

ZAKAT MANAGEMENT FOR AIDING PRODUCTIVE BUSINESS AND 9 YEARS COMPULSORY EDUCATIONAL PROGRAM

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Abstract

Indonesia is a country with majority citizen choose Islam as their religion. Moslems are oblige to pay zakat, the third pillar of Islam. Zakat is a free gift and will not return because the given zakat is the right of zakat receiver, especially poor family. Mostly of their receiver act passively by awaiting and accepting when someone give zakat to them. Zakat implementation is duty and responsibility of every moslem, especially zakat foundation which functions as connector or mediator between the giver and receiver of zakat. In the social life there is different opinion among moslem about, 1. The continous fund aid which tends to be productive from zakat, 2. Zakat revenue to help compulsory educational program. Zakat organizer are expected to have better management with professional human resources. Zakat payment from Koran recital groups and national child care program surely have great urgency. How to manage, who must manage, where the source of fund come, who can accept, how are the requirements to earn and what are the criterias used when giving this aid, also how far the successful of this program in dealing with poverty problems. Positive progress should be accompanied with better distribution to poor families. Regarding this phenomenon, it demands change, better understanding about zakat and its management through decent ethic, well approaching time of its raising, distribution, and management. Result from this research is utilization of zakat for productive programmes and education which proven still not appropriate with sya'ri because in its utilization only focusing on poor families and loose monitoring of its distribution.

Keywords : productive zakat, zakat for education, social economy

1. Introduction

Indonesia is a country which majority of its citizen has Islam as their religion, for almost 87 % are moslems (the person who accept Islam as his/her religion). However, Indonesia is not an Islamic country based on Islamic principle but it has the biggest number of Islam followers in the world. Therefore, many experts conclude Indonesia as Islamic country where rules of life are thick with moslem's culture. A life domination according to Islamic laws (*Syariat*) appears mostly in nation daily lives: people socialization, marriage, and possession of belongings. In connection to belonging, moslem has obligation to pay *zakat* as the third rule of Islam. Indonesia has own law assurance (Payung Hukum) about *zakat* management in Act 38 1999. Every moslem as citizen of Indonesia who capable and any organization owned by moslem are obliged to give away *zakat*. Even Indonesia already has law assurance but there are some weaknesses in running *zakat*. Channel and distribution need to be fix. Considering *Zakat* as the third pillar of Islam, then it become one of many strategic activities and influence heavily to people behaviour in economy area, society and economic development in general. Moslems pay *zakat* as tribute, showing our obidience to Allah, which at the same time play as one Islamic economy pillar that has profound function whether in social or economy. If *zakat*, *infaq* and *shadaqah* are professionally managed, whether income and its distribution, hopefully these three instruments will able to reduce poverty problem. Poverty is one kind of phenomenon experienced by mankind and many human civilizations were ruined just because this sole problem (*fakir*). Just as Prophet Mohammed saying that poverty can lead to infidelity. Islam as religion has offered several doctrines for human that applied universally with two dimensional characteristics, happiness and welfare of life in this world and afterlife. One way to reduce poverty is support from the have society to give away/exert some of their belongings by *zakat* fund to poor moslems. From Al-Baqarah verse 110 it is stated that:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ مِنْ خَيْرٍ يَجِدُوهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ (البقرة: ١١)

Artinya: Dan dirikanlah shalat dan tunaikanlah zakat, apapun yang diusahakan oleh dirimu tentu kamu akan mendapat pahalanya disisi Allah, sesungguhnya Allah maha mengetahui kegiatan apapun yang kamu kerjakan.

(Verse meaning:and conduct *shalat* and exert *zakat* from every efforts by you then of course you will receive the blessing from Allah, Allah knows everything that you do...)

During our lives in this world, moslems are obliged to pay *zakat* to cleanse their belongings. The benefit from exerting *zakat* for moslems are as follows: 1. Reduce social gap between the have and the have not, 2. Develop social sense inside someone, 3. Lift up social degree and helps in time of need (economy). 4.

