

## Research Article

# Mustahik Economic Empowerment through Optimizing Zakat Maal and Professional Zakat in South Tapanuli Regency

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**Abstract.**

The purpose of this study is to obtain data on the economic empowerment of mustahik after they get zakat from the South Tapanuli Regency Baznas institution so that in the next stage they can be independent and have changed their status from mustahik to muzakki. The method used in this study is Participatory Action Research (PAR). The steps taken by researchers are; mapping of mustahik, grouping based on the needs and tendencies to do business, providing business capital and assistance so that Mustahik can run his business to succeed. The results found in this study are that the South Tapanuli district Baznas is conducting muzakki and mustahik data collection which is assisted by the Zakat Collection Unit (UPZ) which has been formed in fifteen sub-districts and in every village and or mosque in the region. South Tapanuli Regency Baznas has empowered several mustahik in several sub-districts and has collaborated with several agencies for the economic empowerment of the people even though it has not been maximized.

**Keywords:** economic empowerment; mustahic economic; Zakat

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## 1. Introduction

An alternative solution for some people in the village to meet their daily needs is a Ribawi economic institution that works as if it were a cooperative to get a loan with a fast process. Many of these institutions exist in the midst of society where the debt collector circulates in every corner of the village. Easy processes and conditions are the main attraction for the community to borrow money from these moneylenders. By only providing photocopies of Identity Cards (KTP) and Family Cards (KK), people can get fresh money starting from Rp. 500,000 to Rp. 1,000,000 in installments of Rp. 25,000 to Rp. 50,000, - every day for one month.

On the other hand, Islamic financial institutions such as the National Zakat Agency (BAZNAS) of South Tapanuli Regency have not become an alternative choice for people who are predominantly Muslim in meeting their daily needs. In fact, this institution has

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great potential for improving the community's economy so that they can avoid criminal and ribawi acts. BAZNAS in South Tapanuli Regency does not yet have real data on the number of muzakki in the district, but from preliminary observations it was found that the number of muzakki could reach 60% of the entire population (Amsir Saleh Siregar, interview leader Zakat Organization (Baznas) South Tapanuli Regency, 18 July 2018).

Based on the explanation above, the authors are interested in conducting research through community service programs in the form of mentoring work, accompanied by research activities on BAZNAS and mustahik with the title, "Mustahik Economic Empowerment through Optimizing Zakat Maal and Professional Zakat in South Tapanuli Regency".

## 2. Methods

The research method used in this research is Participatory Action Research (PAR). PAR is a research method that actively involves all relevant parties in assessing actions or problems in order to make better changes and improvements. PAR is based on the need for change. PAR examines a problem, then tries to change and makes improvements. Empowerment that emphasizes community participation so that this research-based community service uses the participatory action research method to carry out social mapping, analysis of community needs, planning social action, carrying out social action, and evaluating empowerment programs.

### 2.1. Theoretical Foundations

#### 2.1.1. Zakat order

The Qur'an strictly commands to take zakat from those who have the ability to pay zakat. The command is mentioned in QS At-Taubah verse 103. Translation: Take zakat from some of their property with that zakat you clean and purify them and pray for them. Lo! Your prayer is for them peace of mind. And Allah is All-Hearing, All-Knowing. His interpretation explains; Take (O Prophet), from some of the property of those who have repented that mixes between good deeds and other bad deeds, alms (zakat) that cleanses them from the filth of sins and lifts them from the group of hypocrites to a degree people who are sincere, and pray to God for them to forgive their sins, and ask forgiveness for them from those sins. Indeed, your prayers and your request for forgiveness will be a blessing and peace for them. And Allah is All-Hearing, All-Knowing,

All-Knowing, All-Knowing. And He (Allah) will reward every person who does according to his deeds. (Tafsir al-Muyassar / <https://tafsirweb.com>).

The order of zakat is obligatory along with the command of the obligation of prayer while the Prophet was still in Mecca. Allah SWT commands to collect zakat to every ulil amri (Gus Fahmi, 2007:152).

Zakat is one of the five strategic instrumental values and is very influential on the economic behavior of humans and society as well as economic development in general (Ahmad M.Saifuddin, 1987:71). The purpose of zakat is not only consumptive support for the poor, but has a more permanent goal, namely to alleviate poverty Zakat has a very strategic role in poverty alleviation or economic development (Aden Rosadi dan Mohamad Anton Athoillah, 2016:237). The strategic value of zakat can be seen through: First, zakat is a religious calling. It is a reflection of someone's faith. Second, the financial sources of zakat will never stop. This means that people who pay zakat, will never run out and who have paid every year or other period of time will continue to pay. Third, zakat can empirically erase social disparities and on the contrary can create asset redistribution and equitable development (Ridwan dan Muhammad Fadlullah, 2017:135).

According to Didin Hafiduddin, professional zakat is zakat imposed on each particular job or expertise, whether done alone or with other people or with other institutions, which brings income (money) that meets the nisab (minimum limit for paying zakat).

