

PRODUCTIVE ZAKAT EMPOWERMENT WITH THE STYLE OF A ZAKAT VILLAGE

Emi Yasir

Sekolah Tinggi Ilmu Syariah Nahdhatul Ulama Aceh
Email: emisagoe@gmail.com

Muhammad Yasir

Sekolah Tinggi Ilmu Syariah Nahdhatul Ulama Aceh
Email: muhammadyasir@gmail.com

Abstract

Productive zakat is currently a growing trend among the people of Aceh. Zakat is also a social activity that can be a solution to the current poverty. Previous studies in several places regarding productive zakat empowerment were still not optimal due to several obstacles that had to be addressed. This study aims to determine the implementation and implementation of productive zakat empowerment with the village zakat model in Aceh Besar District. This research uses a qualitative approach with descriptive methods. The data was collected by interviewing using purposive sampling technique. Samples taken are Mustahiq, Baitul Mal Institute, and Islamic Sharia Service. The empowerment of productive zakat is measured using three indicators of zakat distribution, village feasibility, and business results from productive zakat. Based on the results of this study, productive zakat with the village-based zakat model is a positive activity that can lead to an independent attitude for the community in managing businesses and improving the welfare of the less fortunate and increasing their standard of living.

Keywords: *Productive Zakat, Zakat Village, Zakat Empowerment*

Abstrak

Zakat produktif saat ini menjadi sebuah tren yang terus berkembang pesat di kalangan masyarakat Aceh. Zakat juga merupakan suatu kegiatan sosial yang dapat memberikan solusi terhadap kemiskinan yang melanda saat ini. Kajian terdahulu di beberapa tempat dalam pemberdayaan zakat produktif masih belum optimal disebabkan beberapa kendala yang harus dibenahi. Penelitian ini bertujuan untuk mengetahui pelaksanaan dan potensi pemberdayaan zakat produktif dengan corak Kampung zakat di Kabupaten Aceh Besar. Penelitian ini menggunakan pendekatan kualitatif dengan metode deskriptif. Pengumpulan data dilakukan dengan cara wawancara yang diambil menggunakan teknik purposive sampling. sampel yang diambil merupakan mustahiq, lembaga baitul mal, dan dinas syariat Islam. Pemberdayaan zakat produktif diukur menggunakan tiga indikator distribusi zakat, kelayakan kampung, hasil usaha dari zakat produktif. Hasil penelitian menunjukkan bahwa zakat produktif dengan corak kampung zakat merupakan kegiatan positif yang dapat membentuk sikap kemandirian bagi masyarakat dalam mengelola usaha dan meningkatkan kesejahteraan serta meningkatkan taraf kehidupan dalam menjalani keberlangsungan hidup.

Kata Kunci: *Zakat Produktif, Kampung Zakat, Pemberdayaan Zakat.*

INTRODUCTION

Islam is a religion that has a *syumul* (comprehensive) character, so that its teachings cover all dimensions of human life. The vertical *ubudiyah* dimension that regulates the relationship between humans and the Khaliq. Likewise, in the dimension of social-horizontal *ubudiyah* that regulates the relationship between humans and humans and fellow creatures, Islam comes with its guidance. One of the rules that is very thick with its social dimension is the rule of zakat (Hamzani, et.al, 2020). Zakat is prescribed in Islam as a form of social care, so that there is no gap between the poor and the rich. The concern of a rich person for his poor brother will foster compassion, and at the same time kill envy and jealousy in the community, so that life in society will always run safely and peacefully.

Indonesia is the largest Muslim country in the world with more than 220 million Muslims (almost 88%) out of the 240 million populations. This percentage has shown how big the potential for zakat collection is. Nevertheless, the realization of zakat collection is still far from its potential. In 2015, the potential of zakat funds in Indonesia would be about IDR 82 trillion, however, the realization of revenues was only IDR 74 billion⁶. Another study has revealed that the zakat funds collected were only 1.7% of the potential zakat per year (Wahid, 2016).

Indonesia is one of the developing countries, as a developing country Indonesia cannot be separated from problems in the economic field. The problem currently faced by the Indonesian people is poverty. In Indonesia, poverty is still a fundamental problem, because the number of poor people is still quite large (24.79 million people), and most of them live in rural areas. According to BPS data (2020), in 2019 the percentage of poor people in rural areas was 12.60% and in urban areas 6.56%. BPS also noted that as many as 49.41% of poor households depended on their livelihood or main source of livelihood from the agricultural sector, so that attention to the welfare of farmers was considered very strategic, especially considering that most poor households were in rural areas or the poor population was also more in rural areas (BPS, 2021). According to data from BPS Aceh Province in 2019 poverty in Aceh Besar reached 58.90 percent (BPS, 2020), while the realization of zakat in Aceh Besar reached 98.10

percent, from these data it can be concluded that with the realization of a very large zakat it should be able to overcome the poverty level in Aceh Besar.