As a facilitator for income equality. 5. ... behaviour among the belongings owner to give away other people rights in our

In order to raise more potency coordination between giver, coordinator busy moslems that requires suitable ap monthly periodically or certain periodic hard with patience and find ways to ea usually act passively by waiting these fu the image of *zakat* receiver activity in of child care program in Tribhuwana from *zakat* in the year 2015.

2. Review of The Related Theories

According to Act No. 38 1999 meant by: 1. *Zakat* management is plan monitoring to its fundraising activity, is some amount of money that must b owned by moslem according to religi deserve to accept. 3. *Muzakki* is per that obliged to give *zakat* 4. *Mustahiq* to accept *zakat*.

The essence of *zakat* is an oblig poor moslem, whether being asked o from the riches. For those who receive returning favour, feel ashamed or dis is a gift from Allah SWT. Besides, fro has equal position with the poor in ti God, what make difference is just po

2.1 Vertical and Horizontal

Zakat is one of religious rite w horizontal line. Vertically, *zakat* is v from someone as Allah worshipper for us. For moslems, *zakat* is intend or her belongings. In this context, between the servant and his/her God horizontally, *zakat* has purpose to cre and rich moslems, decreasing social g

of its citizen has Islam as their religion, who accept Islam as his/her religion. It is based on Islamic principle but it has the world. Therefore, many experts conclude that life are thick with moslem's culture. *Syariat* appears mostly in nation daily possession of belongings. In connection to *zakat* as the third rule of Islam. Indonesian about *zakat* management in Act 38 1999. Any capable and any organization owned by even Indonesia already has law assurance *zakat*. Channel and distribution need to be clear of Islam, then it become one of many factors to people behaviour in economy area. In general, Moslems pay *zakat* as tribute. At the same time play as one Islamic economy in social or economy. If *zakat*, *infaq* and *sedekah* their income and its distribution, hopefully can solve poverty problem. Poverty is one kind of social and many human civilizations were affected by it. Just as Prophet Mohammed saying that his religion has offered several doctrines with five dimensional characteristics, happiness and life. One way to reduce poverty is support to give some of their belongings by *zakat* fund. In 110 it is stated that:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ مِنْ خَيْرٍ يَأْكُلْهُ الشَّيْطَانُ
 naikanlah *zakat*, apapun yang diusahakan untuk Allah, sesungguhnya Allah akan membalasnya kepadamu kerjakan.

Pay *zakat* and exert *zakat* from every efforts by giving from Allah, Allah knows everything

Moslems are obliged to pay *zakat* to cleanse their hearts. The *zakat* for moslems are as follows: 1. If they have not, 2. Develop social sense and helps in time of need (economy). 4.

As a facilitator for income equality. 5. Promote brotherhood, 6. Eliminate stingy behaviour among the belongings owner. 7. Educate discipline in doing obligation (to give away other people rights in our treasure/belongings).

In order to raise more potency from *zakat* will need participation and coordination between giver, coordinator, and receiver of *zakat*. The giver usually busy moslems that requires suitable approach about when they will exert *zakat*, in monthly periodically or certain periodic. To earn fund, *zakat* coordinator must work hard with patience and find ways to earn and channelling this fund. *Zakat* receiver usually act passively by waiting these fund. The purpose of this article is : 1. Explain the image of *zakat* receiver activity in productive business, 2. Explain the image of child care program in Tribhuwana Tunggaladewi in relation to educational fee from *zakat* in the year 2015.

2. Review of The Related Theories

According to Act No. 38 1999 legalized on 23 December 1999, what was meant by: 1. *Zakat* management is planning activity, organising, implementing, and monitoring to its fundraising activity, its distribution, and its utilization. 2. *Zakat* is some amount of money that must be put aside by moslem or any organization owned by moslem according to religion rules which will be given to those who deserve to accept. 3. *Muzakki* is person or any organization owned by moslem that obliged to give *zakat* 4. *Mustahiq* is person or any organization that deserve to accept *zakat*.

