

Analysis of the Utilization of Productive Zakat Funds on Mustahiq Income in Baznas Bone Regency

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Abstract: *The purpose of this research is to find out the management of productive zakat in baznas bone district and the **utilization** of productive zakat in supporting mustahiq income. This research uses field research using qualitative research with a descriptive approach. The data in this research was obtained through direct observation and interviews at the Bone Regency Baznas Institution and also mustahiq who have been given assistance. The results of this study indicate that Baznas Bone Regency collects zakat from muzakki and makes efforts to provide assistance to people who are unable to improve the standard of living of mustahiq, this is realized with a work program in the field of distribution, namely the humanitarian field, the economic field, the education field, the health field, and the field of da'wah and advocacy. In this case Baznas Bone Regency has not worked optimally. In carrying out its duties, the workforce is small or limited, which hinders the performance of Baznas Bone Regency*

Key Words: *Utilization, productive zakat, mustahiq*

Introduction

Islam is an ideal religion, revealed by Allah SWT as a gift to all creation. The main goal is to create conditions of prosperity, peace, blessings and security for all mankind. One of the targets of Islamic teachings is to achieve prosperity, including in the economic aspect. Islam offers comprehensive guidelines in every aspect of life, not only related to worship of Allah, but also in social relations (muamalah), interactions between humans, relationships with other living creatures, as well as with the environment, including in the economic realm. Even though the economy is not the ultimate goal of life, it is still a crucial component that cannot be separated, because it functions as a tool to achieve higher welfare, considering that humans need to fulfill basic needs such as clothing, shelter and food (Sardar & Hr, 2016) .

The verses in the Qur'an that describe economic-related welfare are divided into two, namely those that are conveyed explicitly (written) and those that are explained implicitly (implied). Even though there are two approaches, both provide a complete view of welfare, as found in Surah Al-Baqarah: 126 and Surah Al-A'raf: 10. From these verses, it can be concluded that Islam divides welfare into two types, namely material and non-material welfare. Material well-being includes wealth, income, and things that can be measured physically. Meanwhile, non-material welfare includes health for worship, gratitude, inner calm, peace, as well as having pious and pious children, and other similar aspects (Sardar & Hr, 2016).

Productive zakat is a type of zakat that is managed through investment which aims to increase productivity, by providing business capital to individuals who meet the requirements as zakat recipients (mustahiq). The main aim of this approach is to develop their business in order to increase their survival in the future. The distribution of zakat funds directed towards productive activities has proven to be more effective in increasing the competitiveness of mustahiq compared to zakat

allocated for consumption. Productive zakat is intended to be managed in sustainable production activities. If productivity increases consistently, this will have a positive impact on increasing economic income for mustahiq. This obligation must be carried out by Muslims

who have met certain criteria, and zakat must be distributed to recipients in accordance with the provisions of Islamic law.

Based on this, it can be concluded that although productive zakat has noble aims, its realization is still far from expectations and has not fully succeeded in bridging the gap between rich and poor groups. This condition is the main reason why the issue of zakat remains a relevant topic of discussion in various circles of society (Kuncoro & Inayah, 2003).

Research that discusses a similar topic is research entitled "Rationalization of the Use of ZIS Funds in Raising Community Awareness" (LAZNAS study in Makassar City). In this research, there is a common focus on the use of ZIS funds collected from Muzakki (rich people) and then distributed to mustahiq. The form of assistance provided is in the form of productive zakat, namely business capital used by mustahiq to set up a business. This business aims to help improve the economic welfare of mustahiq (Mahzumi, 2019). Furthermore, the research is entitled "Analysis of the Effectiveness of Productive Zakat Distribution in Improving Mustahiq Welfare," which reviews aspects of the distribution of productive zakat funds in accordance with Islamic sharia guidelines and regulations related to zakat management. This research highlights various programs implemented in the distribution of collected zakat funds, where these programs are a form of implementation of productive zakat distribution (Riza, 2021).

The strategy for managing zakat in Baznas, Bone Regency is by visiting or checking directly on the mustahiq's condition to ensure that, after conducting a survey and the mustahiq is entitled to receive assistance, then the assistance is given, if the mustahiq is still able to work then he is given productive assistance so that he can develop the capital provided and If he is able to work, he will be given productive assistance so that he can develop the capital provided and be able to improve the community's economy, but if he is no longer able to work, he will be given assistance in the form of basic necessities or cash which is included in the category of consumptive assistance (Amrullah, 2020).

In the management of zakat, of course there are provisions that apply, such as in the use of productive zakat, the aim is not for consumption but as business capital which is then managed and increased by the mustahiq, then the capital or zakat when the profit has been returned is returned to the zakat giver in this case Baznas will then be given again to other mustahiq (Aolya, 2020).