The role of zakat is very strategic in poverty alleviation or economic development. The strategic value of zakat can be seen through three parts. First, zakat is a religious calling and a reflection of one's faith. Second, the financial resources from zakat will never stop. This means that people who pay zakat never run out and those who have paid zakat every year or other period of time will continue to pay. Third, zakat empirically can erase social inequality and can create asset redistribution and development (Mas'ud, 2015).

The government of Aceh perfected the management of zakat by issuing Law No. 11/2006, (on the Government of Aceh) and Qanun No. 10/2007. Article 191 of the Law on the Government of Aceh states that Baitul Mal is the official institution for the management of zakat and other religious assets in Aceh. Research from the Research and Publishing Center team of the Institute for Development and Community Service (LP2M) UIN Ar-Raniry, Banda Aceh in collaboration with Baitul Mal Aceh revealed that the potential for zakat in Aceh in 2014 reached nearly Rp 1.4 trillion. While the realization achieved during 2014 was only around Rp 350 billion, including through Baitul Mal Gampong (Mihrab, 2021).

The results showed that the estimated potential of zakat from six districts / cities that became the sample reached Rp 349,645,870,087. Then the amount is divided by six according to the number of district / city samples so that the result is IDR 58,274,311,881. The researcher further mentioned that "the amount of 58 billion more is the average potential that can be obtained in each of the 23 districts / cities in Aceh plus Baitul Mal Aceh, so the result is Rp 1,398,583,430,348. "This is the potential of zakat that can be obtained throughout Aceh," he added (Mihrab, 2021).

Baitul Mal also distributes productive zakat. Productive zakat is the provision of zakat that makes the recipients produce something whose benefits can be obtained continuously, with the zakat assets that have been given. In other words, productive zakat can also be interpreted as zakat where the treasure is not immediately spent in one time but the distributed zakat treasure can be developed so that the results can be enjoyed for a long time (Asnaini, 2010). Baitul Mal Aceh is an official government

agency established by the Aceh government with the main task of managing, collecting and distributing zakat to zakat recipients or *mustahiq*. Baitul Mal also distributes productive zakat. Productive zakat is the provision of zakat that makes the recipients produce something whose benefits are obtained continuously, with the zakat property that has been given. In other words, productive zakat can also be interpreted as zakat where wealth is not immediately spent at one time but the distributed zakat assets can be developed so that the results can be enjoyed for a long time (Sulaiman, 2013).

Kampung Zakat is one of the programs of Baitul Mal Aceh, which aims to prosper the underprivileged communities. The Kampung Zakat program aims to increase the income of *mustahiq* who have the skills to work or do a business but do not have enough capital to run the desired business. In addition, Baitul Mal's goal in the Kampung Zakat program is to advance a village or village where there are still many people who have very low income and help build the village that is given the Kampung Zakat program.

The results of previous studies explain that zakat institutions in some places in allocating productive zakat funds to empower the community are still not optimal because there are several obstacles that must be addressed. This research aims to examine the empowerment of productive zakat with the style of zakat village in Aceh Besar. This research is based on the belief that productive zakat is a very fundamental factor for community welfare and poverty reduction.

This research aims to find out the management of productive zakat with the style of zakat village in Aceh Besar. In addition, it is also to find out the empowerment of productive zakat with the style of the zakat village in Aceh Besar district. The contribution of this research is expected to increase productive zakat in villages where the majority of people are underprivileged. With the data from the results of this study, it is hoped that it can increase the enthusiasm of the Acehnese people in giving zakat so that many people are helped by the Kampung Zakat program and have a good impact on the recipients.

Based on this background, the author formulates two research questions to be studied, as follows:

1. How is productive zakat management with Kampung Zakat style in Aceh Besar?

2. What is the potential for productive zakat empowerment with Kampung Zakat style in Aceh Besar?

RESEARCH METHODS

Based on the problems and objectives mentioned above, this research uses a descriptive qualitative approach without using certain measuring instruments and manipulation in it (Sugiyono, 2009). This type of qualitative research is descriptive analysis that aims to see the potential for productive zakat empowerment to *mustahiq*. This research is sourced from primary data and secondary data. Primary data sources are data obtained directly from informants, namely *mustahiq* recipients of productive zakat programs and government parties at Baitul Mal Aceh agencies. Secondary data is information obtained indirectly, such as through documents. The data analysis technique used is an interactive model of qualitative data analysis Milles and Huberman in Nurlaela and Zulkarnain reveal that activities in qualitative data analysis are carried out interactively which continues continuously until completion and the data obtained is saturated. A data or information is said to be saturated when no new data or information is obtained.

DISCUSSION

1. Productive Zakat

Zakat comes from the root word *zaka-yazku-zakatan* which means blessing, growth, cleanliness, good and development (Fahrudin, 2008). While the word productive comes from meaning to produce or give a lot of results. Zakat according to hasbi ash-shiddiqye zakat has two meanings, namely the name which means growing *thaharah* (purity), *barakatun* (blessing) and *tazkiyatun tathirun* which means purifying. According to Hasbi, zakat in syarak in the sense of the two lugahs is a word that contains the meaning of flourishing, purified and blessed (Isnaini, 2023). So productive zakat can be interpreted as a gift that can make the recipients produce something continuously.

