

The Impact of Productive Zakat Program on the Economy of Zakat Recipients: Study in Baznas Surakarta

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Abstract

This study aims to reveal the impact of productive zakat of Baznas Surakarta on the economy of zakat recipients. The research of impact that is based on the perceptions of zakat recipients is fundamental so that Baznas Surakarta can evaluate some program deficiencies and determine whether effective zakat programs help the welfare of zakat recipients. This study is descriptive qualitative research by conducting in-depth interviews with Baznas Surakarta officials and ten productive zakat recipients. The results of this study indicate that in the view of zakat recipients, the effective zakat program has improved the recipients' economy, and the majority of their businesses have been able to develop. However, to develop a business, the tenacity of zakat recipients is required to manage their business. On the other hand, the form of supervision carried out by Baznas Surakarta still needs to be improved by providing capital without training. Furthermore, Baznas Surakarta has yet to confirm whether the zakat funds given to zakat recipients are used optimally. This study recommends the importance of supervision in the distribution of zakat in the form of productive business funding.

Keywords: Impact; Productive Zakat; Zakat Recipients

Abstrak

Penelitian ini bertujuan untuk mengungkapkan dampak zakat produktif dari Baznas Surakarta terhadap kondisi ekonomi penerima zakat. Penelitian dampak berdasarkan persepsi penerima zakat sangat penting agar Baznas Surakarta dapat memperbaiki kekurangan program dan mengetahui apakah program zakat produktif membantu mensejahterakan kehidupan penerima zakat. Penelitian ini merupakan penelitian kualitatif deskriptif dengan melakukan wawancara mendalam terhadap petugas Baznas Surakarta dan sepuluh penerima zakat produktif. Hasil penelitian ini menunjukkan bahwa dalam pandangan penerima zakat program zakat produktif telah meningkatkan perekonomian mustahiq dan mayoritas bisnis mereka mampu berkembang. Namun demikian, untuk mengembangkan usaha diperlukan keuletan penerima zakat dan mampu mengelola usahanya. Di sisi lain, bentuk pengawasan yang dilakukan oleh Baznas Surakarta masih belum optimal dengan hanya memberikan modal tanpa pelatihan. Baznas Surakarta belum dapat memastikan apakah dana zakat yang diberikan kepada penerima zakat digunakan secara maksimal. Penelitian ini merekomendasikan pentingnya supervisi dalam pendistribusian zakat dalam bentuk pendanaan usaha produktif.

Kata kunci: Dampak; Penerima Zakat; Zakat Produktif

INTRODUCTION

Zakat is a portion of wealth determined in Islam to be distributed particularly to the poor and needy (Mustika et al., 2019). The share they receive shall enable them to fulfil basic needs and perform economic activities (Fajrina et al., 2020; F. N. Fitri & Rahmi, 2021; Rohim, 2020). The potential for zakat collection is growing due to the role of Islamic banking technology, including mobile banking (Alam, Hendratmi, et al., 2022). In addition, the interest in using technology to pay zakat has become part of the awareness of generation Z (Alam, Ratnasari, et al., 2022). One of the zakat institutions' distribution instruments is loan-free capital assistance. One of the goals of the capital assistance program is to increase the income of zakat recipients through entrepreneurship (Hassan & Noor, 2015; Rosyadi & Khatimah, 2020).

In Islam, zakat can be classified into four types based on its recipients: first, traditional consumptive such as *zakat fitrah*; second, creative consumptive, for example, scholarships; third, traditional productive with the example of providing livestock and equipment that can be used to develop one's business; and fourth, creative productive provided in the form of capital (Mardani, 2015). The utilization of productive zakat has its concepts in planning, implementation, and studying the causes of poverty. Zakat for productive purposes is more beneficial than consumptive purposes, mainly for empowerment (Hakim et al., 2021). Zakat regulations in Indonesia stipulate that zakat can be used for productive purposes to manage the poor and improve the quality of society (Alim, 2015). Management in the form of productive zakat can develop resources of the *mustahiq* with considerable potential. This productive zakat is different from consumptive zakat, of which the *mustahiq* cannot develop the zakat funds, such as the elderly, little orphans, and disabled adults. Thus, the zakat given to consumptive zakat recipients aims only to help their survival. Zakat distributed to productive zakat recipients takes the form of business capital since they have the physical ability to run a business and therefore are required to actively manage and develop their business (Urif et al., 2018).

