



# The Impact of Productive Zakat on Improving the Welfare of Mustahik Micro Enterprises At the National Zakat Amil Agency (BAZNAS) Parepare City

Mawaddah Rachman, Syahriyah Semaun, Suarning, Mahsyar, Muhammad Kamal Zubair  
 Ekonomi Syariah, Institut Agama Islam Negeri Parepare  
 Email: [waddah.mj97@gmail.com](mailto:waddah.mj97@gmail.com)

**Keywords:**

*productive zakat, welfare, micro business*

**Abstract**

This research aims to analyze the methods and effect of effective zakat on improving the welfare of mustahik micro groups at the Parepare metropolis country wide Zakat Amil organization. This study changed into executed to BAZNAS leaders to find out productive zakat tactics, even as to mustahik to find out the impact on improving the welfare of mustahik micro-firms. by way of using qualitative studies methods and subject research types, as well as the use of a case take a look at research technique. The statistics obtained may be concluded that commercial enterprise capital from effective zakat given to mustahik can enhance the welfare of mustahik micro-businesses. the extent of mustahik welfare is seen from al-Ghazali's approach, particularly welfare primarily based on ad-Diin, an-Nafs, al-Aql, an-Nahl, and al-Mall.

## 1. Introduction

Badan Amil Zakat Nasional is an institution that has the authority to carry out the task of managing zakat nationally, which can be regulated in Law No. 38 of 1999 regarding zakat management. The section that regulates the organization of zakat management is an institution focused on the field of managing zakat, infaq, wills, sadaqah and kifarath. Zakat is included in the 3rd pillar of Islam and must be implemented by every Muslim. Zakat is the name of a right from Allah SWT. Which is delivered to those entitled to receive zakat (mustahik). While in fiqh zakat means a certain amount of property that is required by Allah swt. To be handed over to those who are entitled. Allah swt. Has decided the law must be on zakat as explained in the Qur'an, the sunnah of the apostle, and the consensus of the Muslim scholars (Yusuf al-Qhardhawi, 1995). As stated in QS. Al-Baqarah verse 43:

أَقِمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

Translation:

"And perform the prayer, pay the zakat, and bow with those who bow."

Zakat does not exclusively mean the embodiment of 3 dimensions, among others, the social dimension can realize the

harmonization of social conditions of society, while in the economic dimension it can realize economic growth in order to aim at improving people's welfare and reducing poverty. Meanwhile, the spiritual dimension is a manifestation of one's faith in Allah (Irfan Syaumi Beik and Lialy Dwi Arsyanti, 2015).

Productive zakat, from Yusuf Qordhawi is zakat that is managed as an effort to improve the economy of the poor by focusing on empowering human resources through training that points to increasing skills, zakat in this productive effort must be given to mustahik to become capital or income, (Reni Oktaviani & Efri Syamsul Bahri, 2018), can also be in the form of tools that are expected and can also be more in order to increase the independence of mustahik and increase the welfare of mustahik. The parts of productive zakat, namely investment, use the condition that the invested zakat funds are channeled to halal businesses that are in sync with the sharia and applicable regulations, feasible businesses and are fostered and supervised by competent parties, namely agencies that manage investment funds. Some of the programs are empowerment in the field of education and empowerment in the social sector, and empowerment in the field of micro,



small and medium enterprises (Zainullah, 2021).

The urgency of micro businesses in sustaining the development and economy of citizens (Septi Indrawati & Amalia fadhila Rachmawati), in facing the onslaught of the monetary crisis and playing a very important role (Marliyah, 2016), especially through the provision of employment and reducing inequality, poverty levels, equity for income distribution, rural economic development and the formation and growth of gross domestic product (ikhlas T.H Tauban, 2021).

Part of the effort to overcome the weakness of the micro business capital structure is through the productive zakat program with business capital. because zakat has a very strategic role in efforts to alleviate poverty or economic development and zakat also does not have any consequences or return of capital except for the pleasure and expectation of reward from Allah alone (Bambang Mentari Alam, 2019).