Utilizing zakat in Baznas Bone district can improve the welfare of mustahiq through a distribution program, namely by providing business capital to mustahiq, this business can generate income which can help mustahiq to meet their living needs and can improve the mustahiq's welfare. There will be 345 distribution programs in the economic sector by 2023.

Therefore, the author took the initiative to conduct more comprehensive research regarding the management of productive zakat and analyze the extent to which mustahiq are able to optimize the use of productive zakat received. This research will focus on zakat management institutions and productive zakat recipients managed by Baznas Bone Regency. Based on these objectives, the title chosen in the research This is "Analysis of the Utilization of Productive Zakat Funds on Mustahiq Income in Baznas Bone Regency".

Research methods

This research uses a qualitative method with a descriptive approach to analyze data in depth, producing a narrative that does not rely on numbers. The research location was in Bone Regency, South Sulawesi, with a duration of three months after receiving permission from IAIN Bone. Data was collected from primary sources through interviews with Mustahiq, productive zakat recipients and Baznas staff, as well as secondary data from

various supporting documents. Data analysis is carried out through data reduction, presenting data in narratives, and drawing conclusions based on facts. This research aims to gain an understanding of the productive use of zakat among the Mustahiq, which can be used as a basis for developing new theories in this field.

Results and Discussion

1. Productive Zakat Management at BAZNAS Bone Regency

Zakat management consists of a number of activities which include planning, implementation and coordination in the process of collecting, distributing and utilizing zakat. The management strategy implemented by BAZNAS to increase mustahiq income is a process that aims to formulate a specific plan to achieve the goals of an organization or institution, equipped with the efforts and methods necessary to ensure the achievement of these goals.

Effective management of productive zakat by BAZNAS Bone Regency is an essential need in overcoming the issues faced, especially in the context of poverty alleviation and improving the quality of life of muzakki. To achieve optimal welfare for muzakki, a productive zakat empowerment strategy is needed that is consistent with the goals and principles stated in the vision and mission of BAZNAS Bone Regency. Thus, the management of productive zakat functions as a realization of the institution's vision and mission, which aims to improve the standard of living of the mustahiq community in a sustainable manner (Syahhatih, 2003).

a. Collection of Zakat Funds

The zakat collection method carried out by the Bone Regency Baznas as the first zakat management institution to collect zakat funds from muzakki uses several methods, namely muzakki who want to give zakat directly come to the Bone Regency Baznas office, this can be done through accounts, charity boxes which have been distributed in several places. for example, shops, mosques, restaurants and cafes, when the muzakki cannot come directly to bring the charity box, the Baznas will immediately come to collect the zakat.

Productive use of zakat funds requires careful planning and implementation, including analysis of the causes of poverty, lack of working capital, and limited employment opportunities. In facing these challenges, it is very important to develop strategic planning that can increase the effectiveness of zakat in a productive form.

Zakat distributed can act as a driver of economic growth for recipients if it is used for productive activities. To realize this goal, it is important to manage zakat in the form of capital can be given to mustahiq (zakat recipients) who need additional funds to develop their business or improve their economic conditions. Thus, zakat has an important role in efforts to reduce poverty and economic development. Productive zakat management can be implemented by using zakat funds as business capital.

b. Productive Zakat Management

Productive zakat management strategies are planning steps determined to achieve the desired targets by an organization or institution. This process involves various methods and efforts designed to ensure that organizational goals can be achieved effectively.

Zakat management refers to institutions that have special responsibilities in regulating and administering zakat. Meanwhile, management can be interpreted as a process that involves carrying out various certain activities involving other people's workforce, or as an effort to provide supervision over all aspects related to implementing policies and achieving predetermined goals (Saefuddin, 1986).

In order to realize community welfare, the National Zakat Amil Agency (BAZNAS) has implemented zakat management effectively through a series of work programs that have been designed. It is hoped that these programs can make a significant contribution to improving community welfare (Susianti, 2023).

The BAZNAS Bone Regency work program in the field of distribution includes several aspects as follows:

- 1) Humanitarian Sector: Every time a disaster occurs, BAZNAS Bone Regency is always present. We don't just claim our existence, but also actively provide assistance and provide motivation and support to the affected communities.
- 2) Economic Sector: The assistance provided is focused on underprivileged families who have skills in the economic sector. This form of assistance is in the form of productive capital which aims to support the development of their business.
- 3) Education Sector: BAZNAS provides financial support for education to students who come from families with poor economic conditions.
- 4) Health Sector: We provide assistance to people who are classified as indigent or needy, especially for those who are hospitalized and do not have money for treatment. BAZNAS Bone Regency is committed to helping with their treatment costs.
- 5) Da'wah and Advocacy Sector: BAZNAS Bone Regency held training for da'i and da'iyah who are responsible for disseminating information about Zakat, Infaq and Alms (ZIS) in various regions in Bone Regency. Apart from that, BAZNAS also provides support to institutions or communities that wish to carry out religious activities.

