

## EFFORTS TO DEVELOP AND MANAGE FUNDS FOR LAZISNU JATIROGO THE ECONOMIC GAP IN TUBAN REGENCY

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### ABSTRACT

*Productive zakat is the distribution of zakat assets to mustahiq to be managed and developed through business behaviors. The indication is that the assets are used as capital which is expected to increase the mustahiq's economic. The development of zakat productive by means of funds from zakat as business capital, for economic empowerment of the recipients, so that the poor could run or finance their lives consistently and adequately. With these zakat funds, the poor will get a steady income and increase their business. Application of productive zakat by providing business capital loans based on Qard Al Hasan to motivate business properly and maximally. This program has a significant impact on supporting community prosperity. LazisNU is a Nahdatul Ulama Zakat Infak Sedekah Institute which was founded in Jatirogo, the author was very interested in analyzing the development and management of productive zakat in LazisNU Jatirogo Tuban. Managing the people's funds, it is used to develop the economy of small traders. The research that the writer did was included in descriptive research using a qualitative approach, with the data sources used were primary and secondary data sources. The data collection technique used in this research is through observation, and semistructured interviews which are equipped with related documentation data that is used as a complement in obtained data as information material. LazisNU Tuban Hands Over Business Capital Assistance and Carts to Mobile Merchants. Located in the pavilion of Jatirogo District, there were five teen carts and business capital distributed. The traders are also given guidance from the Health Office so that they can understand and prioritize the cleanliness of their merchandise and the production process. Utilization of zakat is an effort by the government to utilize or manage the results of zakat collection to be distributed to mustahik based on sharia, right on target, and effective utilization through a productive distribution pattern.*

**KEYWORD:** Development, Economic, Management, Productive, Zakat

### 1. INTRODUCTION

Since the beginning of the entry of Islam into Indonesia, zakat has been a source of funds for the development of Islamic teachings and as funding in the struggle of the Indonesian nation against the Dutch colonialists. According to Muhammad Arsyad Al Banjari, zakat is not only consumptive, but must also be productive, so that the results can be used sustainably by mustahik. Zakat which is only consumptive will not be able to raise the dignity of humanity and poverty. Consumptive zakat will not help them to be independent, instead they will become lazy to work. This results in the management of zakat, which aims to help alleviate poverty, in fact helps to foster poverty.<sup>1</sup>

<sup>1</sup> M. Nur Rianto Al Arif, Lembaga Keuangan Syariah, Bandung : Cv Pustaka Setia, 2017, hlm 390.

Therefore, according to al-Banjari should be divided into three categories. First, for the poor who do not have skills, they should not be given gold, silver, or money, but in the form of goods or skills and expertise that can be used for a long time and can make them more independent. Second, for the poor who have skills, they are given the skills tools needed to realize the skills and expertise they have. Third, for the poor who already have jobs, but have not been able to fulfill their daily needs, they are given business capital so that they can trade as daily income. Because there was a hadith that says that 9 of the 10 of sustenance are in commerce.<sup>2</sup>

