

9 Empowering economic Independence of ummah based on the sustainability of zakah

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Empowering Economic Independence Of Ummah Based On The Sustainability Of Zakat

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ABSTRACT

Zakat is one of the social financial instruments that has short-term goals to fulfill the main needs of mustahik, and long-term goals namely the economic independence of the ummah. Zakat institutions as public financial institutions managing community funds (zakat) has to be maintained efficiently and effectively to improve the communities welfare of zakat institutions. In this case, the quality of human resources (amil) is very influential in improving the management of zakat institutions. This study aims to explain the urgency of productive and professional zakat institutions and the ability to develop zakat's management. This study used a qualitative method. Zakat's management through zakat institutions in Indonesia contributes to national and global development significantly through empowerment programs that have been carried out and developed to achieve the sustainability of zakat.

Keywords: Zakat, Zakat Institutions, Zakat Management, Empowerment, Independence of Ummah

Introduction

Zakat is a religious command which is considered as Worship. But the indicator of success is not only measured by the zakat payment but how much is the benefit of zakat being issued. Zakat is a transfer obligation where the distribution process is closely linked to reducing poverty. The eight groups of mustahik, all of them showed that the group was in a weak condition.¹ Based on research conducted by Salman Al Parisi, it shows that in general, the main factor of the lack of effectiveness in Zakat Management Organization (OPZ) in observations from 2005 to 2014 is caused by the distribution of zakat funds to ashnaf which is still less than optimal, so it has not been able to solve poverty problems.²

The important role of zakat is poverty alleviation, it can be seen that the poor are included in the category of zakat mustahik. According to the majority of scholars, these poor Ashnaf are the most important priority for giving zakah to them.³ Zakat as an Islamic wealth redistribution to help solve the problem of poverty. Moreover, some scholars advise against giving zakat to other ashnaf, if there is still a poor ashnaf.⁴

The discourse of efficient management to be able to manage the national zakat fund has become the national and international discussions after the signing of the MOU (Minute of Understanding) between the Indonesian banks and the Islamic Development Bank (IDB) in 2014 concerning the zakat system and the preparation of the world zakat standards, showing that zakat is now a strategic sector and needs to be supported by all moslem in the world so that zakat cannot be managed carelessly.⁵

Some studies indicate that not all public institutions such as zakat institutions are efficient. In Akbar's research, only two amil zakat which was the object of research in 2007

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¹ Departemen Ekonomi dan Keuangan Syariah Bank Indonesia, *Pengelolaan Zakat Yang Efektif: Konsep dan Praktik di Beberapa Negara*, (Jakarta: Departemen Ekonomi dan Keuangan Syariah Bank Indonesia, 2016), p. 27.

² Salman Al Parisi, "Tingkat Efisiensi dan Produktivitas Lembaga Zakat di Indonesia". *Esensi: Jurnal Bisnis dan Manajemen*, Vol. 7 (1), April 2017, p. 63-72

³ Yusuf al Qardhawi, *Fiqh Zakat Dirasah Muqoronah Li Ahkamihaa wa Falsafatiha Fii Dau'i Al-Qur'an dan As-Sunnah*, (Beirut: Muassasah al Risalah, 1393), p. 510.

⁴ Yusuf al Qardhawi, *Fiqh Zakat Dirasah Muqoronah Li Ahkamihaa.....* p. 954.

⁵ Irfan Syauqi Beik, *Indonesia dan Kiblat Baru Zakat Indonesia*, Berita Artikel 14 November 2014, pusatbaznas.go.id., Diakses tanggal 5 September 2018.

reached 100% efficiency. Among them even below 50% such as YDSF (25.52%), PKPU (29.21%), Rumah Zakat Indonesia (33.30%), LAZMUH (26.26%).⁶ This shows the importance of researching the efficiency of zakat institutions as evaluations and forms of active role in improving the performance of zakat institutions for the welfare of the people.

