

ZAKAT MANAGEMENT STRATEGY; EFFORT TO DEVELOP PRODUCTIVE ZAKAT IN THE archipelago

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ABSTRACT

Islam provides instruments to minimize poverty through zakat law, so that there is no concentration of wealth. So far, many zakat management patterns have been found to be consumptive in nature, without any planning and utilization of zakat. This is often found in an area where the number of zakat recipients continues to increase, and the number of muzakki decreases every year. Therefore, efforts are needed to develop managerial zakat in a productive direction through various programs to improve the mustahik economy. Study of the concept of zakat development, zakat collection and distribution programs and empowerment models through productive zakat is a demand and a necessity. The development of zakat management patterns from consumptive to productive needs to be optimized in zakat management institutions, both BAZNAS and LAZ. Considering that productive zakat can be a means of improving the economy *mustahik* and foster an entrepreneurial spirit, so that it can survive and meet life's needs in a sustainable manner. Fundraising zakat on BAZNAS is carried out through zakat counters, e-banking, zakat collection and payroll systems. The zakat distribution program at BAZNAS is packaged with various innovative and productive programs in order to realize the glorification of mustahik and turn them into muzakki. Apart from that, there is also an empowerment model through productive zakat using the qardhul hasan system, as well as zakat distribution programs in the economic, social, advocacy and Zakat Community Development fields.

Keywords: Productive Zakat, Collection, Distribution, Zakat Community Development

INTRODUCTION

Zakat is one of the main components in the Islamic economic system. His position is increasingly needed when faced with socio-economic problems that do not favor poor people. As social control, zakat ensures that there are no excessive differences between rich people and poor people, it ensures that wealth does not only revolve around rich people, as mentioned in the QS. Al-Hasyr [59]:7.

مَا أَفَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ
السَّبِيلِ كُنْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ ۚ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ
فَانْتَهُوا ۚ وَاتَّقُوا اللَّهَ ۚ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

Translation: Whatever booty (fai-i) Allah gave to His Messenger (from property) that came from the people of the cities was for Allah, for the Messenger, relatives, orphans, poor people and people who are on a journey, so that the wealth does not circulate among only the rich among you. What the Messenger gives you, then accept it. Leave what he forbids. And fear Allah. Indeed, Allah is very severe in punishment.

Zakat was so useful that Caliph Abu Bakr fought against people who did not want to pay zakat. Productive zakat means making zakat money not only consumptive in the sense that it is eaten straight away, but zakat assets are used for business capital in order to alleviate poverty among zakat mustahik. With this business capital, it is hoped that the zakat mustahik will one day become a muzakki. In Islam, one of the efforts to reduce and eradicate poverty is through the existence of zakat law which functions as an equal distribution of wealth. The distribution of zakat to poor people is not only to cover their consumptive needs, but more than that, the essence of zakat itself is that apart from fulfilling their consumptive needs, it also fulfills all their living needs including education, shelter and clothing. This is where the pattern of giving zakat to mustahik is not only consumptive, but can also be productive. This illustrates how important zakat management is in Indonesia, because currently many people are still consumptive, so efforts are needed to develop zakat management in a productive direction through various programs to improve the mustahik economy. From the introductory explanation above, what is discussed in this scientific work includes the concept of zakat development, zakat collection and distribution programs and empowerment models through productive zakat.

A. DISCUSSION

1. Productive Zakat Development Concept

If you pay close attention, currently the zakat phenomenon that is developing in the country is that zakat is consumptive in nature. Generally, consumptive zakat is carried out before the Eid al-Fitr holiday. The institution that receives and distributes zakat to people who are entitled to receive it is the mosque. In Islam, zakat is termed Zakat Fitrah. In fact, giving Zakat Fitrah is highly emphasized by religion. However, due to its annual nature, Zakat Fitrah is difficult to rely on in order to alleviate poverty or build social and economic justice. Zakat which can be used as a solution to overcome this problem is productive zakat.