Judging from the explanation above, the writer can formulate the problem as follows: How to manage zakat productively? and how productive zakat can develop among the middle class? So from the various problem formulations above, the authors can conclude the objectives of the problems that have been discussed as follows: Knowing how to manage zakat productively, and knowing the development of productive zakat among the middle class. the author conducted research on productive zakat in the Jatirogo sub-district to participate in the 2022 International Conference On Environmental Health, Socioeconomic And Technology. So as to make a paper that can build economic inequality in the city of Tuban. The role that has been carried out by the Amil Zakat Infaq Sedekah Institute (Lazis Nu) in realizing prosperous mustahih through productive zakat programs in improving mustahih welfare through productive zakat programs in Jatirogo District, Tuban City. Lazis Nu Jatirogo provides carts and capital to traveling merchants, because in the Jatirogo area there are many street vendors who still do not have the equipment or proper place to trade. So that the management of Lazis Nu Jatirogo was touched to provide assistance in the form of a cart and some capital to develop his business. With this assistance, the traders are very grateful and are increasingly enthusiastic to work to meet the needs of their families. Authors get references from various books, journals, and trusted websites. From some of the arguments above, it can be understood that *maqām al-khitāb* in Surah al-Taubah verse 60 indicates that it is *dilalah* to allow the production of zakat assets because basically the Messenger of Allah and his Companions have made zakat assets productive and traded them, even the Prophet prayed for friends who traded and traded their wealth for blessings. in buying and selling. From the *maqām al-khitāb*, it produces *maqāsid al-khitābiyah* (the purpose of appointing a lafad), namely in the form of allowing productive zakat assets. So that it is prescribed to be distributed to other people as explained in the verse of zakat (eight groups), other than the army, so that the poor get their share and become rich.

Thus wealth is not only circulated among the rich as it was during the jahiliyah period; warlords get a quarter, soldiers get three quarters, so the treasure only revolves around certain circles. Equity when the owner of the property is still alive is obligatory *adaqah*, one of which is zakat. The implication of zakat is to meet the needs of the underprivileged community, to reduce the economic gap, to reduce the number of social problems, and to maintain the purchasing power of the people in order to maintain the business sector. Zakat forms a community to work together to act as a guarantor

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<sup>2</sup> M. Nur Rianto Al Arif, Lembaga Keuangan Syariah...., hlm 391.

institution and a provider of reserve funds for the Muslim community (Sariningrum, 2011).

Based on research by the National Amil Zakat Agency (BAZNAS) in 2011, the potential for zakat nationally reached Rp. 217 trillion, equivalent to 3.40% of the total Gross Domestic Product (GDP). This figure will increase in line with the increase in the number of GDP. The national zakat potential is classified into three major groups, namely First, the national household zakat potential. Second, the potential for zakat for national medium and large industries, as well as zakat for State-Owned Enterprises (BUMN). The potential that is calculated in this second group is the company's zakat, and not the zakat of directors and employees. Third, the potential for zakat savings nationally. The number and percentage of each group can be seen in Table 1.1 The biggest potential comes from private industry zakat and household zakat.<sup>3</sup>

Table 1.1 Potential of National Zakat  
Description of Zakat Potential Percentage of GDP

Zakat Potential	Amount of Zakat Funds	Zakat Percentage
Household Zakat Potential	Rp 82,7 trillion	1,30%
Potential of Private Industry Zakat	Rp 114,89 trillion	1,80%
BUMN Zakat Potential	Rp 2,4 trillion	0,04%
Potential Zakat Savings	Rp 17 trillion	0,27%
Total National Zakat Potential	Rp 217 trillion	3,40%

#### *Research Resources of BAZNAS*

The potential for zakat which reaches Rp. 217 trillion per year is a challenge for the Amil Zakat Agency in maximizing its performance so that the zakat funds can be useful in alleviating poverty which is a parameter for the mustahik group. The existence of a productive zakat program is one of the means to alleviate poverty, by converting mustahik into muzakki within a certain period of time. BAZNAS was chosen as the object in this study because BAZNAS is a representation of the government's zakat management organization (OPZ) and is the largest OPZ in Indonesia. Thus, social welfare in the Islamic perspective is about how the relationship between religious teachings and the lives of the people. In the Islamic perspective, the welfare of the people involves the description of the religious atmosphere, namely in terms of the relationship between religious teachings and the lives of the people, in this case the relationship between Islamic teachings and Muslims. Based on the description above, it can be concluded that social welfare is related to the welfare of the people, there are elements that must be met, including living conditions that support the realization of social, economic and religious fulfillment of Muslims, these conditions are supported by the participation of the people to meet their needs, the existence of institutions a more dynamic religion to encourage the achievement of social welfare (Zulaikha 2012).<sup>4</sup>

<sup>3</sup> M. Nur Rianto Al Arif, Lembaga Keuangan Syariah..., hlm 96.