Productive zakat is zakat that is distributed to *mustahiq* by being managed and developed through business activities. The indication is that the treasure is used as

capital which is expected to improve the economic level of mustahiq (Syahbana, 2023). It is also included in the understanding if the assets are managed and developed by amil whose results are distributed to mustahiq periodically. More clearly, productive zakat is zakat that is distributed to mustahiq in a way that is appropriate, effective, useful with a versatile and productive system, in accordance with the message of sharia and the role and socio-economic function of zakat (Aravik, et.al, 2018). Mustahiq who get zakat distribution productively, they do not spend it but develop it and use it to help their business produce something in a sustainable manner (Musa, et.al, 2013, Aravik, 2017).

The principle of productive zakat distribution has been applied in the management of zakat in Aceh. Aceh Qanun No. 7/2004 on zakat management in Aceh and Aceh Qanun No. 10/2007 on Baitul Mal have emphasized that zakat funds in Aceh can be distributed by Baitul Mal Aceh (BMA) in consumptive and productive forms. And since 2006 BMA has distributed productive zakat to asnaf in the form of business capital. This is done by helping the poor who have a business, but are prevented from advancing their business due to lack of capital. These people later became entrepreneurs from the poor asnaf group under the guidance of the BMA (Riyaldi, 2016).

Productive zakat can be in the form of assets or funds given to mustahiq that are not spent directly for consumption of certain needs, but are developed and used to help their businesses, so that with these businesses they can meet their needs continuously. So, productive zakat is the provision of zakat that can make the recipients produce something continuously with the zakat assets they receive (Firmansyah, 2013).

Productive distribution of zakat is divided into two forms. *First*, zakat is given directly to mustahiq to be developed. This kind of distribution can be called productive non-investment distribution of zakat. This kind of distribution consists of two models, namely: a. Zakat is given in the form of cash or in exchange for zakat objects that are used as business capital. The amount is adjusted to the needs of mustahiq in order to get profit from the business. b. Zakat is given in the form of goods that can breed or the main tools of work, such as goats, cows, shavers, sewing

machines and others. *Second*, the productive distribution of zakat that is developed now is distribution in the form of investment, that is, zakat is not directly given to mustahiq, this is called creative productive. This kind of distribution also consists of two models, namely: a. Providing business capital to *mustahiqs* by taking turns that are rolled over to all mustahiqs. Building social projects and economic projects such as building a place of work for mustahiq and others (Musa, et.al, 2013).

It is known that zakat can be developed, as in the following hadith which means: *"Take first, then possess (empower) and give in charity to others and what comes to you from this kind of wealth when you do not need it and you do not ask for it, then take it. And whatever does not, do not follow your lust.* (HR Muslim).

From the hadith it can be understood that the provision of zakat assets can be used productively and can be empowered. In another hadith narrated by Muslim from Salim Bin Abdilla Bin Umar from his father, that the Prophet gave zakat to him and told him to develop the zakat which could then be donated again or developed again, and those who are entitled to give this productive zakat are those who are able to weigh and assist the muastahiq so that the business they are running can run properly and correctly and provide spiritual and intellectual religious guidance to improve the quality of Islam and faith (Asnaini, 2013).

Seeing the urgent condition, the scholars tend to dare to take an initiative to do *ijtihad* (agreement of the scholars) about the distribution of zakat productively. Because zakat is part of mu'amalah (shara'a laws relating to world affairs) whose laws are not directly indicated by nash (verses of the Qur'an), especially regarding the distribution of zakat. Therefore, in order to meet the needs of life in accordance with the conditions and situation of the community itself, the practice of mu'amalah such as Islamic shari'at puts forward basic methods, criteria and general principles in accordance with the will of the community.

When viewed from the existing legal provisions in Indonesia. The term productive zakat can be found in the Law of the Republic of Indonesia No. 38 of 1999 concerning Zakat Management. The law explains that in addition to being channeled in consumptive form, some funds from zakat can be channeled productively, zakat is also a source of economic empowerment of the poor. Furthermore, the Decree of the

Minister of Religious Affairs of the Republic of Indonesia No. 581 of 1999 concerning the Implementation of Law No. 38 of 1999 concerning Zakat Management. Furthermore, based on Law No. 23 of 2011 which is a revision of Law No. 38 of 1999 concerning Zakat Management, in chapter 3 concerning collection, distribution, utilization, and reporting, and in Article 27 explains that, zakat can be utilized for productive businesses in the context of handling the poor and improving the quality of the people. The issue of productive zakat in Aceh province is stipulated in Aceh Governor Regulation Number 06 of 2011 concerning the amendment of Nanggro Aceh Darussalam Governor Regulation Number 60 of 2008 concerning Zakat Management this Governor Regulation regulates that zakat in Aceh can be channeled in the form of productive business capital (Rahmalia, 2016).

