

The Role of Baznas, Semarang City in Empowering Productive Zakat In The ZChicken Msme Program, Semarang City

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Abstract

Regulation of the Ministry of Religion of the Republic of Indonesia No. 52 of 2014 specifically explains the techniques for managing productive zakat funds, in this case all operational systems carried out by amil institutions refer to these regulations. The National Amil Zakat Agency or often referred to as BAZNAS is one of the institutions that manages zakat. BAZNAS Semarang City is one of the amil bodies that manages zakat, BAZNAS Semarang City has many programs in its collection, management and distribution. With regard to productive zakat, BAZNAS Semarang City utilizes these funds through the ZChicken business program which is intended for mustahik in improving welfare as well as developing MSMEs. In this study using qualitative methods, the data collection methods used include observation, interviews and documentation. The data obtained, analyzed using descriptive methods. The results of this study indicate that the program organized by BAZNAS Semarang City has been quite effective in utilizing productive zakat to increase MSMEs, the role of BAZNAS Semarang City is also very supportive and has a positive impact by holding training and evaluation every month. The results of this study are the need for collaborative synergy between mustahik ZChicken MSME actors and the amil agency to achieve optimization of the welfare of ZChicken MSME mustahik actors.

Keywords: Utilization, Productive Zakat, MSMEs

INTRODUCTION

As we already know, zakat is an obligation that a Muslim/Muslim woman must fulfill as the implementation of the third pillar of Islam, by instilling the value of faith. From this it can be concluded that zakat is a religious obligation that must be paid by every Muslim who has fulfilled the requirements under any circumstances (Baehaqi 2005). As for the terminology, zakat is a religious practice that has a socio-economic dimension. Because in practice, zakat is used as a means to help community members who experience socio-economic difficulties where zakat becomes a vessel that forms a cooperative community and acts as a guarantor of social protection for the community.

The basis for the obligation to pay zakat has been explained in the Al-Qur'an Al-Baqarah verse 267, namely:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفَقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۗ
وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

Above It means "O you who believe. Spend some of the results of your good efforts and some of what We remove from the earth for you. Do not choose what is bad for you to spend, even though you yourself do not want to take it but by squinting (reluctantly) towards it. And know that Allah is Rich, Most Praised."

It would be a shame if in Indonesia the problem of the utilization of zakat is not maximized. Because in terms of quantity, Indonesia is a country with the largest Muslim population in the world, so that the issue of zakat does not just stop at a religious perspective. Zakat in Indonesia should be dimensioned as a social reality to realize the empowerment of national resources for the socio-economic welfare of the community. Zakat management in Indonesia is regulated in Law Number 23 of 2011 concerning Zakat Management. According to the Law, there are 2 (two) institutions or bodies entitled to manage zakat, namely the Zakat Amil Agency which is managed by the government and the Amil Zakat Institution which is managed by the community.

Based on Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs), MSMEs are business activities that are able to expand employment and provide broad economic services to the community, and can play a role in the process of equity and increase in people's income, encourage economic growth, and role in realizing national stability. In addition, Micro, Small and Medium Enterprises are one of the main pillars of the national economy which must receive the main opportunity, support, protection and development as wide as possible as a form of firm alignment with the people's economic business group, without neglecting the role of Large Enterprises and Business Entities. State Owned.

UMKM are divided into three groups, namely (1) Micro Enterprises, namely productive businesses owned by individuals, individual business entities that meet the criteria for micro-enterprises as stipulated in the Law, (2) Small Enterprises, are independent productive economic enterprises, which are carried out by individuals individual or business entity that is not a subsidiary or not a branch of a company that is owned, controlled, or becomes a part, either directly or indirectly, of a Medium or Large Business that meets the criteria of a small business, and (3) Medium Business, is a productive economic business that stand-alone, carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become a part either directly or indirectly with Small Businesses or Large Businesses with total net worth or annual sales proceeds as stipulated in law (Bank Indonesia, 2008)