The essence of *zakat* is an obligation for rich moslems and legal right for poor moslem, whether being asked or not and is not a gift or act of generosity from the riches. For those who receive *zakat* will have no obligation to pay back, returning favour, feel ashamed or disgrace. This is because of its meaning, *zakat* is a gift from Allah SWT. Besides, from Islam point of view, someone whose rich has equal position with the poor in the eye of God. Belongings has no value for God, what make difference is just piousness degree to Allah SWT.

2.1 Vertical and Horizontal

Zakat is one of religious rite which have double dimensions, vertical and horizontal line. Vertically, *zakat* is use as a form of piousness and gratefulness from someone as Allah worshipper for His blessing in the shape of belongings for us. For moslems, *zakat* is intended to cleanse and purify someone from his or her belongings. In this context, *zakat* has purpose to coordinate relationship between the servant and his/her God as the Giver of blessed prosperity. Meanwhile, horizontally, *zakat* has purpose to create justice for all, compassions between poor and rich moslems, decreasing social gap problems, and build strong economy lives,

especially among moslems.

2.2. Zakat in social economic perspective

Zakat is one of moslem ritual and act of piety to Allah by transferring some amount of money as much as 2,5 % from income of fortunate moslems who have strong economy condition (rich) to less fortunate moslem (poor). Payment of *Zakat* may be given directly to *zakat* receiver or mediated by any sort of foundation, recital groups, or others similar to it. This act is an economy transfer that resulting some changes in their economic condition, and *Zakat* can be use for consumption or production activities.

2.3 Zakat for productive business

Zakat is not intended only for consumptive activities but it also can be use for productive activity. Economically, any fund coming from *zakat* can be use as business capital. Capital can be earn from internal source or eksternal source. Internal capital is coming from our private savings, whereas eksternal modal can be earn from loan and other helps. Typical characteristic of productive business held in microindustry is not only in its equity/capital but also their mental attitude and business management. Related to this characteristic *zakat* for productive business able to educate and assist mental attitude to change to better condition. It is not easy, mental attitude that already present needs assistance to make it more powerful and advance.

2.4 Zakat Influence to Economic Sector

Zakat could be utilize for capital in microindustry. It has great influence in many economic activities. According to Prihatminingtyas (2005) basically economic growth inside one area happen because its double effects; from re-buying earned income from product and services selling that marketed outside their area. Magnitude of this double power will push economic growth which will be shown in resulted double coefficient.

2.5 Zakat Influence to Education Sector

Align with mandate of Indonesia Constitution 1945 and noble aspiration from our nation, it is stated that education is a basic right for every citizen, particularly 9 Years of Compulsory Education Program for those who live around Tribhuwana Tungadewi University. Educational fund aid will be giving to children of Elementary School, Madrasah Ibtida'iyah, Junior High School, and Madrasah Tsanawiyah. Until today the form of *zakat* aid for education divide into two period of time in January and July. Criteria to get this educational aid is active student starting from grade

II up to grade VI for Elementary School, Junior High and Madrasah Tsanawiyah IX grade. For student who want to receive aid from Tribhuwana Tungadewi University, they must submit letter of request from the school and letter of

3. Research Method

This research is using descriptive method to study social phenomenon. It developed a questionnaire test (Singarimbun and Effendi, 1986). The study is subdistrict of Lowokwaru.

Technic of data collection is using purposive sampling. In order to describe efforts to improve the quality of this stage data then processed to answer the postulated problem. The sample is choosing two groups who are receiving *zakat* from Koran recital group and group of students of Tribhuwana Tungadewi. Stage II is selecting the group for production activity, and 30 people who he or she has received *zakat*.

4. Discussions and Results

4.1 Explanation about fund

The profile of respondent is 30 people with 40 % of them are graduated from S1 from university. Criteria to be selected is operating for at least one year in beverages and processing (iwak peyek), chicken crisp and variety of traditional herbal loan and used for economy compare to educational aid. It has been seen the positive result to Rp. 500.000,- Receiver must propose loaning again after

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up to grade VI for Elementary School and Madrasah Ibtida'iyah, whereas for
Junior High and Madrasah Tsanawiyah is student that enrolled in VIII grade up to
IX grade. For student who wants to get this fund aid, he or she can handle a proposal
to Tribhuwana Tunggal University with attaching letter of recommendation
from the school and letter of notification from local apparatus.

