



Feasibility Study of Mustahik as Zakat Recipient Through Productive Program (UMKM) at LAZISNU KUDUS

Irma Ariyani Wijayanti¹, Moh. Nurul Qomar²

^{1,2} Institut Agama Islam Negeri Kudus

irmaaryani0201@gmail.com¹, mnqomar84@gmail.com²

Abstract

This study aims first, to determine the eligibility of mustahik as zakat recipients through the productive MSME program at LAZISMU Kudus as well as the obstacles in determining mustahik eligibility and solutions for facing obstacles in productive tithes at LAZISMU Kudus Regency. Second, to determine the mustahik mentoring process at LAZISMU Kudus Regency to become muzakki. The type of research conducted by the author is field research and this research approach uses a qualitative descriptive method. The data sources used are primary and secondary data sources. For data collection research techniques using observation, interviews and documentation. While the data analysis techniques using data reduction method, data presentation and conclusions. It can be concluded that, first, the process of determining the eligibility of mustahik as productive zakat recipients by LAZISMU provides a survey form. From the survey form, you can see the mustahik's income and dependents, and if income cannot meet basic needs, then you can be included in the mustahik classification by LAZISMU Kudus. The constraints faced in the productive zakat business through the MSME program at LAZISMU Kudus are due to a lack of human resources. Meanwhile, alternative solutions to deal with these obstacles are increasing the performance of each HR or amil zakat, especially in its management function so that the distribution of zakat can be optimal, conducting outreach and outreach regarding productive zakat to mustahik to build a business from the zakat assets obtained so that the assistance that has been provided LAZISMU Kudus can be used as a business that can increase mustahik's income.

Keywords: Mustahik Feasibility Study, Productive Zakat Program, LAZISMU Kudus Regency.

INTRODUCTION

Zakat is one of the five pillars of Islam, the giving of alms known as alms of mercy. Zakat is an adaptable form of charity that can change as society does, and is included in the third category of worship after shahada and prayer (Muliati, 2019).

Productive zakat is the zakat budget handed over to mustahik whose goal is to develop and use it to help their business, with that effort, they can continue to meet their needs and improve their economic situation. Productive zakat is realized in the form of skills training, activity equipment assistance and revolving business capital assistance (Johan, 2019).

Giving zakat to the poor as start-up money for a business they can run to meet their own needs is an example of productive zakat distribution. Here, LAZISMU contributes by making efforts to reduce community problems by using zakat money. So that the poor can save some of their money and have a reliable income thanks to zakat donations (Muhammad, 2019).

As a zakat institution, LAZISMU Kudus distributes productive zakat to improve the welfare of mustahik through various programs designed to strengthen the local economy. The Productive MSMEs program which distributes productive zakat funds to improve people's welfare, is primarily focused on providing capital to business actors, apart from traditional forms of business assistance, such as loans and grants, LAZISMU also offers coaching and other services to help entrepreneurs succeed. Mustahik is given zakat which will help him become a better person and entrepreneur. Mustahik are expected to become Muzakki with zakat funds given to them as a means to strengthen the emancipation potential of productive zakat (Abdullah, 2013).

LAZISMU Kudus in an effort to boost mustahik's income must be very careful in choosing mustahik to manage a business, so that the additional funds can be put to good use and the desired results from increasing the independence of mustahik's business can be realized. In order to use zakat funds to be distributed to mustahik effectively, a program is needed that takes into account their socio-economic status and their ability to do so (Wida, 2021).

LAZISMU mustahik productive zakat distribution can see and feel the benefits of the community's efforts to empower carts, capital money for catfish farming, capital money for grilled cheese meatballs business, sewing machines and motorbike modification assistance for sales. Specifically for productive micro, small and medium enterprises (MSMEs) programs, the success of channeling zakat funds is highly dependent on the level of welfare of mustahik.

Zakat management institutions will basically not run well if these institutions have not implemented zakat, infaq and alms fund management, especially distribution. As in terms of distribution at LAZISMU Kudus, it is a non-structural government institution that manages zakat, infaq and alms funds located on Jl. Kayai Telingsing No 58, Sunggingan, Kec. Kota Kudus, Kudus Regency, Central Java 59317. It does not only collect zakat, infaq and alms funds

but also distributes or distributes and utilizes zakat, infaq and alms. However, not all zakat management institution run smoothly in terms of distributing productive zakat funds.

