

# The Effectiveness of Productive *Zakat* Funds on The Development of Micro-Businesses and The Welfare of *Zakat Recipient (Mustahiq)* (a Case Study at Rumah Zakat, Dompot Dhuafa, and Lazismu in Yogyakarta City)

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**Abstract** - Poverty is an important issue in Indonesia. Due to this matter, welfare becomes merely the hope of the nation and the people. In overcoming the problem of poverty, the micro-business sector is believed to be the right solution because it can absorb many workers with low and secondary education. However, the problem often faced by micro-business actors is the difficulty in gaining access to capital and the lack of business mentoring process. Rumah Zakat and Dompot Dhuafa of Yogyakarta as part of the Amil Zakat Institutions (*Lembaga Amil Zakat*, abbreviated as LAZ) have a program that aims to provide assistance to micro-business actors to develop businesses. This program designs that with productive zakat funds, the profits of Mustahiq's (zakat recipient) micro-business can experience an increase so that the welfare will also improve. This study was conducted with qualitative approach and through the techniques of interviews, documentation, observation, questionnaires, and literature studies. The results of this study indicate that there is a change in the level of consumption, business revenues, and Mustahiq's business profits after being given a productive zakat fund accompanied by a business mentoring process.

**Keywords:** *Productive Zakat, Rumah Zakat, Dompot Dhuafa, micro-business*

## I. INTRODUCTION

The discussion on the prevention related to socio-economics issue has always been an interesting study in the academic realm. Since the independence of the Indonesian people, poverty is a major problem in the development sector. A wide variety of efforts that have been done by the government receives serious challenges and diverse problems. Apparently, sectorial policies, monetary policies, fiscal policies, and other policies do not give a significant and effective impact in reducing the poverty rate in Indonesia.

Table 1.1  
Number and Percentage of Poor People in Indonesia

Year	Poverty rates (Million of people with)	Poor Percentage	The Poverty line (US\$ / capita / month)	
	Cities & Villages	Cities & Villages	Cities	Villages
2011	29.89	12.36	263 594	223 181
2012	28.59	11.66	277 382	240 441
2013	28.55	11.47	308 826	275 779
2014	27.73	10.96	326 853	296 681
2015	28.51	11.13	356 378	333 034
2016	27.76	10.70	372 114	350 420
2017	26.58	10.12	400 995	370 910

The data presented in the table shows that poverty in Indonesia continues to decline but the number of poor people in Indonesia is still quite high. The Central Bureau of Statistics of Indonesia reported that until September 2017, the poverty rate in Indonesia reached 26,58 million people with a percentage of 10.12% of the total population in Indonesia.

Thus, there must be a mechanism that can distribute the wealth of the upper-class community to the lower class community. One of the Five Pillars of Islam that has the function to share some assets owned by groups with good economic level to groups with low economic level is zakat.

Zakat is considered as an official institution aimed at creating equity and justice for the community in an effort to improve the economic level of the community (Hafidhuddin, 2006). The Ministry of Religion noted that the potential for zakat in 2017 reached IDR 217 trillion by which it is four times bigger than the budget distributed by the Ministry of Religion. It is also recorded that, every year, zakat experiencing an increase of 35.84%. Therefore, it is expected that zakat can

improve the Indonesian economic level with such potential. (<https://kemenag.go.id>).

In fundamental, the importance of zakat can be illustrated through the verses of Al Qur'an as follows:

*“sesungguhnya orang – orang yang beriman dan beramal shaleh, dan mengerjakan sembahyan serta memberikan zakat, mereka beroleh pahala disisi Tuhan mereka, dan tidakada kebimbangan (dari berlakunya sesuatu yang tidak baik ) terhadap mereka, dan merka pula tidak akan berduka cita” (Al – Baqarah : 277).*

*“Those who believe and do good deeds, perform prayers and give zakat, will get merit in the side of Allah SWT, there are no doubts (from the enactment of something that is not good) towards them and they also will not mourn”(Al – Baqarah: 277)*

In assisting the government, there are a number of Amil Zakat Institutions (*Lembaga Amil Zakat*, abbreviated as LAZ) which apply the principles of productive zakat funds. These institutions are Rumah Zakat and Dompot Dhuafa. Rumah Zakat has a productive economic program which acts as a sustainable distribution of zakat funds known as *“Senyum Mandiri”*. Similarly, Dompot Dhuafa also organized a program under the name of *“Kampoeng Ternak and Warung Beres”*.

