

Implementation of Zakat Savings Member of Sharia Financial Services Cooperative (Kjks) for Economic Empowerment of Small and Medium Enterprises in Semarang In 2021

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ABSTRACT

Zakat is one taken from the rich to be distributed to the poor. Recently, a new view has emerged regarding zakat, namely the implementation of zakat on savings for members of Islamic financial services cooperatives for the economic empowerment of small and medium enterprises. Cut 2.5% of the professional zakat salary received per month, cut 2.5% of savings that have reached the nisab, and cut 2.5% for the results of savings that have reached the nisab. The implementation of zakat savings for KJKS members for economic empowerment of small and medium enterprises is needed by small and medium business actors, which includes eight assets in the form of providing capital for small and medium enterprises, training for small and medium enterprises, and mentoring small and medium enterprises. The formulation of the research problem is 1) How is the implementation of zakat savings for KJKS members for economic empowerment of small and medium enterprises in Semarang in 2021, 2) Is there any implementation of zakat savings for KJKS members for economic empowerment of small and medium enterprises in Semarang 2021. This research uses a new social movement approach. This study examines the role of implementing zakat on savings by KJKS members for economic empowerment of small and medium enterprises in Semarang 2021. Based on the identification of problems that have been described, the objectives of this research are (1) to determine the implementation of zakat on savings by KJKS members for economic empowerment of small and medium enterprises in Semarang in 2021, (2) to determine whether there is an effect of zakat implementation on savings by KJKS members for economic empowerment of small and medium enterprises in Semarang. 2021. This research uses descriptive qualitative method. The theory used is Steven Vago's new social movement theory. Sources of research data are primary and secondary data sources. The primary data sources consist of religious figures, the Head of the Cooperative Office, the KJKS director, and members of the KJKS cooperative. Data collection was carried out by observation, interviews, and documentation. The analytical method used is a qualitative descriptive analysis method consisting of data collection, data reduction, presentation of data and withdrawal of conclusions of the Five Pillars of Islam which aims at equitable welfare. This equalization function is reflected in the nature of zakat, which is

Keywords: Zakat, Savings, Sharia Financial Services Cooperative (KJKS).

1. INTRODUCTION

Islam is not only concerned with ritual aspects, but demands that its followers fully accept all of its

teachings and actualize it in all aspects of their life. That is why every worship in Islam, apart from being *ubudiyah*, is worship of God, besides containing elements of *muamalah*, relation. Among them, the

most important are the elements of humanity: support, compassion, help, and so on. In short, the questions that are called now are social aspects, such as those contained in zakat.

Zakat according to language means holy, fertility, or blessing, while according to the term zakat is a gift that must be given from certain assets, according to certain characteristics and measures to certain groups (Yusuf Qardawi, 1993: 34). So zakat is part of the wealth taken from someone who owns it and is given according to the provisions of the rightful person (8 kinds of asnaf / mustahik).

Zakat is an attempt to cleanse oneself from the possibility of the owner having excessive love for property and from the possibility of having dirty assets due to the mixing of clean assets with assets that are the right of others by giving part of his assets through zakat.

This is in accordance with the meaning of zakat which comes from the word zaka which means to purify. In terms of property that must be zakat zakat, zakat is a person's fixed property, capital assets and commercial profits, assets which are livestock, agricultural products, mining products, discoveries of hidden goods and zakat fitrah (Zakiyah Drajat, 1987: 212).

Recently, a new view has emerged regarding zakat in the context of fostering the collection of zakat from the Islamic community, namely zakat from the savings of members in Islamic financial service cooperatives. The Islamic financial services cooperative is a cooperative engaged in sharia financial and services, including the management of zakat implementation.

Zakat on savings from members of Islamic financial services cooperatives is obtained in two ways, the first is zakat taken from the savings that have reached the nisob, the second this zakat is taken from the profit sharing of each transaction whose amount reaches the nisab.

The implementation of zakat on savings from members of sharia financial services cooperatives is aimed at people who are entitled to receive zakat according to the word of Allah in the Qur'an (Ministry of Religion) Chapter 9 verse 60, including: needy, poor, amil, ghorim, muallaf, sabilillah, ibnu sabil and my slave so as to be able to have a big impact in reducing the gap between the rich and the poor.