So it can be seen that the Qur'an, Hadith and Ijma' do not mention explicitly about how to give zakat in a consumptive or productive way, the scholars dare to take an initiative to make ijthad about the distribution of zakat productively. Based on the original law of mu'amalah as long as there is no text that prohibits the practice of mu'amalah, the law is permissible. However, the permissibility of muamālah practices here is the distribution of zakat that is carried out productively. Furthermore, based on Law No. 23 of 2011 which is a revision of Law No. 38 of 1999 Article 27 explains that zakat can be utilized for productive businesses in the context of handling the poor and improving the quality of the people and the utilization of zakat for productive businesses is also carried out if the basic needs of mustahiq have been met (Akmal, 2018).

In the Quran, Hadith and Ijma' there is no direct or explicit mention of the argument for productive zakat. It can be said that there is no naqli evidence (evidence derived from the Qur'an, AS-Sunnah and Ijma' of scholars taken from the Qur'an and As-Sunnah) that regulates how to give zakat to mustahiq. Most scholars take surah At-Taubah (9) verse 60 as the legal basis for the distribution of zakat. But this verse only mentions the groups entitled to receive zakat and does not mention how to give zakat.

2. Zakat for Productive Business

Zakat empowerment must have a positive impact on *mustahiq*, both socially and economically. From the economic side, *mustahiq are* required to be truly independent and live properly while from the social side, *mustahiq* are required to be able to live in line with other communities. This means that zakat is not only distributed for consumptive matters and *charity* but more for productive and educative purposes.

The main weakness of the poor and their small businesses is not merely the lack of capital, but rather their mental attitude and business management readiness. For this reason, productive business zakat in the early stages must be able to educate *mustahiq* so that they are really ready to change. Because it is impossible for poverty to change unless it starts from changing the mentality of the poor themselves. This is called the role of empowerment. Zakat that can be collected in the long term must be able to empower *mustahiq* to the level of business development. These consumptive programs only function as stimulants or stimuli and are short-term, while this empowerment program must be prioritized. The meaning of empowerment in a broad sense is to empower partners, so that partners in this case *mustahiq* are not forever dependent on *amil* (Ridwan, 2005).

3. Productive *Mustahiq* Empowerment

The term empowerment is defined as an effort to expand the horizon of choice for the community, with efforts to utilize potential, the best possible utilization with satisfactory results. This means that the community is empowered to see and choose something that is beneficial to themselves, it can be said that an empowered community is one that can choose and have the opportunity to get choices (Haiqal, 2018). Productive *Mustahiq* Empowerment prioritizes the empowerment of the poor and needy groups, because these groups are groups that are very vulnerable to various economic turmoil, the number of those who live with monthly consumption at the poverty line is very high, so even small shocks can make them more poor or poor. Therefore, these two groups are the main *asnaf* and need to be empowered through the utilization of productive zakat. In the context of the country, the word poor is defined as having no possessions, lacking (very low income). Capitalization of zakat funds also requires

business assistance that is carried out on an ongoing basis to develop the potential / entrepreneurial talent of mustahik so as to help them work independently with the hope that in the future they will no longer depend on the help of others (Armiadi, 2008).

4. Baitul Mal

Baitul Mal is defined as an Amil Zakat institution in charge of writing down, calculating, collecting, and recording zakat taken to its recipients, this amil institution is usually in the form of a person or body established by the government (Hafidhuddin, 2006). Baitul Mal takes the form of a special intuition in charge of handling the assets received by the state which then allocates to the recipients. Whether it is in the form of buildings, mining goods, land, money, or other assets which are issued when it reaches the nisab which is given to those who are entitled to receive it which aims to develop da'wah is an obligation carried out by Baitul Mal. So that Baitul Mal is also called an institution (Hafidhuddin, 2006).

In Qanun Number 10 of 2007 concerning Baitul Mal, Baitul Mal is a nonstructural institution authorized to manage zakat, waqf, and other religious assets, as well as being the guardian of orphans and the manager of land, savings, and bank customers who no longer have an inheritance. Scholars of Islamic economics and Islamic economists have different opinions, namely Baitul Mal is defined as the central bank, some others argue that Baitul Mal is defined as the finance minister or treasurer, which when viewed from its function as balancing state revenues and expenditures (Rachmawati, 2010).

One of the productive zakat programs run by Baitul Mal is Kampung Zakat or can be called kampung zakat. The meaning of kampung in KBBBI is a group of houses that are part of the city (usually inhabited by low-income people), or it can also be interpreted as a village or hamlet. While village has the meaning of a unit of territory inhabited by a number of families who have their own government system and are headed by the village head or village can also be referred to as a group of houses outside the city which is a unit. Law Number 6 of 2014 concerning villages, villages have the meaning of a legal community unit that has territorial boundaries that are authorized to regulate and manage government affairs, the interests of the local community based on

community initiatives, original rights, and traditional rights that are recognized and respected in the system of government of the Unitary State of the Republic of Indonesia (Soleh, 2019).