Research conducted by Fiqh Afria⁴ and Yulizar D Sanrego, providing a solution that becomes the top priority to be immediately carried out by zakat institutions in the distribution of zakat is the establishment of a mustahik database and cooperation in synergy and coordination between Zakat Management Organizations and the government.⁷ In the management of zakat institutions need a good performance measure so that it has implications for the organization and its services.⁸

To optimize the achievement of both the collection and distribution of zakat in Indonesia, it is necessary to develop the ability of Amil Zakat. furthermore, zakat institutions should have a relevant measurement to determine the performance of zakat institution⁶ and the impact of zakat's program that has been implemented. The measurement is intended to find out the extent of the effectiveness program in zakat management institutions.⁹

Utilization has the most important part for zakat management institutions, Amil must understand with the mustahik indicators, the mustahik priority scale and the zakat distribution to each mustahik. Zakat regulatory framework should include aspects of zakat recipient distribution mechanism, zakat recipient priority and allocation mechanism to increase the effectiveness of zakat distribution. Performance indicators of zakat management institutions are needed to ensure that the institution functions properly as mandated.¹⁰

Methodology

The method used is a qualitative review method with literature review, where the assessment tests to examine the data using literature review. The data is obtained through books, journals, articles which are then analyzed by deductive thinking, which is an analytical writing from the general public so that conclusions can be obtained.

Discussions and Analysis

1. Zakah Concept

According to the language, the term zakat comes from Arabic with the origin of the word *zaka-yazku-zakatan*¹¹ which means to grow, develop, bless, and be holy.¹² Zakat according to language is development and improvement and purity and praise and goodness.¹³ Zakat is the

⁶ Nasher Akbar, Analisis Efisiensi Organisasi Pengelola Zakat Nasional Dengan Data Envelopment Analysis (DEA), *Islamic Finance and Business Review*, Vol. 4, No. 2, Agustus – September 2009.

⁷ Fiqih Afriadi dan Yulizar D Sanrego, "Mengurai permasalahan Distribusi Zakat kepada Fakir Miskin: Pengalaian Organisasi Pengelola Zakat Baznas, Dompot Dhuafa, dan Lazismu." *Jurnal Madania*, Vol. 21, No. 01, Juni 2016.

⁸ Muhammad Munadi, Muslimah Susilayati, Kinerja Lembaga Zakat dalam Pemberdayaan Ummat (Studi pada Web Dompot Dhuafa, Lazis NU, dan Lazis Muhammadiyah), *Jurnal Inferensi*, Vol. 10, No. 2, Desember 2016, p. 290.

⁹ Pusat Kajian Strategi BAZNAS 2017, *Dampak Zakat terhadap kesejahteraan Mustahik di Indonesia Evaluasi Program Zakat Produktif BAZNAS tahun 2017*, (Jakarta: Pusat Kajian Strategi BAZNAS, 2017), p. 2.

¹⁰ Departemen Ekonomi dan Keuangan Syariah Bank Indonesia, *Pengelolaan Zakat Yang Efektif: Konsep dan Praktik di Beberapa Negara*, p. 118.

¹¹ Muhammad Ibnu Manzhur, *Lisan al Arab*, (Beirut: Dar Sadir, 1412 H), p. 368.

¹² Ahmad Warson Munawwir, *Al-Munawwir: Kamus Arab Indonesia*, (Yogyakarta: Pondok Pesantren Al-Munawwir, 1984) p. 615.

¹³ Nazih Hammad, *Mu'jam al Musthalahaat al Maaliyah wa al Iqthishadiyah fii Lughati al Fuqahaa*, (Beirut: Daar al Qolam, 1429 H), p. 237.

rights of Allah SWT to the poor. and is called zakat because of the hope of blessing, self purification, and the development of good things.¹⁴

According to Maliki scholars, zakat is a treasure which is issued by a Muslim at a certain time for certain groups. According to Hanbali scholars, zakat is an obligation on certain assets to be given to certain groups.¹⁵ According to Hanafi scholars, zakat is giving ownership of certain assets to certain people.¹⁶ According to Shafi'ie scholars, zakat is a certain asset with certain characteristics given to certain groups, what is meant by certain groups is that which is listed in the Qur'an's Surah At-Taubah verse 60.¹⁷

Zakat according to the term fiqh means a certain amount of assets that Allah has obliged to give to those who are entitled. Although the scholars have different editors about the meaning of zakat but have the same substance and spirit. The similarity of substance can be seen from the terms of the assets that must meet the minimum limit (*nishab*) and a clear time limit (*haul*). Indeed the naming of zakat is not because it produces fertility for wealth, but because zakat is a manifestation of cooperation between the rich and the poor.¹⁸ Zakat expenditure is a protection for the people from the disaster of poverty, and weakness both physically and mentally.