Given these problems, it is not surprising that residents of kudus Regency tend to be disinterested in starting their own business and lack the necessary business acumen. And they don't believe that starting a business will help them generate more income to cover their basic expenses. Thus, these problems are ultimately responsible for the failure of the mustahik company. In this regard, the authors plan to conduct research on the problem by writing a thesis entitled "FEASIBILITY STUDIY OF MUSTAHIK AS ZAKAT RECIPIENTS THROUGH PRODUCTIVE PROGRAMS (UMKM) IN LAZISMU KUDUS DISTRICT".

LITERATURE REVIEW

Productive Zakat

Productive zakat is zakat that is given to mustahik in the form of assets or zakat funds that must be developed and used to help his business, so that with this business he can meet his daily needs repeatedly or for a long time (Asnaini, 2008).

According to Yusuf Qardhawi, productive zakat is regulated in an effort to improve the economic situation of the poor, with a focus on empowering human resources through training that leads to increased skills and with the ultimate goal of zakat funds becoming capital for business development so that the poor can earn income. Fulfill daily needs and be independent in developing the economy (Qardhawi, 2005). On the other hand, productive zakat intends to overcome deficiencies, requires that many poor people become sufficient economically and strives for them to be able to improve their lives (Thoriquddin, 2015).

The purpose of distributing productive zakat is determined by the principles of justice and compassion, which are the most important factors in determining how zakat is distributed, among the objectives are:

- a. The distribution of various factors of production to the community originating from national wealth must be equitable.
- b. So that wealth continues to circulate in the area around the community rather than being concentrated in a small part of the community.

To achieve the most equitable distribution of productive zakat, all stakeholders, including muzakki and mustahik zakat institutions, must work together. These are the ways in which zakat can be distributed effectively (Ansori, 2018):

- 1) Collecting the right data collection information to ensure the intended beneficiaries are reached
- 2) Form smaller groups than the whole group
- 3) Provision of basic training

4) Funding

Productive Zakat Management

Based on the Law of the Republic of Indonesia number 38 of 1999 which was changed to the Law of the Republic of Indonesia number 23 of 2011 concerning the management of zakat is an activity that includes planning, organizing, implementing and utilizing zakat (Dakhoir, 2015).

The productive zakat management procedures are as follows (Muhammad, 2011):

a. Planning

Planning at zakat management institutions contains problems to realize institutional targets and goals in the long term, medium term and short term. How is zakat management carried out, why should it be undertaken, when is it done, where is it done and who is carrying out these activities are all questions that will be answered by amil. Planning elements in zakat management institutions include: social planning, collection planning, utilization planning, planning for monitoring zakat funds, infaq and alms.

b. Organizing

One of the plans in compiling and grouping human resources that are directed and driven effectively and efficiently to be able to achieve the goals of an institution. This organization is task management, human resource management and infrastructure and facilities management is a subset of the overall organizational structure, which refers to the division of labor between various parties through the use of physical resources, as well as time management and implementing mechanisms according to work procedures.

c. Briefing

Something that relates to giving orders, coordinating and communicating within institutions that are related to everything so that they can carry out tasks according to plans that have been made.

d. Supervision

In managing zakat, this supervision must be carried out in order to check the progress of an organization's planning.

Productive Zakat Empowerment

Empowerment of zakat must have a positive impact on mustahik, both economically and socially. The purpose of empowering zakat is to improve the initial life of those who are obliged to receive it (mustahik) either through direct consumption or investment. Empowerment of zakat funds is defined as the process of transferring zakat funds from muzakki to mustahik, with the understanding that these funds can be used for both consumption and production (Wahyuni, 2019).

There are 4 different ways that zakat money can be managed (Mufraini, 2006):

- 1) Traditional consumption, namely money that is given or distributed to mustahik and can be used by them buy the goods they need immediately
- 2) Creative Consumptive, that is, zakat is disbursed in a different way than described above. Such as in the form of cash scholarship and free textbooks
- 3) Traditional Earning i.e. money invested in useful things that generate income
- 4) Creative Productive, namely zakat distributed as business capital to owners or small and medium enterprises (MSMEs) in order to increase their business capital

Micro, Small and Medium Enterprises (MSMEs)

Small and medium enterprises are business activities carried out by individuals or community groups, which initially do not have great value and aim to gain profits with a limited number of employees and assets.

Based on Law No. 9 of 1995 concerning small businesses as follows (Pandji, 2000):

1) Small Business Informants

Small business informants are various businesses that are not legally registered and established, such as home industries, street vendors, etc.