One form of embodiment of the government to the lives of Muslims is to form the Amil Zakat Agency (BAZ). Where one of the functions of the Amil Zakat Agency (BAZ) is as an intermediary to connect wealthy community groups to less fortunate groups. If every Muslim is aware of the obligation to pay zakat and knows the various benefits that will be obtained by giving zakat, then the potential for zakat can be achieved without an intermediary in the form of the Amil Zakat Agency (BAZ). (Mukhlis & Beik, 2013)

However, as explained in Islamic teachings, zakat should be managed by the state or an institution that is mandated by the state and on behalf of the government. The implementation and impact caused by zakat will be even more effective if the management of zakat is under the authority that has been formed by the state. Then, what is even more important is that zakat funds are not only optimally collected, but it is hoped that there will be a fair distribution among zakat recipients. So that the benefits become more pronounced. (Sobah et al., 2020)

After Law Number 23 of 2011 concerning the management of zakat became effective, the Semarang City National Amil Zakat Agency (BAZNAS) has a leadership composition such as a commissioner consisting of a Chairperson assisted by 4 (four) Deputy Chairmen. The chairman of BAZNAS Semarang City is led by Arnaz Agung Andrarasmara, UMKM with a term of office of 2017-2022. With the presence of the new leadership, it is hoped that they will focus more on working to help the Semarang City Government in Poverty Alleviation. (Mardiana et al., 2016).

Utilization

Utilization of zakat is everything related to the government's efforts to utilize or manage the results of zakat collection to be distributed to mustahik by referring to sharia, effective use, and effective utilization through distribution patterns that are productive and have benefits in accordance with the economic objectives of the zakat itself. (Siregar, 2022)

The Syafi'iyah Ulama group argues in the utilization of productive zakat that if they (the poor) have skills, then they will be given zakat to buy their skill needs. It can be concluded from the opinion of the scholars, the effective and efficient use of zakat for the productive sector is permissible as long as the zakat assets are directed at businesses that concern the needs of the whole human being so that human welfare is achieved in order to realize social justice (Mufidati, 2016)

Zakat Productive

Zakat in terms of language means holy, growing, blessing, and commendable, and in the form of wealth given by muzaki to mustahik while the word productive comes from the English language "productive" which means a lot to produce; gives multiple results; produce a lot of valuable goods; which has good results. "productivity" production power. In general, productive means "producing a lot of work or goods." Productive also means "producing a lot; yields great

results." The definition of productive in this paper is more connoted with adjectives.(Ali et al., 2016)

Thus it can be interpreted that productive Zakat is zakat in the form of assets and funds given to mustahik to be able to develop a business, so that it is hoped that from this business mustahik can fulfill his needs. The emergence of the term productive zakat is based on the low optimization of zakat among the community because the zakat that is mostly distributed to the community is consumptive zakat. Consumptive zakat has not been able to minimize the poverty line in the long term so that its existence is needed in the form of productive zakat.

In terms of utilization, zakat is divided into two groups, namely productive zakat and consumptive zakat. Traditional productive zakat and creative productive zakat need to be developed with utilization that is very close to the nature of zakat, both in the function of worship and as community funds.(Norfairuz, 2020)555

The productive use of zakat is justified by syara' as long as zakat is used for the benefit of people who need it. Thus, zakat institutions that distribute productive zakat must be appropriate and on target, zakat cannot be given to people with excess assets, assets must be given to people who are truly entitled to receive zakat.

The zakat law emphasizes that zakat can be utilized productively, as stated in Law Number 23 of 2011 Article 27 "Zakat can be utilized for productive businesses in the context of handling the poor and improving the quality of the people." In addition to being the basis for zakat institutions, the Zakat Law is also expected to provide an understanding for Muslim communities about the importance of productive zakat for people's lives.