In essence, zakat institutions have implemented programs that empower the community by using zakat funds that have been carried out in each institution with different names, one of which is Baitul Mal Aceh using the name Kampung Zakat as one of the productive zakat programs. The name used by this institution is to realize zakat empowerment that can be directly felt by the *mustahiq* community, so that *muzakki* can see the results of the productive zakat directly.

The management of the Kampung zakat model in Aceh is carried out with several criteria. *First*, there is already a structure of Baitul Mal Kampung. *Second*, the village must have business potential to be developed. *Third*, there must be *mustahiq* in the village. After the village has met the criteria, then the village will get a recommendation from the District Baitul Mal which will then be submitted to Baitul Mal Aceh to be given productive village business capital and the business manager of the Zakat Village is not determined how many people will manage the capital or funds that have been given can be managed in two ways. *First*, the capital is given to *mustahiq*, then *mustahiq* manages the business that has been agreed upon by Baitul Mal Kampung. *Second*, the capital is given to the Baitul Mal Kampung to be managed, then the results of the business will be given to *mustahiq* who are no longer able to work. The empowerment of Kampung Zakat corak in Aceh is that if the business is already running, the manager must provide financial reports and activity reports to Baitul Mal Aceh within a specified period of 6 months. Then after getting the results, some of the business results will be used as capital again, some will be distributed to *mustahiq*.

5. Overview of Productive Zakat in Aceh

One of the new breakthroughs made by Baitul Mal Aceh in alleviating poverty and prospering the community is the issuance of productive zakat-based zakat management regulations. Productive zakat is zakat that is distributed to mustahiq by being managed and developed through business activities. The indication is that the property is used as capital which is expected to improve the economic level of mustahiq. According to the head of Baitul Mal Aceh's productive ZIS unit, "Overall Baitul Mal Aceh is a community empowerment institution. One of the latest strategic plans launched by Baitul Mal Aceh in alleviating poverty in Aceh is to empower productive zakat. Because overall productive zakat management is one of the instruments that is very close to poverty alleviation, for example in terms of providing business capital to mustahiq, then mustahiq who are recipients of productive zakat make efforts and efforts to improve their standard of living with the capital that has been given, and indirectly this is also one of the things that can stimulate the position of mustahiq to become a muzakki if their standard of living is better and sufficient. The Productive ZIS Unit is a work unit formed to manage an interest-free business capital assistance program aimed at developing mustahiq businesses, especially micro-business actors. This productive ZIS unit was formed based on the decision of the head of Baitul Mal Aceh Number 821/22/SK/IV/2016 and its position is directly under the field of industry and utilization in Baitul Mal Aceh. Previously in 2006-2011 the name of this productive ZIS Unit was the Productive Zakat Management Unit (UPZ), then in the next period 2011-2014 this unit changed its name to the Sharia Microfinance Institution (LKMS). Furthermore, in 2015 until now the name LKMS has again changed its name to Productive ZIS Unit.

6. Productive Zakat Programs

The productive zakat program through the distribution of revolving funds aims to increase the productivity and independence of the community and empower the economy of the lower middle class. The targets are the underprivileged communities in Banda Aceh and Aceh Besar. According to the head of the Productive ZIS unit, productive zakat in Baitul Mal Aceh consists of 3 programs:

1. Business capital is provided on a revolving basis in the form of qardhul hasan (no interest / no collateral) with a span of 12 months / 1 year they will return new business capital with a larger amount than before.
2. Providing work tools to help increase the income of mustahiqs who have difficulty obtaining funds for the needs of work tools so as to support mustahiq activities. The provision of work tools is to support mustahiq efforts to carry out their work so as to generate income. This program is divided into 5 sectors, namely the carpentry sector, workshop, home industry, and agricultural and trade tools.
3. The mustahiq empowerment program through Baitul Mal Kampung is now called Productive Village. This program is village-based or based on local wisdom. Baitul Mal Aceh when providing funds first sees the potential of a village, if the gamong has potential then Baitul Mal Aceh provides business capital to Baitul Mal Kampung which later the Baitul Mal Kampung disburses the capital by providing business land, fertilizer, tractors and other equipment needed to run a business by the poor in the village, so the product is put forward by Baitul Mal, then mustahiq who runs the product. Businesses that have been run such as providing agricultural land, goat farming, honey guava, red ginger. Baitul Mal Aceh also sees the village institution, what is worked on is the potential of the village, the object is mustahiq in the village. This Productive Village Program is not individualbased but village-based which is run in the form of a group, so individuals do not receive business capital, but they only have the right to work on joint businesses that have been provided by Baitul Mal Kampung which later get profit sharing from the businesses they run."

