

Utilization Of Productive Zakat Funds In Realizing Economic Independence Of People With Disabilities In Lazismu Jember

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ABSTRACT

The rapid growth of the Zakat Management Organization amidst the huge potential of existing zakat is a good first step to improve zakat management. The purpose of zakat management for zakat organizations based on the regulation of Law Number 23 of 2011 is to increase the effectiveness and efficiency of services in zakat management and increase the benefits of zakat to realize community welfare and poverty reduction. This research uses exploratory research and qualitative constructive approach. The unit of analysis is Lazismu Jember located in Jember Regency. The data needed are primary and secondary data obtained through documentation, in-depth interviews, and with data sampling techniques using purposive and snow ball sampling. The validity of the research data was carried out by testing credibility, transferability, auditability and confirmability then analyzed with the miles and huberman model. This research will produce outputs in the form of utilizing productive zakat funds in realizing the economic independence of people with disabilities. The result of this study is that Lazismu needs to pay attention to productive zakat funds because it is considered necessary to increase economic independence, especially for people with disabilities

Keywords : Utilization, Productive Zakat, Economic Independence, People with Disabilities

1. INTRODUCTION

Zakat can be interpreted as a form of realizing the worship of a servant to God as well as an effort to realize social worship by sharing with fellow humans. Overcoming poverty is the support of people who are able to release their wealth in the form of zakat funds to those who are lacking. Zakat is one of the five strategic instrumental values and is very influential on the economic behavior of humans and society as well as economic development in general. The purpose of zakat is not just to support the poor consumptively, but to have a more permanent goal, namely alleviating community poverty.

Zakat management aims for zakat organizations based on the regulations of Law Number 23 of 2011 is to increase the effectiveness and efficiency of services in zakat management and increase the benefits of zakat to realize community welfare and poverty reduction by providing a good governance system in the form of transparency, accountability and cleanness, it will certainly have a positive impact on mustahiq, muzakki and the zakat organization itself.

People with disabilities in Jember still need attention. Since the enactment of Law no. 8 of 2016 concerning persons with disabilities, implementation has not been fully realized. Lazismu tries to restore the right of people with disabilities to get equal treatment and opportunities without discrimination when dealing socially and economically with others. Based on the description above, it is very important to conduct research on "Utilization of Productive Zakat Funds in Realizing Economic Independence of People with Disabilities in Lazismu Jember". This research uses exploratory research and constructive-qualitative approach. The unit of analysis is Lazismu located in Jember Regency. The data needed are primary and secondary data obtained through documentation, in-depth interviews, focus group discussions and with data sampling techniques using purposive and snow ball sampling. The validity of the research data was carried out by testing credibility, transferability, auditability and confirmability then analyzed with the miles and huberman model. This research will produce outputs in the form of utilization models, productive zakat fund interactions in realizing the economic independence of people with disabilities.

Research Formulation

Based on the background above, the formulation of the problem prepared in this study is:

1. How is the utilization of productive zakat based on human resource development carried out by Lazismu for people with disabilities?
2. What are the implications of utilizing productive zakat based on human resource development carried out by Lazismu in realizing economic independence for people with disabilities?

Research Objectives

Based on the formulation of the research above, the objectives of this study are

1. Describe and explore the utilization of productive zakat based on human resource development carried out by Lazismu for people with disabilities?
2. Describe and explore the implications of utilizing productive zakat based on human resource development carried out by Lazismu in realizing economic independence of people with disabilities.

2. LITERATURE REVIEW

Syariah Enterprise Theory

Syariah enterprise theory is an enterprise theory that has been internalized with Islamic values in order to produce a transcendental and more humanist theory. According to Triyuwono (2007: 4), Enterprise theory is a theory that recognizes accountability not only to company owners but to a wider group of stakeholders. Enterprise theory was then developed so that the theory was closer to the concept of syariah so that a theory known as Syariah enterprise theory was formed. According to Triyuwono (2007: 4), syariah enterprise theory includes God, humans, and nature so that in this study it implies that the highest stakeholder is God as the center.

Allah is the highest party and the only purpose of human life where by placing Allah as the highest stakeholder, the connecting rope so that shari'ah accounting still aims to "awaken divine consciousness" of its users is guaranteed. The consequence of establishing Allah as the highest stakeholder is the use of Sunnatullah as a basis for the construction of Syari'ah accounting.