Based on some of the definitions of professional zakat above, it can be concluded that professional zakat is zakat issued from lawful business results which can generate relatively large results (money) in an easy way, through certain expertise and has reached the nishab (Muhammad Aziz dan Sholikah, 2015:89).

### 2.1.2. Community Empowerment

Empowerment comes from the root word "power" which means energy or strength. The word is given the prefix "ber" so that it sounds helpless. It means being strong or having the ability to do something or the ability to act. Furthermore, the word empowered is given the prefix "pe" and the suffix "an" so that it becomes empowerment that makes it possible to do something or willing to act (Juan Maskur Ali, 2014:17).

In general, there are two elements involved in empowerment, namely the power provider and the power receiver. The power-giving element is considered higher than the power-receiving element. In the study of human empowerment on various subjects and on the other hand as objects. Aprillia Theresia et al, stated that empowerment is a process of increasing community independence (Aprillia Thersia, 2014:46).

Empowerment is an effort to restore individual and social functions that are owned by society. The term empowerment is born from the English word empower which means to give power or authority to others. Empowerment is taken from the word "empowered", which is a form of efforts to revitalize society as an important actor in the context of government. Sutoro Eko in Cholisin, as quoted by Yulanda and Nailuredha, states that community empowerment is a process of developing, independent, self-empowering, strengthening the bargaining position of the lower classes of society against the pressing forces in all fields and sectors of life (Wasisto Raharjo Jati, 2013:336).

The main objective of empowerment is to strengthen the power of the community, especially the weak groups who are powerless, either because of internal conditions (eg. their own perceptions), as well as due to external conditions (eg oppressed by unfair social structures) (Afnan Anshori, 2018:19).

## **2.2. Study Results**

### **2.2.1. Support from the Local Government of South Tapanuli**

The South Tapanuli Regency Government is very serious in mobilizing the Agency that manages zakat for the Muslim community in this area as seen from the Decree issued by the Head of the Region or the Regent of South Tapanuli Regency Number 188.45 / 276 / KPTS / 2018 dated 27 July 2018 concerning the appointment of a chairman and deputy chairman. Baznas South Tapanuli Regency 2018-2023 Period. The chairperson appointed by the Regent of South Tapanuli is H. Amsir Saleh Siregar and Deputy Chairman of Maksan H. Dalimunthe. This Decree on the Determination of the Chairperson and Deputy Chairperson comes out after being selected and considered by the Central Baznas in Jakarta.

In addition to administrative support, financial support has also been provided by the Regent of South Tapanuli to the District Baznas he leads. For the District Baznas, an operational fund of Rp. 300,000,000 has been provided for a year and for the allocation of the Sub-district UPZ funds, it has been provided in the South Tapanuli Regency APBD of IDR 125,000,000 a year or each District UPZ will get IDR 7,500,000.

### **2.2.2. Potential of Zakat**

The total population of South Tapanuli Regency is 278,587 people. And the poor population is approximately 40,000 people, so the number of muzakki is greater than

the number of mustahik. In addition, BPS data shows that the number of Civil Servants in South Tapanuli Regency is 5,346 people. If these civil servants pay zakat Rp.200,000, - only every month, then, it will collect Rp1,069,200,000, - (one billion sixty-nine million two hundred thousand rupiah) a very fantastic number that can be used to improve the welfare of the mustahik.

## 2.3. Processing and Data Analysis

### 2.3.1. Muzakki and Mustahik Mapping

Almost all sub-district UPZ interviewed are still in the socialization stage and data collection of muzakki and mustahik in the sub-district. The distribution of zakat is carried out by the Regent of South Tapanuli on a safari in the face of the month of Ramadan, Safari Ramadhan, Safari Muharram, Safari Maulid Nabi. The distribution of zakat is more consumptive in nature because it is distributed to 10 mustahiq as much as Rp. 600.000,- each person. So if you add up the total zakat distributed to mustahik in each district, IDR 600,000 X 10 = IDR 6,000,000. The number of sub-districts in South Tapanuli Regency is 15 sub-districts X IDR 6,000,000 = IDR 90,000,000. It is distributed four times a year so 4 X IDR 90,000,000 = IDR 360,000,000.

### 2.3.2. Determining the research agenda

The researcher compiled this research together with the parties involved in this activity, namely BAZNAS of South Tapanuli Regency, 15 Subdistrict UPZ, muzakki and mustahik.

### 2.3.3. Participatory mapping

Participatory mapping means that the researcher maps basic needs, basic problems, supporting and inhibiting factors, and finds solutions to these needs by involving the local community.

The Researcher can say that the basic needs in optimizing economic empowerment of mustahik cannot be done because the muzakki and mustahik database is not yet available. This is because the appointment of the management is still relatively new, socialization is still ongoing, the understanding of zakat maal and professional zakat is still not properly understood by the community as muzakki candidates.

The basic issues so that Baznas activities can be realized are: (a) The muzakki and mustahik database does not yet exist. (b) Socialization is not optimal. (c) less human resources. (d) Public understanding of zakat maal and professional zakat is low. (e) Awareness of paying zakat is low. (f) The funds collected are relatively small.