For zakat givers, zakat is an embodiment of faith in Allah, an expression of gratitude for what He has bestowed upon them. Zakat givers' behaviour of paying zakat is not only determined by factors of application and management of zakat by the *amil zakat* but also influenced by the individual traits of the zakat givers themselves. Zakat givers who wish to pay zakat funds must observe Shari'a provisions, namely *nisab*, *haul*, and the correct way of distribution, which is through the *amil zakat* (Al-Hamid, 2006). In Indonesia, an organization controlled by the government, namely the National Amil Zakat Agency (Baznas), is currently showing progress. The provisions of Baznas as an institution with authority to manage zakat nationally imply that the only government agency with authority to manage zakat is Baznas. Baznas Surakarta is one of Baznas institutions in the basis of district area that has a fairly high potential for zakat collection, with a target of 6-7 billion in 2022 (Anfas, 2022).

Baznas Surakarta, Indonesia, can be classified as a fairly good *amil zakat* institution, as evidenced by the increase in zakat funds collected from 2017 to 2018. The zakat funds collected by Baznas Surakarta come from the Muslim state civil apparatus. The wisdom that can be learned from productive zakat practices aside from the empowerment of human resources (HR) is the elimination of jealousy and envy in the hearts of zakat recipients. The effects may satisfy and please zakat givers as the zakat given can develop and change the social status of the zakat recipients. Furthermore, zakat givers hope that the existence of productive zakat funds helps the recipients' economic conditions through proper management of the business they establish with those zakat funds in line with sharia (Urif et al., 2018). In addition, productive zakat averts its recipients from a beggar mentality as their abilities are channelled. Thus, a significant relationship is formed between the existence of productive zakat and the improvement of human resources. Most importantly, productive zakat eliminates indifference to the poor and saves them from the danger of poverty that could make someone an infidel. Assistance from Baznas is provided to zakat recipients in the form of additional capital and professional support tools to develop their businesses further and raise their income. Although the aid they receive is not very large in nominal terms, the recipients can channel their capabilities or skills.

Based on Syaiful & Suwarno's (2015) study, many people still do not understand the mechanism for distributing zakat productively. Even some religious experts have a little problem with productive zakat because it can potentially delay the distribution of zakat. The novelty in this research is the model for examining the influence of the zakat distribution program by collecting information from the perceptions of the recipients of zakat. This research is intended to explore the perceptions of productive zakat recipients. This study is expected to contribute important literature on implementing productive zakat.

LITERATURE REVIEW

Previous Studies

Fitri's (2017) study discussed how all zakat recipients of the productive zakat program enjoy its positive impact in that their income has increased after receiving its assistance, an impact not limited to their surroundings alone. The programs that have succeeded the most in raising income via productive zakat. Fitria (2017) found several problems in the productive use of zakat, such as choosing the type of business, marketing, marketing absence of coaching.

Ahmad et al. (2015) explored the levels of zakat recipients' satisfaction with the management of zakat at the Melaka Islamic Religion Council. This state religious council handles zakat issues in Melaka. Ahmad et al. (2015) found that despite technological advancements, word of mouth remained the major source of zakat

information. This study might help the zakat institution evaluate the efficacy of zakat management in addressing beneficiary requirements.

Results of a study by Lestari (2015) indicated that regarding productive zakat for community economic empowerment, Baznas of Kendal Regency runs an empowerment program for zakat recipients by giving vegetable carts and renting out small stalls in markets or on roadsides to be occupied by the poor who seek to become entrepreneurs. In addition, Lestari (2015) found productive zakat by giving vegetable carts and renting small stalls. Urif et al. (2018) researched the behaviour of zakat recipients in using zakat funds from the perspective of the Islamic economy (Baznas East Lombok case study). The results of this study regarding the behaviour of zakat recipients in using zakat funds they have received are grouped based on two behavioural models: consumptive behaviour and productive behaviour. Urif et al. (2018) found that mustahiq behavior in utilizing/using zakat funds that have been received is grouped into two behavioural models: consumptive behavior and productive behaviour.