Zakat is the isim masdar of the words zaka-yazku-zakah which means blessing, growth, cleanliness, goodness and development. Meanwhile, the word

productive comes from the meaning of producing or providing many results. So productive zakat can be interpreted as a gift that can make the recipients produce something continuously. Productive zakat is zakat in the form of assets or funds given to the mustahik and used to develop the business, so that from the business the mustahik can meet their daily needs continuously.

The term productive zakat arises from the lack of optimization of zakat in society. Because so far the zakat that is given to many people is consumptive zakat, it is only given once a year, namely in the form of zakat fitrah. This model of zakat is not unnecessary, but it will be difficult to rely on to minimize poverty in society. In this area, zakat in productive form is needed. Law Number 23 of 2011 Article 27 paragraph (1) concerning Zakat Management states 'zakat can be used for productive efforts in the context of handling the poor and improving the quality of the people.' that the Law indicates that zakat can be used productively.

This law does not intentionally become the basis for zakat institutions in Indonesia to develop zakat productively, but also to provide understanding for the Indonesian Muslim community about the importance of the existence of productive zakat for the lives of the nation's society, especially for the needy and poor. The presence of productive zakat that is well managed by zakat institutions, including mosques, is at least a solution to help alleviate poverty in this country.

So far, efforts to do this have only been carried out in consumptive zakat, namely by giving zakat assets directly and intended for people who need them, especially the poor. Consumptive zakat assets are generally directed at meeting the basic needs of the mustahik who receive them, such as daily food needs. Of course, this model of zakat is very useful for the people who receive it. However, this model of zakat is only limited to the consumption power of the community, but is unable to raise the economic status of the poor.

Productive zakat can be obtained from the self-help collection of community assets (muzakki) which is managed by the mosque zakat institution (mosque) to be given to people who need it. The productive use of zakat can be justified by the sharia as long as the zakat is used for the benefit of people who need it. Thus, zakat institutions that provide productive zakat must be right on target, they must not give it to people who have excess assets, but give it to people who really have the right to receive zakat, as intended in the QS. At-Taubah [9]: 60.

إِنِّ عَلَيْهِا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ
حَكِيمٌ

Translation: Indeed, zakat is only for the needy, the poor, zakat administrators, converts who are persuaded by their hearts, for (freeing) slaves, people who are in debt, for the cause of Allah and for they are on a journey, as a decree required by Allah, and Allah is All-Knowing, All-Wise.

According to Yusuf Qardhawi, productive zakat is zakat that is managed as an internal effort to create economy of the poor by focusing on empowering human resources through training that leads to increased skills, which ultimately leads to funding zakat. This becomes capital for developing their business so that they have income to meet their living needs and become independent in developing the economy. On the other hand, productive zakat aims to overcome poverty, wanting poor people to become economically well off and ensuring that they are able to improve their lives.

With the existence of productive zakat, poor people can not only improve their economic conditions, but also be able to keep them away from the trap of usurious economics practiced by moneylenders. Difficult economic conditions can force people who experience them to get out of the trap. However, quite a few of them borrow from loan sharks who apply a multiple interest rate system. Thus, productive zakat given to the poor can be said to be a means of helping them from being ensnared by loan sharks. For Yusuf Qardhawi, zakat is not just giving some money or rice that is enough to support a mustahik for a few days or weeks, but rather giving mustahik the ability to support themselves with the abilities/skills they have. If someone has certain skills or abilities, then he is given zakat according to the price of the goods that support his skills. For example, for someone who works as an agricultural expert, his zakat can be given in the form of agricultural tools permanently.

Meanwhile, according to KH. Sahal Mahfudh, productive zakat is zakat that is managed productively where giving zakat funds can make the recipient (mustahik) able to produce something consistently with the zakat assets they have received. The zakat funds given are developed to open a business that is able to meet life's needs and is not spent on consumptive things. Meanwhile, the aim of productively managing zakat is to improve the welfare of zakat recipients and obtain

more benefits from the funds received, so that later those who were previously zakat recipients (mustahik) change into people who are obliged to pay zakat (muzakki).