The word zakat is mentioned thirty times in the Qur'an, eight are mentioned in the Makkiyah Surah and the rest in the Madaniyah Surah. Some experts say that the word zakat which is always associated with prayer is found 82 times in the Qur'an, but what is meant by experts also includes other words similar in meaning to zakat, such as al-Infaq, al-Ma'un, and Tha'am, whose numbers range from 32 to 82 places in the Qur'an. For this reason, zakat is the third Islamic obligation and pillar.¹⁹

Zakat has a very important meaning in human life both as individuals or as a society. Thus zakat must be carried out in order to achieve the wisdom of zakat, which is to raise the degrees of the poor and help him out of the difficulties of life, help solve the problems faced by mustahiqs, foster the kinship of fellow Muslims, eliminate the stingy nature, rid yourself of the nature of envy and envy in the hearts of poor people.²⁰ The most basic function and purpose of zakat is to instill the value of education, justice and welfare so that it is expected to be able to solve the problem of poverty, equity and improve the welfare of the nation and state.²¹

Islam has determined eight groups that are obliged to receive zakat. In the Qur'an explained in surah at-Taubah verse 60, which means "Verily, the alms are only for the needy, the poor, the administrators of zakat, the mu'allaf who are persuaded of their hearts, to (liberating) slaves, people who are in debt, for the way of Allah, and Allah is All-knowing, Wise. gharimiin, fi sabilillah, and ibnu sabil.

2. Zakat Institution

The government formed a zakat institution to create good zakat management. As written in Law No. 23 of 2011, namely the National Amil Zakat Agency (BAZNAS) is an institution that manages zakat nationally, and the Amil Zakat Institution (LAZ) is an institution formed by the community that has the task of assisting the collection, distribution and utilization of zakat. Synergy between the role of the state and society is very necessary because zakat

¹⁴ Sayyid Sabiq, *Fiqh Sunnah*, (Cairo: Daar al-Fath Li-l A'lam al-Arabi, 1973), p. 235.

¹⁵ Wahbah Zuhayli, *al Fiqh al Islaami wa Adillatuhu*, (Beirut: Daar al Fikr, 1405 H), Second Edition, p. 730.

¹⁶ Muhammad bin Mahmud Ahmad, *al-Inayah Syarh al-Hidaayah*, (Beirut: Dar al-Fikr, tt), Jilid 3, Hlm. 4

¹⁷ Abi Zakaria Yahya bin Sharf al-Din al-Nawawi, *al- Majmu Sharh al- Muhaddzab*, (Beirut: Dar al-Fikr, tt), Hlm. 324.

¹⁸ M. Hasbi ash-Shiddieqy, *Pedoman Zakat*, (Semarang: Pustaka Rizki Putra, 2010), p. 7

¹⁹ Yusuf al Qardhawi, *Fiqh Zakat Dirasah Muqoronah Li Ahkamihaa wa Falsafatiha Fii Dau'i Al-Qur'an dan As-Sunnah*, (Beirut: Muassasah al Risalah, 1393), p. 46.

²⁰ Faridah Prihartini, *Hukum Islam Zakat dan Wakaf: Teori dan Prakteknya di Indonesia*, (Jakarta: Papan Sinar Sinanti, 2005), p. 50.

²¹ Yusuf al Qardhawi, *Musykilatul Faqr*, (Beirut: Daar al Arabi, 1386 H), Hlm. 45

management requires priority scale, cooperation and comprehensive data for the utilization of zakat. With the establishment of a special institution that handles zakat management, the institution functions as a holding company that has a synergistic relationship with the institutions below it, including zakat management institutions formed by the community.²²

3. Zakah Management

Management can be interpreted as a system and process to achieve organizational goals, effectiveness, supervision and accountability of the organization. There are five principles of good zakat management, namely compliance with laws and regulations, problems are identified early and handled appropriately, reputation improvement and sector integration, organizations are well managed and efficient, and zakat is professionally and uniquely managed and provides added value to be more advanced.²³