<sup>4</sup> *Economica: Jurnal Ekonomi Islam*-Volume 8, Nomor 1 (2017)

Zakat is an obligation ordered by Allah to all Muslims. The benefits of zakat were not only for individuals, but also for other people. Allah obliges zakat for his people who were able with the aim of wanting to know how much the servant loves his creator rather than his wealth.<sup>5</sup> Zakat is the same as property development and growth, because it gives mustahiq zakat rights, there is a circulation of money in society which will result in the development of the function of money in the economic life of the community. In the economy this is often known as the zakat multiplier effect. The purpose of zakat was to clean other people's property, which intentionally or unintentionally, has been included in our property. According to oral al-Arabic, the basic meaning of zakat in terms of language is holy, growing, blessed, and commendable. All these things are used in the Koran and hadith.<sup>6</sup> In terms, zakat is part of the property with certain conditions that are required by Allah SWT to the owner to be handed over to those who were entitled to receive it. Ibn Taimiyah said, the soul of the person who pays tithe will be clean and his wealth will be cleaned too: cleaned and increase in meaning. In law number 38 of 1999 article 1 paragraph 2 what is meant by "zakat was a property that must be set aside by a Muslim or an entity owned by a Muslim in accordance with religious provisions to be gave to those who are entitled to receive it."<sup>7</sup>

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

Verily, zakat was only for the needy, the poor, zakat collectors, those who were softened in their hearts (converts), to (liberate) slaves, to (liberate) those who were in debt, for the way of Allah. and for those who were on their way (who need help), as an obligation from Allah. Allah is Knowing and Wised. (Q.S At-Taubah : 60)<sup>8</sup>

## 2. MATERIALS METHODS

The research that the writer did was included in descriptive research using a qualitative approach, with the data sources used were primary and secondary data sources. The data collection technique used in this research is through observation, and semistructured interviews which are equipped with related documentation data that is used as a complement in obtaining data as information material. In this study, two methods of data collection were used, namely primary data and secondary data. Primary data was data obtained directly by providing a questionnaire or a list of questions to micro and small entrepreneurs who receive productive zakat assistance from Lazis NU Jatirogo. This primary data was obtained through interviews with the management of zakat institutions and through questionnaires distributed to mustahih recipients of capital assistance. Secondary data was data that carried out by reading literature, the internet, print media that have to do with the research conducted. This data was used by researchers as complementary data from primary data.

<http://journal.walisongo.ac.id/index.php/economica>, hlm 159

<sup>5</sup> M. Nur Rianto Al Arif, Lembaga Keuangan Syariah, Bandung : Cv Pustaka Setia, 2017, hlm 375.

<sup>6</sup> M. Nur Rianto Al Arif, Lembaga Keuangan Syariah...., 376.

<sup>7</sup> M. Nur Rianto Al Arif, Lembaga Keuangan Syariah...., 377.

<sup>8</sup> Depag, al-Qur'an dan Terjemahnya....264.