2) Traditional Small Business

Traditional small business is a business where in the process of making its business products it uses simple equipment that has been used for generations and has artistic and cultural value.

According to Panji Anoraga, small businesses have several potentials and comparative advantages, namely:

- a) Small businesses can operate widely in every corner of the region with many different specific businesses fields
- b) Small businesses can operate with small capital investments
- c) Being a small business can be brought about by using simple technology

The other small business benefits are as follows:

- a) There is no bureaucracy and independence
- b) Flexibility
- c) Dynamic
- d) Most owners are tenacious and work hard
- e) Efficient output
- f) Freedom to act and decide business matters
- g) Knowledge and close relationship with employees

According to Suhendi, the weaknesses are as follows:

- a) Lack of insight into future business progress
- b) Lack of innovation
- c) Rarely do regeneration

- d) Fast satisfaction
- e) Less responsive to technology
- f) Lack of understanding of the rules
- g) Lack of understanding of management
- h) Improper capital structure

The success of community empowerment can be seen from their empowerment in terms of economic capacity, access to social benefits and cultural and political capacity namely (Suharto, 2009):

1) Freedom of mobility

The ability of a person to carry out activities outside the home or area where he lives.

2) Ability to buy small commodities

Personal ability to easily product capabilities of daily needs and personal needs

3) The ability to buy large commodities

Individual ability to purchase secondary goods

4) Involved in household decisions i.e. independent decision making

5) Relative freedom from family domination, namely the absence of violations and violence

6) Legal and political awareness, such as knowing the role of the village or sub-district government

7) Joint engagement to promote public welfare, namely protecting others from family and social wrongs

METHODS

Types and Approaches

This study uses the field research method which requires researchers to go directly to the field physically. While this research approach uses a qualitative methodology, which is a way of conducting research that produces descriptive data in the form of textual or verbal information obtained from informants or behavioral observations (Rulam, 2014). This qualitative research produces descriptive data that describes the feasibility of mustahik recipients of the productive zakat program (UMKM).

Research Settings

The setting of this research is a place of research determined by the researcher. The researcher took the location at LAZISMU, Kudus Regency, which is located on Jl. Kyai Telingsing No. 58, Sunggingan, Kec. Kudus City, Kudus Regency. The reason for choosing the research location was due to the researcher's interest in how LAZISMU determines the eligibility of mustahik for productive zakat recipients and the obstacles encountered in distributing productive zakat for the welfare of mustahik in LAZISMU Kudus Regency.

Research Subject

In informing qualitative research, data is collected from sources that can provide information about a group or information based on research objectives (Beni, 2017). In this case, the subject of research is the leader of LAZISNU Kudus, the executor (Amil) at LAZISNU Kudus and Mustahik

Data Source

- a. Primary data is information obtained by researchers using research methods directly from the source (Saifudin, 2008). In-depth interviews with the chairman and management (Amil) of LAZISNU Kudus and mustahik were the main method of data collection for this study which was carried out as part of field research.
- b. Secondary data refers to information that has been collected and compiled by researchers. In this study, secondary sources such as archives, reports on productive zakat distribution, photos of productive zakat distribution activities, as well as books, journals, magazines, distribution and literature.
Data collection technique
- c. Observation is the practice of keeping detailed records of one's observations in order to gain a better understanding of a phenomenon through direct observation (Hardani, 2020). The author uses the observation method to collect data at LAZISNU Kudus regarding the distribution of productive zakat through the MSME program, witnessing firsthand the efforts of zakat administrators who work at LAZISNU Kudus.
- d. Interviews are a way of obtaining research data by conducting a direct interaction/debriefing between the interviewer and the source directly in order to obtain research data (Wiratna, 2015). Researchers spoke with the head and staff of the LAZISNU Kudus study to obtain further data regarding how the mustahik feasibility study works for productive zakat recipients.
- e. Documentation is a technique for collecting information directly at the research site. The data is in the form of photos, written, internet, newspapers, scientific books or other sources (Wiratna, 2015). Researchers' notes were consulted to ensure information about the object of this research such as photos and so on to support the research focus.

Data Validity Testing

a. Triangulation Method

In triangulation research this method was carried out using interview, observation and documentation techniques.

b. Source Triangulation

An explanation in qualitative research that compares data and gives a favourable verdict on findings across time and different tools.

c. Triangulation Theory

The data collected can be ascertained that the application of several opposing theories has completed the predetermined requirements.

d. Time Triangulation

Collecting data on time triangulation in the morning using interview techniques with informants so that the results of the information provided are more validating.