Table 1. Mustahiq Group Who Can Obtain Productive Zakat

No	Asnaf	Productive	Non Productive
1.	Fakir	✓	✓
2.	Poor	✓	✓
3.	Amil	✓	✓
4.	Convert	-	✓
5.	Riqab	-	✓
6.	Gharim	-	✓
7.	Ibn Sabil	-	✓
8.	Sabilillah	-	✓

Source: QS. At-Taubah verse 60

MSMEs

UMKM (Micro Small and Medium Enterprises) are very familiar, but in society there are still many who do not understand MSME broadly, the public only knows that MSMEs are only small businesses that are owned by a person personally. UU no. 20 of 2008 states that UMKM (Micro, Small and Medium Enterprises) are trading business units managed by individuals who refer to productive economic businesses with criteria set out in the law.(Zahra, 2022)

Table2. MSME Criteria (Micro, Small and Medium Enterprises)

No.	Indicator	Criteria
1.	MSME grouping	MSMEs are grouped based on business capital criteria or annual sales results. Business capital is own capital and loan capital to carry out business activities.
2.	Net worth or venture capital	1. Micro business: a maximum of IDR 1 billion 2. Small business : more than Rp. 1 billion – maximum Rp. 5 billion 3. Medium enterprises: more than Rp. 5 billion – at most 10

		billion (Excluding the land and building of the place of business)
3.	Annual sales results	1. Micro business: a maximum of Rp. 2 billion 2. Small business: more than 2 billion – a maximum of Rp. 15 billion 3. Medium enterprises: more than Rp. 15 billion – a maximum of Rp. 50 billion

Source: Government Regulation Number 7 of 2021

Previous Research

According to research by Ibrahim Jihanullah Munandar, Ikhwan Hamdani, Sofian Muhlisin with the title "Analysis of Productive Zakat Fund Utilization in Mustahik Economic Development at BAZNAS Bogor Regency" that the Amil Institution or BAZNAS provides assistance in the form of individual mustahik venture capital assistance, infrastructure assistance, and business training assistance other. Assistance is distributed in the form of money and infrastructure. Through this target, the mustahik business income will increase from the income before receiving the mustahik micro business assistance. As well as increasing the volume of business production for mustahik. Thus that the zakat funds that are channeled to produce enough results and can improve the welfare of mustahik.

Maltuf Fitri, in his research entitled "Management of Productive Zakat as an Instrument for Increasing People's Welfare" argued that from a legal point of view, there is no prohibition on the use of zakat for productive economic activities, as long as the existence of mustahik who is obligatory and must be assisted has fulfilled their basic needs. In this case, productive zakat instruments are able to grow and build business units to improve the economic welfare of the community.

The research "Empowerment of Small and Micro Enterprises through Productive Zakat Funds" presented by Danica Dwi Prahesti and Priyanka Permata Putri explained that the UKM Rumah Zakat assistance provided to beneficiaries of the poor asnaf group was 91.26%, and capital had a strong relationship to turnover. with a large influence of capital on turnover of 44.7% where the model of large influence of capital on turnover is $y' = 1,285,584.312 + 1.217x$. This means that giving zakat on UKM capital can change the character of society, from a consumptive society to a productive society and can improve the quality of people's welfare.

RESEARCH METHOD

The type of research used in this study is a qualitative research method. According to Sugiyono (2019: 18) the qualitative research method is a research method based on the philosophy of postpositivism, used to research on natural object conditions, (as opposed to experiments) where the researcher is the key instrument, data collection techniques are carried out triangulation (combined). , data analysis is inductive or qualitative, and the results of qualitative research emphasize the meaning of generalizations.(Sudibyo, 2016).

In this study using two types of data, namely primary data and secondary data. Primary data sources are data sources directly obtained from data collectors, primary data obtained from the institutions studied. While secondary data sources are sources that do not directly provide data to data collectors, secondary data sources are obtained through scientific magazines, books, archives and personal documents (Sekaran & Bougie, 2017).

