

TRANSFORMATION OF PRODUCTIVE ZAKAT MANAGEMENT IN LAZISMU MUHAMMADIYAH SOUTH SULAWESI

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ABSTRACT

Zakat is one of the pillars (pillars) of the five pillars that make up Islam. Zakat is a maaliyahijtima'iyah worship which has a strategic and decisive position for the development of the welfare of the people. So that zakat does not only function as a vertical worship to Allah, but zakat also functions as a horizontal form of worship. The results of the study indicate that there has been a transformation of mustahiqin to muzakki as well as an increase in business and economic independence. Transformation into and a long process, and usually can be said muzakki if the income has reached then ishab. In addition, economic independence means that mustahiq are able to meet their personal needs within the limits of their own welfare, do not need and do not depend on others in carrying out economic problems. This research aims to factually

describe zakat tranformation process in LAZISMU South Sulawesi in Indonesia. This research using qualitative descriptive method is a research method that utilizes qualitative data and is described in descriptive history.

INTRODUCTION

Many governments in countries face financial problems which have always been the main problem. Financial problems always have an impact on people's social lives, such as poverty and employment problems. This problem can have a comprehensive impact, be it for the state, society, community, group, to individuals. Therefore, the government has launched programs in order to overcome this crucial problem. And one of the government's choice programs as a source of solution to overcome squalor is the socialization of zakat. Zakat is one of the ideas in islam to overcome the spread of wealth which is very monopolistic. Zakat allows for the even distribution of wealth. In the end, zakat became an idea to overcome this problem of squalor in society. The regulation of capital is not solely from the use and improvement of state assets collected through state taxes, but derives from the necessary commitments of the generous rich. Zakat also plays an important role in advancing the quality of human assets and providing a vision and framework for future generations (Islam, 2012).

Zakat is the foundation that strengthens the pillars in religion for the benefit of the people. Zakat can be a maaliahijtima'iyyah which contains a firm key position for the improvement of the welfare of society and individuals. At this stage, zakat becomes a very profane idea for human welfare, when compared as worship to Allah Almighty in the Asril language, zakat is more than the capacity as a flat frame of respect for humans. Zakat has very important and vital benefits from the point of view of Islamic studies as well as from the aspect of creating individual well-being. There is a huge load of benefits brought by zakat. This idea is the most progressive idea in his efforts to build a commitment to the social welfare of the community. The obligation to pay zakat, from a sociological point of view, becomes a form of social solidarity in eradicating social inequality (Islam, 2020). The values of humanity, justice, care, and the feeling of enduring common problems must always be present in the idea of zakat. In Indonesia, where most of the population is Muslim, it actually has the main potential and is very likely to be created in driving the country's economy.

In islamic history, the idea of zakat advertised by Islam guarantees the measurement of profits and administration of potential financial assets in people's lives. A transformative approach in the promotion of the Islamic economy through the development of zakat as a financial development based on Islamic shari'a, is the actualization of Islamic financial operations in realizing the welfare of the people. Zakat can be a form of Islamic

economic column in carrying out its duties of supervising and disseminating people's deposits to the rightful. What is often considered in our society is to whom zakat should be given. More importantly, it is channeled directly by muzakki to mustahiq, or vice versa through amil zakat. If it is channeled to the mustahiq, there is no doubt a feeling of calm because witnessing firsthand the zakat has been conveyed to those who are considered entitled to it. But sometimes the coordinate socialization carried out by Muzakki is not on target

In some cases individuals feel that they have conveyed zakat to the mustahiq, indeed despite the fact that the recipient is not the original mustahiq, as just because of the passionate closeness, he gave the zakat to him. Furthermore, to distribute zakat from muzakki to mustahiq, it is necessary to have an institution for the distribution of zakat that contains special tasks to become amil zakat, which specifically appoints, utilizes, directs zakat issues, both taking and delivering them. One of the teachings engaged in zakat is the Muhammadiyah South Sulawesi organization by forming a zakat organization, especially the Implementation of Zakat Infaq Zakat (Lazismu South Sulawesi). Lazismu South Sulawesi South Sulawesi is one of the muhammadiyah departments in charge of collecting, supervising and disseminating zakat, infaq and dues to its mustahiq. The order of administration of zakat infaq and alms given to Lazismu South Sulawesi is everything in an effort to collect zakat, infaq and aid which is then distributed to the mustahiq