Data analysis technique

a. Data reduction

Data reduction includes summarizing, selecting the most important details, highlighting the main points, identifying themes and patterns and removing irrelevant details (Sandu, 2015).

b. Data Presentation

After doing data reduction, the next step is data presentation. In qualitative research, data presentation is in the form of brief descriptions, interrelationships between categories.

c. Conclusion or Verification

The third step in analysing qualitative data is by drawing conclusions (verification).

Research Results and Discussion

Feasibility Study of Mustahik as Zakat Recipients Through the Productive Program (UMKM) at LAZISMU Kudus

As part of LAZISMU Kudus Regency's efforts to strengthen the economy and improve the quality of mustahik resources, zakat is distributed to productive businesses in the form of venture capital. LAZISMU Kudus Regency has selected 10 mustahik in which the determination of the beneficiaries of this assistance is determined through a mustahik feasibility study process that meets the criteria and is included in 8 asnaf, namely poor. This is in accordance with the statement from Mr. Nadhif as chairman of LAZISMU Kudus Regency as follows:

"The are two mechanisms in determining the eligibility process for mustahik productive zakat recipients, namely those that are proposed in nature, some are programs, those submitted by mustahik candidates propose umkm to be submitted so that they get zakat funds for productivity in the form of activities, then the program is made by LAZISMU which synergize with the Muhammadiyah network of economic councils such as Rs. Aysyiyah".
(Informant 1)

The determination of mustahik eligibility for productive zakat recipients conducted at LAZISMU Kudus Regency has criteria in determining mustahik eligibility. This is in accordance with the expression of Mr. Nadhif as chairman of LAZISMU Kudus Regency, who said that:

“To determine the eligibility of mustahik there is a survey form from LAZISMU Kudus Regency, from the survey form it can describe the mustahik’s income and dependents, when the mustahik’s income does not meet basic needs then it is not included in the mustahik classification”. (Informant 1)

LAZISMU Kudus chose mustahik who were truly financially incapable, included in 8 asnaf categories. Poor people who are still able to work, in the sense that they are still productive and can run their business later, based on the results of this survey, then LAZISMU Kudus Regency will decide whether the mustahik in question is eligible or not to receive productive zakat.

Based on the survey form owned by LAZISMU, Kudus Regency provides assistance based on the needs needed by the mustahik zakat. Based on the results of interviews with LAZISMU employees in Kudus Regency by Mr. Abdul Latif Muhtadin as follows:

“First, LAZISMU Kudus will receive a proposal from mustahik, for example, mustahik will provide an application in the form of a business cart, after that LAZISMU will accept it and after 3 days LAZISMU Kudus will conduct a location survey to see the condition of the environment, residence, family and economic conditions. From the survey, LAZISMU Kudus has points in determining mustahik, namely (41-64) not eligible to be assisted, (65-91) highly deserving of assistance, above (92-155) highly deserving of assistance, LAZISMU Kudus not only looks at from the condition but also ask the RT when the assistance is appropriate or not”. (Informant 2)

LAZISMU procedures for Kudus Regency to provide useful zakat funds. The following is the result of an interview with Mr. Nadhif, chairman of LAZISMU Kudus Regency.

“The important procedure is that he is classified as mustahik, in LAZISMU there is a stipulation from the sharia board if the poor are still alive but have no income, if the poor have basic income but are unable to meet basic needs”. (Informant 1)

For those who have submitted themselves to LAZISMU Kudus Regency but did not receive assistance, they are considered not eligible because there are many things such as the mustahik’s income is more than the UMR and they have no dependents.

Mustahik Assistance Process at LAZISMU Kudus Regency

LAZISMU Kudus Regency apart from providing financial assistance for businesses, there is also mustahik assistance so that everything runs smoothly. This is in accordance with the statement frpm Mr. Nadhif as chairman of LAZISMU Kudus Regency which states that:

“Structured assistance is still not maximized, because from an executive perspective it is very limited. So far, the assistance has only provided training to mustahik, after they feel they have graduated, they are released by LAZISMU. But if in advance to give LAZISMU try if it is productive, yes, the calculations may have been well prepared by LAZISMU Kudus”. (Informant 1)

LAZISMU Kudus carries out several mentoring processes for mustahik to make it easier for them to run their business so that they have the will to try and become muzakki, namely by:

a. There is Mustahik Training

Mustahik LAZISMU Kudus training is provided with training in the form of theory and practice for mustahik in running their business. Because with that mustahik will have a provision of understanding of the business to be carried out.