Supporting factors for the implementation of zakat so that it runs well is the role and support of the South Tapanuli Regency government, especially the Regent, who intensively continues to encourage the District Baznas activities to run well: (a) The allocation of funds for the operations of Regency Baznas administrators has been accommodated in the Regional Government's APBD so that the funds collected from zakat, infaq and sodaqoh funds are entirely for the interests of mustahiq (needy and poor). (b) Decree of Baznas Leadership for the 2018-2023 Period. (c) The Regent's Appeal Letter to all OPDs and Districts in the South Tapanuli Regency. (d) The Baznas management is active in implementing the Regent's Decree by setting the District UPZ and Village UPZ. (e) Baznas administrators have opened a Bank Sumut Syari'ah account number for the receipt of zakat and infaq, Zakat Account Number: 62003010019491, Infaq Account Number: 62003010030034.

There are several obstacles in collecting and distributing zakat so that it is not optimal, namely: (a) The muzakki and mustahik databases are incomplete. (a) The funds collected are still relatively small in amount. (b) The human resources available at Baznas are still limited, and there are still many Baznas administrators who play a dual role. (c) The organization is still new. (d) Formulate humanitarian problems. The target community / mustahiq knows best about the problems it faces. Researchers only help find solutions to existing problems, as an alternative solution to the problem.

### 3. Results and Discussion

#### 3.1. Develop a movement strategy

Activities that have been running at the UPZ District are implementing technical instructions from the District BAZNAS, which include: (a) Establish UPZ Village, UPZ Village was formed in every mosque in the village such as in Sipirok District. There are 34 villages and 90 mosques. (b) Listing muzakki and mustahik for each village, the category that is obliged to do zakat is those who have an income of IDR 50 million a year. (c) List of people who have 5 hectares / more of oil palm or rubber plantations which are indicated to have obliged zakat. (d) Zakat maal and profession are managed by UPZ

Kecamatan. (e) Zakat Fitrah is managed by UPZ Desa. (f) Each District UPZ already has a bank account number to make it easier for muzakki to pay zakat, infaq and sodaqoh.

### 3.2. Community organizing

Organizing mustahiq means an effort to group target communities based on their needs or problems. After the mustahiq is well organized, the change action is ready to be implemented.

### 3.3. Launch change action

Researchers obtained data from Baznas South Tapanuli Regency empowerment activities on October 30, 2013, District Baznas had distributed assistance to five mustahik people in Tantom Angkola Barat District, Tapanuli Selatan Regency with the following details; Erni Lubis from Panindoan Village, Erianti Hutagalung Situmba Village, Ali Asrin Situmba Village, Masrani Hasibuan Batu Horpak Village and Uma Ami Aek Uncim Village each received IDR 1,000,000 (one million rupiah). This assistance was given to them for various businesses, some were trying to sell fried bananas, selling raw bananas, selling satay around, selling lontong and selling vegetables. Of the five mustahiqs, there is no assistance to manage their business because the business they are running is their previous business and Baznas only provides additional business capital for them and then they can certainly become muzakki even though there is no information that they have paid zakat.

The weaknesses in this mentoring action are due to several things: (a) Consumptive and productive assistance has not been allocated. (b) The priority scale in the distribution of zakat rests on the consumptive distribution. (c) The distribution of zakat is not well ordered. (d) Assistance for change actions cannot be carried out because the mustahiq group has not yet been formed.

### 3.4. Reflection

Research-based service activities have not yet fully produced optimal results for several reasons: (a) Researchers have not obtained the mustahiq map to be empowered. (b) Researchers have not yet obtained a map of the group that will be assisted for a change. (c) Researchers get a low level of public awareness of paying zakat. (d) Researchers get insufficient human resources in collection and distribution. (e) Researchers get the

supporting facilities for creating a comfortable and conducive working atmosphere that is not sufficient. (f) Researchers get great potential in developing zakat funds with new approaches. (g) Researchers found that UPZ in every district and village already has an agenda to advance zakat and Infaq activities. (h) Researchers have found that the District Baznas is very serious about raising this zakat agency by establishing an UPZ in every sub-district, village and OPD in the South Tapanuli Regency Government.

### 3.5. Extend the scale of movement and support

Researchers initially asked the mustahiq economic empowerment action in South Tapanuli Regency to have one assisted group in each district. This group is the grand design, so that if this program is successful it will continue to be further expanded. For example, it is not only the District Baznas that helps with capital, but also through the OPD under the command of the regional head, which has a capital assistance program, seeds, plant seeds, fish seeds, fertilizers, animal feed and other necessities.

## 4. Conclusions

Mustahiq zakat people are those who are powerless in managing existing finances. Many factors cause them to be helpless and unable to be financially independent, lack of knowledge, unequal assistance provided by the government, aid that is not well targeted and psychological factors that make the spirit to live a better life do not appear so that they accept what it is and even say it all is the destiny of the Almighty. Of the several factors above, researchers are more convinced that their helplessness is caused by a lack of knowledge to empower existing assets so they can manage them better. The role of education through mentoring will give more hope in the future.

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