

Zakat, Infaq, and Shodaqoh Based on a Normative, and Contextual Approach

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Abstract

This research aims to examine more deeply about zakat, infaq, and shodaqoh (ZIS) as the main supporters of financing for MSMEs. Several studies that examine the role of Baznas in each region have similarities that Baznas has a program to distribute zakat, infaq, and shodaqoh well for the poor and needy. This is in accordance with Baznas' role as a collection and distributor of ZIS. But baznas work program activities have similarities with local government work programs, especially in terms of strengthening MSMEs. Baznas and local government activities have also not been carried out in synergy. They have the same object that is MSMEs, but still perform partial activities. In conclusion from this study. Baznas has a work program to strengthen the poor and needy and choose at a productive age. They are given working capital, given coaching and mentoring. But this activity has similarities with the work program of the local government. The recommendation of this study is that there should be synergy of Baznas work program and local government, so that the goal of strengthening the economy of MSMEs from poor communities can be completed through ZIS funds and local government APBD budgets.

Keywords: poverty alleviation, ZIS, MSMEs, work programs

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1. INTRODUCTION

Zakat is closely related to *shodaqoh* and taxes, but it is more important zakat than taxes because it is mandatory and because it is directly from the command of Allah SWT, even though taxes are made by the government (Rehman, Aslam, and Iqbal, 2020). Zakat is paid when it reaches its nishab (Nurhasanah, 2021). Not everyone can pay zakat. Likewise with taxes also not everyone pays taxes, because it has been regulated in the provisions of the legislation. According to Rachman and Makkarateng (2021) should be the collection of zakat funds by the state, and currently, zakat funds are collected from the ASN (State Civil Apparatus) even though zakat is a pillar of Islam just like Prayer, fasting in the month of Ramadhan and hajj. Based on the Outlook zakat Indonesia published by the Indonesian National Amil Zakat Agency there are several inhibiting factors in the acquisition of zakat, including the lack of regulatory support from the state in carrying out Law

No. 23 of 2011 on *zakat*. Furthermore, zakat should only be managed by the state. This means that the state has the right to manage all zakat funds without any private- interference such as the implementation of *hajj*. All three zakats must be handed over to the amil appointed by the state. This means that the state is not directly involved but rather forms institutions such as the National Amil Zakat Agency (Baznas) to manage *zakat* funds. Fourth, *zakat* collection can be carried out by private legal entities under state supervision. Fifth, *zakat* is an individual obligation of a Muslim that must be fulfilled without the need for state interference.

Therefore, synergy is needed between the government and Baznas and the community to achieve the economic development of the community that is coveted by all parties. *Zakat* is seen as an important element of the government to overcome and reduce the poverty of Muslims. *Zakat* can play a significant role as an alternative solution to reduce unemployment and reduce poverty in the country

(Rahman and Makkarateng, 2021). Therefore, *zakat* can be sought as a fund to strengthen the capital of Muslims in carrying out their business so that the economic development of Islamic communities is stronger.

ZIS (*zakat*, *infaq*, and *shodaqoh*) should be one part of the capital to build social development for the improvement of small business capital (Haris, et al., 2018). Fauzan, et al (2019) explained that *Zakat* (almsgiving), *infaq* (disbursement) and *shodaqoh* have the ability to become a fixed income, but with the terms and conditions that apply in accordance with Islamic Law. *Zakat*, *infaq*, and *shodaqoh* collected for the poor and needy are among sharia adherence to certain programs. Hassanzadeh, et al (2021) also said that *zakat* is an important religious aspect to build an Islamic economy. Because the population of Muslim-majority Indonesia even as the largest Muslim population in the world, should be funding sourced from *zakat*, *infaq*, and *shodaqoh* to be the main source to support the development and even to drive the country's economy, especially providing the ability for MSMEs to be more successful.

In recent decades almost the entire world has been affected by the Covid 19 pandemic which has an impact on all aspects of human life. Not only health but also the economy is affected. Some Micro Small Medium Enterprises (MSMEs) that have loans in banking have restructured loans, as sales slumped/there was no income, less capital due to eroded products that did not sell, and others. This resulted in the fear of starting a business again during this pandemic because it is not significant with the expected income received. While they still have loans in banking.