The exercise conducted by Lazismu South Sulawesi includes the collection of shop zakat and the socialization of zakat stores. Lazismu South Sulawesi raises zakat funds in the context of fundraising, which includes gathering directly with muzakki, dropboxes, social media, organizing collections in the context of events, mediation figures, building connections, and so on. Meanwhile, in the perspective of the spread of zakat reserves, so far there are two designs of zakat socialization, namely conventional (wasteful) design and profitable deployment design or financial strengthening. This devotional will analyze the zakat section for strengthening individual finances carried out by Lazismu Sulawesi Selatan.

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LITERATUR REVIEW

Study of Zakat

In accordance with sharia, there are two implications contained in zakat; first, because the expenditure of zakat is due to the development and improvement in the property itself or development in the corner of the ever-maturing service. Because issuing zakat or the relationship between the existence of zakat exclusively because it has the characteristics of growth and progress such as zakat, *tijarah* and *Zira'ah*. Today, decontamination due to zakat is the filtering of woes, violations of the soul, and other disgraces, as well as the filtering of the human soul from its sins. According to Law no. 23 of 2011 concerning the administration of zakat, zakat is a resource that must be spent by a Muslim or trade substance to be given to those who are entitled to get it in accordance with Islamic law. Mathews and Tlemsani in Dogarawa see that zakat may be a certain part of the wealth that has been determined by Allah to be divided into categories of individuals who are entitled to it. This is obligatory to the person who has excess property to the one who lacks property.

Zakat is one of the pillars (pillars) of the five pillars that make up Islam. Zakat is a *maalahijtima'iyyah* worship that has a strategic and decisive position for the development of the welfare of the people. Zakat not only functions as a vertical worship to Allah (*hablumminallah*), but zakat also functions as a horizontal form of worship (*hablumminannas*).

Productive Zakat

What is most recent about this study is the use of the term 'productive' juxtaposed with zakat. Zakat, which is usually only used as a one-time gift in this research, has transformed into productive zakat. When talking about productive zakat, it means that there are benefits that can be obtained from the zakat. Profitable zakat can be an example of the spread of zakat that can make *mustahiq* create endlessly, with the source of zakat that has been obtained. Profitable zakat is the source of zakat given to *mustahiq* not spent or eaten but created and utilized to help their trade, so that with this endeavor *mustahiq* can fulfill the desire of life without stopping.

To achieve efficiency, it is very important to have administration. Administration comes from the word *watch* which means to organize or regulate. Meanwhile, administrative drift means a way of carrying out certain exercises by exerting the energy of others, or it can also be interpreted as a way of providing supervision of everything including in carrying out approaches and achieving goals. Therefore, administration includes the ordinances of a movement. In relation to zakat, these methods include profitable zakat socialization, zakat collection, dissemination and utilization and supervision. Thus productive zakat management is the process and organization of socialization, collection, distribution, and supervision in the implementation of zakat. Therefore, four management functions are needed which include planning, organizing, actuating, and controlling.

Society Economic Empowerment

Reinforcement is to expect to be able or competent from himself to meet his needs. Community strengthening can be in the form of an improvement preparation where the community takes activities to start a social movement to take steps in their own circumstances and conditions. The empowerment exercise consists of two exercises, especially the collection and distribution of zakat. The implementation of socialization of zakat, infaq, and zakat is associated or interpreted in the form of financial strengthening programs for mustahiq. The form of strengthening programs is shown in various forms of zakat distribution. In this case, the distribution of zakat can be in the frame of unnatural zakat (sembako) or in the frame of cash. Zakat can also be disseminated in the form of educational grants, coaching and coaching, development of sister programs, offices and frameworks, and profitable trading capital (Islam, 2014).

The zakat given to the mustahiq will act as a supporter of their financial progress if consumed in useful exercises. The useful use of zakat does contain the concept of careful structuring and implementation such as analyzing the causes of squalor, working capital needs, and the need for job creation, with these problems it is very important to have an arrangement that can create profitable zakat. Advancing zakat is beneficial by making zakat reserves as trading capital, to drive the recipient's income, and so that the poor can run or finance their lives reliably. With this reserve of zakat, the poor will earn a fixed salary, increase their trade, create their trade and they can set aside their salary to save. Zakat reserves for useful practices will be more ideal if carried out by the Amil Zakat Institution because it as an institution that is trusted for the assignment, utilization, and dissemination of zakat reserves, they do not give zakat such a little bit but they participate, give posts and prepare so that zakat deposits are really used as working capital so that zakat recipients can get a better income than the average and free (Islam, 2013).