## II. FORMULATION OF THE PROBLEM

- 1) How is the system of collecting, managing, and utilizing zakat funds done by Rumah Zakat and Dompot Dhuafa?
- 2) How is the management and utilization of zakat funds received by Mustahiq?
- 3) Are the productive zakat funds distributed by Rumah Zakat and Dompot Dhuafa effective for the development of micro-businesses and the welfare of mustahiq?
- 4) What are the opinion and solution of the zakat experts on the development of micro-businesses funded by productive zakat funds?

## III. THEORETICAL BASIS

### A. Syariah Enterprise Theory

Syariah Enterprise Theory sees that wealth or added value does not only apply to those who have a direct contribution to the company but to others who do not have contributions or those who have no connection to the company. Therefore, Syariah Enterprise Theory will bring benefit to the shareholders, stakeholders, the community (which does not provide financial contributions or skills), and the natural environment without leaving the important obligation to perform zakat as a manifestation of worship to Allah. (Triyuwono,2001).

The relationship between Syariah Enterprise Theory and this research is that zakat institutions that have the right to use resources provided by Allah SWT through intermediaries (muzakki) have the obligation to channel the funds as a form of primary responsibility to Allah SWT as the owner of all resources (vertical). This is

within the context of carrying out the mandate as zakat funds manager and a form of responsibility to muzakki that the resources given are not used as personal interests (egoistic values) but are distributed to mustahiq in consumptive and productive forms (altruistic values). This action also referred to as the accountability (horizontal) to humanity and the natural environment (Triyuwono, 2001).

### B. Stewardship Theory

Stewardship Theory is a theory proposed by Donaldson and Davis about the description of managers who have individual and organizational motivation in a job because managers prioritize the interests of the organization. This theory talks about psychology and sociology with the aim to provide motivation for executives as stewards to act in accordance with principal interests without compromising the goals of the organization to achieve the planned targets. The relationship between the theory of stewardship with this research lies in the relationship of LAZ as a provider of capital in the form of productive zakat funds to support businesses that will be run or developed by mustahiq as fund managers (Riyadi and Yulianto, 2014).

### C. Zakat

In terms of linguistics, the word zakat has several meanings such as *al-barakatu* which means blessing, *al-nammaa* which means growth and development, *ath-tharathu* which means holiness, and *ash-shalahu* which means orderliness. Zakat is part of someone's wealth that is bound to others by certain conditions. In zakat, Allah SWT requires people to give a portion of the wealth to those who are entitled to receive zakat on the specified conditions. (Hafidhuddin, 2002).

Etymologically, zakat means increasing or developing. Everything that increases in number and develops in size is interpreted as zakat. Adapaun Syara "is worship of Allah SWT. If a compulsory part has been issued by Shariah "in assets and given to certain groups or groups. In terms of language and Syara Law "zakat outwardly reduces the number of assets in quantity but it actually increases the blessing and amount". If humans fulfill the obligations ordered by Allah SWT in matters of property, Allah SWT will open the door to fortune that we do not expect (Qomaruddin, 2013).

## IV. Research Methods

The approach used in this study is a qualitative approach. Qualitative approach not only collects data in the form of numbers but also from various sources such as interview scripts, field notes, personal documents, and memos and notes from other official documents.

Qualitative research requires a triangulation approach so that the views from several perspectives as the subject of research are needed. The subjects that will be used in this study are as follows;

- 1) Chairperson of Management and Collection of Productive Zakat Funds from the three LAZ.
- 2) The chairperson or the party responsible for channeling productive zakat funds from the three LAZ.
- 3) Mustahiq (Zakat Recipient).
- 4) Zakat experts.