7. Productive Zakat Management in Kampung Zakat Program in Aceh Besar.

The management of Kampung Zakat cores in Aceh is carried out with several criteria, namely as follows:

- a. There is a Village Baitul Mal Structure.
- b. The village must have a potential business to be developed.
- c. There must be *mustahiq* in the village.

After the village has met the criteria, then the village will get a recommendation from Baitul Mal Regency which will then be submitted to Baitul Mal Aceh to be given productive village business capital and the business manager of the Zakat Village is not determined how many people will manage the business. Capital or funds that have been given can be managed in two ways. First, the capital is given to *mustahiq*, then *mustahiq* manages the business that has been agreed upon by Baitul Mal Kampung. Second, the capital is given to Baitul Mal Kampung to be managed, then the results of the business will be given to *mustahiq* who are no longer able to work. In this study, there were 3 villages studied, namely Lambarih Jurong Raya with a fish business, Bira Cot Montasik with a goat farming business.

The empowerment model of Kampung Zakat in Aceh is that if the business is already running, the manager must provide financial reports and activity reports to Baitul Mal Aceh within a specified period of 6 months. Then after getting the results, some of the business results will be used as capital again, some will be distributed to *mustahiq*.

Baitul Mal Kampung Lambarih explained that the business run in Lambarih village is fish farming, such as catfish and tilapia. This cultivation is managed directly by the Baitul Mal Kampung under the guidance of the *Keuchik* of Lambarih Village himself. The administrators who work on this fish farming are local residents who do not have jobs, so that it will indirectly improve their standard of living as well. When the harvest season arrives, Baitul Mal Kampung distributes the money to the managers or workers first, then distributes it to the *Fakir Miskin* in the village, and the rest is kept for capital again. After giving the money from the business to the *Fakir Miskin* and the manager, then the Baitul Mal Kampung directly submits a report to Baitul Mal Aceh.

Based on the results of interviews with *mustahiq*, they said that Kampung Zakat is a very good program in helping to meet the basic needs of the community, because the benefits can be felt directly by the local community, especially the underprivileged, the management is also entrusted directly to the *gampong* or local community, so that the results obtained are also right on target. Because, it is the local villagers who manage and receive the results of the business.

The results of research interviews conducted with *mustahiq* can be concluded They are very grateful for the Kampung Zakat program, because with this program they

have a job. Thus, their family needs are fulfilled and the village as *mistahiq* is very grateful to Baitul Mal Aceh for all the assistance provided, from the answers of the *mustahiq* there are no obstacles in implementing the Kampung Zakat program and this program is carried out honestly and effectively.

The results of interviews with Baitul Mal Kampung Bira Cot, the resource person said that the main purpose of applying for this program was to improve the standard of living of the people in Kampung Bira Cot, Montasik. The manager also said that the distribution of funds provided was used for the Goat Farming business, the money available was immediately allocated for the construction of goat cages and the purchase of dozens of goats. Currently, the goat breeding program is carried out by 2 workers who are directly selected by Baitul Mal Kampung Bira Cot, Montasik. The proceeds from the sale of these goats are partly allocated directly to the poor and the rest is used for goat maintenance costs, so that this program continues to run. The Kampung Zakat program is very useful, because it will indirectly provide education to the community about independent management related to problems in the village, so that the existing community will be more innovative in managing and solving problems in their village.

In addition to conducting interviews with Baitul Mal Gampong in Bira Cot Montasik village, researchers also conducted interviews with *mustahiq*. From the results of the interview, it can be concluded that *mustahiq* is greatly helped by this program, the Baitul Mal Kampung has also tried its best to help *mustahiq* in Bira Cot village and they are grateful that there are no obstacles in the distribution of the results of this program and the distribution is also fair. Due to the limited number of administrators of this business program, they hope that in the future the management of this business program can involve more of the village community.

8. Implication of Productive Zakat Program with Kampung Zakat Style

The benchmark used as the basis for whether the productive zakat program has a significant impact on the welfare of *mustahik* from the material side is by paying attention to the level of *mustahik* income. The productive zakat program is said to be effective when the *mustahik's* income reaches the minimum monthly per capita income.

The amount of zakat received by the poor and needy is not based on the amount of zakat funds collected. This is because the purpose of zakat is to empower the mustahik zakat so that they can meet their needs and improve their welfare. Based on the book of Fiqh, zakat is distributed as a grant and transfer of rights, so that its use is left entirely to mustahiq. The method of distributing zakat must be able to provide benefits and bring benefits to meet their needs with their own efforts so that they can achieve the objectives of the zakat (Widastuti & Rosyidi, 2018).

Zakat empowerment in the form of business capital assistance (cash or goods) is a contemporary zakat distribution pattern that prioritizes the utilization of zakat in order to alleviate poverty through community economic *empowerment* programs for activities that can produce long-term benefits and release economic dependence from other parties. In addition, it is also accompanied by the target of changing the condition of zakat recipients (which is more devoted to the poor as a priority group) from the condition of the mustahik category to the muzzaki category.