Data collection techniques used in research are direct methods or observation / interviews. An interview is a conversation between two or more people, consisting of an interviewer (interviewer) who asks questions and an interviewee (informant / resource person) who provides answers to the interviewer's questions. The primary materials used in this study came from interviews with one of the MSME actors from the ZChicken program, while the secondary materials in this research were obtained from journals, articles and the internet which are significant with this research.

Data analysis in this study was carried out at the time of data collection and after completing data collection within a certain period. The data collected will be compiled, analyzed and then presented in writing in the form of a research report. The data analysis technique used to process the collected data is descriptive qualitative data analysis technique, which is meant by data

analysis technique, namely the analysis used to analyze data by describing or describing the data that has been collected as it is without intending to make general conclusions or generalization (Sekaran & Bougie, 2017).

RESULTS AND DISCUSSION

Utilization of Productive Zakat to Increase MSMEs

The activity of utilizing productive zakat in increasing MSMEs in BAZNAS Semarang City is an activity of distributing zakat to mustahik in accordance with the work program of the central BAZNAS. Productive zakat utilization activities aim to assist mustahik in increasing their potential in the economic sector, especially in a post-pandemic situation. From the results of the research, BAZNAS Semarang City is one of the institutions that collects and manages zakat, one of which is managing and distributing productive zakat funds to empower MSMEs in Semarang City.

The productive zakat distribution system for empowering MSMEs at BAZNAS in Semarang City is distributed directly to mustahik without intermediaries by working with other parties. Distribution activities. Productive zakat distribution activities are distributed to mustahik who really need them and the assessment stage has been carried out so that the distribution is expected to be right on target. From the results of interviews with informants (mustahik recipients of productive zakat funds), he said that Semarang City BAZNAS provided productive zakat assistance prioritizing in kind rather than cash. This is done to prevent misuse of funds.

BAZNAS program in increasing MSMEs

One of the programs that was inaugurated by the governor of Central Java, Ganjar Pranowo, namely the ZChicken program is a series of two words where Z means Zakat and Chiken means chicken meaning, the funds used in this program come from zakat which has been collected from the community and given to mustahik in the form of a business in the form of ready-to-eat food such as fried chicken or fried chicken which is managed by the mustahik himself.

According to mustahik, previously he had never received productive zakat assistance from Zakat Institutions other than Semarang City BAZNAS. And also for the first time mustahik get productive zakat assistance, where mustahik is given a mandate to run the outlets that have been provided by BAZNAS Semarang City. Apart from running the ZChicken outlet, Pak Lilik was also given the mandate to run the Stock Point. The Stock Point itself is also one of the assistance provided by BAZNAS Semarang City which aims to supply materials needed by all ZChicken program outlets in Semarang City. Even though there is a lot of interest from the general public to take ingredients from the Stock Point, this Stock Point is only focused on mustahik who are running the MSME ZChicken program.

In its utilization, every mustahik gets productive zakat funds from BAZNAS Semarang City in the form of venture capital of Rp. 9,000,000 of which the funds were given to mustahik in the form of infrastructure and raw materials needed to run the ZChicken business program outlet. Thus, mustahik in receiving productive zakat assistance only have to run outlets and when the raw materials provided have run out, mustahik are allowed to take or buy raw materials from the Stock Points that have been provided. Even the placement of the outlets is left to mustahik because BAZNAS Semarang City gives freedom and also gives mustahik the opportunity to express their own outlets.

The effectiveness of the ZChicken program by BAZNAS Semarang City

As we already know that every business has its own obstacles, one way to stabilize the constraints of MSME ZChicken income run by mustahik is to make promos and price packages that can certainly attract the interest of buyers. Apart from that, the BAZNAS of Semarang City is also monitoring to control the ZChicken business outlets which are spread across the City of Semarang. Even so, Mr. Lilik said that he did more introspection when his income was declining. Mr. Lilik usually gives more alms, and conducts weekly evaluations with the aim that his income will become stable again and can be used as a future reference in the management of the ZChicken MSME.