The second stakeholder of Syariah Enterprise Theory is human beings who are divided into two groups, namely direct-stakeholders and indirect-stakeholders. Direct-stakeholders are parties who directly contribute to the company, both in the form of financial and non-financial contributions. Indirect-stakeholders are parties who do not contribute at all to the company (both financially and non-financially), but in syariah they are parties who have the right to get welfare from the company.

The last stakeholder group of Syariah Enterprise Theory is nature. Nature is the one who contributed to the death of the company as God and man. Companies exist physically because they are founded on the earth, using energy scattered in nature, producing using raw materials from nature, providing services to others using energy available in nature, and so on.

Zakat Theory

Zakat can serve as one of the sources of socio-economic funds for Muslims. This means that the utilization of zakat managed by the Amil Zakat Agency is not only limited to certain activities based on conventional orientation, but can also be used for people's economic activities, such as in poverty and unemployment alleviation programs by providing productive zakat to those who need it as business capital. The strategic value of zakat can be seen through: First, zakat is a religious vocation. It is a reflection of one's faith. Second, the financial resources of zakat will never stop. This means that people who pay zakat will never run out and who have paid every year or another period of time will continue to pay. Third, zakat can empirically eradicate social inequality and vice versa can create a redistribution of assets and equitable development.

The development of zakat is productive by making zakat funds as business capital, for the economic empowerment of its recipients, and so that the poor can run or finance their lives consistently. With this zakat fund, the poor will get a steady income, increase their business, develop their business and they can set aside their income to save.

Zakat as an instrument of economic development and poverty alleviation of people in the regions, has many advantages as an instrument of economic development of people in the regions. The use of zakat has been clearly determined in the Shari'a where zakat is only intended for 8 groups (ashnaf), namely: the poor, the poor, amil, mu'allaf, slaves, debtors, jihad fi sabilillah, and ibn sabil. Jumhur fuqaha agreed that apart from these 8 groups, it is not halal to receive zakat. And neither party has the right to change or amend these terms. These characteristics make zakat inherently pro-poor. No conventional fiscal instrument has such unique characteristics. Therefore, zakat will be more effective in alleviating poverty because the allocation of funds is certain and believed to be more targeted. The only instrument directly related to the needs of the poor is zakat.

Purpose of Zakat

When viewed in general aspects, zakat has a purpose in arranging vertical relationships between humans and Allah SWT and horizontal relationships between fellow humans. This purpose can be understood in the sense of zakat as a form of devotion and a form of gratitude of a servant to Allah SWT. Zakat aims to even out people's welfare or narrow the distance between social and economic disparities between rich and poor people when viewed from a horizontal aspect

Target of Zakat

The target of zakat is distributed to mustahiq. The poor are explained as those who are entitled to receive zakat and sometimes it is difficult to distinguish about the conditions of the poor and poor.

Understanding Productive Zakat

The word productive is to give good results, produce many valuable goods. So that the understanding of zakat that is managed with the aim of making mustahiq able to produce a lot of business or goods that have results can be interpreted as the understanding of productive zakat. Giving productive zakat to mustahiq can increase independence in economic terms. Independence means that mustahiq can have skills and also business capital that can be used to increase economic income.

Productive zakat is the opposite of consumptive zakat where productive zakat focuses on the aim of changing conditions from mustahiq to muzakki while consumptive zakat only focuses on giving directly to mustahiq without being accompanied by social independence or economic independence in the context of empowerment.

Definition of Utilization

The Definition of Utilization is :

- a. The business carried out brings results and benefits.
- b. Entrepreneurship in order to be able to carry out duties well

The word utilization when associated with zakat, it can be understood as an effort to function zakat as an instrument of social funds that play a role in overcoming various problems that exist in society. Providing financial assistance, business assistance, and so on to mustahiq who are included in the category of poor is an effort that can be done.

Zakat Utilization Pattern

Zakat in its distribution must be able to improve the standard of living of Muslims. Utilization can be done in two patterns, namely consumptive patterns and productive patterns. The consumptive zakat distribution program can be given directly to institutions that manage the poor, orphanages or mosques that distribute zakat to the community while the distribution of zakat productively can be done by providing scholarships, assistance for businesses for economically weak entrepreneurs, and free health services.

Economic Independence

Understanding economic independence as a way of responding to something that is obtained cumulatively through the process of individuals when learning and gaining experience in dealing with various situations in their social environment so as to be able to think and take appropriate action in dealing with situations.

