understand and implement in the field (field research). The type of research conducted by the author is classified as descriptive qualitative research, which is an attempt to describe, analyze, and interpret the data collected during the research process [43].

According to Sugiyono in his book states that qualitative research, in data collection is not guided by theory, but guided by facts found at the time of research in the field [44].

Data collection techniques were carried out by direct observation/survey of the location, the resource persons in the interviews conducted included Bazanas Staff of Karanganyar Regency, 2 volunteers of Barokah Bahasa village (assisted villages) and 3 Mustahiq who received productive zakat benefits with different types of businesses and other supporting documents, such as the BAZNAS Accountability Report for 2020 - 2021, proposals for submitting assisted village programs. Furthermore, the data obtained will be processed and directed according to the concepts developed by the author [45]–[47].

The processing of data obtained from the field is associated with various concepts and implemented in the ideal practice of developing productive zakat distribution with the model of assisted villages in Karanganyar Regency following the reality on the ground. In addition to field data, the author also conducts literature research, such as research related to books. The purpose of this study is to determine the effectiveness of productive zakat distribution carried out by the National Amil Zakat Agency in Karanganyar Regency using an assisted village model intended for small entrepreneurs/MSMEs who need assistance to develop their businesses [48], [49].

## RESULTS AND DISCUSSION

### National Amil Zakat Agency (BAZNAS) Karanganyar Regency

On its official website, BAZNAS Karanganyar Regency is located at Jl. Lawu No. 90 Tegalgede, Karanganyar District, is the managing body of zakat, infaq, and sadaqah including planning, organizing, implementing, and supervising the collection and distribution and utilization of zakat, infaq and sadaqah [41].

Originally named BAZIS Kabupaten Karanganyar, BAZNAS Kabupaten Karanganyar was established in 1993 on the awareness of Muslims to enforce Islamic religious law in the region. Based on Law Number 38 of 2009 and the issuance of Government Regulation in 2014 concerning the Implementation of Law Number 23 of 2011 Chapter II regulates the roles, responsibilities, and functions of BAZNAS. In addition, BAZNAS Karanganyar Regency is a religious organization/institution formed by the government that aims to improve the quality of the community classified as poor and other zakat Mustahiq in the fields of education, da'wah, health, economy and social humanity by maximizing the potential of Muslims, especially through zakat funds, infaq, sadaqah and waqf [42].

The use of Zakat Infaq Sedekah (ZIS) funds from BAZNAS Karanganyar Regency as stated on its official website is carried out by implementing the following programs: (1) Karanganyar Peduli; (2) Karanganyar Sehat; (3) Smart Karanganyar; (4) Karanganyar Makmur; (5) Karanganyar Taqwa (BAZNAS Karanganyar Program, 2020). In point 4, there is a productive zakat program with an assisted village model called the Barokah Village Program which is located in the Language Tourism Village (KWB) [50], [51].

BAZNAS Karanganyar, a religious institution dedicated to overcoming poverty, has conducted several programs to create an independent and muzaki community. To achieve this, BAZNAS Karanganyar applies it based on modern management principles that follow BAZNAS Karanganyar's mission, namely planning, organizing, controlling and supervising [52], [53].

### BAZNAS Assisted Village (Language Tourism Village)

Organizationally, KWB has existed since November 6, 2017. It was then led by Ust. Syihabuddin AM (as a religious leader and local community) and recognized by all elements of the local community. Furthermore, on December 20, 2017, a gathering of religious leaders, community leaders and representatives of the Karanganyar Regency government inaugurated Pakel Hamlet, Gerdu Village and its management structure which

was proclaimed as a "Language Tourism Village" by the Karanganyar Regency Regional Secretary which at that time was held by Mr. H. Samsi, with the hope that as a Language Tourism Village it could provide positive changes in the economic sector, health and greening. time to support the Language Tourism Village programs then applied for funds to BAZNAS, and deep consideration so that BAZNAS made the Language Tourism Village into a BAZNAS Karanganyar Assisted Village [54].

Furthermore, BAZNAS provided funds to the Language Tourism Village Community group worth Rp. 100,000,000 for the term I. This fund was allocated for media development and purchase of agricultural infrastructure facilities and training of residents in agriculture and the development of citizen information technology capabilities [55].

So until now, KWB has always received assistance from BAZNAS Karanganyar to improve the welfare of the people in the village, especially in terms of economy.