Research in Bangladesh by Miah (2021) says that in Bangladesh there is a Center of *Zakat* Management that contributes to poverty alleviation. As a result of this pandemic, Bangladesh also has the same problem about the inability of its people who have debts and pay installments by seeking other loans from different financial institutions. Miah (2021) proposes the implementation of poverty alleviation programs based on *zakat*. These projects include empowering impoverishment in the form of capital, developing expertise, supporting education, making access to health services, ensuring clean water, and hygienic sanitation, and proposing religious values to increase social awareness.

In order to deal with the problems of the people in Indonesia, the government appealed to banking institutions to provide relief and restructuring of customer loans, providing other assistance so that the people can survive. Although with this policy makes the country's finances become deficit.

Baznas as a *zakat* distribution institution that is close to Muslims there needs to be synergy between Baznas and the government. Some studies there are stories about the synergy between the government and Baznas (Syafaat and Ekaningsih, 2015), but there are also studies that tell there is no synergy between the government and Baznas (Nasution and Prayogi, 2019; Kholiq, 2012). In fact, according to QS At Taubah verse 60 which reads "Verily *zakat* is only for the poor, the poor, amil *zakat*, who softened their hearts (converts), to (give) the servant of sahaya, to (free) the indebted, for the way of God, and for those who are on the way as an obligation of God. Allah is all-knowing, the wise one."

The importance of an in-depth study of working capital for the poor following QS At Taubah verse 60 is the subject of this article. How about studies make the poor and become MSMEs so that they can support themselves. Then it is expected that there is synergy with the government that has an MSME empowerment program so that MSMEs are more prosperous and able to provide improvements for regional development.

The research method in this research is a descriptive analysis by including qualitative research types. In this study, researchers wanted to explore the role of ZIS as a financial support normatively and contextually based on QS At Taubah verse 60. In qualitative research, this also uses \case study research design. A case study research design is a model that emphasizes the exploration of a "bordered system" in one case or several cases in detail, accompanied by excavation. in-depth data involving diverse sources of information rich in context (Creswell, 1999). Case studies according to Herdiansyah (2019) is a detailed qualitative research model of individuals known a particular social unit over a period of time. Through this discussion based on QS At Taubah paragraph 60 trying to conduct normative and contextual studies by using *Zakat*, *Infaq*, and *Shodaqoh* as financial drivers. Especially aimed at the poor to be more empowered and prosperous and enter as a class of MSMEs who deserve assistance and assistance through government programs. So, it is expected that the results will be

realized synergy between Baznas and the government to prosper the poor Muslim community into a more prosperous society.

2. RESEARCH METHOD

This type of research is qualitatively descriptive by using literature studies to explain the phenomena that occur about zakat, infaq and shodaqoh in Indonesia. Researchers use relevant case studies that explain that the application of zakat, infaq, and shodaqoh is the embodiment of the application or practice of QS Al Taubah paragraph 60. In terms of this embodiment, zakat, infaq, and shodaqoh can be used to help those in need improve their economy as business capital to improve their welfare. Therefore, in this study, based on case studies from several regions, researchers will discuss the role of baznas and governments in alleviating poverty through the programs they run.

3. RESULT AND DISCUSSION

3.1. Zakat Theory

To start this study, researchers trace the theory of zakat as the main source of reference to this discussion. The theory of zakat obligation according to Qardawi (2007, 1010-1025) is as follows:

a. General load theory

According to this theory, it is god's right — as a giver of favors — to charge his servant what he wants, both bodily and treasure, to carry out his duties and as a sign of gratitude for his favors.

b. Khilafah Theory

Wealth is God's trust. Man is the holder of the trust of the treasure. Wealth is the gift of God for man as a gift and blessing from him. After obtaining the favor, he must take out some of his blessings to exalt the mercy of God, and helping his fellow servants of God, as a sign of gratitude for all the blessings given to him.

c. Defense theory between person and society

Islam requires everyone who has a lot of wealth to fulfill certain rights for the public interest.

d. Fraternity theory

Islamic society is like a sturdy and strong building, one supporting the other, helping each other, and taking care of each other.