Based on Article 34 of the 1945 Constitution, which explains that the poor and neglected children are cared for by the state and RI Law Number 38 of 1999 concerning Zakat Management, the implementation of

zakat savings for members of Islamic financial services cooperatives through several programs, including economic programs, health programs, education, emergency response programs, and qurban distribution programs.

In the zakat empowerment economic program, it concentrates in the form of providing capital, training, and mentoring small and medium enterprises. Small and medium enterprises are micro enterprises engaged in small and medium enterprises. Most of the Indonesian people move in small business activities in both the traditional and modern sectors, this is due to the low level of education of the Indonesian people and limited capital.

The activities of UKM cover a variety of economic activities, but most of them are in the form of small businesses in the trade sector. This also happened in the city of Semarang. Over time, the city of Semarang, which used to rely on the agricultural sector, has now shifted to the trade and services sector.

In the city of Semarang, almost dozens of types of small and medium enterprises have been spread, but nevertheless effort development the results that have been implemented are still not satisfactory, because in reality the progress of SMEs is very small compared to the progress achieved by large businesses. Therefore, capitalization, guidance and development of SMEs are now being felt more urgent and very strategic to lift the people's economy. With the development of the community's economy, it is hoped that it can increase people's income, open up job opportunities and prosper the society as a whole.

Islamic financial services cooperatives have a role in improving the community's economy in the field of small and medium enterprises, especially in the city of Semarang through the implementation of zakat savings for members of Islamic financial services cooperatives.

Based on the description of the background above, the writer feels moved to hold research on, Implementation of zakat savings for members of Islamic financial services cooperatives (KJKS) for economic empowerment of small and medium enterprises in Semarang City in 2020.

2. RESEARCH METHODS

This research method is descriptive qualitative research method. According to Karl and Milles (Moleong, 2002: 3) qualitative method is a research procedure that produces descriptive data in the form of written or spoken words from people and observed

behavior. The descriptive qualitative research method is carried out by observing, recording, and documenting data related to the elite role of socio-religious institutions.

3. LITERATURE REVIEW

1. Zakat

In Islamic teachings, there are five things that must be done by Muslims, namely the so-called Pillars of Islam. The pillars of Islam consist of shahada, prayer, zakat, fasting and pilgrimage. Shahada is a statement that someone believes in Allah SWT and His Messenger, namely Muhammad SAW. Meanwhile, the second pillar of Islam and so on is the embodiment of the two statements of the creed. These five things are an obligation for Muslims, as well as zakat.

According to the language (lughat), zakat means: to grow; developing; fertility, increases (Zakiyah Drajat, 1987: 211) or it can also mean cleansing or purifying (Surah At-Taubah: 10). According to Islamic law (the term syara'), zakat is the name for a certain taking of certain assets, according to certain characteristics and to be given to certain groups.

Muhammad Daud Ali gave the definition that zakat is part of the assets that must be given by every Muslim who meets the requirements to certain people, with certain conditions as well (M. Daud Ali, 1988: 39).

Zakat is an obligation for Muslims that is associated with assets owned by a person and is classified as *maliyah* worship or asset worship. The position of zakat is equal to the position of prayer. In the Qur'an, no less than 28 verses of Allah mention the commandment to pray with the commandment of zakat in one verse at a time.

2. Savings

Savings, according to the classical theory (the theory put forward by Adam Smith, David Ricardo, etc.) is a function of interest, the higher the interest rate, the higher the public's desire to save their funds in the bank. This means that at a higher interest rate, people will be motivated to sacrifice or reduce expenditure for consumption in order to increase savings. Meanwhile, interest is the "price" of (use) of loanable funds or it can be interpreted as funds available for borrowing or funds for investment. Investment is also the objective of the interest rate.

The higher the interest rate (credit interest rate), the smaller the desire to invest. The reason is that an entrepreneur will increase his investment expenditure if the expected profit from the investment is greater than the interest rate that must be paid for the investment fund as a fee for the use of funds (cost of capital). The lower the interest rate, the entrepreneur will be motivated to invest, because the cost of using the funds is getting smaller. A balanced interest rate will be achieved if the public's desire to save is the same as the entrepreneur's desire to invest.