With the progress of small and medium-sized enterprises with capital inferred from zakat will maintain labor. This means that the unemployment rate can be lowered, the reduction in the unemployment rate will have an impact on expanding people's control of a good or benefit, the expansion of people's control of society's acquisition will be taken over by generational development, the development of this generation segment will be one of the markers of financial development. With this picture, the role of zakat is very significant in human life. Where zakat is a mover or motor that has the potential to provide benefits to traders or other professions that need capital, which cannot be obtained from other roads. One form of effort to overcome poverty is through the distribution of productive zakat which is an economic empowerment program. This distribution is in the form of capital assistance (in the form of cash or goods) for trading and equipment for businesses in making a living.

The favorable dissemination of zakat is given for exercises that can create long-term benefits and release the financial dependence of the poor from the help of others. The recipient of this lucrative zakat must meet three conditions; To begin with, it currently has better than average profitable trades. When willing to accept the duties of a companion who works as a tutor and third, willing to provide a customary trade report every six months (Yusuf, 2017). The profitable distribution of zakat was given to 8 bunches, counting the poor fakir, the poor fakir, amil, riqab, robah, gharimin, fisabilillah, and ibn sabil. The socialization of zakat rizki at LAZISMU South Sulawesi, South Sulawesi is emphasized to the widows of dhuafa. Where the status of the dhuafa widow is one of the 8 asnaf, especially the poor.

MECHANISM OF PRODUCTIVE ZAKAT MANAGEMENT AT LAZISMU SOUTH SULAWESI

The term administration comes from the word supervise which means to control or organize. Meanwhile, administrative skewing means how to carry out certain exercises by exerting the energy of others, or it can also be interpreted as a way of providing supervision of everything that is included in realizing arrangements and achieving goals. With regard to zakat, the method includes regulation, organization, and supervision (Hasan, 2013: 17). Activities carried out by Lazismu in South Sulawesi include collecting zakat reserves and distributing zakat deposits to all regions in South Sulawesi. In collecting zakat, LAZISMU is carried out in the context of raising funds, which includes gathering directly with muzakki, dropbox, social media, gatherings in the form of events, intermediary figures of Muhammadiyah figures throughout the city districts, establishing relationships, and so on.

Table 1. Distribution of Zakat Lazismu South Sulawesi Fund (2015-2017)

| No | Tahun | Non Productive | Productive | Total |
|----|-------|----------------|---------------|----------------|
| | 2015 | Rp 26.121.600 | Rp 8.000.000 | Rp 34.121.600 |
| | 2016 | Rp 55.195.000 | Rp 3.000.000 | Rp 58.195.000 |
| | 2017 | Rp 96.882.000 | Rp 23.000.000 | Rp 119.882.000 |

Source: Document LAZISMU South Sulawesi 2017

In the zakat distribution list above in 2017, the mechanism for distributing zakat is more towards non-productive. This is also in accordance with the data on the distribution of zakat in general in Indonesia which is more focused on non-productive zakat. For example, in 2015, for example, the number of productive zakat recipients was only ever given to eight people in one district or region. In 2016 it dropped to just three people. However, seeing the effectiveness it produces, productive zakat recipients increase to twenty-three people. The total number of recipients became thirty-four

people. The model used by the management of Lazismu South Sulawesi in providing productive zakat is cooperation with the leaders of Muhammadiyah branches and branches who know best the situation of the community at the lower level. They are the ones who then register and distribute this zakat according to its designation. This is of course with socialization about creative economy ideas that they can apply. They were not asked for proof of receipt, but were recorded identities and progress reports every three months or six months.

This distribution method by Lazismu is carried out by direct distribution in the form of giving cash to mustahiq as business capital which will later help them in a sustainable business so that it no longer burdens the state or government. Not to forget, the funds provided are adjusted to the needs of the business capital they propose. At this stage, adjustments were made with Lazismu and Muhammadiyah branch leaders so that there was an understanding and trust in each other in empowering each other in carrying out empowerment.

