



## Analysis of Productive Zakat Management as Effort to Prosper Mustahik In The City Of Tangerang (Case Study In Baznas Of Tangerang City)

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### ABSTRACT

Productive zakat refers to the management of zakat which aims to produce long-term economic benefits for Mustahik (zakat recipients) through economic empowerment, productive zakat can be an effective instrument to reduce poverty levels and improve community welfare. Tangerang City is one of the cities in Indonesia that has a significant potential poverty rate. In writing this thesis, the author uses qualitative research. Qualitative research is research that goes directly to the object or location of the research to find out directly the current situation and interact with the person concerned. Productive zakat to prosper the mustahik economy is carried out by the Tangerang City National Amil Zakat Agency with a productive zakat program. By being directed to help the community in building economic barns to support their daily needs. And also the allocation of productive zakat is carried out to improve living standards. This is done so that the poor can be empowered and not given compensation or zakat continuously. The mechanism for distributing productive zakat carried out at BAZNAS Tangerang City is the provision of business capital from programs in the form of Z-Mart, Z-Chicken, Z-coffee and Tangerang Emas. This can be seen from the increase in mustahik income after receiving productive zakat assistance. Proper management of productive zakat is able to improve the mustahik economy, especially in increasing income.

**Keywords:** *Productive Zakat; Baznas; Welfare, Mustahik.*

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## INTRODUCTION

Zakat is one of the five pillars of Islam and has an important role in improving the welfare of the Muslim community. Productive zakat refers to the management of zakat which aims to produce long-term economic benefits for Mustahik (zakat recipients) through economic empowerment, productive zakat can be an effective instrument to reduce poverty levels and improve community welfare. (Asnaini, 2008)

Zakat is a certain property that is issued when it has reached the conditions arranged according to religion, issued to 8 asnaf recipients of zakat. Zakat comes from the form of the word zaka' which means holy, good, blessing, growing, and developing. It is called zakat, because it contains the hope of obtaining blessings, cleansing the soul, and nurturing it with various goodness. So, zakat is an intermediary to help the poor is a shared responsibility for people who have property. (Muflih, 2006)

Zakat issued by a person who has met the requirements given to 8 asnaf as stated in the Qur'an:

﴿ إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَافَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرْمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ ۚ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ٦٠

***It means:*** “Indeed, zakat is only for the poor, the poor, the amil zakat, the softened, the softened, the servants, the slaves, the debtors, the way of Allah and those who are on the way, as an obligation from Allah. Allah is All-Knowing, All-Wise”.

The poor and poor are very concerned by Islam in terms of underdevelopment and poverty, because Islam is very serious about alleviating poverty. Islamic concepts foster a sense of socialization towards others to help. People who have more wealth can give some of their wealth to the underprivileged and their class. The assistance can be in the form of Zakat, Infaq, and Alms. Efforts to overcome the underprivileged community are by issuing their assets as zakat assets to people in need. (Amalia, 2012)

Zakat has the purpose of overcoming social disparities and is a pillar of Islam that will improve relationships between humans and strengthen relationships with the divine as a form of servant piety to Allah. Zakat is actually not just to meet the needs of the mustahik, especially the poor, who are consumptive at one time, but to provide sufficiency and welfare to them, by eliminating or minimizing the causes of their lives becoming poor and suffering. In order to eradicate poverty, it is important for zakat institutions, the government, and society as a whole to work together in optimizing the role of productive zakat.

Economic problems are endless to discuss because they are related to many things, such as unemployment and others. Countries are striving to reduce the number of people living in Indonesia, because the number of people living in Indonesia will refer to poverty. Recently, countries in the world were tested by the covid-19 outbreak that almost occurred in several countries in the world, which started in Wuhan China around December 2019. This pandemic has caused several social and economic problems such as increasing unemployment, economic crisis, and food scarcity. A study

conducted by CORE Indonesia, the poor population in Indonesia increased by 14.35% due to covid-19.