### 3. RESULT AND DISCUSSION

Explain the role that has been carried out by the National Amil Zakat Agency (BAZNAS) in realizing prosperous mustahiq through productive zakat programs. This chapter describes an analysis of how the role of the National Amil Zakat Agency (BAZNAS) in improving the welfare of mustahiq through the productive zakat program in Tuban City as well as discussing the data that has been obtained from the observations and interviews of the authors. LazisNU was a Nahdatul Ulama Zakat Infak Sedekah Institute which was founded in Jatirogo, the author was very interested in analyzing the development and management of productive zakat in LazisNu Jatirogo Tuban. In managing the people's funds, it was used to develop the economy of small traders. Through this assistance, Lazisnu hopes that the traders can develop the businesses they have been involved in so far. Lazisnu Tuban Hands Over Business Capital Assistance and Carts to Mobile Merchants. Located in the pavilion of Jatirogo District, there were 15 carts and business capital distributed. On site observation, the merchants' faces were happy after they actually received business capital assistance and selling carts. Meanwhile, the Chairperson of Lazisnu Jatirogo, Sanuri said that this assistance was given to traders so that they could be independent and improved the family's economy. "Hopefully this assistance could be useful," he hoped. The traders were also given guidance from the Health Office so that they can understand and prioritize the cleanliness of their merchandise and the production process. The development of zakat was productive by means of funds from zakat as business capital, for economic empowerment of the recipients, so that the poor could run or finance their lives consistently and adequately. With these zakat funds, the poor will get a steady income and increase their business. Application of productive zakat by providing business capital loans based on qard al-hasan to motivate business properly and maximally. This programed has a significant impact on supporting community prosperity. Utilization of zakat is an effort by the government to utilize or manage the results of zakat collection to be distributed to mustahik based on sharia, right on target, and effective utilization through a productive distribution pattern.

Zakat is worship that has a social dimension of humanity. The distribution of zakat can be done directly or through amil zakat institutions, either in the form of the Amil Zakat Agency which was managed by the government or the Amil Zakat Institution which was managed by the private sector. The following are reasons for paying zakat through zakat institutions, namely: In order to ensure compliance with payments, Eliminate the feeling of awkwardness and awkwardness that may be experienced by mustahik when receiving dealings with muzakki (people who pay zakat), More efficient and effective allocation of zakat funds, Reasons for caesoropapism stating the inseparability between religion and the state Because zakat was a state affair. In addition, to emphasize that Islam was not a religion that adheres to the principle of secularism that distinguishes the world and the hereafter.<sup>9</sup>

The zakat management institution must be: Independent, which means that this institution does not have dependence on certain people or other institutions. This

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<sup>9</sup> Nurul Huda dan Mohamad Heykal, Lembaga Keuangan Islam: Tinjauan Teoritis dan Praktis, Jakarta: Kencana. Pp, 305.



institution was more flexible to provide accountability to the donor community; Neutral. Because it was funded by the community, this institution belongs to the community. Therefore, in moving the institution should not depend on certain groups; No practical politics. Whereas the acquisition of zakat funds was not intended for the political interests of a party's practice; Not discriminatory. Social status was comprehensive, therefore, the distribution of zakat funds may not be based on certain ethnic groups or groups. However, it must have clear parameters.<sup>10</sup>

By looking at the current conditions and the obstacles that hinder the development of zakat management above, a development strategy in zakat management must be formulated as follows: (Getting used to paying zakat) The formation of a movement to pay zakat through the mobilization of religious leaders, besides that it can also place advertisements various mass media, both print and electronic. Starting to get students used to setting aside pocket money to share with others who really need it, this way the young generation can become a culture that is built in their souls when they have the ability to find work or a steady income. Socialization about the importance of zakat must be carried out simultaneously and in coordination with various institutions so that it can become a positive culture for the community. In addition, moral appeals are also always conveyed, through formal figures in the community and informal leaders; (Intelligent collection) Amil must work harder in collecting zakat funds from the community, the strategy used is to pick up the ball, which means that amil must be ready to come and approach the muzakki in order to set aside some of his funds for others. In addition, the amil must also be smart in making creative approaches to muzakki that each zakat management institution has a different character from the others, therefore the approach used will be different; (Expansion of the form of distribution) The pattern of distribution of productive capital in various kinds of training to the mustahihhkan of poverty is the lack of capital and the low quality of human resources. If professional zakat institutions are able to determine the two causes of poverty, the influence of zakat will be felt more and more for Muslims. Using zakat funds in a way to form a business unit so that the profits obtained can be given to people in need. However, there are those who argue that the benefit of the ummah is less pronounced and more of a business aspect;<sup>11</sup>