In a study by Ibrahim and Ghazali (2014), zakat distribution is classified according to the usage of the funds, either in consumption or production. Consumptive zakat is distributed continuously for consumption over a relatively long period. This includes food, shelter, transportation, medicine, and school fees primarily given to non-productive groups. On the other hand, the distribution of productive zakat is aimed at productive recipients for production purposes. This aid aims to improve their quality of life and standard of living. Zakat aid is provided to recipients to finance their economic projects for long-term production and survival purposes. In the long run, they are expected to become independent and productive and able to pay zakat themselves in return.

Research on productive zakat has been conducted several times by, for instance, the following researchers. First, Mawardi et al. (2018) pointed out that empowering the poor through productive zakat has successfully lifted them out of poverty. The success is determined by general matters concerning opportunity structures and the special characteristics of zakat recipients. The factors driving success in moving out of poverty are economic growth in the region, infrastructure development, and the presence of strong social capital. In contrast, the constraining factors are limited facilities, poor management, and fierce competition. Second, Rosmawati (2014) showed that the development of the potential of productive zakat funds through the functions and roles of amil zakat institutions to improve the welfare of society following the zakat management law is carried out through the business capital financing program for the poor by applying the principles of Islamic law in line with the utilization of zakat funds. With their functions and roles, amil zakat institutions give the poor economic independence and act as religious means that increase the benefits of zakat funds. Third, according to Nurzaman (2010), zakat

is an important and significant instrument in improving the welfare of the poor in Indonesia.

This study aims to investigate the impact of the effectiveness of productive zakat on the improvement of the welfare of zakat recipients. Welfare indicators are not exclusively measured by the economy but include education and health, summarized in the Human Development Index. Interestingly, it is assumed that this type of zakat affects income allocation changes from consumptive expenses to productive purposes. However, none of the research above has examined the views of the zakat recipients. With this research gap in mind, this study investigates the appraisal given by zakat recipients to the productive zakat program.

Theory of Zakat Disbursement

Some scholars distinguish the use of alms distribution and *infaq* to be more flexible and not rigid in terms of zakat distribution. Almsgiving and *infaq* are included in sunnah deeds so that the distribution can be more diverse such as assistance for the construction of schools, facilities, and worship facilities, as well as treatment of diseases that afflict the poor (Alam, 2018).

Imam Malik is one of the scholars who put *maslahah* or benefit as the main factor that affects the zakat process. *Maslahah* of a *mustahiq* who is young is the ability to empower himself to transform into a *muzakki* in the future. Therefore, zakat distribution types are divided into consumptive and productive (Urif et al., 2018). All *mustahiq* who are elderly or groups with physical weaknesses for economic activities are designated recipients of consumptive zakat.

Zakat for Productive Purpose

Productive zakat can be summed up as assets given to *mustahiq* as startup capital so they can use this money to continuously meet their necessities (Arifin & Anwar, 2021). According to the message of sharia and the role and socio-economic function of zakat, the technique of donating is efficient and effective so that the rewards are of productive value (Arifin & Anwar, 2021; Zaini & Basir, 2021). Understanding productive zakat literacy is one of the determining factors for the success of amil zakat in distributing zakat assistance (Asrori et al., 2020). *Amil's* understanding will improve if it explores the perceptions and opinions of *mustahiqs* or recipients of productive zakat funds as a program evaluation.