3. Research Method

This research is using descriptive method with detail measurement to certain
social phenomenon. It develops concept and gather fact, but taking no hypothesis
test (Singarimbun and Effendi, 1995), whereas the site or location of this research
is subdistrict of Lowokwaru in Malang city.

Technic of data collection are interview, observation, and documentation.
In order to describe efforts that have been taken and analyze the gathered data, in
this stage data then processed in certain ways to get conclusion and will be used to
answer the postulated problems. Sample selection then done in two stages. Stage I
is choosing two groups who give *zakat* in Lowokwaru subdistrict: Tunjungsekar's
Koran recital group and group of giver/ *zakat* supplier from University of Tribhuwana
Tunggal. Stage II is selecting respondents as many as 30 *zakat* receiver for
production activity, and 30 *zakat* receiver for education. Criteria of respondent is
he or she has received *zakat* for minimum one year.

4. Discussions and Research Result

4.1 Explanation about fund taken from *zakat* for production activity

The profile of respondents who receive money aid for business activity are
30 people with 40 % of them are graduated from Junior High School, 50 % of
them are graduated from Senior High School and 10 % of them are graduated
from university. Criteria to get capital modal for their business is already active or
operating for at least one year. Type of productive business owned by respondent
is in beverages and processed food. Here is the list of their products: fish brittles
(*iwak peyek*), chicken crispy, crispy salty fish, traditional snack pies, fritters, and
variety of traditional herbal drinks. These capital aids will be given in a form of
loan and used for economy empowering. Portion for capital aid is relatively small
compare to educational aid, therefore, in the process, need assistance and have not
been seen the positive result. Sums of loan is ranging between Rp. 150.000,- up
to Rp. 500.000,- Receiver may pay as installment for 3 months then he or she can
propose loaning again after the debt paid.

Crispy Salty fish and fish brittles (*iwak peyek*) products are produce and market
around their neighborhood. The offering price ranging from Rp.2.000,- up to Rp.

15.000,- while chicken crispy produces every day and sell in 10 public and private schools around Malang city. Production hour start from 03.00 a.m. At 08.00 a.m chicken crispy product is ready to deliver to these schools and at 01.00 p.m the business owner back to these schools to take product leftover and receive payment from product selling. Each school receives 30 packs of chicken crispy with selling price of Rp. 3.000, up to Rp. 5.000,-. Traditional snacks and variety of fritters are marketed in the owner's neighborhood. Price for these snacks is Rp. 1.000,- up to Rp. 2.500, and will be produce if there is a demand because these products can not be stored and easy to stale.

By looking at the facts in location, however, is showing that probably *zakat* aid for production sector is relatively small, then it makes the result still under expectation. According to Prihatmining (2015) for producer/business owners who possess knowledge, skills, and attitude abilities have greater opportunity to success. Capital aid that they received can be utilize for productive activity and having positive impact for their businesses. Fund for business expansion must be giving with certain assistance in business management and business monitoring. Meanwhile, field data states the similar things by explaining that respondent who receive *zakat* aid has better condition that those who does not receive *zakat* aid.

4.2 Explanation about fund taken from *zakat* for Educational Fee.

9 Years Compulsory Educational Program (*Wajib Belajar Pendidikan Dasar 9 Tahun*) is a government program that lauched to answer the needs and challenges of era. With National Education Act No.2, 1989 Indonesian government trying to upgrade prosperity rate of its society by commanding all Indonesian citizen with age of 7- 12 years old and 12-15 years old to finish their school with 6 years of basic education in Elementary School (*Sekolah Dasar/Madrasah Ibtidaiyah*) plus 3 years of pre-intermediate education in Junior High School (*Sekolah Lanjutan Menengah Pertama/Madrasah Tsanawiyah*) with evenly spreading. Moreover, since June 2015 government compulsory education program is added more until intermediate education in Senior High School (*Sekolah Menengah Atas/ Madrasah Aliyah*).