(Qualified human resources) The amil profession has two different dimensions, namely looking for materials to meet their needs and working while worshiping and practicing their knowledge for the benefit of Muslims. There were several criteria for zakat management in order to be able to become a professional zakat institution, namely: [AMILIN] Amanah, one must choose someone who was able to maintain the trust, because the main key in zakat management is being able to maintain the trust of the muzakki; Managerial skills, zakat managers must have adequate managerial skills in order to be able to organize zakat funds properly; Sincerely, zakat managers must be able to work sincerely in order to be able to realize a militaristic attitude at work. By helping other people will grow an attitude of empathy towards others; Leadership skills, the ability to lead needs to be owned by the zakat management human resources in order to be able to coordinate well the mustahih; Innovative and initiative, an amil must be able

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<sup>10</sup> M. Nur Rianto Al Arif, Lembaga Keuangan Syariah..., pp 397.

<sup>11</sup> M. Nur Rianto Al Arif, Lembaga Keuangan Syariah..., pp 405.

to make new innovations while still in Islamic sharia; No profit motives. Human resources for zakat management should not be oriented towards making a lot of profit. (Focus in the program) Amil zakat institutions that have a main focus on certain sectors were more effective in management. With a focused program, people's empowerment can run more effectively. (Blueprint for zakat development) Every element and institution related to the development and management of zakat in Indonesia must together with the government formulate targets and goals in the short, medium and long term, so that zakat can be efficient and can prosper and prosper. prosper all Muslims who need zakat funds.

According to Qardhawi (2005), Islam views poverty as something that can harm faith, morals, logical thinking, family and society. Islam also views it as a test that must be dealt with immediately. With this zakat, it can enable the poor to participate in community life and also carry out their obligations in worshiping Allah SWT, and participate in economic development. Islam pays attention to the handling of various problems of poverty by using the approach of "removing the cause".

In a hadith, the Prophet Muhammad SAW said: "Indeed, Allah has obligated zakat on the wealth of the rich from the Muslims in an amount that can provide for the poor. The poor will not suffer from hunger and clothing difficulties, except because of the actions of the rich. Remember Allah will judge them strictly and torture them painfully." (HR. At-Tabarani). Based on the hadith, it appears that there is an obligation to Muslims who are able to pay zakat to the poor. It aims to reduce the existing poverty level. One of the biggest crimes of capitalism is the control and ownership of production resources by economically advantaged people, so this has implications for the neglect of those who are less fortunate. Zakat is an uncompromising mechanism that seeks to eliminate all arbitrariness, because zakat is an obligation for wealthy Muslims. Zakat is able to appear as an instrument in reducing the gap and able to restore people's purchasing power. Giving productive zakat is further expected to break the cycle of poverty, this happens because of the low level of welfare due to productivity in producing low added value. Productivity is closely related to capital, market access and the quality of human resources, the focus of which is the management of zakat funds is to cut the limited capital and inadequate quality of human resources.

The productivity referred to above is that after they receive a productive capital assistance in the form of working capital or training, the zakat recipient is able to produce something that has added value or profit. This is intended to raise the level of welfare of the recipients of the zakat funds. To deal with all poverty problems, productive zakat plays a role in providing business capital and business training for mustahiks. In this way, the economic empowerment of the people can be created. On a micro level, zakat funds play a role in meeting the needs of mustahik. Therefore, mustahik must get the facilities, facilities, management, and skills that will encourage them to be independent (Garry, 2011). Zakat is not only able to move in the economic field, but also in dealing with educational problems, this instrument can provide services in education that are intended for poor children with achievements. If the zakat can raise the education of the

poor, in the future it is hoped that what was originally mustahih will eventually become muzakki.<sup>12</sup>

#### 4. RESEARCH ANALYSIS

Research analysis relates to how the data in this research were obtained. The method or method of data collection used in this study are as follows: Interview data collection techniques in the survey method using oral questions to research subjects. In this case, the researcher conducted a question and answer or interview directly to the Lazis NU Jatirogo Management Documentation Study. The method of collecting data was by studying or using the records of the institution under study.