Referring to the theory of *zakat* from Yusuf Qardawi, the provision of capital is the theory of Khilafah. The Khilafah theory attaches importance to

help to the brothers and sisters of God's servants, as a sign of gratitude for all the blessings given to him. Such assistance can be in the form of loans for capital, ease of access to information, or provision of facilities, as well as useful education to improve the capabilities of the poor and people in need to be more empowered and able to be independent, struggling to live with their accomplices properly and properly. Granting access to capital is also under the theory of defense between person and society, as well as the theory of brotherhood because it aims to fulfill certain rights for the public interest, and help each other between brothers.

3.2. Zakat Management

Zakat management in Indonesia such as collection, management, and distribution is carried out by *zakat* and personal institutions (Ministry of Religious Affairs of the Republic of Indonesia, 2018). This is written in Government Regulation of the Republic of Indonesia Number 14 and implemented into *Zakat* Management Law No. 23 of 2014. *Zakat* management in Indonesia should be separated in its role between the government and zakat institutions. The government acts as regulator and supervisor. While the *Zakat* Institution strengthens its position in the improvement and prosperity of the Ummah (Sudarwati & Sayekti, 2011). Efforts to educate the public about the importance of zakat to strengthen the trust and professionalism of *amil* zakat, straighten out distribution programs, and manage institutions transparently (Hafiudludin, 2011) by supporting government regulations (Beik & Asyianti, 2013).

About the payment of *zakat* and the distribution of zakat income in Indonesia, Islam has described income as a good way as stipulated in the Quran Surat Al-Mukminun (23:15), Surah al-Baqarah (2:188) and Hadith History of Imam ad-Dailami (No. hadith 5270) and Hadith History of Imam as-Suyuti (Hadith 5273) (Doktorilina. et al, 2015).

Mobilization and culture can be side by side in the payment of zakat. Cultural factors coexist in Islam which gives the highest recommendations as stipulated in the Quran Surat al-Ma'idah (5:2 and 5:54). Ibn Kathir explained that they never stopped from the principle of obeying Allah, sticking to his Sentence, opposing what is forbidden, and working on *Amar Ma'ruf and Nahi munkar* (Doctoralina, 2018).

3.3. ZIS for the Development of MSMEs

Toro, Amien Gunadi, and Piliyanti (2013) said that zakat utilization is not only to meet consumptive needs, and reduce poverty, but also used for poverty alleviation by strengthening productive sectors that can provide economic strength *mustahik* (zakat recipient group). It also refers to the necessity of zakat as in the Quran At-Taubah: 103 which means "Take zakat from some of the proceeds of your wealth, with alms you cleanse yourself and purify yourself. Surely Allah is All-Knowing (QS At Taubah, 9:103)

Jalaludin explained that ZIS productivity is distributed in the form of model assistance provides a positive and significant influence on *mustahik* welfare. When the development of *mustahid* micro-business there is no negative influence on the welfare of *mustahik* which means that although micro *mustahik* business develops but has no effect on their level of well-being (Nasution and Prayogi, 2019).

3.4. ZIS potential for economic empowerment of the community

Zakat, *infaq*, and *shodaqoh* are collected at an Institution such as the National Amil Zakat Agency (BAZNAS). Poverty alleviation is not only the only government program but certainly part of baznas work program. Syafa'at and Ekaningsih (2015) explained in Banyuwangi Regency the collection of *zakat*, *infaq*, and *shodaqoh* government employees are regulated in the Banyuwangi Regent's Decree in 2013. The relevant government has been willing to use grant funds derived from the Banyuwangi Regency Government's APBD fund to run several programs such as

a. Zakat is prosperous

It is zakat issued for the sake of the productivity of the poor and poor. In this case, it is intended for those who are physically still able to work and belong to the productive age. The hope is given this zakat so that *mustahiq* (zakat recipient) later his status can be changed to *muzakki* (people who are obliged to pay zakat). Included in zakat "sejahtera" among others: are livestock assistance, business development assistance, business capital assistance, job training, work equipment assistance, and health services.