Productive zakat empowerment with gampong zakat style can improve the business of the mustahik. This is indicated by the increasing number of customers and the frequency of business transactions of the mustahiks. In addition, it can improve the mustahik's business. This is shown by the increasing number of mustahik businesses that are accepted in the community and also the increasing network that can be obtained between mustahik as business actors and also customers as consumers.

Mustahiq in Lambarih Jurong Raya Village, Suka Makmur, in Kampung and in Bira Cot Montasik Village said that the Kampung Zakat program really helped improve their standard of living, when conditions like this coupled with the Covid-19 virus cases that continue to increase it is very difficult for them to earn money, the prices of goods tend to be expensive while their income tends to decrease due to the impact of Covid-19. They are very grateful for the existence of assistance programs such as Kampung Zakat.

On the other hand, according to *mustahiqs* from Lambarih Jurong Raya Suka Makmur Village, and Bira Cot Montasik Village, they hope that programs like this will be more helpful to many parties if the distribution is given to more areas, so that more people are helped by this program, they believe that there are still many people who need this kind of assistance, especially in many areas there are many poor and poor

people who are elderly, they certainly cannot do much to survive, it is hoped that this program will continue to grow and provide more benefits to others in many areas. If examined further, Mustahiq gampong Lambarih Jurong Raya Suka Makmur hopes that there needs to be a variety of types of fish in the Fish Farm managed by Baitul Mal Kampung them, so far the existing results have given good results, but if there are more types of fish, surely sales will be higher, so that more local residents are helped. In line with this, Mustahiq in Gampong Lampaya, Lhoknga hopes that the management of Kampung Zakat in his area has been good so far.

However, it would be better if the existing business is further improved in the sales process, more cooperation with outside parties, so that the sales level is more. And Mustahiq in Bira Cot Montasik village also hopes that the sale of goats can continue to increase, one of which is by requiring local residents who want to hold a land down event, or other events that use goat meat as one of their side dishes to buy goats in Bira Cot Montasik Village, because then surely sales will increase, the Baitul Mal Kampung manager can also collaborate with neighboring areas so that the increase in goat sales will be much more.

The overall results of the interviews conducted show that the empowerment of productive zakat with the Gampong Zakat model in Aceh Besar is proven to have a positive influence on the welfare of mustahiq, as research conducted by Muslih et al (2017) states that the provision of productive zakat funds to mustahiq greatly affects the mustahiq economy. Giving productive zakat is also able to provide new businesses for mustahiq and affect mustahiq income. In addition, related research was also conducted by Elfadhli (2016) explaining, broadly speaking, productive zakat can be managed, developed so that it can bring benefits or results, where the results will be used to meet the needs of mustahiq.

Conclusion

Productive zakat management with the Kampung Zakat model in Aceh Besar is managed by Baitul Mal Kampung in each village, the process of determining the business to be run refers to the potential in the village, the results that have been obtained will later be given to the village community who are in dire need. The community can also manage their own business results by participating in the welfare of other poor people in the village. The criteria for the Kampung Zakat model are *first*, there is a Baitul Mal Kampung structure, *second*, the village has business potential to be developed, *third*, in the village there must be *mustahiq*. Based on the results of interviews in the villages in Aceh Besar, it is concluded that the Kampung Zakat program has a very positive influence on the welfare of the community, Lambarih Village, Jurong Raya, Suka Makmur with catfish farming, while Bira Cot Village, Montasik with goat farming. The Kampung Zakat program has an impact on the fulfillment of daily needs in the lives of *mustahiq*. The Kampung Zakat program is one of the positive activities that will indirectly foster an independent attitude and continue to innovate for the Baitul Mal Kampung related to improving community welfare.

REFERENCES

- Abdi Irsyad Syahbana, Jurnal Syar'ie, Vol. 6 No. 1 Februari 2023, <https://stai-binamadani.e-journal.id/Syarie>
- Aceh, B. M. (2019). Baitul Mal Directory 2019. Banda Aceh: Baitul Mal Aceh.
- Akmal, R. (2018). Zakat Produktif untuk Pengentasan Kemiskinan (Studi Kasus Baitul Mal Aceh Untuk Zakat Produktif di Kota Banda Aceh). Doctoral Dissertation UIN Ar-Raniry Banda Aceh.
- Aravik, H. (2017). Esensi Zakat sebagai Instrumen Finansial Islami dalam Pandangan Muhammad Nejatullah Siddiqi. *Ekonomica Sharia: Jurnal Pemikiran dan Pengembangan Ekonomi Syariah*, 2(2), 101-112.
- Aravik, H., Choiriyah, C., & Saprida, S. (2018). Critical Study on Legal Thinking of Muhammad Shahrur. *AHKAM: Jurnal Ilmu Syariah*, 18(1).
- Armiadi. (2008). Zakat Produktif : Solusi Alternatif Pemberdayaan Ekonomi umat. Banda Aceh: Ar-Raniry Press.
- Asnaini. (2008). Zakat Produktif dalam Perspektif Islam. Yogyakarta: Pustaka Pelajar.