Those who received productive zakat assistance in the form of carts and capital money for trading were 15 mustahih people in 1 sub-district, namely Jatirogo District. These 15 traders sell as street vendors, ranging from meatball traders, chicken noodles, fried foods, pecel rice and fried rice. Of these 15 mustahihs, they are very grateful to be able to get help from Lazisnu. The capital obtained is 1 million Rupiah.



*Source of data: documentation of Lazis NU Jatirogo in the pavilion of Jatirogo District<sup>13</sup>*

**Table 1.2 data on productive zakat recipients of Lazis NU Jatirogo**

No	Place	Type Of Business	Help Type	Receiver
1	Jatirogo	Meatball	Cart and Capital	3 Mustahih
2	Jatirogo	Chicken noodle	Cart and Capital	3 Mustahih
3	Jatirogo	Fried rice	Cart and Capital	3 Mustahih
4	Jatirogo	Fried food	Cart and Capital	3 Mustahih
5	Jatirogo	Pecel Rice	Cart and Capital	3 Mustahih
<b>Total Penerima Bantuan Zakat Produktif</b>				<b>15 mustahih</b>

#### Equations

As previously explained, the poverty severity index is measured using the Sen Index (P2) and the FGT Index (P3). The results of the analysis show that the value of the Sen index has decreased from 0.50 to 0.24. Similarly, the FGT index number. The FGT index value also decreased from 0.27 to 0.10. This shows that the distribution and distribution of zakat to mustahih is able to reduce the severity of poverty for the poor who are partners and fostered by Baznas.

<sup>12</sup> Sintha Dwi Wulansari, Analisis Peranan Dana Zakat Produktif Terhadap Perkembangan Usaha Mikro Mustahik (Penerima Zakat), Semarang, 2013, pp 34

<sup>13</sup> dokumentasi Lazis NU Jatirogo di pendopo Kecamatan Jatirogo.



## 5. CONCLUSION

From the research above, it can be concluded that the role of zakat was very beneficial for Muslims, especially for people who need assistance to meet their daily needs. In the distribution of zakat, the role of the amil institution was very much needed so that the distribution of zakat funds runs systematically and fairly to people in need. Zakat here plays a very important role, namely productive zakat. The productive zakat referred to in the research here is the distribution of productive zakat funds, in which the zakat funds are used by mustahik to develop their business, skills or skills, so that mustahik can fulfill their life and can develop profits from the capital obtained in productive zakat. Lazis nu Jatirogo provides carts and capital to traveling traders, because in the Jatirogo area there are many street vendors who still do not have the equipment or proper place to trade. So that the management of Lazis Nu Jatirogo was touched to provide assistance in the form of a cart and some capital to develop their business. With this assistance, the traders are very grateful and are increasingly enthusiastic to work to meet the needs of their families. The completion of this article is a form of enjoyment given by Allah SWT to the author, so that the dream of becoming a useful person can be realized. May Allah SWT always guide the way with mercy and goodness. In writing this article, the author has received help, direction, support, and motivation from various parties. Therefore, the author could liked to express his gratitude to: The entire committee Internasional Conference On Environmental Health, Socioeconomic And Technology 2022, To the Chancellor and Vice Chancellor Institut Agama Islam Al Hikmah Tuban, To Miss Niswatin Nurul Hidayati, S.S., M.A. supervising lecturer, fostering and providing useful knowledge for writers. Miss dean, thank you for your guidance so far, Dear family, thank you for the patience that has provided moral support, material and everything to the author. Thank you for always believing in the author, hopefully in the future the author can make you happy. All ranks of Lazis Nu Jatirogo, thank you for the help and convenience as long as the author conducts research at the Amil Zakat Institute.

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