KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
Jalan A. Yani Km. 4.5 Banjarmasin 70235
Telepon (0511) 3257627 Faksimili (0511) 3254344
e-mail: info@uin-antasari.ac.idwebsite: www.uin.antasari.ac.id

# SURAT KETERANGAN HASIL UJI KEMIRIPAN

**No:** 173/Un.14/IV/TV-CP/04/2023

Anggota Tim Verifikasi dan Validasi Karya Ilmiah Dosen UIN Antasari di bawah ini,

| | | |
|---|---|---|
| Nama Verifikator | : | Moh. Iqbal Assyauqi, M. Pd |
| Jabatan | : | Anggota Tim |

telah melaksanakan uji kemiripan terhadap karya ilmiah yang berjudul "MANAGING THE PRODUCTIVE ZAKAT FUND: THE CASE OF BAZNAS KAPUA", karya:

| | | |
|---|---|---|
| Nama | : | Dr. H. Zaki Mubarak, M.Si |
| NIP | : | 197710312002121002 |
| Pangkat/Gol | : | IV a |
| Jabatan | : | Pembina |

Berdasarkan hasil pemeriksaan dengan menggunakan www.turnitin.com kemiripan karya di atas adalah 8 % (delapan persen).

Demikian surat keterangan ini dibuat untuk dapat dipergunakan sebagaimana mestinya.

Banjarmasin, 6 April 2023
Koordinator Tim,

**Muhammad Iqbal, S. Th.I., MSI., Ph. D**
NIP 197709062008011011

# 14- document.pdf

*by*

**Submission date:** 04-Apr-2023 09:25PM (UTC+0700)
**Submission ID:** 2055663861
**File name:** 14- document.pdf (259.12K)
**Word count:** 2533
**Character count:** 13802

Jurnal Ekonomi dan Bisnis, Vol. 11 No. 3 November 2022
**P - ISSN : 2503-4413**
**E - ISSN : 2654-5837,** Hal 1494 - 1498

# MANAGING THE PRODUCTIVE ZAKAT FUND: THE CASE OF BAZNAS KAPUAS

**Oleh :**
Hanifah
Faculty of Islamic Economics and Business UIN Antasari Banjarmasin
Email: hanifahhanifah383@gmail.com
Zaki Mubarak
Faculty of Islamic Economics and Business UIN Antasari Banjarmasin
Email: zakimubarak@uin-antasari.ac.id

**Article Info**
*Article History :*
*Received 16 Nov - 2022*
*Accepted 25 Nov - 2022*
*Available Online*
*30 Nov – 2022*

*Keyword :*
*Productive zakat, BAZNAS, zakat fund management*

**Abstract**
*Islam requires rich Muslims to distribute their wealth through zakat. Therefore, zakat can be used as one of the economic policies to help regulate the turnover of wealth in a country to help solve the problem of poverty. BAZNAS is a zakat management organization formed by the Indonesian government to manage zakat funds. One of the programs of BAZNAS is productive zakat which aims to help the mustahik in the long term by providing business capital. This study aims to find out how productive zakat fund management is and the obstacles faced because there are still not many studies that discuss how productive zakat management is and the obstacles faced. This research is qualitative in collecting data using interviews with the Chairman and reporting department of BAZNAS Kapuas Regency. The results showed that the management of productive zakat funds in BAZNAS Kapuas Regency was carried out through the Kapuas creative program by distributing productive zakat funds used to help business capital. However, BAZNAS managers experience problems raising funds, which are caused by the lack of public understanding of zakat management institutions such as BAZNAS, so they tend to distribute their zakat funds directly. The results of the research are important for BAZNAS to carry out better management of zakat funds and provide an understanding of the function of BAZNAS to the community to increase the number of zakat funds that can be collected.*

## *1.* INTRODUCTION

Islam is a perfect religion since it regulates a comprehensive living system, which regulates all aspects, including the economic aspect (Gultom et al., 2019). For example, Islam requires rich people to distribute their wealth to needy people through zakat. Zakat can be used as one of the economic policies regulating a country's wealth turnover. Zakat is one of the characteristics of the Islamic economic system that implements the principles of justice in the Islamic economic system.

Zakat is one of the obligations that Muslims must carry out. Zakat in Islamic teachings is a sustainable strategic effort and is expected in the long term to transform the zakat receiver (*mustahik*) into zakat payer (*muzzaki*) (Nurhasanah, 2018).