In the notes of Arif Mufraeni and Siti Zalikha calling this term the traditional productive empowerment model, distribution in this form consists of two models, namely (Zalikha, 2014: 308-309):

- a) Zakat is given in the form of cash or replaced from zakat objects that are used as business capital. The nominal is adjusted to the needs of the mustahiq in order to make a profit from the business.
- b) The zakat given is in the form of items that can breed or the main work tools, such as goats, cows, shavers, sewing machines and others.

This productive zakat management must be regulated in such a way and the progress of supervision and reporting must be neat and sustainable. The receiving party must also be seen for its potential or ability in management, especially the requirements as a recipient of zakat, namely it must be poor. These recipients must also have a strong desire to progress and develop in the midst of these difficult conditions, in this context, they must plan, organize, and supervise. This is in line with the Muhammadiyah principle which uses structured management methods in conducting proselytizing in Indonesia. In terms of planning, Lazismu South Sulawesi plans an action on what will be implemented to achieve the program. At the beginning of providing business capital to the community, Lazismu South Sulawesi conducted a survey to the field and socialized the program with potential recipients to equalize perceptions and programs. Meanwhile, in terms of organizing, Lazismu South Sulawesi collaborates with Regional Lazismu, Muhammadiyah Regional Leaders, Branches and branches within the South Sulawesi region.

Lazismu as a giver of direction to the Regional Leaders and branches, where the Regional Leaders and branches as the executors of the directions given by Lazismu South Sulawesi. In the collection of funds

carried out by the Regional Leader or Regional Lazismu and the branches are then handed over to Lazismu South Sulawesi in the amount of 20% of the total amount collected by each region and branch. The regional and branch leaders also collect data on all existing mustahiq, then recommended to Lazismu South Sulawesi to be selected as a consideration for mustahiq which needs to be supported by productive zakat funds. In terms of actuating, each branch and branch carries out their respective duties with directions from Lazismu South Sulawesi, including: (1) Data collection of mustahiq, followed by selecting prospective productive zakat recipients. (2) Each Branch and branch of Muhammadiyah provides the proceeds of collecting funds of 20% which will be handed over to Lazismu South Sulawesi. (3) The distribution of capital for productive businesses shall be carried out at the Lazismu South Sulawesi office or at the sub-district location and the location of the mustahiq business of productive zakat recipients. Supervision (controlling), a supervisory activity carried out on an ongoing basis by Lazismu South Sulawesi to find out the development of the business managed by Mustahiq. In this case, lazismu managers periodically evaluate the performance of mustahiq. Supervision is also carried out to observe the potential or possible increase in the poor population (the existence of new mustahiq). In accordance with the results of an interview with Dr. Alimuddin as the chairman of Lazismu South Sulawesi, that supervision and evaluation includes supervision of the development of the mustahiq business, the obstacles faced, and the achievement of empowerment targets with indicators of a change in status from mustahiq to muzakki.

PRODUCTIVE ZAKAT MANAGEMENT FOR COMMUNITY EMPOWERMENT

The productive zakat that was once initiated by Lizismu South Sulawesi until now is a progressive idea that is quite beneficial to the mustahiq in the regions. This system is quite effective in overcoming economic problems that are many social problems of the government. This program is quite helpful in meeting the daily needs of underprivileged people. This is quite helpful for the government in empowering the community and is not always a burden on the government because they can be independent in meeting their needs. In the process of community development, there is an adagium that improving the standard of living from mustahiq to muzakki will be effective when the culture of empowerment continues to be carried out. This program must be strong as a foundation to be able to further build itself to the environment where he lives. This process is then believed to be able to overcome cultural poverty which is a lot of disease that eats away at our society at the bottom level.