b. There is Mustahik Business Marketing

LAZISMU Kudus will help market businesses run by mustahik, namely through social media. Which this, mustahik's business will be easily known by the wider community.

c. There is KenclengMu

The Kencleng at LAZISMU Kudus as a basis or standard in supervision or assistance.

d. Assistance Implementation Time

Assistance is very important for 10 mustahik who have received productive zakat funds that have gone through the mustahik feasibility study process.

e. There is Strengthening of Islamic Religion

Mustahik spiritual development in the form of recitation, application of religious values in activities such as reminding each other to pray, fast, zakat and so on.

Obstacles and Solutions in Distribution of Productive Zakat Funds Through the Program (MSMEs) at LAZISMU, Kudus Regency

LAZISMU Kudus Regency still not optimal because of the following things:

a. Lack of HR (Human Resources)

LAZISMU Kudus Regency is still not maximizing the distribution of productive zakat due to a lack of human resources (HR) which has resulted in the funds that have been received being pooled. The head of LAZISMU Kudus Regency said that:

“As for the systematic structure, it is not maximized, due to limited human resources (HR), but if LAZISMU is pre-given, try to make it productive, yes, the calculations may have been well prepared by LAZISMU Kudus”. (Informant 1)

b. The time for implementing mustahik assistance is less than optimal

An explanation related to the time constraints for implementing assistance for mustahik at LAZISMU Kudus Regency was explained by Mr. Abdul Latif Muhtadin as an employee of LAZISMU Kudus Regency also revealed that:

“The scheduling of the mentoring is not controlled, so the mentoring is not regular and the timing sometimes clashes (miscommunication) between LAZISMU Kudus Regency and mustahik”. (Informant 2)

c. Mustahik has a work ethic and creativity that is still lacking

Lacking of knowledge about productive zakat makes mustahik not be serious in trying, resulting in a lack of work ethic and creativity.

Based on the results of an interview with Mr. Nadhif as the head of LAZISMU Kudus Regency regarding the solutions presented, Mr. Nadhif stated that:

“LAZISMU Kudus Regency is working with related parties. This is done so that LAZISMU Kudus can reduce deficiencies in existing human resources”. (Informant 1)

Based on the results of an interview by Mr. Abdul Latif Muhtadin as an employee of LAZISMU Kudus Regency also has a solution which reveals that:

“The solution, namely LAZISMU Kudus Regency by providing assistance such as skills and training such as theory and practice first to mustahik with that mustahik will have knowledge or provision of understanding about the business they will run, LAZISMU Kudus also participates in promoting the business that mustahik is trying to use the media social”. (Informant 2)

With the help from LAZISMU Kudus Regency, mustahik can live a much better life and be able to improve their economy such as paying for school fees, daily life and also being able to save for the future.

CONCLUSION

Based on the research that has been carried out by the researcher, with the research entitled "Feasibility Study of Mustahik as Productive Zakat Recipients Through the Program (UMKM) at LAZISMU Kudus", the researcher draws attention to from mustahik's own submissions, from recommendations and from programs that work with the Muhammadiyah network of economic assemblies such as Rs.Aysiyah. In determining the eligibility of mustahik can be seen from the Form, this is by looking at the mustahik's income and dependents, which is the benchmark for LAZISMU Kudus. The process of assisting mustahik in distributing productive zakat LAZISMU Kudus specializes in distributing productive zakat to 10 mustahik who have gone through the mustahik feasibility study process. Assistance is carried out for 1 year at least 6 times and for monitoring mustahik LAZISMU Kudus Regency is carried out by mutual contact. It is hoped that with the help of LAZISMU Kudus Mustahik, he can also become a muzakki, not only receiving but also giving. LAZISMU Kudus does not force mustahik because it depends on the personality of each mustahik. Obstacles faced in distributing productive zakat at LAZISMU Kudus Regency from LAZISMU due to lack of human resources, mustahik assistance that is not optimal, mustahik has a work ethic and creativity that is still lacking. Meanwhile, Solution is the first that LAZISMU Kudus is in an organizational network to make it easier for the programs that LAZISMU has planned to be implemented properly. The second is to conduct socialization and education regarding productive zakat for mustahik to build a business from the zakat assets obtained so that the assistance that has been provided by LAZISMU Kudus can be used as a business that can increase mustahik's income.

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