Figure 1. KWB guest visit data in February - July 2018

### Distribution of Productive Zakat with the Assisted Village model

After BAZNAS conducts a study on the Language Tourism Village program which is considered to have the potential for a better direction, then the productive zakat program is expected to be most appropriate in improving the welfare of the community, especially the Mustahiq under the name of the Barokah Village Program.

If the Mustahiq needs of the eight ashnaf are met which come from infaq, alms, grants, wills, inheritances and kafarat, then the provision of productive zakat can be made the next priority to improve the welfare of the community [56]

The author conducted interviews with 5 speakers, namely 1 resource person from BAZNAS Karanganyar, 1 resource person from the KWB volunteer team, and 3 resource persons from productive zakat beneficiaries (Mustahiq) with different types of businesses. The results of the interview are as follows;

In an interview with one of the members of the KWB volunteer team, Mr Birrul Walidain said, "... BAZNAS provided productive zakat assistance to 40 Mustahiq in the form of funds and tools. Of the 40 zakat beneficiaries, at least some received assistance in the form of funds, and tools and some received funds plus tools to develop their businesses. The provision of funds from BAZNAS is based on the proposal for the Barokah Tourism Village program which was compiled collectively by the team based on the information needed especially by productive zakat users and then if the distribution of funds has been carried out, from the team compile an accountability report from the funds that have been given to Mustahiq to BAZNAS".



Furthermore, the results of the author's interview with 3 productive zakat beneficiaries, namely; 1. Mr. Saiman (Salted Egg Business) said "... Since getting assistance in the use of productive zakat, my wife and I have used the label "Salted Eggs BAZNAS" This business, thank God, has slowly begun to develop, where from the initial production process in 2019 several buckets with a capacity of around 210 grains and with financial assistance from BAZNAS, now it can produce 3 buckets with a total of 630 eggs with a period of 15 days to 20 days. Alhamdulillah, there is always a flood of orders, from the beginning of marketing 20 items at one point, the stall now has a fixed subscription of around 15 stalls around KWB Pakel Gerdu Karangpandan and always repeats orders at least per 2 days and a maximum of 7 days with a sales range @ 3,000 rupiah. Even after the current pandemic, we are struggling to complete orders that come through wa, due to limited containers and eggs to be produced".

2. Mas Sarno (Furniture Business) is one of the beneficiaries of the Barokah Village Program in the KWB Pakel RT 1 RW 2 Popongan Gerdu Karangpandan Complex. The father of 3 children has been in the furniture business for almost 10 years starting from 2011 to now 2022. He said "... I used to follow/work with others. Since 2016 decided to independently accept orders for frames and doors where at that time the gross turnover was approximately 1.5 million. At the beginning of opening this business, many experienced various obstacles ranging from customer complaints, material losses or because of the lack of orders. However, after the productive Barokah Village/zakat Program entered KWB Pakel and received additional capital, it slowly began to change, where the funds were used to purchase additional equipment so that the process of processing orders became faster. In terms of gross turnover, the average also rose to 2.5 million per month. Even now it has been able to add 1 employee who helps with work from around Pakel with a daily payroll system".

3. Mrs Harvini (Ornamental Plant Buying and Selling Business) is the owner of Nadine Nursery located in the KWB Area (Barokah Tourism Village) whose daily life is running a business of buying and selling ornamental plants. Saying "... with financial assistance from BAZNAS so that it can support business development, both for the maintenance of ornamental plants and also to add new variants".

Finally, the author interviewed Mr Nurul Huda, the chief distribution officer of ZIS BAZNAS Karanganyar, in which he explained the model, procedure for applying for funds, disbursement and accountability. "This model of distributing productive zakat funds is given in the form of grants or pure assistance to Mustahiq who lack funds for business development or business capital. There is no obligation for Mustahiq to return the aid funds because the contract is not a loan.

The application for funds is carried out by the KWB team by submitting a proposal for a program proposal first every year, then the BAZNAS closes/conducts a study related to the proposal and then if agreed, the next stage is to disburse funds, provide tools as needed or described in the proposal. The accountability report only provides proof of use and photos of the use of funds/tools, we also conduct a deposit once a month together with the KWB volunteer team to ensure the business continuity of the recipients of productive zakat assistance, we initiate for people who are classified as Mustahiq if they have skills in certain fields to open a business so that then there is no more unemployment.

Assistance is also carried out intensely by the KWB volunteer team, both by providing motivation, teaching how to promote products in this era, and not forgetting that there is a spiritual study conducted once a week so that human resources can develop better in terms of both physical and spiritual welfare." Furthermore, he said, "From this productive zakat giving, it is hoped that in the future the Mustahiq will at least be able to develop their business independently and be able to provide assistance to others, or infuse some of the proceeds to BAZNAS (become munfiq) and further hope that they can become muzaki".