Productive zakat run by the National Amil Zakat Agency of Parepare City is in fact an agenda to be carried out, they see the importance of spreading productive zakat in order to increase micro business growth and mustahik welfare.

## 2. Literature Review

### 2.1 Impact Theory

Impact is a change that occurs as a result of an activity, these activities can be natural, both chemical, physical and biological. the consequences can be biophysical but also socio-economic and cultural (Irwan, 2018).

### 2.2 Zakat

Zakat is an obligation for Muslims and has been established in the Qur'an, Sunnah of the Prophet, Ijma" of the scholars. This is part of the joints (pillars) of Islam which are always mentioned parallel and in harmony with prayer (Armiadi Musa, 2020). In the language of zakat itself comes from the masdar isim derived from the word zaka, yazku, zakah. Because of that, it can be said that the basis of

the origin of zakat is the word zaka, and has the meaning of blessing, and increase, some even say that the meaning of growth and content is not only used on wealth, but it can also be on the term growth and content can be assigned to the souls of those who pay zakat (Sofyan hasan, 1995).

### 2.3 Productive Zakat

Productive zakat in Yusuf Qordhawi's view is zakat that is managed into an effort to improve the economy of the poor by focusing on empowering human resources through training aimed at improving skills (Yusuf Qordhawi). Then Yusuf Qordhawi also added in the management of productive zakat until finally the zakat funds become capital for the development of their business so that they have income so that they can meet the needs of the mustahik so that they can develop in sharing economic activities, according to him on the other hand productive zakat aims to overcome poverty, wanting every poor person to create economic sufficiency and strive so that they can improve their lives (Yusuf Qordhowi, 2011).

### 2.4 The Welfare

The welfare system in the concept of Islamic economics is a system that adheres to and involves factors or variables of faith (Islamic values) as part of a fundamental element that is very urgent in achieving individual and collective welfare of a citizen or country.

### 2.5 Welfare in Islam

Imam Al Ghazali's view on Welfare in Islam is considered very important, welfare according to Maqasid AS-Syariah (Ika Yunia Fauzia, 2014), including ad-Diin Welfare, an-Nafs Welfare, al-'Aql welfare, an-Nasl welfare, al-Mall welfare.

### 2.6 UMKM

According to the Law of the Republic of Indonesia No. 20 of 2008 based on small, micro and medium enterprises (UMKM) are defined



as follows: First, Micro enterprises are productive businesses owned by families or individuals of Indonesian citizens and have sales of Rp. 100,000,000 (one hundred million rupiah) per year. 2nd, small businesses, according to Law No. 9 of 1995, small businesses are productive businesses that are small in scale and have a net worth of Rp. 200,000,000.00 (2 hundred million rupiah) excluding land and building areas of business areas or have sales of Rp. 1,000,000,000.00 (one billion rupiah). Third, medium enterprises, based on the Presidential Instruction of the Republic of Indonesia number 10 of 1999, medium enterprises are productive businesses that meet the criteria of wealth of Rp. 200,000,000.00 (2 hundred

million rupiah) to a maximum of Rp. 10,000,000.00 (ten billion rupiah) excluding land and buildings of the business area.

### 3. RESEARCH METHOD

The research method used in this research is qualitative method. This type of research is field research, using a case study research approach (problem study).

This research uses primary data and secondary data as data sources. While data collection techniques through observation, interviews, and documentation. The components of interactive data analysis through (Miles, M.B. Huberman, A. M & Saldana, 2014) data reduction, data presentation and conclusion drawing.

## 4. Results and Discussion

### 4.1 Description of Source

| No. | Name                   | Gender | Position                         |
|-----|------------------------|--------|----------------------------------|
| 1   | Suwarni                | Female | Vice III. Finance                |
| 2   | Nursyamsi              | Female | Operator Field                   |
| 3   | Melyani                | Female | Fish Floss Business,             |
| 4   | Siti Khadijah          | Female | Shell Decoration Business        |
| 5   | Muhlis                 | Male   | Cake Business                    |
| 6   | Sumarni                | Female | Putu Cangkir Business            |
| 7   | Nurul Walinda Abdullah | Female | Tailoring Business               |
| 8   | Rostiawan              | Female | Flush Noodle Business            |
| 9   | Zaenab Abu S           | Female | Business Selling Mixes and Cakes |
| 10  | Rahmatia               | Female | Screen Printing Business         |
| 11  | Junisa                 | Female | Fried Business                   |
| 12  | MuhMatsur              | Male   | Motorcycle Workshop Business     |