The development of zakat management in Indonesia is increasingly significant. It is marked by the increase in officially incorporated zakat management institutions supported by public awareness to fulfill zakat institutionally (Makhrus, 2019).

One of the zakat management organizations that apply in Indonesia is BAZNAS. Zakat management activities by the

organization are regulated in Law Number 23 of 2011 concerning zakat management.

BAZNAS can be one of the indicators of successful zakat management because of the management of fund collection and utilization that can be accounted for (Makhrus, 2019). This fact is in line with establishing BAZNAS to increase the benefits of zakat to realize community welfare and poverty reduction.

Efforts to make zakat one of the instruments for poverty reduction continue to be initiated and carried out by BAZNAS by providing exceptional programs that are indeed needed by *mustahik*.

These various programs are divided into two main categories: the distribution of zakat in a consumptive and productive manner. (Harisah & Zainulloh, 2019). Consumptive distribution is zakat which is directly intended for those who are poor and in dire need, especially fakir, poor, *gharim*, orphans, and elderly / physically disabled people who cannot do anything to make a living for their survival. Zakat assets are handed over to meet basic needs, such as urgent needs for food, clothing, shelter, and life.

In addition to consumptive zakat, there is a productive distribution of zakat, funds or assets given to mustahik that are not spent but developed and used to help businesses (Safradji, 2018).

Productive zakat is a zakat fund distributed to *mustahik* for productive activities. Zakat is distributed and used as business capital. The provision of business capital aims to develop businesses so that *mustahik* can meet the needs of life in the long term and prosper the people's economy (Wasik, 2020).

BAZNAS Kapuas Regency is one of the zakat bodies implementing an effective zakat fund distribution program called Creative Kapuas. In its implementation, BAZNAS Kapuas Regency can distribute productive zakat funds to 5 to 225 people in one year.

Effective fund management is needed for the number of mustahik who receive productive zakat funds. This research will discuss further related to how BAZNAS Kapuas Regency manages the productive zakat funds it manages. Furthermore, what obstacles does BAZNAS Kapus Regency face in managing productive zakat funds?

## 2. *LITERATURE REVIEW*

Zakat in *isim masdar* from the word *zaka-yazku-zakah*. *Zaka* means blessing, growing, clean, good, and increasing.Zakat is a religious ritual worship in Islam that has dimensions, both to Allah (*habl min Allah*) and relationships with others (*habl min al-Nas*), as well as one of the pillars of Islam that has an important status and function in Islamic law. Similarly, zakat is a *maliyah ijtimaiyah* worship (worship related to the economy and society)(Safradji, 2018).

Zakat has a positive effect on economic growth. Paying zakat encourages faith growth and economic growth as a redistribution of wealth income and a reduction in the phenomena of inflation and poverty, other social and economic problems (Sari et al., 2019).

Zakat management is a pattern of planning, managing distribution, and supervising zakat funds to be more structured and evenly distributed and meet public benefits (Ali et al., 2015).

Productive zakat is zakat intended for the recipient to produce something continuously. For example, productive zakat is used by mustahik to build or develop a business to meet his life's needs (Toriquddin, 2015).

The legal basis of productive zakat funds is found in Q.S al Baqarah verse 273:Meaning:'Charity' is for the needy who are too engaged in the cause of Allah to move about in the land 'for work'. Those unfamiliar with their situation will think they are not in need 'of charity' because they do not beg. You can recognize them by their appearance. They do not beg people persistently. Whatever you give in charity is certainly well known to Allah.

The basis for the implementation of productive zakat funds is contained in the sunnah "From Salim bin Abdullah bin Umar from his father (Umar bin Khattab) hopefully Allah please with them, that the Messenger of Allah SAW once gave Umar bin Khattab a gift, then Umar said: "Give to one who is more familiar than me, the Prophet said "Take it first, then have it (empower it) and give alms to others and what comes to you from this kind of treasure, whereas thou hast not needed it and thou did not ask, then take it. And which

is not so, thou shalt not indulge thy lusts." Hr. Muslim.

Productive zakat funds are developed and used for business activities so that *mustahik* can meet the living needs of the business (Didin, 2002). Therefore, fund management is needed to achieve the objectives of implementing a productive zakat program.

Management in Islam has two essential elements, namely, subject and object. The subject is the actor/manager, and the object is a management action consisting of organization, human resources, funds, operations/production, and marketing and has four main functions: planning, organizing, directing, and controlling (Abdullah, 2013). In practice at BAZNAS, fund management can start from socialization related to productive zakat, fund collection, distribution, and supervision (Anwar, 2018).