b. Cares *Zakat*

It is intended for poor people who are not productive to work due to old age, illness, or disability. The zakat care program consists of

consumptive, routine compensation, and transport assistance for travelers.

c. Smart *zakat*

Including the type of creative consumption provided by BAZ Banyuwangi Regency to help government programs break the poverty chain. The type of assistance provided is an outstanding scholarship up to graduation for 3 middle school students, 3 high school students, and 1 undergraduate program student. In addition, there is also educational assistance for 200 people and assistance re-registering students from poor families.

d. Construction of a convert

Humanitarian social assistance, is given to disaster victims, sick care, and so on.

In BAZ Banyuwangi Regency, government employees who fulfill the obligation to pay zakat, *infaq*, and *shodaqoh* amount to 85% of the total employees with basic salaries are charged zakat at a rate of 2.5%.

The application of ZIS to the development of micro business in *mustahiq* Muhammadiyah community in Medan city has a positive and significant influence. Nasution and Prayogi (2019) found that there is a positive and significant influence on zakat productivity and *mustahik* welfare, namely, there is a relationship between the development of micro-business and the simultaneous welfare of *mustahiq*, and there is a relationship between zakat productivity and micro-business development on *mustahik* welfare in Muhammadiyah society in Medan City.

Kholiq (2012) has conducted research on community economic empowerment in Semarang with this ZIS system. Although initially there is no definite form of the ZIS model that can be applied, there is the potential for zakat in the city of Semarang. This is seen from indicators including improvements in people's economic life, increasing religious awareness of the community, and the development of *amil-amil zakat* professional. The professionalism of *amil-amil zakat* in the form of effectiveness and intensity of zakat education and socialization, as well as supportive regulations and policies. Kholiq also added about the model of the utilization of zakat for economic empowerment of the poor as a program to utilize zakat funds to encourage *mustahik* to be able to have an independent business. This program is

realized in the form of micro-business capital development, which is also accompanied by capacity development through various mentoring and coaching. With this assistance, the poor will become more independent in overcoming their poverty problems.

3.5. Distribution of Zakat, Infaq, and Shodaqoh

For *zakat*, *infaq*, and *shodaqoh* to be on target, they must be distributed appropriately, for whom ZIS is, and used as what, so that ZIS can contribute to the empowerment of the Ummah. Nasution, et al. (2018) explained that the distribution of ZIS can be utilized optimally and can be felt by the community, then some good management including:

- a. Management strategy
Establish a strategy on how to empower zakat so that it can be utilized by the community.
- b. Zakat empowerment strategy
Amil Zakat is one of the bodies where the distribution of zakat must be able to be responsible for using the zakat for muzaki under its proportions, not solely out of mercy, but preferably to muzaki who can develop himself more independently who eventually escapes from the chain of poverty.
- c. Increase the economy directly by providing business capital
This strategy is used for productive mustahik who have a business and need capital.
- d. Improving the economy by providing skills and skills through workshops or training to mustahik who are still productive.
- e. Economic improvement through the provision of business capital for mustahik who want to increase independence in the economy.
- f. Improving the economy through job openings for mustahik cannot take care of their entrepreneurs.

Community empowerment through ZIS funds according to Nasution, et al (2018) is divided into two forms, namely:

a. Social-based

The distribution of this type of *zakat* is done in the form of direct funds in the form of compensation as a form of fulfillment of mustahik basic needs. This is also called the Karitas Program (Compensation) or consumptive grant. This program is the simplest form of disbursing zakat funds. The main purposes of this form of distribution include:

- 1) To take care of the needs of mustahik trees.
- 2) Preserve the dignity and honor of mustahik from begging.
- 3) Provide rides for mustahik to earn or increase revenue.
- 4) There is exploitation of mustahik for deviant purposes.