- Asfarina, M., Ascarya, A., & Beik, I. S. (2019). Classical and Contemporary Fiqh Approaches to Reestimating the Zakat Potential in Indonesia. *Journal of Islamic Monetary Economics and Finance*, 5 (2), 387 - 418. <https://doi.org/https://doi.org/10.21098/jimf.v5i2.1068>.
- BPS. (2021). *Statistik Indonesia 2021*. Jakarta: BPS.
- BPS. (2022, Februari 4). Retrieved Desember 22, 2022, from Badan Pusat Statistik Provinsi Aceh: <http://aceh.bps.go.id>
- Fahrudin. (2008). *Fiqh Manajemen Zakat Indonesia*. Malang: UIN Malang Press.
- Fauzi Rizal, AL-URBAN: *Jurnal Ekonomi Syariah dan Filantropi Islam* Volume 6 (1), 2022.
- Firmansyah. (2013). Zakat Sebagai Instrumen Pengentasan Kemiskinan dan Kesenjangan Pendapatan. . *Jurnal Ekonomi dan Pembangunan*, Vol.21,No.2.
- Haiqal, M. (2018). Strategi Pemberdayagunaan Zakat Produktif Dalam Pengentasan Kemiskinan (Studi Kasus Baitul Mal Banda Aceh). Skripsi, 49-50.
- Hamzani, A. I., Sugiharto, I., Rahayu, K., Haryadi, T., Asmarudin, I., Aravik, H., ... & IGM, S. (2020). The New Direction of Islamic Economics: Review of Masudul Alam Choudhury's Thought. *European Journal of Molecular & Clinical Medicine*, 7(3), 4097-4107.
- Juliani, Dampak Penyaluran Zakat Produktif terhadap Pemberdayaan Ekonomi Mustahik (Kajian pada Lembaga Keuangan Mikro Syariah Baitul Mal Aceh, Tadabbur: *Jurnal Peradaban Islam* Vol. 2, No. 2, 312-332, 2020.
- Muhammad Haris Riyaldi, <https://jurnal.usk.ac.id/JPED/article/view/7163>, *Jurnal Perspektif Ekonomi Darussalam* Volume 1 Nomor 2, September, 2016.
- Mas'ud, R., & Muhammad. (2005). *Zakat dan Kemiskinan Instrumen Pemberdayaan Ekonomi Umat*. Yogyakarta: UII Press.
- Musa, A., Sitizalikhha, Bendadeh, S., & Saputra, H. (2013). *Edukasi Zakat Baitul Mal. Banda Aceh: Baitul Mal Aceh*.
- Musta'anah, & Sopingi. (2019). Implementasi Zakat Produktif Hibah Modal dalam Meningkatkan Kesejahteraan Mustahik Miskin (Studi Pada BAZNAS Kota Mojokerto. *Jurnal Zakat Dan Wakaf*, 6 (1).
- Nur Isnaini, *Jurnal Ekonomika dan Bisnis Islam* Volume 6 Nomor 1, Tahun 2023.
- Rahmalia, S. (2016). Peran Baitul Mal Aceh Dalam Pemberdayaan Mustahiq Melalui Pendayagunaan Zakat Produktif. Skripsi Sarjana Fakultas Syariah dan Hukum, Universitas Islam Negeri Ar-Raniry Banda Aceh.
- Rachmawati. (2008). Kewenangan Baitul Mal sebagai Wali Pengawas Menurut Hukum Islam dan Perpu No.2 Tahun 2007,. (skripsi tidak dipublikasi) Uin Ar-Raniry.
- Ridwan, M. (2005). *Manajemen Baitul Maal Wa Tamwil (BMT)*. Yogyakarta: UII Press.

- Soleh, A. (2019). *Kampung Zakat, Program Memandirikan Desa*. Jakarta: Direktorat Jenderal Bimbingan Masyarakat Islam.
- Sulaiman, M. (2013). *Persepsi Ulama Dayah Salafi Aceh Terhadap Pendistribusian Zakat Produktif Oleh Baitul Mak Aceh*. Banda Aceh: Lembaga Naskah Aceh.
- Prastowo, A. (2011). *Metode Penelitian Kualitatif Dalam Prespektif Rancangan Penelitian*. Jogjakarta: Ar-Ruzz Media.
- Widiastuti, T., Auwalin, I., & Rani, L. N Mustofa, M. A. M. (2021). A Mediating Effect of Business Growth on Zakat Empowerment Program and Mustahiq's Welfare. *Cogent Business and Management*, 4(18), 4–18. <https://doi.org/ps://doi.org/10.1080/23311975.2021.1882039>.
- Zallum, A. Q. (2009). *Sistem Keuangan Negara Khalifah*. Jakarta selatan: HTI Press. Zubir.