In the view of Islamic teachings, everything must be done neatly, correctly, and orderly. The processes must be followed well. Something should not be done initially. This view is a critical tenet in Islamic teachings. A clear direction of work, a solid foundation, and ways of obtaining it transparent are charitable deeds beloved by Allah SWT. Management in the sense of measuring everything to be done correctly and precisely is ultimately mandated in Islam.

## *3.* RESEARCH METHODE

This research is descriptive qualitative field research. Descriptive qualitative research methods are used to analyze data by empowering existing theories as supporting materials and generating theories. Concerning this research, the study's results describe the management of productive zakat funds at BAZNAS Kapuas Regency, Central Kalimantan. As for data collection techniques with interview and document methods.

Table 1. Informers List

| Name | Age | Position |
|---|---|---|
| Drs.H.Nurani Sarji, M.Pd. | 68 years | Chairman of BAZNAS Kapuas Regency |
| Khairrudin, S.Kom | 32 years | Reporting Department |

## *4.* RESULT AND DISCUSSION

### Productive Zakat Fund Management in BAZNAS Kapuas Regency

The management activities of the BAZNAS Zakat Fund in Kapuas regency have been prepared in the Annual Budget Work Plan (RKAT). RKAT describes the work program and activity budget in the corresponding period. In detail, RKAT will attach a target zakat fund that will be collected from various sources, and the number of funds distributed

BAZNAS Kapuas Regency can collect zakat, *infaq,* and alms funds ranging from Rp. 150,000,000 – Rp. 270,000,000 in one year,

The funds are collected from various agencies. The distribution of zakat funds is divided into several activity programs. First, Kapuas charity means that this program can increase religious values (faith and taqwa) for the community. Second, Kapuas is healthy, which means this program can improve public health. Third, Kapuas cares about this program that can help underprivileged communities. Fourth, Kapuas Smart means that with this program, BAZNAS provides scholarship assistance for underprivileged and outstanding students, students, students. Fifth, *Creative Kapuas* is the provision of capital to underprivileged communities.

BAZNAS Kapuas Regency employees implement work program planning with responsibilities following the institutional structure that has been created. Establish an institutional structure so each program implementation can be achieved according to the initial planning target.

Although BAZNAS Kapuas Regency has its fields in the institutional structure, the Kapuas Regency BAZNAS officers still help each other in each of these implementation programs so that fund management is adequately realized.

After forming the organizational structure, the work program can be carried out immediately. In this study, the researchers' focus was to observe the implementation of the creative Kapuas program, namely the productive zakat fund work program that BAZNAZ Kapuas Regency routinely

distributes. The purpose of holding the Kapuas Creative program at BAZNAS Kapuas Regency is to improve the welfare of people who cannot become prosperous.

Productive zakat is intended for revolving business fund loans for underprivileged communities or also to increase business capital. However, BAZNAS Kapuas Regency prioritizes *mustahik,* who do not yet have a business.

In disbursement of fees in *qardul hasan* loans, *mustahik* only needs to return the loan's principal. The loan disbursed averages IDR 5,000,000, which can be paid in installments for ten months and up to 12 months, depending on the borrower's ability. In its implementation, BAZNAS Kapuas Regency can distribute productive zakat funds to 5 to 225 mustahik people annually.

BAZNAS Kapuas Regency collaborates with mosque or prayer room administrators so that zakat is on target or following the eight *asnaf* entitled to receive productive zakat assistance.

Control or supervision is a critical process to ensure that the entire series of activities that have been planned, organized, and carried out can run according to the target, even though there are various changes in plans that must be faced. BAZNAS Kapuas Regency also makes financial statements made by the reporting field, which are used as accountability.

Obstacles faced by BAZNAS Kapuas Regency In the implementation of collecting and distributing zakat funds, it is not uncommon for BAZNAS Kapuas Regency to face obstacles. One of the obstacles is the lack of zakat funds that can be collected. This condition is caused by people who still do not know much about the existence of zakat institutions in charge of managing zakat funds, so the funds collected are still relatively few or not optimal.

The unawareness of the public to BAZNAS finally prefers to channel their zakat funds directly to the *mustahik* they know. So that the distribution of zakat becomes uneven because there are still many poor people who need help.