This movement will provide positive energy in building strong networks in strengthening people to be more productive with each other until then the mustahiq no longer beg for capital from related parties who instead entangle them into life loans. This is also an inspiration for them to be more optimistic in improving the quality of life until then they become

successful and empowered. Ahmad, one of the directors in Lazismu, said that zakat deposits for useful practices would be more ideal if they were carried out by amil, which in fact is a trusted institution for the giving, utilization, and distribution of zakat deposits. Preparing so that zakat reserves are really used as working capital so that zakat recipients can get wages that are not too bad and free. This means that in terms of trust in zakat managers, amil is still a trustworthy and effective party. This kind of thing must be built from small so that a strong network arises from anywhere. At the next level, the strengthening program can be carried out with continuous coaching and mentoring methods. This pattern must continue to be well coordinated and long-term. The coordination that the author means is the existence of regular meetings and reports that are carried out every month or period. Important things that are of concern and study material can be in the form of the potential of the mustahiq, definition or type of business, financial management and capital turnover, financial administration, human resources, buildings to information or financial neraxa (Djumeno, 2021). Thus the mustahiqs can make more informed choices related to the trading or production process every day. When the production process started and supervised by mustahiq is successful and there is an increase or progress of trade, then guidance with the principle of independence must continue to be encouraged between the program and its socialization in the Lazismu environment of South Sulawesi. Socialization should be done once a month so that the mustahiq trade can develop (Hamdani, 2021).

The next program is a periodic mentoring process. This stage aims to provide and prepare a more effective and developing management in connection with the existence of activities and the determination of problems in the development process faced by the mustahiqs in the field. This program is more of a final strengthening because in it there is also a check and assessment of the program programs that have been implemented by the mustahiq in the field. This activity can be carried out once a month or two months, depending on the readiness of the committee or program administrators. In display of this program, the assessment or assessment carried out by Lazismu South Sulawesi did not go well, because it was not routinely assessed. The assessment is carried out by the director of lazismu Region appointed by the Local Committee without mentioning the department or management of the department concerned. Activities that are oriented towards collecting information, coaching, mentoring and managerial needed in the delivery of zakat properly and proportionally will allow the formation of active membership and management to prepare if there is an offer of assistance from zakat related parties. This is expected to foster a new culture of production among mustahiq which will further lift their economic conditions in the days to come (Hamdani, 2021).

With the increase in the activities of small and medium enterprises with capital determined from zakat, the workforce will be able to survive in uncertain economic conditions like now. If it follows such a rhythm or

process, it is certain that this productive zakat program will reduce the number of unemployed while increasing the percentage of the workforce. Not only that, the continuity of the expansion of the business sector will facilitate the rate of turnover of ownership of goods and services, which of course will have an impact on later generations. With this illustration, the productive zakat program will greatly affect the growth and development of the people's economy in the future. As Nasrullah said, zakat can be a mover or machine that has the potential to provide benefits for other distributors or distributors who need capital, which cannot be obtained from other means. Mrs. Fatmawati is one of the many recipients of productive zakat assistance from Lazismu South Sulawesi. She is widowed with three children. The Lazismu party gave compensation with compensation because Mrs. Fatma was included in the category of widows of dhuafa who had several dependents, making it difficult for her to meet her daily needs. Zakat or assistance is provided in order to relieve it from the squalor and suffering of economic burdens. Assistance is provided in the form of cash as working capital. A widow could be a woman who has no husband, needs physical and mental fortitude, and a widow includes a two-sided job. On the one hand as the mother of her siblings and on the other hand as the head of the family to replace her spouse where she must support her family.

The contributive productive zakat management in Lazismu South Sulawesi given to poor widows such as Mrs. Fatma is expected to change economic life, especially the change of mustahiq to muzakki, expanding the trade of poor widows and financial freedom. Changed to and long preparation, and it can usually be said to be muzakki if the salary has reached nishab. In order to expand the trade of poor widows after obtaining useful zakat reserves, generations more than some time recently. In its expansion, financial autonomy means that mustahiq is able to meet his personal needs within the limits of his well-being, does not need and does not depend on others in carrying out financial problems.