Productive zakat is one of the efforts that can be used to eradicate poverty in Indonesia. Poverty in Indonesia is still a significant problem even though the government has made various efforts to overcome the problem. Here are some facts about poverty in Indonesia. Based on data from Indonesia's Central Statistics Agency (BPS) in 2020, the poverty rate in Indonesia reached 10.19% or around 26.42 million people. However, the COVID-19 pandemic that has hit the world since 2020 has had a significant impact on the poverty rate in Indonesia. (Sumadi, 2021)

The city of Tangerang is one of the cities in Indonesia that has a significant poverty level potential. This poverty can result in various social and economic problems, such as the quality of education, and limited education. In addition to the popular and prosperous industrial and trade sectors, there is a need for the Turk to apply product zakat in a proactive manner in encouraging local economic development and promoting socio-economic development.

Data on the number of underprivileged residents in Tangerang City, Banten Province, in 2022 will be 134.24 thousand people. The Head of the Tangerang City Central Statistics Agency (BPS), Murladi Widastomo, said that the number had increased from the previous 118.22 thousand people. "We will utilize the 2022 results from the 2021 survey results. In the past, it was 5.22%, now it is 5.93%, so the increase is 0.71% from the previous year." (Simorangkir, 2022) It is estimated that the soaring poverty rate is due to the impact of the coronavirus pandemic that has not been resolved since 2020, which has an impact on family finances. The Human Development Index (HDI) in Tangerang City increased by 0.25% from 78.25% in the previous year to 78.50%. (Simorangkir, 2022)

Zakat management according to Law No. 23 Year 2011 is a series of planning, implementing, and organizing activities in the collection, distribution, and utilization of zakat. In Indonesia, the institution authorized to carry out these activities is a formal and legal zakat management institution, namely the National Zakat Agency (BAZNAS) formed by the government and the Amil Zakat Institution (LAZ) formed by the community and confirmed by the government. In carrying out its duties and functions, BAZNAS can be assisted by the Zakat Collection Unit (UPZ). UPZ is an organization established by BAZNAS to help collect zakat. The potential of zakat that can be collected in Indonesia is actually very large, because demographically the majority of Indonesia's population is Muslim. The national zakat potential actually reaches IDR 327 trillion, but unfortunately the realization of zakat collection in Indonesia is currently still far from the existing zakat potential. In 2021, based on BAZNAS data, zakat revenue in Indonesia only amounted to IDR 14 trillion, then zakat revenue in 2022 amounted to IDR 21.3 trillion, or an increase of 52.14% from the 2021 collection which reached IDR 14 trillion. This achievement is the result of the accumulation of BAZNAS RI, provincial/regency/city BAZNAS, and LAZ at the national, provincial and district/city levels. (Karnadi, 2022).

The distribution of zakat is done with various techniques by BAZNAS, such as the use of zakat for independent entrepreneurs, educational grants, directives for Islamic communities, and others. In this situation, the government's role has been in planning, organization, implementation, and management.

The selection of zakat and the distribution of zakat must be based on established principles. Every collection of zakat in the sub-district must have a certificate (SK) from BAZNAS, so that the receipt of zakat can be channeled properly. This is in accordance with the Law on zakat management Article 1 Paragraph 7 which reads: "The National Amil Zakat Agency, hereinafter referred to as BAZNAS, is an institution that carries out the management of zakat nationally." Zakat management should be beneficial by involving zakat as a means of financing to activate and improve the economy for its recipients. In addition, zakat received by mustahik is expected to fulfill their daily needs. By giving this productive zakat, zakat recipients will get a decent income and can increase their business results so that they can save and give useful zakat.

Badan Amil Zakat Nasional (BAZNAS) Tangerang City is one of the institutions that focus on the management and distribution of productive zakat, namely zakat that is managed as an effort to improve the welfare of mustahik with a focus on the welfare of human resources through training that leads to improved skills. One of the productive zakat programs implemented is the Serapan Program, which aims to improve the welfare of mustahik by providing business capital.