Apart from that, the BAZNAS of Semarang City also did not immediately give up the ZChicken business. Once a month BAZNAS Semarang City holds a meeting aimed at evaluating, controlling and financial training for mustahik of the ZChicken business program. In addition, BAZNAS Semarang City also holds monthly meetings in which there are mentors who supervise mustahik in providing financial reports obtained every week.

The Semarang City BAZNAS training program is also very interesting, this training aims to increase the dexterity of mustahik in entrepreneurship. The training that has been given to the mustahik involved in the ZChicken business program is financial management training, income control training and digital marketing training.

ZChicken Program Utilities organized by BAZNAS Semarang City for Mustahik

There are many benefits that mustahik get after receiving productive zakat assistance from BAZNAS Semarang City, one of which is being able to stabilize the family's economy after being affected by the 2019 Covid pandemic. One of the developments experienced by Mr. Lilik after receiving productive zakat funding assistance is being able to provide pocket money to their children who are sufficient for the economic needs of their families and can also save funds for future needs.

With the ZChicken program, the hope of BAZNAS in Semarang City is to make mustahik become muzakki. However, to achieve these expectations, it certainly takes quite a bit of time, therefore the Semarang City BAZNAS provides an infaq box which aims to make mustahik get used to giving alms at any time. And once a month the proceeds from the infaq box are collected and given back to BAZNAS to open and add outlets for the ZChicken business program and attract mustahik to run the ZChicken business program from BAZNAS Semarang City.

CONCLUSION

Based on the presentation of the research results above, it can be concluded in this study that the MSME ZChicken program is a program of distribution of productive zakat funds from BAZNAS Semarang City which is distributed to several mustahik who meet the criteria. The ZChicken program was only inaugurated in June 2022, by providing 31 outlets to mustahik spread across the city of Semarang.

The implementation of the Z-Chicken program by BAZNAS Semarang City has been quite effective and efficient, the trainings carried out accompanied by mentors for mustahik ZChicken business actors so that they are able to apply the skills taught. In this case, monitoring and evaluation is also carried out to determine the level of development of ZChicken's business every month.

The impact of productive zakat fund assistance from the ZChicken program can also be felt by some of the mustahik who run it. The benefits felt by mustahik include: 1.)Mustahik income, before receiving and managing the ZChicken program assistance, Mr. Lilik always met his needs with the right amount of money and sometimes even felt that it was not enough, but after managing the ZChicken business, Mr. Lilik was able to meet the needs of his family sufficiently and was able to finance his children's education and Mr. Lilik was able to make savings. money every month for future needs. 2.)Mustahik utility, before managing the ZChicken business, Mr. Lilik did not have additional income, so during the Covid 19 pandemic, Mr. Lilik found it very difficult to meet his family's needs. 3.)Mustahik religiosity, with the ZChicken program, it also provides lessons about religious values that if you are unable to become a muzakki, at least you can become a mushoddiq (a person who gives alms) because both being a muzakki and a mushoddiq is the will of Allah SWT. So that after managing the zZChicken program, mustahik realize that the assets that are owned are not entirely ours but must be shared with fellow human beings who need them. 4.) Supporting factors in this activity are the ease of procedures for obtaining capital assistance and no loan interest that must be paid by mustahik. In addition, Semarang City BAZNAS does not set binding rules so that mustahik do not feel burdened. The implementation of all activities in the ZChicken program involves the Semarang City BAZNAS economic team who are passionate about realizing the main goal of this program, namely turning mustahik into muzakki.

The problems that hamper the ZChicken program include: The lack of willingness of the mustahik to manage the ZChicken business, the lack of mustahik knowledge and relationships in

developing ZChicken business innovations that are more creative and attractive in market share, and lack of synergy of routine training activities by BAZNAS.

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