There are at least several stages that can be carried out in managing productive zakat as will be explained below, namely referring to:

1. Carry out an inventory and identify the potential abilities of the people to find out who is rich and who is poor. This process can be carried out by involving experts in the research field. This inventory can make it easier for zakat managers to implement and distribute productive zakat so that it is right on target, especially for those who are entitled to receive it. Productive zakat becomes counter-productive if it is given not according to the target.
2. After having data on muzakki and mustahik, zakat institutions (mosques) can form committees consisting of activists who have expertise in the field of economic development. The need for a committee that has expertise in the field of economics is intended to make productive zakat management easier. No matter how much zakat funds are collected, if they are not managed by people who are experts in their field, it can cause problems in their management.
3. The committee is given the task of managing funds from the well-off group of people who are included in the muzakki category. In this context, the zakat management committee should have full responsibility in organizing zakat funds from muzakki, so that they have trust in the institutions that receive zakat. If the zakat given is based on a mosque, then this institution must be responsible for distributing zakat funds to people who are entitled to receive it.
4. The committee then distributes zakat using a basic needs approach model. Poor people who are entitled to receive zakat are then divided into several groups taking into account the deficiencies they experience and the factors that cause them to fall into poverty. These groups are given capital from the proceeds of zakat according to the skills they have. If zakat is productive if it can be actualized properly by zakat institutions, including those based on mosques, it can certainly provide economic benefits for the lower middle class.
5. On the other hand, as an alternative to the consumerist model of zakat. If consumptive zakat is given once a year and is given to fulfill primary needs in the form of food, then productive zakat can be given in order to train lower middle class people to have business capital. So that from that capital they can improve their economic conditions for the better. Economic improvement for the lower middle class is a form of Islamic teaching that needs to be actualized.

So far, productive zakat is still not well understood by most Muslims. This lack of understanding is because some Muslims view Zakat Fitrah as the most important zakat. Even though it is only one form of zakat found in Islamic teachings. Meanwhile, there is another form of zakat (productive zakat) which, if managed properly, can pave the way for economic equality in the lower middle class of society. Productive zakat is zakat given to recipients (mustahik) as capital to carry out economic activities in the form of a business. The aim of this zakat is to build and develop the economic level and productivity of mustahik, especially for those living in poverty.

In fact, in the current Indonesian context, zakat amil institutions have grown which provide funds productively, one of which is carried out by KH. Sahal Mahfudh, by forming the Islamic Boarding School Community Development Agency (BPMP) which provides zakat funds to the poor with a basic needs approach. For example, if a mustahik has sewing skills, then he is given a sewing machine, if he has the skills to drive a rickshaw he is given a rickshaw. The aim is that the mustahik have a strong desire to try and not rely on rich people for help.

A similar concept is also implemented by the non-governmental zakat institution Dompot Dhuafa Republika. Since December 1999, this institution has set an agenda for developing group model zakat empowerment with the Mandiri Community (MM) program and was implemented in early 2000. The target is the poor and needy, focused on the Bogor, Tangerang and Bekasi areas, plus Bengkulu, Tasikmalaya, Palu/Poso and Banggai Islands, Central Sulawesi Province. Some of the Zakat Infaq Sedekah (ZIS) funds collected are made productive by lending them to MM targets to be used as business capital and business development for them.

The development and distribution of productive zakat through zakat institutions, both government and non-government, is certainly something that is normal. Because the existence of these institutions has such a task. However, until now mosque-based productive zakat management has not been widely implemented. Even though mosques have an important role in developing and empowering the economy of the people. The lack of productive zakat management based on mosques is because Muslims view it as still limited to places of worship, not as a place for economic development for the community.

Apart from empowering zakat mustahik, the utilization of zakat can also be done in other ways, according to the idea of Prof. Sahri Muhammad, regarding the existence of the Zakat Bank, which is an institution that acts as an intermediary

between muzakki and mustahik, whose function is the same as a bank. The special characteristics of Bank Zakat are:

1. The main task of the Zakat Bank is to collect zakat, infaq and alms funds and direct them to predetermined zakat objects.
2. Zakat Bank operates solely to develop zakat, infaq and alms funds.
3. Zakat Bank distributes interest-free loans to zakat mustahik who need business capital.