### 4.2 Research Result

#### a. Procedures for Providing Productive Zakat to Improve the Welfare of Mustahik Micro Enterprises

| No | Question                                 | Answer  | Resource              |
|----|--|---|-----------------------|
| 1  | Poor Asnaf                               | Income level, economic conditions, strategic business location, and Poor Asnaf  | Suwarni, Nursyamsi    |
| 2  | Identify Micro Enterprises               | The proposal contains attachments: Family Card, KTP, Business Certificate, Certificate of Incapacity                                | Suwarni               |
|    |  | Location survey, File Conformity  | Nursyamsi             |
| 3  | Verification and selection of productive | Checking the completeness of the documents held by the mujtahid to decide on the receipt of zakat funds and distribute it directly. | Suwarni dan Nursyamsi |

|   |  |   |                       |
|---|--|---|-----------------------|
|   | Zakat recipients                       |   |                       |
| 4 | Distribution of Productive Zakat Funds | Providing productive zakat funds for mustahik who are willing to work, have skills and are willing to try and are included in the poor ashnaf group, they can be given business capital assistance in the form of cash on an individual basis | Suwarni dan Nursyamsi |
| 5 | Assistance and Monitoring              | Monitoring the development of mustahik micro businesses   | Suwarni dan Nursyamsi |

b. The Impact of Productive Zakat on Improving the Welfare of Mustahik Micro Enterprises at the National Zakat Amil Agency in Parepare City

| No                       | Questions                           | Answer                          | Resource   |
|--------------------------|-------------------------------------|---------------------------------|--|
| <b>Ad-Dein's welfare</b> |                                     |                                 |  |
| 1                        | Prayer Worship                      | Routine                         | All Resource   |
| 2                        | Fasting Worship                     | Routine                         | All Resource   |
| 3                        | Zakat Ability                       | Not yet                         | Meliyani, Zaenab Abu, Rahmatia, Muhlis   |
|                          |                                     | Already                         | Junisa, Sitti Khadijah, Muh Matur, Sumarni, Nurul Walinda Abdullah, Rostiawan.                     |
| <b>Wellbeing-Nafs</b>    |                                     |                                 |  |
| 4                        | Health Financing                    | BPJS                            | All Resource   |
| 5                        | Religious Studies                   | Not Yet                         | Muh Matur, Muhlis  |
|                          |                                     | Already                         | Sitti Khadijah, Meliyani, Rahmatia, Sumarni, Zaenab Abu, Junisa, Nurul Walinda Abdullah, Rostiawan |
| 6                        | Attitude towards similar businesses | People's Fortunes Are Different | Meliyani, Zaenab Abu, Rahmatia, Muh Matur, Nurul Walinda Abdullah, Junisa, Rostiawan               |
|                          |                                     | Establish cooperation           | Sitti Khadijah   |
|                          |                                     | Be Sportsmanlike                | Muhlis   |
|                          |                                     | Source of Inspiration           | Sumarni  |
| <b>Welfareal-'Aql</b>    |                                     |                                 |  |
| 7                        | Guidance and Training               | Not Yet                         | All Resource   |
| 8                        | Forms of Assistance                 | Monitoring Business Development | Sitti Khadijah, Zaenab Abu S, Rahmatia   |
| <b>Welfare-Nahl</b>      |                                     |                                 |  |
| 9                        | Benefits and Ancestry               | Children's education            | All Resource   |