RESEARCH METHOD

This research is a qualitative study with direct data collection in the field. The yearly improvement in zakat funds indicates that Baznas Surakarta, Indonesia, is a reasonably good amil zakat institution. These indications caused Baznas Surakarta to

be the data source in this study. In this study, the authors collected data by conducting interviews with sources consisting of *mustahiqin* who receive productive zakat and Baznas. An interview is used to gain information about the research objectives through a question-and-answer session with the source. Interviews can be done individually or in groups (Rahmat, 2009). Data analysis is an activity that aims to elucidate an issue obtained from the results of interviews and field notes so that the matter can be easily understood and general conclusions can be drawn (Sugiyono, 2017). In analyzing the data, the writers use deductive analysis by outlining general points from the collected data.

The study also established specific criteria in the selection of *mustahiq* sources. The *mustahiq* resource persons in this study must meet the criteria as productive zakat beneficiaries for ten months and above.

Table 1. List of Zakat Recipients

No.	Informant	Period of being a zakat recipient	Assistance
1	STT	± 1 year	Cart repair
2	YNT	± 1 year	Business capital for peddling
3	HRT	± 1 year	Business capital and tools for making cassava chips
4	MT	± 2 years	Business capital and debt repayment
5	TAS	± 1 year	Business capital for convenience store
6	DM	± 10 months	Business capital and cooking tools for catering
7	ISM	± 1.5 year	Business capital
8	EP	± 2 years	Business capital and shop repair
9	EV	± 1 year	Business capital
10	SMD	± 1.5 year	Chicken noodle equipment

Source: Author, 2022

It can be concluded from Table 1 that zakat recipients have received productive zakat assistance from Baznas Surakarta in various forms, ranging from business capital to tools that can be used to develop the businesses owned by zakat recipients, as many zakat recipients already have a business but still lack the tools to optimize their work.

Based on the results of the analysis on the utilization of zakat by diverse recipients, it is found that five of the zakat recipients received assistance in the form of tools that facilitate the production process. Several zakat recipients have started their businesses and then been given additional capital in cash.

RESULTS & DISCUSSION

Zakat Recipients' Appraisal of the Productive Zakat Program at Baznas Surakarta

From findings concerning the appraisal given by zakat recipients to the productive zakat program at Baznas, it can be concluded that the program greatly helps the economy of zakat recipients, as most of them are active zakat recipients but lack business capital. Baznas distributes productive zakat funds not only in cash but also in the form of tools used to develop the abilities of zakat recipients. Two of the ten zakat recipients have enjoyed considerable increases in the outcomes of the businesses they have developed with the capital aid provided by Baznas. According to an interview with one of the informants.

The assistance that Baznas gave me is in the form of equipment to start a catering business, namely a stove with large burners, frying pans, steamers, pans, and so on. Because previously I had a catering business, but it could not meet my daily needs since this business I built lacked capital. (DM)

The help of Baznas Surakarta is provided to zakat recipients only in capital additions and support to their professions because, by the time they received productive zakat assistance, the zakat recipients had already had certain businesses or professions. It can be observed that zakat recipients have experienced changes after receiving aid, but some have not undergone any changes. Even though these changes are deemed not optimal, at least they have shown improvements to the extent that the revenue the zakat recipients earn is enough to fulfil their economic needs.

The findings also show that there is no guidance from Baznas Surakarta for the zakat recipients since they have already had their businesses or profession but require assistance to develop them. It can be perceived from these findings as well that the supervision carried out by Baznas Surakarta is still considerably less than optimal since, after providing capital assistance, Baznas Surakarta has yet to monitor its use by zakat recipients and hence does not know whether they have used it optimally. Nonetheless, before assisting, Baznas Surakarta surveyed the locations or homes of the zakat recipients to ensure that the right people in need received it. As stated in an interview with another informant.

As in the form of business supervision, Baznas (Surakarta), after assisting, has not given any supervision at all, Miss. So after the aid was handed over, Baznas (Surakarta) has never controlled it at all. (YNT)

As revealed by the informant, Baznas Surakarta does not supervise the recipients' businesses after assisting. On this issue of monitoring zakat recipients, the Baznas Surakarta management has responded.