Based on the facts found, Lazismu South Sulawesi has implemented mustahiq empowerment activities starting from data collection, coaching and supervision. Due to the lack of employees in Lazismu South Sulawesi, so there are no mentoring activities. In carrying out this productive zakat empowerment program, it is aimed at the development of the mustahiq economy through the provision of business capital. The purpose of this productive zakat empowerment is to transform from mustahiq to muzakki. Obstacles and solutions faced by Lazismu South Sulawesi. The application of useful zakat administration is not cruel without obstacles and obstacles. Actually, there are many obstacles and obstacles, ranging from obstacles to collecting zakat funds from muzakki to delivery and coaching and mentoring, there are often obstacles. There are two imperative components faced by Lazismu South Sulawesi, namely the inner variable and the outer variable. Among the internal components that undermined Lazismu in providing profitable zakat reserves for trading capital for poor widows were still very few. The most extreme number of stores that mustahiq can

get is Idr 1,000,000. A real amount is considered to be lacking in expanding the capital for their trading. Usually it is natural because Mrs. Fatma, who was given zakat from the muzakki shop, needed useful time, she felt that it was still lacking to meet her sustainable trading capital needs. The nominal amount that is still limited is due to the lack of fundraising activities. It is hoped that Lazismu will maximize fundraising activities to increase the zakat funds collected.

Another inner figure is the need for coordination. Coordination between Lazismu South Sulawesi and city branches is one of the inhibiting components in involving useful zakat shops. The village office does not routinely report to Lazismu South Sulawesi. So Lazismu does not have substantial information about the useful practices of beneficiaries of zakat deposits. This weak coordination is due to the need for strong coordination between Lazismu South Sulawesi and the Muhammadiyah branch. The need for coordination has an impact on the need for clarity in carrying out its special obligations. Therefore, Lazismu and the village office are believed to advance coordination in a customary manner in order to provide reports normally.

Another internal figure is the need for satisfactory human assets as well as traditional administrative management. This can be said by Dr. Alimuddin, the essential internal problem lies in the need for satisfactory human resources. This need for human assets has an impact on the lack of ideally useful zakat management. In its development, Lazismu still uses conventional administrative methods that seem to record payments with bills, fees on credit, then adjusted in the end. Usually because Lazismu South Sulawesi has not actualized PSAK 109 which is the standard for calculating zakat books determined by the Government. According to Sartika in Nasrullah, zakat funds for productive activities will be more optimal if they are carried out by amyl institutions as a trusted organization for the allocation, utilization, and distribution of zakat funds, they do not give zakat just like that but they accompany, provide direction and training so that the zakat funds are really used as working capital so that the zakat recipients get a decent and independent income (Nasrullah, 2015: 12).

From the theory above, it is revealed that the existence of Lazismu can be a forum or means to achieve efficiency and effectiveness, as well as on target in the use of zakat funds according to the priority scale. Distribution through amyl institutions can also be used for the benefit of Muslims in general who need a lot of funds. So that zakat handed over directly from muzakki to mustahiq, although according to sharia is valid, but not on target, especially those related to the welfare of the people in general will be difficult to realize. Therefore, paying zakat to amyl institutions is an effective way because amil zakat institutions have mustahiq data that requires financial compensation. Another external calculation is the need for mustahiq information about trade administration. Many mustahiqs have not been able to properly supervise their trade. This often happens because LAZISMU's approach in

supervising zakat benefits is not optimal. These problems can be overcome by conveying useful zakat together with educational assistance. This makes mustahiq have the capacity to encourage the improvement of information (logical) in the welfare of his life which is already required by information and trading capital. The expansion can also provide an association program with ongoing trade exercises, with the aim of providing mustahiq with an understanding of business information and advancing mustahiq talent. The information and capabilities can then be utilized by the mustahiq to start a trade independently.

CONCLUSION

Productive zakat must be arranged in such a way, so as not to let the target of the program not be achieved. The management of zakat funds is productive, the distribution of which lazismu pays attention to the people who will receive it, whether he is among the people who are entitled to receive zakat from the poor, as well as people who have a strong desire to work and try. In relation to productive zakat, the process must include planning, organizing, mobilizing and supervising. Productive zakat for economic empowerment mustahiq carried out by LAZISMU South Sulawesi with a productive zakat program, directed at helping the community in building the economy to support the needs of daily life and also the allocation of productive zakat is carried out to improve living standards. This is done so that the dhu'afa can be empowered and not given compensation or zakat continuously. In addition, there is hope of an increase from mustahiq to muzakki. The empowerment measures are data collection, coaching, mentoring, and supervision.

The implementation of productive zakat management does not mean that it is without obstacles and obstacles. In practice in the field, there are many obstacles and problems. Starting from the obstacles of collecting zakat funds from muzakki to distribution as well as coaching and mentoring, there are often problems. The obstacle factors faced by LAZISMU are internal and external factors.

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