This program has been running for many years implemented by BAZNAS Tangerang City to be given to mustahik. Then, the mustahik can develop their business and increase their income to fulfill their needs. However, even though this program is implemented continuously, it does not necessarily make the mustahiks better off. The mustahiks are given assistance according to their skills and abilities. In its implementation, new problems began to emerge, one of which was the difference in the amount of income increase, so that some mustahiks were successful and some were still hampered in increasing their income. There are still mustahiks who fail or do not even manage their business seriously despite being given training, mentoring, and supervision.

Therefore, this research takes mustahik at BAZNAS Tangerang City as the object of research, and aims to understand how productive zakat affects the welfare of mustahik. The problem raised in this research focuses on the management of productive zakat as an effort to improve the welfare of mustahik in Tangerang City, with a case study at the National Amil Zakat Agency (BAZNAS) Tangerang City. This research aims to analyze the extent to which productive zakat management can have a significant impact on improving the welfare of mustahik in the area.

## **RESEARCH METHODOLOGY**

This research uses a qualitative approach, which aims to explore in-depth information about the management of productive zakat in BAZNAS Tangerang City. This research is carried out by direct interaction between the researcher and the object

being studied to obtain a clearer understanding of the current conditions. This research was conducted at BAZNAS Tangerang City, which is located at Jl. Nyimas Merlati RT 005/RW 001 No. 21 Kel. Surkarasa, Kec. The data collection process lasted for five months (April-August), with the main focus on the management of productive zakat as an effort to improve the welfare of mustahik.

To collect data, this study uses two main techniques. First, interviews were conducted with the management of BAZNAS Tangerang City as well as several mustahik involved in the productive zakat program. This interview aims to obtain more detailed information about the management of productive zakat and its impact on mustahik welfare. Second, observation was made to observe firsthand how productive zakat management is applied in BAZNAS Tangerang City and its impact on mustahik.

The collected data is analyzed through several stages. Data reduction is carried out by filtering and summarizing relevant information for research. Furthermore, the presentation of data is carried out by compiling information in narrative form to provide a clear picture of the research findings. Finally, conclusions are drawn based on the results of the analysis, which provides an overall overview of the management of productive zakat in BAZNAS Tangerang City and its impact on the welfare of mustahik.

This study employs a thematic analysis approach to analyze qualitative data. The process involves coding the data obtained from interviews and observations, then identifying key emerging themes, such as zakat management strategies, the role of administrators, and the impact of the program on the welfare of the mustahik. This approach enables the researcher to uncover patterns of meaning within the data and present a deeper understanding of the implementation of productive zakat at BAZNAS Kota Tangerang.

## **RESULT AND DISCUSSION**

### **Mechanism for Productive Zakat Management of BAZNAS Tangerang City**

BAZNAS Tangerang City has two main programs in the management of productive zakat, each of which has specific characteristics and objectives, namely the absorption program and the regional program.

#### **1. Absorption Program**

This program is an adaptation of the central BAZNAS program which is adapted to the local conditions of Tangerang City. Not all central programs can be implemented due to considerations of suitability with the characteristics and needs of the local community. This absorption program is divided into two main initiatives, namely Z-Chicken dan Z-Mart.

*First.* Z-Chicken, which was launched in 2022, is a fried chicken franchise program that has helped 40 beneficiaries. The program was selected based on the criteria of 8 BAZNAS Asnaf with a focus on the poor or poor groups. This program Get a comprehensive help package that includes a modern sales storefront, quality raw materials. professional packaging equipment, and strategic locations to maximize sales potential. In addition, this program also provides assistance for 1

full year which includes Product Manufacturing Training, entrepreneurship, and business mentoring. Product manufacturing training in the form of Special techniques for making fried chicken with a chewy texture, consistent thickness standards, or a secret recipe for a distinctive taste. Then entrepreneurship that includes basic business management, effective marketing strategies, professional financial management, and customer service techniques. And finally, entrepreneurial assistance includes periodic monitoring, routine business consultations, business development evaluations, and solutions to operational challenges.