It is true that BAZNAS has not supervised after handing over assistance. This is because we who work at BAZNAS still lack workforce or employees, so are not yet capable of carrying out supervision over all zakat recipients. (MFT)

According to research on the strategy of monitoring the productive zakat utilization program, a monitoring strategy is a method used to monitor the productive zakat program to ensure that the goals or objectives of the organization are achieved. With a proper monitoring strategy, all problems can be identified so that corrective actions can be taken. Thus, a strategy for supervising the productive zakat program is greatly needed (Nur Hasanah, 2015).

Based on the findings, it can be analyzed that the zakat recipients consider the productive zakat program at Baznas Surakarta to be very helpful for their economy since, with that aid, zakat recipients can further develop the businesses they already have and raise their income. Though the assistance they received was not very large in nominal terms, the zakat recipients remain grateful to Baznas Surakarta, as their income continues to improve due to the assistance given to them.

This corroborates research on the distribution of productive zakat that it is truly effective in increasing the income of zakat recipients (Amir, 2017). One of the purposes of productive zakat is to alleviate poverty, and free zakat recipients from all economic deficiencies, so productive zakat empowers zakat recipients to channel their abilities or skills to fulfil their daily needs (Mardani, 2015).

Analysis of the Business Development of Productive Zakat Recipients at Baznas Surakarta

Table 2 shows that the business which has stagnated or not progressed is that of Mr MT, while there are seven zakat recipients whose businesses have grown: Mr YT, Ms HTT, Mr TA, Mr ISM, Ms EV, and Mr SMD. Moreover, there are two zakat recipients whose businesses have developed further than their past ones, namely Mr STT and Ms DM. The assistance was given in cash and tools used to support the production of their businesses. Based on the outcomes of the analysis that has been performed, it can be concluded that the development or lack thereof of the zakat recipients' businesses does not depend on how much assistance is provided by Baznas Surakarta. However, it hinges on the maximum extent to which they manage the businesses they have founded. The zakat recipient whose business has not progressed even though receiving aid from Baznas Surakarta more than once shows that the recipient's management of his business is not optimal. If this zakat recipient could rotate the capital provided by Baznas Surakarta to a significant nominal amount, his business would enjoy the progress.

Table 2. Business Development of Zakat Recipients

No	Informant	Business	Constant	Improving	Advanced
1	STT	Mung bean juice production and sales			√
2	YNT	Peddling		√	
3	HRT	Cassava chips production and sales		√	
4	MT	Fried rice	√		
5	TAS	Convenience store		√	
6	DM	Catering			√
7	ISM	Food stall		√	
8	EP	Convenience store		√	
9	EV	Food stall		√	
10	SMD	Chicken noodles		√	

Source: Author, 2022

For *mustahiqin's* income to grow, vigilant efforts are needed in selecting zakat recipients in the hope that the funds will be utilized for entrepreneurial activities. In addition, an accurate and useful program is required to effectively reach goals in improving the independence of zakat recipients' businesses (M. Fitri, 2017). The distribution of productive zakat is a method of distributing zakat in the form of capital to develop social projects and enhance micro, small and medium enterprises (MSMEs). Zakat liberates deprived people and frees the country from adverse economic conditions (Hamidah, Widiastuti, Alam, & Cahyono, 2017). The efficiency of zakat collection and distribution mainly depends on the good governance of zakat institutions. It is also found that institutions that implement good governance manage their affairs efficiently. The relationship between governance and efficiency is reflected in the ability of zakat institutions to change the state of life of beneficiaries from being capable of fulfilling *daruriyat* (basic needs) to a level of comfort or *hajiyyat*. Due to this major transformation, poor people can then independently support themselves and their families since they are no longer considered zakat recipients who meet the requirements or *asnaf* (Zakaria et al., 2019)

Zakat can give a broader impact if its distribution is directed more toward productive activities. This can be done in several ways, namely: first, zakat is shared to sustain work incentives among the poor or help them earn their income; second, at least 50 percent of the zakat collected is used to fund productive activities for the poor, for example, the use of zakat to fund various productive activities and skills training, and to provide business capital or initial capital assistance. If such kind of zakat distribution can be implemented, it will greatly support government programs in alleviating poverty, equalizing income, and narrowing the gap between the rich and the poor (Pratama, 2015).