Currently, the Zakat Bank can be replaced by the National Amil Zakat Agency (BAZNAZ) or the Amil Zakat Institute (LAZ), both of which are engaged in managing infaq zakat and alms. It's just that the idea of Bank Zakat is more about wanting to replace the position of conventional banks that currently exist so that their functions can be covered by Bank Zakat.

To refer to the legal basis for productive zakat, it is first necessary to study the legal basis for zakat in Islamic teachings, namely the Al-Quran and Sunnah. When referring to these two teaching sources, there are many arguments discussing zakat, as one of them is emphasized in the QS. Al-Baqarah [2]: 43

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ

Translation: And establish prayer, pay zakat and bow down with those who bow down.

According to Quraish Shihab, an Indonesian mufassir, the two main obligations ordered in this verse (prayer and zakat) are mandatory for every Muslim. Prayer performed by a Muslim is an effort to build a good relationship with Allah SWT. Zakat is carried out in order to build goodness towards fellow humans. The pairing of the sentence zakat with the sentence prayer shows that zakat is something that is obligatory to do.

2. Zakat Collection and Distribution Program

In accordance with Law Number 23 of 2011, BAZNAS collects zakat, infaq, alms and other social and religious funds. In collecting funds, BAZNAS disseminates zakat to various groups through various means, both direct and indirect. BAZNAS receives zakat through the counter, e-banking, zakat pick-up and payroll system.

In general, BAZNAS has 2 types of approaches to collecting zakat, namely Body Collection and Individual Collection. Corporate Collection is aimed at collecting zakat within private corporations, BUMN, state institutions and also ministries, while Individual Collection is a collection approach for individuals and

MSMEs. By its nature, body gatherings are binding and collective, while individual gatherings have the opposite nature, namely non-binding and individual. In terms of collection numbers, agencies collect large amounts through an integrated service system, while individual collections serve collections in relatively small amounts with customized service characteristics. The market segment for corporate associations is also more homogeneous compared to individual associations which have heterogeneous market segments. The Agency Collection has 3 types of products, namely:

1. Corporate Zakat which consists of business zakat and company zakat.
2. Professional Zakat which aims to collect ZIS funds from employees through the Zakat Collection Unit (UPZ) or through the payroll system.
3. The synergy of the BASNAZ program with the CSR of various national Sharia Banks has resulted in empowerment programs such as Zakat Community Development, BASNAZ Healthy Home, Smart Home for the Nation's Children, BAZNAS Prosperous Home, and also Disaster Emergency Response.

On the other hand, the Individual Collection approach has more products compared to the corporate collection program. The programs that are part of the Individual Collection are as follows:

1. *Bank & Insurance Linkage*. This program aims to collect customer ZIS funds and provide easy ZIS payments through the bank. This collaboration involves several Sharia Commercial Banks.
2. *Retail Stores*. This program aims to collect customer ZIS funds through opening zakat payment points.
3. *A Funding Website*. This program also improves the service functions on the BAZNAS website, making the site one of the channels for collecting ZIS funds.
4. *Direct Selling*. This program aims to increase the BAZNAS collection network by increasing the number of individual prime muzakki.
5. *Cellular Funding*. This program aims to collect ZIS funds via cellular telephone through the products offered.
6. *Social Media*. This program aims to increase public interaction and awareness of the importance of zakat. Through social media, BAZNAS markets its ZIS services and distribution programs.
7. *Overseas Funding*. This program aims to raise ZIS funds overseas as well as to open retail ZIS services for overseas. Collaborations that have been established in order to implement this program are with organizations based abroad.

8. *Advertising*. This program aims to collect retail ZIS funds from the general public through BAZNAS marketing and its services.