*Second.* Z-Mart, which was initiated in 2019 with the concept of a modern grocery store with a target of 75 stores spread across 13 districts. The program provides substantial assistance of up to 20 million per recipient and requires special criteria such as the status of micro business actors, classified as Poor Asnaf, having an initial income of IDR 1,500,000-2,000,000, and commitment to participate in the mentoring program. The program plans to build a distribution center for every 30 outlets to improve logistics efficiency. An integrated supply chain system will be implemented to optimize the flow of goods and stock management. In addition, standardization of services and products will be carried out to ensure a consistent and quality customer experience across outlets. One of the success stories of this program is the Nur Lela stall which not only develops in business but is also able to make a social contribution by distributing free food and drinks to mosque worshippers.

## 2. Regional Programs

This program is specially designed according to the specific needs of the people of Tangerang City, with a flagship program called Tangerang Emas. This program offers access to capital without collateral and interest, with a loan ceiling of 2 million rupiah per business group. The program provides various benefits such as easy access to capital, business development opportunities, and comprehensive support for MSMEs, including licensing facilitation and marketing assistance. Ease of access to capital in the form of Simple borrowing procedures and fast disbursement process. Then business development opportunities in the form of Technical Assistance, Management Training and access to business networks. Then comprehensive support for MSMEs including licensing facilitation and marketing assistance.

These two programs have strategic objectives that include economic transformation to turn mustahik into muzakki, post-pandemic economic recovery, poverty alleviation, welfare improvement, and community empowerment. Through this holistic approach, BAZNAS Tangerang City seeks to create a sustainable socio-economic impact for the community, with a focus on economic empowerment and long-term social transformation. These programs have shown success in helping people improve their living standards and create a positive multiplier effect in the community.



### **Tangerang City BAZNAS System in Collecting Productive Zakat Funds**

BAZNAS Tangerang City collects productive zakat funds, especially from the Zakat Collection Unit (UPZ) at the sub-district level, offices, as well as the potential of companies and civil servants in the Tangerang City area. Zakat funds are distributed evenly to 13 sub-districts and 114 sub-districts. However, BAZNAS is still trying to improve the efficiency of zakat collection, especially from professional zakat, by taking advantage of the great potential of ASN/PNS whose salaries meet the nisab. The main challenge in collecting and this is in the form of the difference between the mandatory state law and the religious law which is conscious, so a persuasive approach is needed to increase public awareness in paying zakat.

#### **1. Zakat Distribution System of BAZNAS Tangerang City**

The Zakat Distribution System of BAZNAS Tangerang City implements two zakat distribution systems designed to meet mustahik needs from various aspects, namely consumptive zakat and productive zakat.

*Consumptive Zakat.* Consumptive zakat is a form of direct assistance that aims to meet the basic needs of the mustahik. This type of zakat includes various forms of assistance such as education fees to ensure mustahik access to quality education, as well as assistance with living expenses to meet daily needs such as food and shelter. In addition, consumptive zakat can also be used to help settle debts and receivables, thereby easing the financial burden of mustahik. This assistance is short-term and does not aim to fundamentally change the mustahik economic status. The main focus is on meeting urgent needs so that the survival of mustahik is guaranteed.

*Productive Zakat.* Productive zakat is a form of utilization of zakat funds designed to change the economic status of mustahik, so that they can become more financially independent. The implementation of zakat is carried out through empowerment programs such as Z-Chicken (fried chicken franchise program with a modern system), Z-Mart (grocery store program with professional management), and Z-Coffee (coffee shop program with a sustainable business concept), which provides business opportunities for mustahik. This program is also accompanied by intensive assistance from BAZNAS to ensure the success and sustainability of the business. The implementation still refers to the provisions of 8 asnaf listed in the QS. At-Taubah: 60, with the main target of individuals not for the construction of public facilities. With this approach, productive zakat becomes a tool of social transformation that focuses on empowering mustahik towards economic independence.