Management of zakat requires good preparation and planning. All activities must be planned, organized and performance evaluations carried out. This is done to achieve effectiveness and efficiency in the management of zakat.²⁴ Following the objectives of zakat management in the law, namely to increase the effectiveness and efficiency of services in managing zakat and to increase the benefits of zakat to realize public welfare and poverty reduction.²⁵

Professional zakat management can be achieved by linking various zakat management activities. In this case, the linkages between socialization, collection, distribution and supervision must be carried out in full, not partially or individually. In other words, zakat management is an intermediary for achieving the perfection of zakat implementation.²⁶

In achieving the goals of zakat management, the role of zakat management institutions (amil), people who pay zakat (muzakki) and the government are needed. According to Hafidhuddin, amil zakat is those who carry out all activities related to zakat affairs, starting from the process of collecting, maintaining, maintaining, to the distribution process, as well as the task of recording the entry and exit of the zakat funds.²⁷ According to Sayyid Sabiq, amil zakat are people who are appointed by the authorities or deputy authorities to work collecting zakat from rich people. Including amil zakat is the person in charge of protecting zakat assets, zakat herders and clerks who work at the amil zakat office.²⁸

In general, there are three main activities in managing zakat, namely collecting zakat, managing and distributing zakat. This is Amil's main duty to collect Zakat and distribute it to those who are entitled to receive it. In practice, these three activities are often formalized into three main divisions, namely the collection division, the financial division, and the distribution division.

4. Zakat collection

The main role of collecting zakat is collecting zakat funds from muzakki. These funds not only come individuals, but also from various companies and organizations, as well as

²² Kementerian Agama RI, *Standarisasi Amil Zakat di Indonesia*, (Jakarta: Kementerian Agama RI, 2013), p. 46.

²³ Departemen Ekonomi dan Keuangan Syariah Bank Indonesia, *Pengelolaan Zakat Yang Efektif: Konsep dan Praktik di Beberapa Negara*, (Jakarta: Departemen Ekonomi dan Keuangan Syariah Bank Indonesia, 2016), p. 52.

²⁴ Ahmad Atabik, "Manajemen Pengelolaan Zakat Yang Efektif di Era Kontemporer", *Jurnal Zakat dan Wakaf*, Vol. 2, No. 1, Juni 2015. p. 52.

²⁵ Undang-Undang Republik Indonesia No. 23 Tahun 2011 Tentang Pengelolaan Zakat,

²⁶ Muhammad Hasan, *Manajemen Zakat: Model Pengelolaan Zakat Yang Efektif*, (Yogyakarta: Penerbit Idea Press, 2011). P. 9.

²⁷ Didin Hafidhuddin, *Zakat dalam Perekonomian Modern*, Jakarta: Gema Insani, 2002, hal.127

²⁸ Sayyid Sabiq, *Fiqh Sunnah*, (Cairo: Daar al-Fath Li-I'lam al-Arabiyy, 1973), p. 142.

maintaining the zakat funds obtained.²⁹ In carrying out fundraising the fundraising section carries out a variety of activities whose variations depend on the ability of the team in developing the program. This activity program can also be offered as a collaborative program with other companies and institutions. The Zakat Collection Program in general covers five main points, namely:³⁰

- (1) Calculation of zakat assets,
- (2) Zakat Collection Method,
- (3) Promotion of Zakat Collection,
- (4) Protection of Zakat Collected,
- (5) Services for Muzakki.

5. Zakah distribution

The main task of the distribution of zakat is to hand over the collected funds to zakat mustahik by paying attention to 3 things, namely:³¹

- (1) determination of recipients and allocation of funds,
- (2) distribution area,
- (3) Amil Performance Indicators.