3. Sharia Financial Services Cooperative (KJKS)

Social institutions are translated as social institutions. Social institutions refer to the treatment that regulates the behavior of members of society. There are other opinions suggesting that social institutions are systems of behavior and relationships that are centered on activities to meet various kinds of special needs in people's lives. Meanwhile, according to Koentjaraningrat (1978), social institutions are units of special norms that organize a series of patterned actions for specific human needs in social life. Another term used is social building which is taken from the German language *sozialegebilde* which describes the structure and structure of these institutions. So that it can be explained that social institutions are a forum to accommodate the aspirations of all circles for others.

Regarding religious institutions, we must first know about religion. Religion is a certain belief that is held by most of the people which is the guide of life. Religion, which concerns beliefs and various practices, is truly a social problem and is currently found in every human society. From a sociological point of view, the main concern for religion is its function towards society. The term function as we know it, refers to the contribution given by religion, or other social institutions, to maintain (the integrity) of society as an active and continuous effort. According to Durkheim (1950) the conclusion that religious facilities are symbols of society,

4. Economic Empowerment of SMEs

In economic development in Indonesia, SMEs are always described as a sector that has an important / vital role (Tulus TH Tambunan, 2009: 1), because most of the population has low education and lives in small business activities, both traditional and modern.

Economic empowerment of SMEs is realized through empowerment programs in the form of providing capital, training for small and medium

enterprises, and mentoring programs for small and medium enterprises (UKM).

The role of UKM is a priority part in every planning stage of development which is managed by two departments, namely: the Ministry of Industry and Trade and the Ministry of Cooperatives and SMEs. However, the development efforts that have been implemented are still not satisfactory, because in reality the progress of SMEs is very small compared to the progress achieved by large businesses.

In the face of increasingly fierce competition, due to the increasing openness of the domestic market, it is a threat to SMEs with more and more goods and services coming in from outside due to the impact of globalization. Therefore, the guidance and development of UKM is currently felt more urgent and very strategic to lift the people's economy, so that the independence of UKM is expected to be achieved in the future (www.ukm.or.id).

With the development of the people's economy, it is hoped that it can increase people's income, open up job opportunities and prosper the society as a whole. The activities of UKM include various economic activities, but most of them are in the form of small businesses operating in the agricultural sector

4. RESEARCH RESULTS AND DISCUSSION

In Indonesia, Sharia Financial Services Cooperatives have started to emerge a long time ago, but have begun to develop in society since the issuance of the Decree of the Minister of Cooperatives and SMEs No. 91 / Kep / M.KUKM / IX / 2004 regarding clear instructions for implementing KJKS businesses. Semarang City is one of the cities that has developed a Sharia Financial Services Cooperative. One of them in Banyumanik sub-district has established three Sharia Financial Services Cooperative business entities, namely KJKS Asaba, KJKS Mekar Jaya and KJKS Mitra Muamalat.

From the results of research and discussion, data obtained from KJKS management and employees that they understand and understand the meaning of zakat, and KJKS has implemented zakat savings for members of sharia financial services cooperatives, this is evidenced by the collection of zakat savings from Islamic financial services cooperatives (KJKS) is done through cutting 2.5% of the professional zakat salary received per month, cutting 2.5% of savings that have reached the nisab, and cutting 2.5% for the results of savings that have reached the nisab.

From 3 (three) sources, namely the chairman of the management and employees of the Islamic financial services cooperative (KJKS) in Semarang City, they explained that they understand and understand about zakat, especially the implementation of zakat savings for members of Islamic financial services cooperatives.

The definition of Zakat according to language means fertility, chastity (thaharah) or blessing or zakat according to syara 'means the holiness of zakat (tazqiyah) zakat. According to the term zakat is the issuing of part of the assets for a Muslim to be handed over to a certain group called mustahiq, for people who are entitled to receive it with certain conditions that have been determined by religion. Zakat contains the meaning of barokah, which is every property that is issued, zakat contains blessings and virtues both for the property and for the person who issues it. The law of zakat applies to Muslims who are free, have reached the age, have a healthy sense, have reached their size or nisab, their own rights and have reached a period of 1 year.