#### **2. Amount of Productive Zakat Funds Distributed to Mustahik**

The distribution of productive zakat funds in 2022 is designed in a structured manner through various empowerment programs. One of them is ***Program Z-Chicken***, where each recipient gets funds of IDR 10,000,000 in the form of goods that include equipment, raw materials, and business supplies. This program is designed with a complete franchise system including standard operating procedures (SOPs) to ensure business sustainability. In addition, there are ***Program Z-Mart***,

which provides funds of IDR 20,000,000 per recipient for the needs of store renovation, procurement of stock of goods, and the implementation of a business management system. Recipients of this program also receive comprehensive operational assistance. The characteristics of this productive zakat assistance are given in the form of goods and equipment, not cash, in order to avoid the potential misuse of cash funds. All fund allocations are designed based on the Annual Work Plan and Budget (RKAT) so that transparency and accountability can be well maintained.

### **Tangerang City BAZNAS Policy Avoids Productive Zakat Distribution Not on Target**

BAZNAS Tangerang City has a very careful and structured policy in ensuring that the distribution of productive zakat is right on target, namely distributed only to those who are truly entitled and in need. For this reason, BAZNAS implements a very strict data verification system to minimize errors in the distribution of aid. This verification process is carried out in three stages, each of which has a specific goal to ensure accuracy and meticulousness in the selection of zakat recipients.

*The first stage is the examination of files and submission*, which involves verifying the identity documents of prospective zakat recipients. This step aims to ensure that each zakat recipient has a valid and valid identity. In addition, at this stage, a thorough examination is also carried out regarding the economic condition of prospective zakat recipients, including their monthly income and employment status. This is to ensure that prospective recipients are really in the mustahik category who need help. Family status validation is also very important, because a large family with many dependents will be a priority in receiving zakat. This file examination is a crucial first step to ensure that prospective zakat recipients have met the basic criteria set.

*The second stage is a field survey*, which was carried out with the aim of digging up more in-depth information about the living conditions of prospective zakat recipients. BAZNAS officers made a direct visit to the residence of prospective recipients to see firsthand how their daily lives were. In this field survey, officers not only focused on the physical condition of the residence, but also conducted interviews with neighbors to get a more complete perspective on the economic and social conditions of prospective recipients. This interview with the neighbors aims to get a more objective and accurate picture of the mustahik situation, considering that sometimes the information in the submission file may not fully describe the real condition. Direct observation also allows officers to assess whether the proposed zakat assistance will really provide benefits and change the economic status of the recipient.

*The third stage involves the application of Had Kifayah*, a digital scoring system designed to assess the eligibility of prospective zakat recipients with very measurable and objective parameters. This system allows BAZNAS to conduct more transparent and efficient assessments. The assessment parameters used in this application include the number of family dependents, per capita income, assets owned, and basic needs.



This assessment also includes a more in-depth analysis of the number of family members, the number of children, and the monthly income owned by the prospective recipient. By using existing data, this system can determine whether zakat recipients are eligible to receive productive zakat assistance or not. This process ensures that only those who really need it will receive assistance, and that the assistance will be able to have a significant impact on improving their standard of living.

The policies and procedures implemented by the Tangerang City BAZNAS show a very high commitment to managing productive zakat in a professional, transparent, and accountable manner. With this strict verification system, BAZNAS can minimize the possibility of zakat distribution that is not on target. This approach also gives confidence to the community that the zakat funds distributed really reach those in need and can have a positive impact in the long term. This systematic approach not only ensures fairness in the distribution of zakat, but also minimizes the misuse of zakat funds that can harm mustahik who should receive benefits. By conducting file inspections, field surveys, and the use of the Had Kifayah application, BAZNAS Tangerang City can continue to improve the effectiveness and efficiency of productive zakat distribution. In the end, this approach also has a long-term impact on poverty alleviation and more equitable community economic empowerment, as well as creating a more economically independent society.