To put these purposes above into realization, it will require a cooperative union between government, university, society, and family. According to government rules which stated that Elementary and Junior High are free schools (no fees) however, unfortunately, in its implementation students must pay extra money for operational fee such as: purchasing of school uniform, sport uniform, stationary, transportation, etc. To help government program, Head of Tribhuwana Tunggaladewi University issued letter of decision number: 150/TB-KS.220/VII/2015 dated on 31 July 2015

ry day and sell in 10 public markets. The start from 03.00 a.m. to 05.00 a.m. to these schools and at 05.00 a.m. to the product leftover and repackage into 30 packs of chicken crispy with additional snacks and variety of Indonesian rice for these snacks is Rp. 1.000,- per pack. There is a demand because these products are

however, is showing that profitability is still, then it makes the result still same (2015) for producer/business owner. The abilities have greater opportunities to be utilize for productive activities. Fund for business expansion machine management and business monitoring, by explaining that respondent who those who does not receive zakat aid.

zakat for Educational Fee.

gram (*Wajib Belajar Pendidikan Dasar*) to answer the needs and challenges. 1989 Indonesian government trying to commanding all Indonesian citizen with to finish their school with 6 years of *Sekolah Dasar/Madrasah Ibtidaiyah* plus Junior High School (*Sekolah Lanjutan* *ah*) with evenly spreading. Moreover, education program is added more until *Sekolah Menengah Atas/ Madrasah* *ation*, it will require a cooperative union and family. According to government rules, high are free schools (no fees) however, students must pay extra money for operational sport uniform, stationary, transportation. of Tribhuwana Tungadewi University KS.220/VII/2015 dated on 31 July 2015

about recipient of educational fund aid of children care program in academic year 2015/2016. Educational fund aid will give to 91 students of Elementary School (*Sekolah Dasar/ Madrasah Ibtidaiyah*) with sum of Rp. 20.000,- in every month for each student and 37 students of Junior High School (*Sekolah Lanjutan Menengah Pertama / Madrasah Tsanawiyah*) with sum of Rp. 30.000,- in every month for each student. Educational fees will be paid twice in a year: Rp.120.000,- on January and Rp.120.000,- on July for Elementary student, and Rp.180.000,- on January and Rp.180.000,- on July for Junior High School student. These funds are giving during his or her active years as student. To get educational fee, related school need to apply a proposal, when necessary to make time extension for every year, but educational fee will be stopped when student has finished his or her education whether in Elementary School or Junior High School.

4.3 Respondent Profile who deserve to accept educational fee taking from zakat in 2015

According to data field, the amount of respondents is 30 students with 40 % are male and 60 % are female students. The average income of their families are under paid: Rp. 1.200.000,-, while 60% of that income is consume for daily needs and rest of it for other expenses. Respondent deserve to get educational fee because limited fund for school operational. Fund aid for education is still giving in partial, which means zakat only seen as human capital, human investment which still takes time to see the expected result, even takes longer time until the zakat receiver gets a job. Moreover, life reality is showing that the higher education degree has not assure the better welfare degree of someone. Therefore, result expectation really need quite of time to appears.

5. Conclusion and Suggestion

- 5.1 Capital modal aids during these times is limited only aid giving without any guidance and assistance also monitoring therefore the result is not optimum.
- 5.2 Educational aids still conducted in partial which means zakat aid has tendency only human capital, human investment, which takes long time to see its good impact/result. Even takes longer time until zakat receiver gets a job.
- 5.3 Fund raising from zakat is consider relatively small. This number is showing that there is lackness of trust, awareness, and understanding about zakat payment. Therefore, it is a duty of every moslem to increase their zakat payment. Furthermore, zakat can be use to search or find out the cause why moslems have not pay zakat in appropriate sums and find out the solution.

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Rector of Tribhuwana Tungadewi University issued letter of decision number TB-KS.220/VII/2015 dated on 31 July 2015 about recipient of educational fund aid of children care program in academic year of 2015/2016