The distribution process carried out by BAZNAS (National Zakat Amil Agency) is a step to distribute zakat, infaq, alms and other religious social funds to eligible recipients (mustahik) in an effective manner, transparent, and in accordance with the principles of Islamic law. This process follows a series of organized stages to ensure that the funds distributed are right on target and reach the groups in need (Hafidhuddin, 2002). Bone Regency BAZNAS steps in distributing aid is:

- 1) Conduct a survey by collaborating with officials and collecting data from the village.
- 2) Selecting request proposals

The selection process for applications for zakat assistance is carried out for individuals, community groups and other zakat management institutions. In the context of zakat distribution, zakat managers have an obligation to carry out verification of mustahik candidates. This verification includes examining application files, interviews with mustahik candidates, and field visits if deemed necessary. The verification process is carried out by the zakat management institution operating in the mustahik's domicile area. After verification is carried out, if the mustahik candidate is declared to meet the requirements to receive zakat, the zakat manager will continue with the distribution process. On the other hand, if the mustahik candidate does not meet the specified criteria, the zakat manager will provide information regarding the ineligibility to the mustahik candidate, either verbally or in writing.

1) Mustahiq Mapping

Pemetaan mustahiq adalah suatu pendekatan sistematis yang diterapkan oleh Baznas Kabupaten Bone untuk mengidentifikasi dan mengklasifikasikan jenis bantuan yang akan disalurkan. Proses ini bertujuan untuk menentukan apakah bantuan yang diberikan akan bersifat konsumtif atau produktif, berdasarkan kebutuhan dan kondisi masing-masing mustahiq.

2) Determine the Priority Scale.

Baznas Bone Regency identifies a priority scale to determine the individuals or

groups that most need assistance. Furthermore, this institution formulates a program that is adapted to the conditions of the mustahiq, based on the work program guidelines that have been established in the field of distribution by BAZNAS Bone Regency.

The application of the priority scale and inventory of skills possessed by mustahiq shows that Baznas Bone Regency has carried out careful planning in utilizing productive zakat. For example, mustahiq who have sewing skills will be given a sewing machine, while those who are able to make snacks will receive business capital, etc. The selective approach implemented by Baznas Bone aims to ensure that productive zakat can effectively empower individuals who are in need and poverty.

3) Distribution is in accordance with mustahiq conditions

Determining the program that suits the mustahiq conditions is carried out based on the work plan in the field of distribution at Baznas Bone Regency. If the mustahiq has the ability to work, the assistance provided will be in the form of productive business capital. On the other hand, for individuals who are unable to work, such as the elderly or people with disabilities, assistance is distributed

in consumptive form, such as basic food packages or cash to meet daily living needs. Apart from that, Baznas also provides assistance with medical costs for people who are classified as indigent or poor who are being treated in hospital and do not have the resources to cover these medical costs.

This explanation can be concluded that the steps taken by Baznas in distributing aid will support the creation of community welfare.

Obstacles are defined as factors that can hinder progress or achievement of a goal. In the context of distribution of zakat funds, one of the significant inhibiting factors is the limited income of zakat funds from the community. Low public awareness is a challenge in the zakat distribution process, where most individuals tend to only recognize the zakat obligations that apply during the month of Ramadan. Many of them are only aware of the existence of zakat fitrah without understanding the concept of zakat mal. Therefore, if society collectively understands and realizes the importance of giving zakat, it is hoped that there will be a significant increase in the income of zakat funds, which in turn can have positive implications for the number of zakat recipients (Darna, 2023).

Evaluation of zakat distribution can be interpreted as a process of analysis and selection of various activities or mechanisms implemented to distribute funds, both in the form of goods and services. This process is a sharia obligation that must be carried out by the muzakki to the mustahik, either through amil intermediaries or by providing assistance directly. Therefore, this evaluation aims to ensure that zakat distribution is carried out effectively and in accordance with applicable sharia principles (Ade, 2022).

1. Productive Utilization of Zakat in Increasing Mustahiq's Income

Utilization of zakat is an effort to optimize resources (zakat funds) so that they can provide maximum benefits for society, by having social and economic functions (both in the form of consumption and production). This utilization is focused on the aim of empowerment through various programs that provide a positive impact (benefits) for society, especially for Muslims who are included in disadvantaged groups (eight asnaf) (Ade, 2022).

The use of zakat is aimed at meeting the basic needs of mustahiq from the eight asnaf, as regulated by law. Mustahiq, which includes eight asnaf, includes poor, poor, amil, convert, riqab, gharim, shabilillah, and ibn sabil. In its implementation, this group includes individuals who are very economically vulnerable, such as orphans, people with disabilities, students, Islamic educational institutions, as well as those facing debt and victims of natural disasters.