The distribution of productive zakat by BAZNAS Karanganyar in the Language Tourism Village named the Barokah Tourism Village program is carried out in a structured manner and focused on business opportunities for Mustahiq who need funds and tools to support or develop their business. In its distribution, BAZNAS has collaborated with a team of volunteers from KWB to synergize to improve the welfare of the local community, especially those who are classified as Mustahiq. In the process of running the program, BAZNAS accompanied by 3 KWB volunteers carried out control and evaluation to solve the problems of the businesses developed by the Mustahiq, both by providing financial assistance, tools, improving the quality of human resources (in producing and promoting their products) by providing the training they needed, including the efforts of the mustahiq:



**Figure 2. Furniture Business from Productive Zakat Fund**



**Figure 3. Buy and Sell Ornamental Plants from Productive Zakat Fund**



**Figure 4. Salted Egg Business from Productive Zakat Fund**

In addition, the process of submitting productive zakat does not bother the Mustahiq where the proposal is prepared by the KWB volunteer team collectively based on input from prospective beneficiaries of productive zakat. A study conducted by Yoghi regarding the application for zakat funds at a BAZNAS found as many as 4 respondents who expressed difficulties in the process of applying for loan funds or 10% of the total respondents [57]. Another study, also states that the mechanism for applying for business capital or means of production, namely in the preparation of proposals made by Mustahiq himself, although if he later finds difficulties in making, it will be assisted by the zakat institution [50].

The funds or tools provided by BAZNAS use a pure grant contract, so Mustahiq is not obliged to return funds to BAZNAS. The practice of allocating productive zakat refers to Law Number 23 of 2011 concerning Zakat Management [25].

Grant according to language means giving, in this context, the grant contract means productive zakat funds given to Mustahiq just like without any return or repayment by Mustahiq to the giver (Atika, 2021). The funds or tools given to Mustahiq are intended to increase the business to be more developed than before, at least until they can run the business independently to meet their needs in the future. This is also in line with several zakat institutions that provide funds in the form of minal grants, BAZNAS North Sumatra provides business capital for Micro and Small Enterprises (MSEs) in the form of financing on a grant basis and qardhul hasan contracts [51].

Similarly, other findings show that productive zakat is given to Mustahiq in the form of grants or pure assistance for those who lack funds for business development or business capital [23].

The distribution of productive zakat to Mustahiq is carried out alternately and gradually, namely with the target of all Language Tourism Village communities who need funds for business development to feel the benefits and evaluate for previous recipients whether they then need to be assisted again or sufficient (because they can be independent). This was all decided by BAZNAS and the KWB volunteer team after checking, collecting and evaluating the Barokah Village Program. The volunteer team itself did it all voluntarily for the progress of Kampung Wisata Bahasa [58]–[60].

From all the data that has been presented, at least it gives an idea of how BAZNAS distributes its productive zakat with the model of assisted villages, both from submitting program proposals from the KWB volunteer team, disbursement of funds, accountability reports, all of which are based on good cooperation so that then expectations are achieved as one of the missions of BAZNAS Karanganyar, namely Karanganyar Makmur and this



Classified as very effective in terms of four indicators, namely: program objectives, program objectives, program funding, and program funding [61].

Apart from the results of the research that the author conducted, certain limitations of the results of this study need to be considered, namely related to the number of resource persons from Mustahiq parties which is so minimal when looking at the number of productive zakat recipients. So it is hoped that in the future if there is research related to this assisted village, the resource persons can be improved again to get more perfect data.

## CONCLUSION

Based on the data and research conducted, it can be seen that the distribution of productive zakat with the assisted village model is very effective and efficient in improving Mustahiq welfare, as evidenced by increasing economic income, developing Mustahiq businesses, and even being able to create jobs. With the results obtained in this study, it is highly recommended that other institutions/agencies engaged in similar fields use the assisted village model to distribute productive zakat. In addition, this study provides a detailed picture of distribution that has never been done by other institutions, and it is hoped that this research can be a guideline and provide a good picture to be applied to other institutions that carry out similar activities.

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## Author Contribution

All authors contributed equally to the main contributor to this paper, all authors read and approved the final paper, and all authors declared no conflict of interest.

## Conflicts of Interest

All authors declare no conflict of interest.

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