Likewise, the public's trust in zakat management institutions is still lacking, so they prefer to give zakat directly instead of handing it over to zakat management institutions.

In addition, BAZNAS Kapuas Regency also faces obstacles in collecting zakat funds from agencies due to different religious service heads and staff, so the collection of zakat funds at BAZNAS Kapuas Regency is more difficult or less.

## 5. CONCLUSION

Fund management at BAZNAS Kapuas City Regency includes planning fund management activities, implementation, supervision, and reporting. Zakat fund management planning is contained in the RKAT, which is used as a guideline in collecting and distributing zakat funds. One of the programs implemented is Kapuas Creative, which is a program for distributing productive zakat funds in the form of business capital loans aimed at improving the welfare of *mustahik*. The loan capital disbursed on average amounts to IDR 5,000,000, which can be paid in installments of 10-12 months to 5-225 *mustahik*. In addition, supervision is carried out in each field to implement its work program.

The obstacle faced by BAZNAS of Kapuas Regency is the lack of collecting zakat funds. This obstacle is related to the lack of public knowledge of BAZNAS, an official zakat management institution from the Indonesian government.

BAZNAS Kapuas Regency must maximize socialization in the community by cooperating, for example, with Islamic banking institutions.

## 6. REFERENCE


Abdullah, M. (2013). *Manajemen Berbasis Syariah*. Aswaja Pressindo.

Ali, ahmad F. M., Rashid, Z. A., Johari, F., & Aziz, M. R. (2015). The Effectiveness of Zakat in Reducing Poverty Incident : A An Analysis in Kelantan, Malaysia. *Asian Social Science*, *11*(21), 355–367.

Anwar, A. T. (2018). Zakat Produktif untuk Pemberdayaan Ekonomi Umat. *Jurnal Zakat Dan Wakaf (ZISWAF)*, *5*(1), 41–62.

Didin, H. (2002). *Zakat dalam Perekonomian Modern*. Gema Insani.

Gultom, R. Z., Siregar, M. R., Sains, M., Islam, E., & Ekonomi, F. (2019). Keuangan Publik Isalam: Zakat Sebagai Instrumen Utama Jeuangan Negara. *Jurnal Hukum Islam*, *19*(2), 100–116.

Harisah, & Zainulloh. (2019). Praktik Distribusi Zakat Konsumtif Tradisional di Karang Penang Sampang. *Ulûmuna:*

*Jurnal Studi Keislaman*, *5*(2), 131–145.

Makhrus. (2019). Pengelolaan Zakat Produktif dalam Upaya pengentasa kemiskinan di Indonesia. *Jurnal Hukum Ekonomi Syariah*, *2*(1), 37–50.

Nurhasanah, S. (2018). Akuntabilitas Laporan Keuangan Lembaga Amil Zakat Dalam Memaksimalkan Potensi Zakat. *Akuntabilitas: Jurnal Ilmu Akuntansi*, *11*(2), 328–348.

Safradji, H. A. (2018). 59 zakat konsumtif dan zakat produktif: analisis fikih kontemporer. *Jurnal Tafhim Al-'ilmi*, *10*(1), 59–66.

Sari, D. F., Beik, I. S., & Rindayati, W. (2019). Investigating the Impact of Zakat on Poverty Alleviation : A Case from West Sumatra, Indonesia. *International Journal of Zakat*, *4*(2), 1–12.

Toriquddin, M. (2015). Pengelolaan Zakat Produktif di Rumah Zakat Kota Malang Perspektif maqasid Al-Syariah Ibnu 'Asyur. *Ulul Albab Volume*, *16*(1), 62–79.

Wasik, A. (2020). Menelaah Kembali Prinsip Zakat Produtif. *Jurnal Al-Hukmi*, *1*(2), 159–176.

# 14- document.pdf

ORIGINALITY REPORT

| 8% | 7% | 3% | 3% |
|---|---|---|---|
| SIMILARITY INDEX | INTERNET SOURCES | PUBLICATIONS | STUDENT PAPERS |

MATCH ALL SOURCES (ONLY SELECTED SOURCE PRINTED)

3%

★ Mail Hilian Batin, Dini Rahmayanti. "Eradicating Poverty through Zakat Utilization (A Case from Kelompok Bina Zakat Program)", Annual International Conference on Islamic Economics and Business (AICIEB), 2021

Publication

| | | | |
|---|---|---|---|
| Exclude quotes | On | Exclude matches | < 2% |
| Exclude bibliography | On | | |