

## CHAPTER ONE

### INTRODUCTION

#### A. BACKGROUND OF STUDY

The problem of poverty is such a serious problem for Indonesia. The poor in Indonesia at March 2011 is 30.02 million (12.49 percent). Until March 2011 the number of poor in rural areas reached 18.97 million, accounting for 63.20 percent. While in urban areas are 11.05 million people or 36.8 percent.<sup>1</sup> By looking at these statistics can be concluded that most poor people are in rural areas.

The potential of *zakah* in Indonesia is quite remarkable. Based on research results, it was mentioned that the potential of *zakah* in Indonesia reached Rp.217 trillion every year but only about Rp 1.8 trillion that went into The National *Amil Zakah* Agency (BAZNAS).<sup>2</sup>

Nowadays we were still find part of rich people get richer and the poor are getting poorer and suffering. It can be seen that there is a social inequality caused by the property that resulted in poor economic conditions. There is congestion of the circulation flows of the asset, or settling the property at a particular part, so the property doesn't flow in its tracks.

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<sup>1</sup> Badan Pusat Statistik, *Laporan Bulanan Data Sosial Ekonomi*, Ed. 19, Desember 2011, <http://www.bps.go.id>

<sup>2</sup> Didin Hafidhuddin's statement on interview with Ahmad Muhajir, a journalist of *Majalah Gontor*, [http://www.majalahgontor.co.id/index.php?option=com\\_content&view=article&id=381](http://www.majalahgontor.co.id/index.php?option=com_content&view=article&id=381) accessed at March 1<sup>st</sup>, 2012.

Islam is a system of life, which is comprehensive and universal. Comprehensive means that Islam encapsulates all aspects of human life, either religious or social.<sup>3</sup> Islam as a system of life came with a solution to solve the problem of poverty. *Zakah* was mentioned in *Al-Quran* and *Hadith* as the management of property, that the wealth does not remain among the wealthy, who would spend it as they wish and desire and give none of it to the poor.

Allah SWT said:

كِي لَا يَكُونُ دُولَةٌ بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ.<sup>4</sup>

“In order that it may not become a fortune used by the rich among you...”

*Zakah* is worship that contains two dimensions, named *hablumminallah* or dimensions of vertical and *hablumminannaas* or dimensions of horizontal.<sup>5</sup> Which will increase the level of faith, cleanliness soul, and blessings on *muzakki*'s property if executed properly and improve the welfare of the people if well managed.

*Zakah* is an education for the human soul to give thanks to Allah and to train people to feel what is felt by the poor and the needy. *Zakah* cultivates honesty, trust, sacrifice, sincerity, love others, and the brotherhood.

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<sup>3</sup> Muhammad Syafi'i Antonio, *Bank Syariah: dari Teori ke Praktik*, Cet. 1, (Jakarta: Gema Insani, 2001), p. 3

<sup>4</sup> *Al-Hasyr* : 7.

<sup>5</sup> DR. K.H Didin Hafidhuddin, M.Sc., *Zakat Dalam Perekonomian Modern*, Cet. 1, (Jakarta: Gema Insani, 2002), p. v

*Zakah* is an obligation to carry out about economic, social, and moral responsibility. In economic, *zakah* is avoiding the accumulation of wealth in small group of rich people. In the field of social, *zakah* is the implementation of the responsibility of the rich to assist and help the *mustahiq* to meet their basic needs. In the moral field, *zakah* purifies the property of every person to be blessed by his wealth.<sup>6</sup>

*Zakah* in practice regarded as a religious and social phenomenon. Basically, when viewed as a phenomenon of religious, *zakah* is related to the laws and rules of religion, which in the execution, terms, anyone who is qualified to receive *zakah*, and others are almost no differences or disagreement in principle. But when it is seen as a social phenomenon, which the *zakah* payable consist of many classes, then starting from the collection to distribution, occurs opportunities for disagreement.<sup>7</sup>

*Zakah* has considerable influence on the empowerment of *mustahiq*.<sup>8</sup> *Zakah* is not merely regarded as an obligation, but if *zakah* is well managed and its distribution is done through *mustahiq*, with a consumptive or productive form will increase *mustahiq* empowerment. In terms of improving economic conditions, it is better to give *zakah* as productive fund, and keep it adjusted to *mustahiq*, age, skill or expertise. Such developing these funds by

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<sup>6</sup> Asnaini S.Ag., M.Ag, *Zakat Produktif dalam Perspektif Hukum Islam*, Cet. 1, (Yogyakarta: Pustaka Pelajar, 2008), p. 5