The types of ZIS empowerment activities are:

- 1) Distribution is consumptive, namely zakat distributed to mustahik to be used directly, such as zakat fitrah given to poor families to meet daily needs or zakat mall given to victims of natural disasters.
- 2) Distribution is consumptive creative, i.e. zakat is realized in other forms of its original goods, such as given in the form of school tools or scholarships.

b. Based on economic development

The distribution of zakat using the provision of business capital to mustahik directly or indirectly, is expected to raise the level of community welfare. This is done to make mustahik more empowered by strengthening the ability of the people through assistance which is generally in the form of business credit product (Khasanah, 2010). Nasution (2018) stated that the empowerment of people is supported by BMT through the loan of funds from mustakhik and generous assets collected in the form of zakat, infak and shodaqoh to dhuafa or who need to finance or develop the business. The provision of capital is done through the financing of qordul hasan.

3.6. ZIS as a financial driver with a normative and contextual approach

This article specializes in discussing the role of ZIS as a financial driver with normative and contextual shorts based on QS At Taubah verse 60. According to QS At Taubah verse 60 *zakat* is given to *mustahik* who is entitled. They are poor people, converts, and travelers, to free the indebted, *amil zakat*, the freed servants of sahaya, and to be in the way of Allah. To get ZIS there are several criteria, namely:

- a. People who are physically fit can work and are classified as productive age.
- b. Unproductive work due to elderly, sick or disabled.

- c. Outstanding scholarships for middle, high school, students from poor families.
- d. Converts, are entitled to humanitarian social assistance, for victims of natural disasters, and social care.

follows: 1) registration of prospective beneficiaries, 2) feasibility survey, 3) grouping strategy, 4) mentoring, 5) regular coaching, 6) involving third-party partners, 7) supervision, control, and evaluation (Kholiq, 2012). Some areas that apply ZIS for working capital needs for their *mustahik* are as follows:

For *mustahik* to get *zakat* for the economic empowerment of the ummah there are several steps

Table 1. The role of ZIS in some regions in Indonesia

No.	Place	ZIS role
1	Banyuwangi	Collection of ZIS ASN Banyuwangi Regency
2	Medan (Muhammadiyah community)	ZIS for micro-development and mustahik well-being
3	City of Semarang	Baznas provides micro business capital, there is coaching and mentoring
4	Mataram City, Lombok	It already has potential programs, but the zakat distribution strategy is not optimal because of the lack of socialization in the mustahik.
5	Ponorogo	Having a productive zakat distribution program in the form of giving zakat funds to mustahik followed by empowerment. The nature of this empowerment with the provision of business capital.
6	South Tangerang City	There is a type of ZIS distribution that is traditional consumptive by distributing zakat fitrah, traditional productive by distributing scholarship assistance, and creative productive by distributing capital assistance and economic improvement people.

Nasution and Prayogi (2019) explained about the form of utilization of *zakat*, *infaq*, and *shodaqoh* carried out by *amil zakat* institutions such as 1) organizing special activities, 2) educational assistance, 3) public social assistance, poor families, and orphans, 4) social services (Health), and 4) loans/assistance for economic empowerment. Then the form of ZIS utilization for economic empowerment of the poor in the city of Semarang such as 1) direct capital assistance (in the form of non-forma business capital loans), and 2) business pioneering assistance (in the form of rolling goat loans, and business assistance in village chicken assistance, oyster mushroom business assistance).

Riadi (2020) has a Baznas program in Mataram City such as a) provides compensation to the poor every month, b) providing capital to raw traders who have no place permanent to sell, c) the provision of revolving funds to micro-entrepreneurs, d) provision of cash salaries per month intended for mosque marbots, e) compensation for the elderly, to scholarships for outstanding students or poor students. The factors that become obstacles in the city of Mataram according to Riadi (2020) include a) lack of awareness of Muslims to pay *zakat*, b) the implementation of *zakat* is carried out traditionally, c)

lack of understanding of zakat fiqh, d) lack of trust in *zakat* management institutions, e) has not been optimally socialized laws and regulations on zakat.