The distribution of zakat to this group is temporary assistance to overcome the urgent problems they face.

Zakat can be used to support productive businesses after the mustahiq needs of the eight asnaf are met and there are excess funds. Apart from that, the utilization of infaq funds, alms, grants, wills, inheritance and karafat is prioritized for productive activities to improve community welfare. Distribution of zakat in this form aims at empowerment through sustainable programs or activities.

Based on Article 1 in Chapter I of Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management, zakat is defined as wealth that must be expended by every Muslim or business entity to be handed over to entitled recipients in accordance with Islamic law. On the other hand, zakat management involves a series of activities that include planning, implementation and coordination in the process of collecting, distributing and utilizing zakat.

Baznas Bone Regency implements a program to overcome poverty through two types of assistance, namely Consumptive Assistance and Productive Assistance. Consumer assistance is aimed at people who are unable to work, such as the elderly and people with disabilities, and is distributed in the form of direct assistance, such as compensation for the poor and orphans. Meanwhile, Baznas Bone also provides zakat in a productive form which aims to create jobs for mustahik, so that they do not depend on consumer aid.

Productive assistance is distributed to people who still have the potential to work, so that they will be given business capital. The assistance provided includes Z Mart assistance, baszo cart assistance, yellow rice business assistance, tailor business assistance, workshop business assistance, fried food and beverage business assistance, laundry business assistance, songkok recca business assistance, drink shop business assistance, and various cake business assistance. .

The mustahiq data for 2023 is based on the distribution program at Baznas Bone Regency which is presented in the table as follows:

Table 1
Mustahiq data for 2023

No.	Distribution Program	Number of Mustahik
1.	Humanity	15465
2.	Education	180
3.	Health	716
4.	Economic	345
5.	Da'wah and Advocacy	4587

To collect data on mustahik, Baznas Bone Regency collaborates with various parties, including the Social Service, Babinsa, Bhabinkamtibmas, village heads, and other community figures.

The following is data on mustahiq who received productive assistance in 2023 at Baznas Bone Regency, which is presented in the table:

The Strategy for Distribution and Utilization of Productive Zakat at Baznas Bone Regency is as follows:

- a. Collecting Data Mustahiq can be empowered to collect data from villages.
- b. Survey of location and condition of mustahiq

Baznas Bone Regency directly visited the community to evaluate their condition. If someone still has the ability to work, they will be given productive assistance in the form of

business capital. However, if you are no longer able to work, the assistance provided is in the form of consumer goods, such as basic necessities or cash. In this process, Baznas Bone Regency is very careful and careful in determining who is worthy of receiving assistance so that the assistance can be distributed appropriately to those who really need it.

c. Providing Productive Assistance by Adjusting Mustahik's Abilities in managing the business

Productive assistance is distributed to people who still have the ability to work, with the aim of providing business capital. For example, these funds can be used to set up a shop, open a workshop and other types of business.

The provision of productive assistance is adjusted to the mustahik's ability to manage a business, for example mustahik candidates who have the ability to sew are given a sewing machine, mustahik candidates who have the ability to make snacks are given business capital, mustahik candidates who have skills in the automotive sector are given business capital to set up a workshop, and those who other.

d. Evaluate Mustahiq's condition after being given assistance

Control in the use of zakat is carried out from the planning stage to implementation. This process includes monitoring and evaluation activities, which can be carried out periodically or according to existing needs.

From this explanation, it can be concluded that the utilization of zakat plays a role in supporting the achievement of community welfare, so this is a strategic step to overcome the issue of poverty which is often experienced by underprivileged families. This policy must focus on community welfare, which will have an impact on the transformation of values among mustahiq. Thus, these programs will have a real impact on the lives of mustahiq.

Conclusion

Zakat management involves a series of activities that include planning, implementation and coordination in the collection, distribution and utilization of zakat. Baznas Bone Regency, as the institution responsible for zakat management, started this process by collecting zakat funds from muzakki through various methods. Muzakki can give their zakat by visiting the Bone Regency Baznas office directly, making a transfer via account, or using charity boxes scattered in various places such as shops, mosques, restaurants and cafes. If the muzakki cannot be present in person to deposit zakat, Baznas also provides a zakat pickup service from the muzakki location.

Zakat can be used to support productive businesses. The distribution of zakat in this form aims to provide empowerment assistance through sustainable programs or activities. In this way, the use of zakat contributes to improving community welfare and can be a solution in overcoming the problem of poverty that is often faced by underprivileged families. These policies should prioritize community welfare, which will ultimately bring about positive changes in values among mustahiq. In this way, mustahiq will feel the real impact of these programs.

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