As explained in Law No. 23 of 2011 concerning the management of zakat Article 26, namely the distribution of zakat is based on priority scale by taking into account the principles of equity, justice and territoriality. The distribution of zakat funds to mustahik is done in a consumptive and productive form.³² The distribution of zakat in a consumptive manner is considered difficult to achieve the goals of zakat management, because the distribution of zakat in a consumptive manner is only to fulfill the basic consumption needs of mustahik. Therefore, the distribution of zakat is encouraged in the productive direction because it is considered to be able to achieve the goals of zakat management.³³

Empowering Economics Independence of Ummah

Empowerment is a process of improving living conditions aimed at human resources who have the potential to think and act and require reinforcement to be able to utilize the power they have.³⁴ The allocation of zakat in the form of empowerment is the distribution of zakat accompanied by the target of changing the circumstances of the recipient from mustahik to muzakki, which is accompanied by various zakat empowerment programs.³⁵

The economic empowerment of the people can be done in 3 ways, namely creating an atmosphere that allows the community to develop their potential, strengthen the economic potential of the local community by increasing the level of education, health, and opening up economic opportunities, developing the people's economy by preventing unbalanced competition.³⁶

Some forms of empowerment for mustahik empowerment, empowerment in the form of providing financial assistance as working capital for micro-businesses to improve the quality of business production, utilization in the form of school equipment and scholarships, empowerment of fostered partners to participate in efforts to empower micro-businesses,

²⁹ Yusuf al Qardhawi, *Fiqh Zakat Dirasah Muqoronah Li Ahkamihaa wa Falsafatiha Fii Dau'i Al-Qur'an dan As-Sunnah*, (Beirut: Muassasah al Risalah, 1393), p. 185.

³⁰ Eri Sudewo, *Manajemen Zakat*, (Jakarta: Institut Manajemen Zakat, 2004), p. 189-213

³¹ BAZNAS and Bank Indonesia, *Consultative Document Core Principles for Effective Zakat Supervision*, May 2016, p. 11-15.

³² Sahal Mahfudh, *Nuansa Fiqh Sosial*, (Yogyakarta: LkiS, 2004) (cetakan ke-4), P. 122

³³ Kementerian Agama RI, *Standarisasi Amil Zakat di Indonesia*, (Jakarta: Kementerian Agama RI, 2013), p. 84.

³⁴ Direktorat Pemberdayaan Zakat, *Pedoman Pemberdayaan Fakir Miskin*, (Jakarta: Departemen Agama RI, 2009), p. 36

³⁵ Bariadi, *Zakat dan Wirausaha*, (Jakarta: Center for Entrepreneurship Development, 2005), p. 25.

³⁶ Mubyarto, *Ekonomi Rakyat, Program IDT dan Demokrasi Ekonomi Indonesia*, (Yogyakarta: Aditya Media, 1997), p. 37.

utilization in the form of providing assistance the field to ensure business continuity, industrial development for mustahik empowerment through programs aimed at job creation.³⁷

Economic Empowerment Activities

To raise the status of mustahik to be muzakki can be achieved through empowerment programs, especially in the economic field. Empowerment activities can refer to the stages of the empowerment program. Among them are the pioneering & growing stage, the strengthening stage, and the independence phase. At each stage assistance is provided, both moral and spiritual support. Monitoring and evaluation, and as a result the economic capacity of mustahik beneficiaries of program assistance increases with economic independence.³⁸

Conclusions

Zakat has a positive influence on the economy it is managed with good zakat institution management. This good management is supported by the role of effective regulation and supervision, professional zakat management organizations, and supporting institutional zakat systems. Management of zakat mandated by law is a reflection of constructive relations. The state is a regulator and facilitator, but the implementation is carried out by institutions that are given authority independently. Zakat institutions with their empowerment programs can help mustahik to meet long-term needs. The empowerment of the ummah economy means developing the economic system from the ummah and for the benefit of the ummah with efforts to develop the potential and increase the productivity of the ummah. Thus mustahik which has not been fully utilized its potential can maximize its potential and will lift its economy and its dignity, dignity and confidence. From this conclusion it can be seen that the role of zakat is very broad and the obligation to remove zakat is can contribute significantly to sustainable development.

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³⁷ Mohammad Daud Ali, *Sistem Ekonomi Islam Zakat dan Wakaf*, (Jakarta: UI Press, 1988) p. 63.

³⁸ Pusat Kajian Strategi BAZNAS 2017, *Zakat Untuk Kemandirian Ummat Melalui Pemberdayaan Masyarakat*, (Jakarta: Pusat Kajian Strategi BAZNAS, 2017), P. 92-93

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