Mahmud et al. (2014) found that zakat funds given to the poor cannot create food expenses and food security status. Lack of proper monitoring by the Baznas Surakarta management, inadequate training facilities, and small amounts of funds may be the main reasons. Zakat programs may play a key role in improving life if well designed and monitored in line with the needs of poor zakat recipients. Policymakers should focus on those aspects to raise the standard of living of zakat recipients. However, these findings do not align with those of the authors' study because the success of businesses managed by zakat recipients rests not only on how much assistance is received. If the amount of aid given to zakat recipients is large, but they cannot manage their business well, their status will remain as zakat recipients. Arwani et al. (2022) added that for the success of productive zakat programs, zakat institutions need a strong emphasis on creating various models through creativity and innovation.

Several factors may influence the success of businesses managed by zakat recipients, one of which comes from themselves. Factors stemming from zakat recipients can be divided into two categories: first, the spiritual factors of zakat recipients, which consist of sincere intention, devoutness in worship, and diligence in giving alms, and second, the human resource factors, such as the rigour of zakat recipients in running their own business, responsibility and business management (Riyaldi, 2015).

Several less active zakat institutions are still putting out programs that encourage mustahiq (zakat recipients) to strengthen local economies (Ryandono & Nanda, 2020). The results of this study prove that giving productive zakat has a positive value and a significant influence on the development of zakat recipients' businesses. This study presents evidence that productive zakat can bring about change and increase business growth, blessings and development. The distribution of zakat as productive zakat encourages efforts to work optimally and obtain decent outcomes. On the other hand, the economic situation of mustahik or zakat empowerment programme recipients is not too influenced by macroeconomic variables that show the economic resilience of the lower layers (Mawardi et al., 2022).

The system of managing zakat through amil zakat can significantly reduce the community poverty level, compared to if zakat is given directly. With productive zakat, the zakat recipients do not receive zakat only to fulfil needs but also to increase welfare. These findings concur with other research as for the productive zakat program to run effectively and produce a significant increase in the welfare of the poor, it needs the efforts of all Muslims in the government, amil zakat agencies, and the people of Indonesia in developing zakat in keeping with their potential, so that zakat can be utilized according to its functions (Widiastuti & Rosyidi, 2015).

CONCLUSION

From the considerations given by zakat recipients to the productive zakat program at Baznas Surakarta, it can be concluded that the program greatly aids their economy, as most of them are active zakat recipients but are short of business capital. Baznas Surakarta distributes the productive zakat funds not only in cash but also in the form of equipment used to develop the capabilities of the zakat recipients. Therefore, this program is useful for zakat recipients with expertise but without the tools and capital. However, whether the businesses of the zakat recipients flourish does not depend on the amount of assistance provided by Baznas Surakarta but rests on the zakat recipients' efforts. There are two types of factors that may influence zakat recipients' businesses: the spiritual factors of zakat recipients, which comprise sincere intention, devotion in worship, and diligence in giving to charity, and human resource factors, namely the resolve of zakat recipients in running their business, their responsibility and the way they manage their own business. Furthermore, for the productive zakat program to run effectively, it relies not only on the efforts of zakat recipients. It also calls for the endeavours of all Muslims in the government, amil zakat agencies, and the people of Indonesia so that zakat can be developed in line with its potential and used according to its functions.

Based on the conclusions of the researchers' study, the authors would like to give recommendations that are expected to be useful for Baznas as well as its zakat recipients. First, Baznas should pay more attention to the supervision over the utilization of the productive zakat given to zakat recipients so that the assistance given is well maintained and used by zakat recipients in developing their businesses. Under the supervision of Baznas, any problem can be detected as early as possible so that efforts can be made to solve it promptly. More socialization is needed so that people understand the system or process of gaining assistance from Baznas to optimize the distribution and utilization of zakat funds. Second, zakat recipients are expected to carry out their mandate well by utilizing the business capital provided by Baznas to improve their welfare.

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