The BAZNAS Zakat Distribution Program distributes zakat to eight groups (ashnaf) who are entitled to receive it (mustahik) with innovative and effective programs in order to realize the glorification of mustahik and turn them into muzakki. Distribution carried out by BAZNAS covers the entire archipelago. Zakat distribution by BAZNAS consists of 2 types, namely in the form of compensation or a consumptive nature, and in the form of empowerment or a productive nature. BAZNAS programs that are productive (empowering) include:

1. *Zakat Community Development (ZCD)*. This program is a community development program that comprehensively integrates social and economic aspects whose main funding comes from zakat, infaq and alms so that a prosperous and independent society can be created.
2. *Rumah Makmur BAZNAS* is a program that operates in the economic sector by providing working capital with a mentoring and coaching system. The implementation of this program focuses on urban areas with funding to increase working capital capacity and assistance.
3. *Smart Home for the Nation's Children (RCAB)*. This program is a student and student funding and guidance program in the field of education and training.
4. *BAZNAS Healthy Home*. This program is a comprehensive health service program including preventive, promotive, curative and rehabilitative specifically for poor people free of charge using a membership system.
5. *BAZNAS Da'wah House*. This program is a zakat distribution program aimed at converts to Islam, cadre formation of mutafaqqih fiddin ulama who are pioneers in community development, and various da'wah activities for poor communities and remote and outermost areas.

Meanwhile, the consumptive BAZNAS program in the form of compensation only consists of 2 products or programs. The first is the Mustahik Service Counter and the second is the Disaster Emergency Response program. The following steps are a reference in distributing productive zakat:

1. *Forecasting* namely predicting, projecting and making estimates before giving zakat.
2. *Planning*, namely formulating and planning an action regarding what will be implemented to achieve the program, such as determining the people who will receive productive zakat, determining the goals to be achieved, and so on.

3. *Organizing* and Leading, namely gathering various elements that will bring program success, including creating standard regulations that must be obeyed.
4. *Controlling* namely monitoring the running of the program so that if there is something that is not appropriate or deviates from the procedure it will be immediately detected.

Apart from the steps mentioned above, in the distribution of productive zakat, attention must be paid to the people who will receive it, whether they are really among the people who have the right to receive zakat from the poor, as well as whether they are people who have a strong desire to receive zakat. work and try. In Prof.'s study. Masjufuk Zuhdi said that selection for productive zakat recipients must be carried out strictly, because many poor people are still physically and mentally healthy but they are lazy about working. They would rather be homeless than be workers or employees. They should not be given zakat, but only given alms in moderation, because they have damaged the image of Islam. Therefore, the poor must be selected first, then given skills training that suits their talents, then given adequate working capital. One of the aims of distributing zakat funds is equal distribution of welfare among Muslims. This is in line with the presence of Sharia Banking in society which aims to improve justice, togetherness and equal distribution of people's welfare as regulated in Law Number 21 of 2008 concerning Sharia Banking.

Therefore, zakat management institutions can collaborate with sharia banking in distributing zakat funds. In distributing business capital financing, sharia banking cannot provide financing or channel funds directly without consideration of assessments that can be used as a basis for channeling funds. Therefore, risk management is needed in distributing sharia banking business capital, applying the 5C principles (character, capital, capacity, collateral and condition) in mitigating risks. Character is an assessment related to a person's individual data, Capital is an assessment of an individual's wealth, Capacity is an assessment of an individual's ability to fulfill debt obligations, Collateral is an assessment of collateral assets, and Condition is an assessment of economic conditions.

From the five principles of risk management for financing distribution that have been explained above, zakat funds can fulfill the collateral element, because zakat funds can be used as collateral for mustahik who wish to apply for financing to sharia banks. The collateral obtained by sharia banking is in the form of zakat funds managed by the zakat management institution in the form of cash collateral through

deposits belonging to the zakat management institution and guaranteed by the Deposit Insurance Corporation. So, if the mustahik experiences default (failure to pay) then deposits originating from zakat funds can be used as collateral by sharia banking to mitigate the risk of business capital financing. Apart from that, sharia banking and zakat management institutions can share roles in providing assistance to mustahik who apply for business capital financing. Sharia banks provide assistance in the form of technical business, while zakat management institutions provide assistance in the form of mental and spiritual matters.