## V. RESULTS AND DISCUSSION

Collecting is a process carried out by LAZ in obtaining funds that will be channeled through the programs launched by LAZ. The collection process is done by two parties such as the funder and the fund management agency. The funder will provide a nominal amount of cash to the fund manager with the intention that the funds can be managed and utilized properly.

The programs that have been collected by Rumah Zakat and Dompot Dhuafa are:

1. Bank & Insurance Linkage, a collection system that is done with the help of the bank and is expected to provide convenience for donors in paying ZIS (zakat, infaq, and sadaqah).
2. Retail Store or Counter, a collection system that aims to collect ZIS from customer stores (retail) through the opening of outlets or payment points.
3. A Funding Website, a program in the form of a website as one of the ZIS fundraising channels.
4. Social Media, a collecting program in social media which is intended to gather and provide ZIS educational services and distribution. Through the programs above, it can be known that Rumah Zakat and Dompot Dhuafa as LAZ are running effectively. This is assessed through a large amount of collection recorded. As a form of responsibility of the zakat institutions and based on observations and interviews, LAZ provides regular financial reports in various forms such as donation reports, ZIS magazines, SMS and E-mail Notifications, as well as other internet facilities related to the fund's utilization and distribution.

When there is a collection, there must be channeling or distribution as a form of responsibility in carrying out the mandate given by muzakki to LAZ. Essentially, distributing the results of zakat collection to the mustahiq is easy but it requires caution and sincerity. If it is not done carefully, mustahiq will increase and the distribution of zakat will lead to a lazy generation. Whereas, the concept of zakat is to improve the welfare of the people and to turn mustahiq into muzakki. It means that the fate of mustahiq is not always dependent on zakat. Therefore, consumptive and productive data are needed for zakat distribution.

According to (M. Saini, 2016), mustahiq can be classified into two groups namely:

- 1) The consumptive mustahiq of zakat, consisting of eight people (eight asnaf) which includes the fakir, the poor, the gharim, the mualaf, the amil, the ibnu sabil, the riqab, and the fi sabilillah.

- 2) The productive mustahiq of zakat consisting of eight people (eight asnaf) who has the ability, potential, and energy to work.

Based on the findings in this study, the researchers know that the distribution of zakat funds made by Dompot Dhuafa and Rumah Zakat is channeled through empowerment programs in the micro-business sector. The channeling is manifested in a different amount of capital assistance depending on the context of the program being run. The distribution of zakat funds conducted by Dompot Dhuafa is channeled to the Kampoeng Ternak and Warung Beres program. The Kampoeng Ternak program is a distribution of zakat funds to mustahiq in the form of livestock or goats. This distribution is intended to empower local farmers. The amount of zakat funds distributed in Kampoeng Ternak program is IDR 1,500,000 for each family. Whereas, the distribution realized in the Warung Beres program is in the form of capital aid as much as IDR 500,000 for each member. Besides capital funds, mustahiq is also supported by venture capital assets in the form of goods to be sold.

With the distribution of productive zakat, mustahiq will feel more capable in developing their businesses due to the capital funds, support, and training provided. This is known by the researchers through the descriptive answers of respondents in the questionnaires. However, in further investigation, these people revealed that the productive zakat funds av in the form of livestock did not significantly affect the expected income or welfare. They said that the cost of livestock care is not comparable with the selling price of the livestock which relatively tends to be volatile and low. Apart from this, the management of goat farming is also not easy to do. Mustahiq must be prepared to bear the loss of infertility, death, and others. In addition to that, goats cannot be traded every day.