Ansori (2018) explained that in *Lazisnu Ponorogo* Branch said that *Mustahik* who want working capital must perform several procedures, namely 1) submission of proposals by candidates mustahik to Lazisnu, 2) Identification mustahik by *amil*, 3) grouping participants or mustahik, 4) providing training (i.e. training in the form of skills, management of marketing capital in doing business. *Zakat* funds by *LazisNu Ponorogo* Branch are only given to those who are strong working and of productive age. Distribution of productive *zakat* funds by *LazisNu Ponorogo* Branch in the empowerment of *mustahik* is as follows, namely 1) identification of mustahik used as reference material, program design is productive zakat fund distribution programs through NuSmart, NUSkill, NUPreneur, and NUFamily.

Wiradifa and Saharuddin (2017) explained the need for SWOT analysis to properly carry out ZIS distribution strategies at the National Amil Zakat Agency (BAZNAS) of South Tangerang City. BAZNAS South Tangerang determines its strategy by arranging internal strengths and weaknesses through work meetings, evaluating marketing plans for next

year, and analyzing SWOT. In BAZNAS South Tangerang City there is a distribution of zakat based on its asnaf (Muchtar Kasmarang, 2011) which divides *zakat* into two, namely *zakat fitrah* and *zakat maal*. *Zakat fitrah* amounted to 60% distributed in the local DKM / UPZ, 20% *zakat fitrah* distributed in Baznas, 32% *zakat fitrah* collected in UPZ Office / Agency / Institution/ Institution and BUMN / BUMD, Private companies. Second, *zakat* profession and other ZIS, only collected from SKPD / Dinas / Agency / Government Agency from South Tangerang City District. All have the same goal of providing social assistance to the poor and needy as a form of experience in the Qur'an, surah At Taubah verse 103, which reads "Take *zakat* from some of the proceeds of your wealth, with almsgiving you cleanse yourself and purify yourself. Surely Allah is All-Knowing (QS At Taubah, 9:103).

Based on previous research, it is increasingly clear that ZIS plays a role as a financial driver in society. The role of ZIS in providing business capital to *mustahik*, especially poor people who are of productive age will accelerate the transition of poor people's lives to be more empowered and prosperous. Each *amil zakat* institution (Baznas) has different programs in various regions but has the same goal of helping the poor to be more prosperous by providing in addition to capital. Work is also coaching so that the poor know, skills and broader insights.

This program is the same as the program owned by the local government. But it may not reach the target the poor because government programs have some criteria and procedures that may not be met by the poor. Suppose owning or incorporated in a micro-entrepreneur center/business center, not recorded by the local RT, RW board as a person who has a permanent business, the provision of working capital with complicated requirements, and so on.

Therefore, it would be nice if Baznas and the local government could collaborate and synergize, maybe be able to overcome the problems together and poverty alleviation, and make Society is more empowered, so that no society is below the poverty line, because through government programs can help the poor become a society. More empowered and prosperous.

Baznas in the next task is to find, identify, and register poor people who are more in need and help them to survive and be empowered. Then, Baznas was able to work with the local government to inform the poor who had received the

Baznas program and felt sufficient/completed, to then be transferred to the Local government programs to become a more empowered MSME community, so little by little, lift the poverty rate in the area is decreasing.

4. CONCLUSION

Baznas in each region have different programs but have the same goal of alleviating poverty. Based on QS At Taubah verse 60, the poor get the main place to get ZIS, but the poor who are more empowered or productive is prioritized, even though does not rule out their possibility. The elderly, disabled, sick, etc. also get ZIS. Baznas should also cooperate with the local government in terms of the division of labor programs. Baznas are more concentrated on Muslim communities and poor people who need working capital to improve their standard of living. After having the ability, then transferred to the local government program to make it more empowered MSMEs by providing insight, knowledge, and even facilities that are It is needed so that MSMEs are helped and have the ease of trying to improve their economy. But unfortunately, the role of Baznas and the local government is still running partially and lack synergy between them, so they do not reach common ground.

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