In general, there is no difference of opinion among the ulama regarding the permissibility of distributing zakat productively. Because this is only a technical problem to achieve the core goal of zakat, namely alleviating poverty for the poor and needy. After the mustahik recipients of productive zakat are determined, the next step is for the zakat amil to be careful and selective in choosing the business to be run. Understanding how to manage a business is very important, especially for the amil, considering that in certain circumstances his position is as a consultant or companion for the productive business. Among the conditions for productive businesses that can be financed by zakat funds are:

1. The business must operate in the field of halal businesses. It is not permitted to sell and buy haram goods such as liquor, pork, blood, symbols of shirk and so on. Likewise, you are not allowed to sell and buy subhat items such as cigarettes, playing cards and so on.
2. The owner of this business is a zakat mustahik from the poor who need business capital or additional capital.
3. If the business is a large company, efforts will be made to recruit workers from mustahik zakat groups, whether poor or needy.

After the business that will be used as a productive zakat object is determined, the next step is how to distribute it. Regarding the distribution, it can be done using a loan model that 'must' be repaid, the word must here is actually not mandatory, but as proof of their seriousness in carrying out the business. After the distribution process is complete, what is no less important is monitoring the mustahik who receive productive zakat, so that the funds are not misused or not used as business capital. This control is very important considering that this program can be said to be successful when the mustahik business progresses and can return the zakat funds. Because this is what is expected, namely that the mustahik will, through his efforts, progress and develop into a zakat mustahik. The model for monitoring the

circulation of productive zakat funds can also be in the form of business assistance, a kind of consultant who will direct the mustahik in running their business. This mentoring model should also not only focus on the business it manages, but can also accompany and provide input in spiritual matters for mustahik. Holding meeting groups between mustahik who receive productive zakat and zakat administrators can be used as a moment to provide religious teachings, so apart from alleviating worldly poverty it can also alleviate them from spiritual poverty.

Among the examples of productive distribution of zakat is that which has been implemented by BAZKAF PT. Telkom Indonesia where they include two productive elements in their zakat distribution:

1. Investment in the form of interest-free loans and forms of HR empowerment, namely in the form of skills training, business guidance and scholarships.
2. Business working capital.

This program is aimed at developing productive economists among poor families. This takes the form of revolving capital assistance and business guidance, so it is hoped that with this assistance the target will be able to run their own business independently and have a steady income to get out of the trap of poverty. If you can turn this weak economic business into a muzakki. This program can also take the form of business training and entrepreneur school. The procedure is that recipients of zakat funds must fulfill the conditions that have been set and fill out the application form and deed of agreement. This is taken as a sign of sincerity for recipients of funds considering the experience in previous years that around 30% of funds were not returned. Regarding entrepreneurship school, it can be in the form of a short course in entrepreneurship for anyone who is interested, but preferably those from the underprivileged and poor who have the desire to progress and develop. This program will continue until the business is truly established and BAZNAS's task is to accompany and assist in managerial and development matters.

3. Empowerment Model Through Productive Zakat

Zakat worship basically has two main objectives, first, namely that zakat is paid for the purpose of worshipping Allah SWT and also for the purpose of social justice in society through efforts to reduce poverty levels by utilizing zakat funds that have been distributed by muzakki. Therefore, proper management of zakat assets is needed so that it can be used as an instrument for community empowerment. Conceptually, empowerment is a word that comes from 'power' which means 'strength' or 'empowerment'. Empowerment refers to the ability of someone in weak

and vulnerable groups so that they are able to: (1) fulfill their basic life needs until they are free from hunger, ignorance and pain. (2) have access to productive sources so that they are able to increase their income and be able to access the goods/services they need in their lives and, (3) play an active role in development activities.

Empowerment has the aim of improving people's standard of living to become more prosperous and have the ability to fulfill their basic life needs which can ultimately achieve independence. The community economic empowerment model can be carried out using various instruments, one of which is productive zakat. Empowerment using productive zakat generally uses the qardhul hasan scheme. Qardhul Hasan is a form of assistance by providing loans where there is no stipulation on the rate of return of the loan principal. If an impossible person who receives financial assistance cannot return the principal of the loan, then in accordance with zakat law, the mustahik cannot be sued for repayment because of his disability, because basically the zakat funds are the right of the mustahik. As for the productive zakat distribution scheme using qardhul hasan, it is explained that the productive distribution of zakat funds in terms of community empowerment using the qardhul hasan scheme is carried out by channeling funds by muzakki to zakat management institutions (BAZNAS and LAZ) which are then distributed from the collected funds to mustahik I in the form of business capital. Then, if the business project carried out by mustahik I experiences a profit, then mustahik I needs to return the principal of the business capital to the zakat institution, but if the business experiences a loss, then the mustahik is not required to return the capital. Furthermore, the proceeds from the return of capital from profitable mustahik businesses by the zakat institution are used to provide more business capital to mustahik II and can also be distributed back to mustahik I as additional business capital. Apart from what has been explained above, the zakat distribution program at Baznas includes economic, social, advocacy and ZCD elements.