Based on the interviews conducted by the researchers, the mustahiq revealed that the existence of binding regulations from farmers group related to the sale of goats is quite a burden. That is because the price of the goats is not always stable, especially if the goats are traded in a pinched position. With this relatively low price, if a certain amount of funds is deposited into cash and another goat is bought, they feel that the amount of funds needed is not fully met. This becomes the notes of the researchers and is confirmed by zakat experts. Referring to the interviews, the experts assume that the regulation will be valid considering the advantages and disadvantages contained. According to these experts, because the context of the zakat is part of the productive context, the benefits derived from the problem are permissible in an attempt to maintain the relationship of LAZ and mustahiq itself. Basically, the contract agreed at the beginning is a distribution that is intended for the sustainability of the business under the condition that the mustahiq still has sufficient food and minimum basic needs.

Based on the opinion of the experts and M. Saini, a distribution, either consumptive or productive, must be focused on the conditions of the mustahiq itself. If it is known that the condition of the mustahiq belongs to the group of the fakir and the poor that still managed to fill the basic needs of foods, then the regulation is an indication that the management of livestock carried out by mustahiq in Kampong Ternak has not received intensive training related to the management and care of livestock. As a result, mustahiq is not able to breed their livestock faster to help support their daily necessities.

In further interviews, it is known that there are irregularities in the distribution of zakat funds that should be given to a group of 8 people (eight asnaf) but instead, is given to the ones who should pay zakat. The researchers found that the recipients of the zakat are the member of the a-week-Islamic study group that is fostered by the facilitators of the zakat institutions. Related to this matter, the researchers decided to confirm this to the experts. The experts believe that it is permissible but distribution is not ideal. Moreover, the study related to this problem is no longer related to the jurisprudence of the recipient of zakat. However, it must be focused on the level of benefits that can be taken. If the zakat is distributed to those who do not need zakat and included in the Islamic study group, it still can be taken into a consideration as long as the other members of the Islamic study group are not included in asnaf group and still have sufficient food to eat. By that, it is possible that the recipient of productive zakat is rich people due to business ownership and risk aversion.

According to (Muhammad Hasan, 2011), mustahiq included in the productive category should be empowered, fostered, and developed. This is where zakat plays a role in changing and improving their economy and standard of living. Those who already have the potential and those who do not have the potential but have the ability and energy need to be nurtured and trained so that they have the skills to work and capital to develop their skills. By making zakat as an instrument of wealth distribution, the assets of someone must be distributed to other parties such as the Fakir, the Poor, the Amil, the Mualaf, the Hamba Sahaya, the Gharim, the Fii Sabilillah, and the Ibnu Sabil so that it needs to be regulated in a clear redistribution mechanism. In this case, zakat has a function as an instrument that regulates the flow of redistribution of income and wealth.

Besides the lack of training related to the productive economy sector, the lack of understanding in religion makes the level of responsibility of the mustahiq in carrying out fund management also lacking. It is known by the researchers through the descriptive evidence in this study which shows that there still several mustahiq who use productive data in consumptive purposes.

## VI. CONCLUSION

- 1) Productive Zakat has an influence on the effectiveness of the mustahiq micro-business growth. This means that, in general, there is an increase in the amount of capital and profit received by mustahiq after getting capital assistance through the empowerment of productive zakat. However, this is not accompanied by the use of capital that is in accordance with the initial agreement because there are still mustahiq who use these capital funds as a fulfillment of consumer needs.
- 2) Productive zakat does not have an effective influence on the welfare of mustahiq. This indicates that the addition of productive zakat funds does not significantly influence the welfare of mustahiq in Yogyakarta City. In other words, the results of this study imply that the lack of productive zakat funds channeled causes the productive zakat funds not significant to the welfare of mustahiq. This can happen because the basic needs of mustahiq are increased and the concept of Islamic welfare covers wide aspects of life. Moreover, it may also caused by the lack of optimal guidance provided by LAZ for managing the productive zakat funds.
- 3) The growth of mustahiq micro-businesses does not have an effective effect on the welfare of mustahiq in Yogyakarta City because of the scale of the businesses that can only be seen from the daily turnover that must be generated by mustahiq. As a result, it generates a small profit from the income they receive. On the other hand, the relatively large number of dependents/household members reduces the share received per capita from the relatively small amount of income. Although there was an increase in income, it was not proportional to the number of needs that they had to fulfill.

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