<sup>7</sup> Hertina, "Pemberdayaan Ekonomi Masyarakat Melalui Zakat (Studi Tentang Upaya BAZDA Kabupaten Kampar dalam Menghimpun dan Mengelola)", *Jurnal Hukum Islam*, Vol.8, No. 2 Desember 2008, p. 219

<sup>8</sup> *Mustahiq* is who are qualified to receive *zakah*.

distribute those funds as venture capital, the recipient will boost the business, have a steady income, so developing the business, to be able to set aside for savings.<sup>9</sup>

*Zakah* funds would function optimally if it is managed by *zakah* administrator named *Badan Amil Zakat* because it has been trusted as an institution that collects, allocates, and distributes *zakah* funds.<sup>10</sup> *BAZ* Sragen including one who has distributes *zakah* in productive form. The capital assistance had been giving to *mustahiq* with the implementation of *hibah* contract. With the expectation that the capital which provided by *BAZ*, they were assisted in business development and able to increase their income. The funds actually used as working capital so that *mustahiq* earn decent income.

But in reality, with the majority of local people who are Muslims, *zakah* which received by *BAZ* Sragen region doesn't correspond to the number of Muslim communities. This is not just because of the lack knowledge and awareness but also because of the lack of public who trust to pay *zakah* through *BAZ*, in its distribution or management. Some people prefer to give *zakah* or to distribute it to *mustahiq* directly.<sup>11</sup>

In fact, if the distribution of *zakah* made by *BAZ* (employees of *zakah*), then the distribution of *zakah* will be optimized to improve their welfare of the

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<sup>9</sup> Mila Sartika, "Pengaruh Pendayagunaan Zakat Produktif terhadap Pemberdayaan Mustahiq", *La\_Riba Jurnal Ekonomi Islam*, Vol.II, No.1, Juli 2008, p. 76

<sup>10</sup> *Ibid.*, p. 77

<sup>11</sup> An interview with *BAZ* Sragen coordinator staff, Dewi Purwantiningsih, S. E, on March 9, 2012 at 09.00 am

community. In this case *BAZ* Sragen makes a particular effort to increase the collecting of *zakah* funds, the efforts in improving public confidence or efforts in improving the management of *zakah* funds.

Based on this phenomenon the researcher is interested in conducting a research by adopting the title “The Influence of Productive *Zakah* Funds toward *Mustahiq* Empowerment (Case Study in *BAZ* Sragen Concerning of Collecting and Managing on Period 2010-2011)”.

## **B. PROBLEM FORMULATION**

To achieve the objectives of this study, the researcher determine the two main problems, they are:

1. What are *BAZ* Sragen strategies in collecting and managing *zakah* funds?
2. How far is productive *zakah* funds consist of *mustahiq* income before and after getting *zakah* influence toward *mustahiq* empowerment indicated with their increasing in economic conditions?

## **C. PURPOSE OF STUDY**

In line with the problems above, the purpose of study are:

1. To know *BAZ* Sragen strategies in collecting and managing *zakah* funds.
2. To know the influence of productive *zakah* funds consist of *mustahiq* income before and after getting *zakah* toward *mustahiq* empowerment indicated with their increasing in economic conditions.

#### D. SIGNIFICANCE OF STUDY

The significance of study is divided into theoretical and practical.

1. Theoretical significance:

- a. To contribute the study of Islamic economics and Islamic public finance, especially about of productive *zakah* funds.
- b. To contribute the information about *BAZ* and its role to increases *mustahiq* empowerment by productive *zakah*.

2. Practical significance:

- a. To contribute references for *BAZ* or all who are concerned in its management toward the application of productive *zakah*.
- b. To contribute knowledge of writer, and readers about the view of *zakah*.

#### E. SYSTEM OF STUDY

To simply the study, the researcher divides system and procedures of this study into five parts, those are:

Chapter one gives introduction of research. outlining the background of study, problem formulation, purpose of study, significance of study, and system of study.

Chapter two gives the explanation about the literary review which consists of an overview of preceding research and the definition of *zakah*, kinds of *zakah*, purpose of *zakah*, and productive *zakah* fund, an overview of *mustahiq* and their empowerment.

Furthermore the researcher wants to explain about methodology research in chapter three which contains the design of research, the population and sample, the source of data, the technique of collecting data and the technique of analysis.

After all the researcher wants to inform about general view of *BAZ* Sragen, its vision, mission and purpose, its structure of organization, its development, and productive *zakah* in *BAZ* Sragen. Presentation and data analysis about the correlation of variables are in chapter four.

In the last chapter it is chapter five consist of closing, that consist of the conclusion of the research and then the suggestion for the next researches in order to make this research more complete and perfect than before.