### **BAZNAS Productive Zakat Management in Improving the Welfare of Mustahik Tangerang City**

The productive zakat program implemented by BAZNAS Tangerang City has proven a significant impact in improving the welfare of mustahik. In its implementation, BAZNAS focuses on empowering the mustahik economy by providing assistance in the form of business capital, training, and intensive mentoring. This program not only aims to meet urgent needs, but also to change the economic status of mustahik to become more independent and empowered. Several indicators of the success of this program can be clearly seen from the increase in mustahik income, sustainable business development, and the creation of a double effect (*multiplier effect*) felt by the community around Mustahik. One successful example of this productive zakat program is the recipient of Z-Mart in Batu Ceper, who started his business with a small stall. Through the productive zakat assistance provided, the business has grown rapidly until it is able to open new branches. Not only that, this effort also succeeds in supporting orphans every month, which shows the positive social impact of this program. Success like this is clear proof that productive zakat can help mustahik not only survive, but also lift their economy to a higher level, even contributing to the welfare of others.

However, even though this program shows positive results, BAZNAS also faces several challenges and obstacles in its implementation. One of them is the limited reach of the program, where not all mustahik in Tangerang City can get access to this assistance. The success rate of each recipient also varies, depending on the business location factors, market conditions, and business resilience to external changes. Several

external factors, such as fluctuations in market prices, natural disasters, or economic crises, can affect the continuity of a business that has been built. Nevertheless, BAZNAS continues to strive to overcome these challenges through various innovation efforts and more effective system improvements.

To support sustainability and long-term development, BAZNAS adopts a more comprehensive approach. This approach includes the construction of economic barns that can be a resource for mustahik in the long term. In addition, the sustainable empowerment program for the poor is designed to ensure that productive zakat assistance is not only given as a one-time assistance, but also as capital to create economic independence. One of the main objectives of this program is the transformation of the mustahik economic status, from initially relying on assistance to individuals who are able to pay zakat and become muzaki. This is in line with the principle of zakat as an instrument to create social and economic balance in society.

A transparent and accountable management system is also an important part of BAZNAS' strategy in running a productive zakat program. With periodic monitoring, every use of zakat funds can be accounted for and ensured to reach the right recipient. Clear financial accountability also gives a sense of confidence to the community and donors, that zakat funds are used effectively and efficiently to improve the welfare of mustahik. In addition, multi-stakeholder cooperation is the key to the success of this program. Good coordination between UPZ (Zakat Collection Unit), local governments, communities, and various other stakeholders ensures that this productive zakat program runs with solid synergy. This collaboration also allows for the development of a broader and sustainable program, so that it can cover more mustahik who need help.

The long-term impact of this productive zakat program is very large and has the potential to change the face of the economy of Tangerang City. One of the main impacts seen is the reduction in poverty rates, as many mustahik who previously lived below the poverty line are now able to increase their income and have businesses that can support their lives. Increasing mustahik economic independence is one of the main goals, where they no longer depend on aid, but can contribute to the economy through zakat, infaq, and alms. The program also provides empowerment to the community as a whole, as mustahik who are successful in running their businesses often contribute to the development of the local economy, create new jobs, and increase social resilience in the community.

Overall, the productive zakat program of BAZNAS Tangerang City does not only focus on providing assistance, but also on the formation of an independent and sustainable economic system. Professional and systematic management of zakat can have a transformative impact on mustahik life, covering economic, social, and spiritual aspects. The success of this program becomes a replicable model for the development of similar programs in other regions, with the hope of expanding its positive impact on the wider community. With the right approach and support from all parties, this productive zakat program is expected to continue to grow and provide greater benefits in the future.

## CONCLUSION

Based on the results of the research and discussion, it can be concluded that the following are as follows:

1. The mechanism of the distribution of progressive zakat that is carried out at BAZNAS Tangerrang City, namely the capital permemberian usaha from the Tangerrang City BAZNAS program consists of Z-Mart, Z-Chickern, and Tangerrang Ermas.
2. In the distribution of BAZNAS progressive zakat in Tangerrang City, there has been an effective process. This can be seen from the increase in the income of mustahik serterlah to get a progressive zakat bantuan. The improvement of the mustahik economy is greatly affected by the distribution of progressive zakat. The management of productive zakat is good enough to increase the economy of the mustahik through increasing income.

## AUTHORS' CONTRIBUTION

Author: Conceptualization; Project administration; Validation; Writing - review and editing.

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