1. BAZNAS program in economics. School of Entrepreneurship (Entrepreneurship Education Program provided to prospective entrepreneurs from the poor community. Empowerment Program for Dhuafa Entrepreneurs (Program to foster and accelerate the successful development of micro businesses owned by the poor through a series of coaching on business elements so that they become profitable, have organizational management, capital, production , correct finances, and become a sustainable business place, so that it is finally independent and has a positive impact on society in general. Agriculture & Livestock Development

Program (Empowerment and Development Center is appropriate for farmers and livestock breeders for the poor.

2. Baznas Program in the Social Sector. BAZNAS Scholarship Program (Higher Education Scholarships, Basic Secondary Education, and Research and Journal Scholarships. Rumah Sehat Baznas Indonesia (Preventive and promotive health activities for example cataract surgery, 1000 glasses, mass circumcision, contribution assistance and health care guarantees), BAZNAS Disaster Response (Disaster response, evacuation, basic food, clothing and health assistance, disaster risk reduction, disaster training, formation of disaster response volunteers), Education and Islamic Boarding School Development Program (Arranging education systems based on local characteristics, training for teachers in 3T areas (Disadvantaged, Outermost, and Remote)), Active Community Services (poor community services, providing basic access assistance to poor communities quickly and precisely).
3. Baznas Program in the field of Advocacy. BAZNAS Strategic Studies Center (PUSKAS) (Strategic Research and Studies Center that will strengthen National Development through philanthropic zakat). Migrant Care Institute (providing adequate provision and advocacy to migrant workers in various migrant destination countries).
4. Baznas program in the ZCD (Zakat Community Development) sector. A comprehensive, community-based empowerment program in the economic, educational, health, social and environmental spheres to achieve prosperity and independence.

According to Rusli and Syahnur, in terms of classification of distribution, productive zakat funds are divided into two sub-sections, namely conventional productive zakat and creative productive zakat. Distribution of conventional productive zakat is zakat that can be given in the form of goods that are productive or can be developed. Zakat recipients (mustahik) must have creativity in creating a new business that has future prospects, such as raising animals, opening a clothing convection business, opening a hairdressing business and so on. Meanwhile, creative productive zakat is the utilization of zakat which is implemented in the form of providing business capital, either for developing social activity projects, as capital for micro, small and medium businesses, developing the business economy of market traders or small entrepreneurs.

B. CLOSING

Productive zakat is zakat in the form of assets or funds given to the mustahik and used to develop the business, so that from the business the mustahik can meet their daily needs continuously. With the existence of productive zakat, poor people can not only improve their economic conditions, but also be able to keep them away from the trap of usurious economics practiced by moneylenders. In accordance with Law Number 23 of 2011 concerning Zakat Management, in this case collecting zakat, infaq, alms and other religious social funds. BAZNAS carries out zakat outreach to various groups through various means, both direct and indirect.

BAZNAS receives zakat through zakat counters, e-banking, zakat pickup and payroll systems. The BAZNAS Zakat Distribution Program distributes zakat to eight groups (ashnaf) who are entitled to receive it (mustahik) with innovative and effective programs in order to realize the glorification of mustahik and turn them into muzakki. Distribution carried out by BAZNAS covers the entire archipelago. There are several steps that serve as a reference in distributing productive zakat, namely forecasting, planning, organizing and leading, and controlling.

Apart from that, there is also an empowerment model through productive zakat which uses the qardhul hasan system. And there is also a zakat distribution program at Baznas including economic, social, advocacy and Zakat Community Development elements.

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