The form of socialization in the community regarding the implementation of zakat savings for members of Islamic financial services cooperatives in Semarang City is sourced from the chairman of the KJKS management to increase the trust of the community providing funds and develop their business, as well as to introduce the existence of Islamic financial services cooperatives in Semarang City and its products to the wider community.

The role of SMEs in the national economy is recognized as very large. This can be seen from the contribution of SMEs to employment, distribution of income, rural economic development and as a driving force for increased manufacturing / non-oil and gas exports. On the other hand, the economic crisis that was preceded by the monetary crisis that occurred in Indonesia showed that SMEs were relatively more resilient than large-scale businesses, which experienced many bankruptcies. This has implications for the importance of developing SMEs. Some of the reasons for the importance of developing SMEs are the flexibility and adaptability of SMEs in obtaining raw materials and equipment. The relevance of SMEs with the processes of decentralization of economic activities in order to support the creation of the integrity of activities in other economic sectors. The potential of SMEs in creating and expanding employment opportunities.

Regarding economic empowerment from the results of the implementation of the KJKS zakat savings that have been collected, it has been regulated in Article 16 of the zakat management law. In Article

16, it must be in accordance with religious provisions, namely that it must fulfill eight asnaf. The eight asnaf include needy, poor, amil, converts, riqab, gorim, sabilillah, and ibn sabil.

In the explanation of Article 16 paragraph (2) of the zakat management law, it is stated that the application of the eight asnaf can include people who are most economically powerless, such as the poor, the poor, orphans, the elderly, people with disabilities, people who are studying, Islamic boarding schools, abandoned children, people in debt, displaced refugees and victims of natural disasters.

The results of the implementation of zakat savings for members of Islamic financial services cooperatives for economic empowerment of small and medium enterprises in Semarang City must meet the following requirements:

1. The results of data collection and research on the truth of the eight ashnaf mustahiq, namely: indigent, poor, amil, converts, riqab, ghorim, Sabilillah and ibnu sabil.
2. Putting first the most powerless to meet basic needs economically and in dire need of assistance.
3. Prioritizing mustahiq in their respective areas.
4. The results of the collection of zakat on savings from KJKS members that can be used for economic empowerment of small and medium enterprises are for productive businesses, with the following requirements:
 - a. Economic empowerment for small and medium enterprises must fulfill eight assnaf.
 - b. There are real businesses that are both potential and profitable.
 - c. Economic empowerment for small and medium enterprises in Banyumanik District in the form of providing capital, business training, and mentoring small and medium enterprises.
 - d. After fulfilling these requirements, economic empowerment for small and medium enterprises from the results of the implementation of zakat on savings by KJKS members must go through the following procedures:
 - e. Carry out a feasibility study
 - f. Determine the type of productive business
 - g. Provide venture capital
 - h. Conduct business training, mentoring and counseling
 - i. Conduct monitoring, assistance, control and business supervision
 - j. Conduct an evaluation
 - k. Give a report

The results of the receipt of the implementation of zakat savings from KJKS members in Semarang City that have been collected are empowered for small and medium enterprises in the form of providing capital, training, and mentoring small and medium enterprises.

In Banyumanik Semarang District, economic empowerment for small and medium enterprises from the implementation of zakat on savings by KJKS members has fulfilled eight ashnaf in accordance with religious provisions. In general, the economy is empowered for productive small and medium enterprises in the community.

In carrying out their duties, the KJKS management is responsible to all KJKS members as well as to the people of Semarang city. Management accountability reports are carried out annually, namely as of December 31 each year. The accountability report reports on the funds that have been collected and their distribution by gathering all KJKS members as well as community leaders in each KJKS area.

5. CONCLUSION

Starting from the description in the article above, it can be concluded that the implementation of zakat savings for KJKS members in Banyumanik District is carried out by deducting 2.5% of the professional zakat salary received per month, cutting 2.5% of savings that have reached the nisab, and cutting 2.5% profit sharing savings that have reached the nisab.

Implementation of zakat savings for Islamic financial services cooperatives (KJKS) for economic empowerment in the form of providing capital, business training, and mentoring small and medium enterprises (UKM). Asnaf to face problems or constraints in the form of internal and external factors in running and developing small and medium enterprises that aim to prosper the family and of course the community, especially in the Banyumanik District of Semarang..

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