|                     |   |                                       |  |
|---------------------|---|---------------------------------------|--|
|                     |   | Helping the Family Economy            | All Resource   |
| <b>Welfare-Mall</b> |   |                                       |  |
| 10                  | Business carried out                              | Tuna Fish Floss                       | Melyani  |
|                     |   | Decoration from Shells                | Sitti Khadijah   |
|                     |   | Cake Business                         | Muhlis   |
|                     |   | Putu Cangkir Business                 | Sumarni  |
|                     |   | Tailoring Business                    | Nurul Walinda Abdullah   |
|                     |   | Selling Flush Noodles                 | Rostiawan  |
|                     |   | Sale of Mixes and Cakes               | Zaenab Abu S   |
|                     |   | Screen printing                       | Rahmatia   |
|                     |   | Fried food                            | Junisa   |
|                     |   | Bike shop                             | Muh Matsur   |
| 11                  | Zakat funds obtained                              | Rp. 2.000.000                         | Melyani  |
|                     |   | Rp. 1.500.000                         | Sitti Khadijah   |
|                     |   | Rp. 1.000.000                         | Muhlis, Sumarni, Nurul Walinda Abdullah, Rostiawan, Zaenab Abu S, Rahmatia, Junisa, Muh Matsur |
| 12                  | Used for anything                                 | Venture capital                       | All Resource   |
| 13                  | Differences after and before receiving assistance | Increased Business Income             | Melyani, Sitti Khadijah, Nurul Walinda Abdullah, Rostiawan                                     |
|                     |   | Product Sales Increase                | All Resource   |
|                     |   | The business can survive and continue | Zaenab Abu S   |

## 5. Closing

### 5.1 Conclusion

Researchers found that the procedure for providing productive zakat to improve the welfare of micro businesses at BAZNAS Parepare City starts from the poor ashnaf stage, identification of micro businesses, verification and selection of productive zakat recipients, and distribution of productive zakat funds, as well as mentoring and monitoring. Poor Ashnaf is the main priority in developing business, because productive zakat is given to Ashnaf who are classified as poor because they already have a business, income and place of business. Identification of micro-enterprises

helps ensure that the zakat funds provided are used productively. The verification and selection stages are carried out to maintain the validity of the data and to decide on the distribution of zakat funds. The distribution of productive zakat funds is distributed to mustahik in the form of business capital assistance. Assistance and monitoring is carried out to monitor the development of mustahik businesses.

It has been proven that productive zakat distributed to mustahik can increase the welfare of mustahik. This increase in welfare can be seen as an aspect of Maqashid Al-Syari'ah where human welfare originates from



the maintenance of trust (Ad-Diin), soul (An-Nafs), reason (Al-'Aql), heredity (An-Nasl) and wealth (Al-Maal). Ad-din's welfare takes the form of increasing blessings and abundance, maintaining balance in life, obtaining halal sustenance, increasing spirituality, patience, and can teach mustahik to care and share with others.

Welfare at an-Nafs takes the form of health financing, religious studies, as well as creating social relationships such as establishing cooperation, being sportsmanlike, and being a source of inspiration. Welfare at al-'aql takes the form of monitoring the development of mustahik businesses. And the welfare of an-Nasl (offspring) mustahik can help the family's economy and can access children's education. and dial-Mall welfare can be in the form of increasing capital for mustahik businesses and used in accordance with Islamic concepts. The exploitation of productive zakat distributed to mustahik is proven to be able to support business continuity, increase products sold and increase mustahik business income.

## 5.2 Suggestion

As a zakat management institution that already has a productive zakat program with business capital assistance, it is hoped that it will provide maximum training and monitoring so that mustahik can manage their productive businesses so that they can develop so that they can turn mustahik into muzakki. For researchers, this research was conducted on 12 mustahik consisting of 2 BAZNAS managers and 10 mustahik who received productive zakat utilization. In future research, it is hoped that more mustahik will be involved. Research time is relatively limited to exploring the impact of productive zakat on improving the welfare of mustahik micro-enterprises. This research was conducted limited to the Parepare City area, future research needs to be carried out in regional coverage that is not only based in Parepare City.

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*tahun 2011 dalam Upaya Pemberdayaan Zakat Mikro di masa pandemi covid-19*

*Zainullah, Pengaruh Zakat Produktif terhadap Kesejahteraan Mustahik dalam Perspektif Maqhasidus Syariah dengan Etos Kerja sebagai Variabel Mderasi:tesis, 2021.*