Data Analysis Techniques

The data analysis techniques used in this study are as follows:

1. Collect data and information relevant to the purpose of the study. Data and information related to the research come from the annual report of the company under study.
2. Reduce data by selecting important data and focusing on utilizing productive zakat funds.
3. Presentation of data related to financial data, to then be used as material for description analysis.
4. Interview with Lazismu.
5. After the analysis, conclusions are drawn from the results of the analysis

3. RESULT AND DISCUSSION

Utilization of productive zakat based on human resource development.

Lazismu Jember already has various programs ranging from collecting zakat funds to distributing zakat which is divided into several groups. In collecting or collecting zakat, Lazismu conducts various businesses including collaborating with Amal Usaha Muhammadiyah in Jember Regency and also collaborating with several agencies and companies so as to realize the Lazismu program. Zakat distribution programs include social programs, economic empowerment programs, da'wah programs, education programs, health programs, waqf and qurban programs. All of these programs are reported to the central and regional leaders of Lazismu, so that transparency of activities and funds can be mutually sustainable. Giving productive zakat to mustahiq can increase independence in economic terms. Independence means that mustahiq can have skills and also business capital that can be used to increase economic income.

Productive zakat is the opposite of consumptive zakat where productive zakat focuses on the aim of changing conditions from mustahiq to muzakki while consumptive zakat only focuses on giving directly to mustahiq without being accompanied by social independence or economic independence in the context of empowerment.

Lazismu continues to increase its capacity in collecting and distributing zakat funds, infak, alms and other religious social funds. One of them is to collaborate with several agencies to increase benefits that can be served, right on target, strategic, measurable impact, it is stated in the goals of Lazismu, so that it can be sustainable.

Referring to the Lazismu Central Leader Muhammadiyah program which has distributed in accordance with six pillars consisting of the fields of education, economy, health, humanity, religious da'wah and the environment. This policy should be applied to Lazismu throughout Indonesia.

In the distribution of zakat fund distribution, there are 2 models, namely consumptive distribution and productive distribution. Consumptive distribution is zakat funds used to help the economic problems of the poor who are given in the form of goods. Consumptive zakat programs in the form of social programs include:

1. Mustahiq Family Compensation (poor and poor), This activity is in the form of giving money or goods to ease the economic burden, especially basic needs (clothes, blankets, or food consumed every day) intended for poor and poor families
2. Compensation for Widows and the Elderly Dhuafa. This activity is intended for elderly people and widows whose economic conditions are still below the poverty line and provide compensation in the form of basic necessities

3. Dhuafa Orphan Compensation, this activity is specifically intended to provide compensation for orphans in the form of goods and basic necessities.
4. Humanitarian assistance, this activity is a humanitarian activity such as health benefits, death and others. And also disasters in the form of social actions for natural disaster relief, disaster preparedness training and others
5. Ibn Sabil and Muallaf compensation, this activity is intended for travelers who need provisions and compensation packages for travelers
6. House Surgery, this activity is a community social activity that is expected to relieve you mustad'afin whose home conditions are still far from healthy and decent enough, and this activity is not only for individual homes, but can also be in the form of providing munusia social facilities such as joint boreholes, public MCK facilities so that it is hoped that with this activity people's lives will be better and healthier.

Productive distribution is zakat funds given in the form of goods used to create jobs such as carpentry tools, sewing machines, livestock goats and others. The productive zakat program conducted by Lazismu is one way to reduce poverty and aims to utilize it for productive business. This community empowerment can be achieved from productive zakat management to make mustahiq more independent. In its implementation, Lazizmu does not expect a return on the zakat that has been received.

The productive zakat program that has been implemented is as follows:

1. Mushroom cultivation located in Mayang
2. Surgical stalls located in all areas of Jember
3. Empowering pedicab drivers in all areas of Jember
4. Chicken farm located in Patrang

However, some of the efforts that Lazizmu fostered were not all able to survive due to weak supervision on the part of Lazizmu. The implications of utilizing productive zakat based on human resource development carried out by Lazizmu in realizing the economic independence of people with disabilities.

In the implications of utilizing productive zakat, especially aimed at people with disabilities, Lazizmu still has not fully carried out or distributed productive zakat for people with disabilities. However, Lazizmu has distributed consumptive zakat through donations for people with disabilities in the form of wheelchairs and others who support people with disabilities.

For the distribution of productive zakat, Lazizmu has done only limited data collection and planning that will be carried out to provide productive zakat assistance for people with disabilities. This will be done by Lazizmu as soon as possible because the condition of people with disabilities in Jember especially requires attention. And this will be in line with the Jember Regency government which declared that Wes Wayahe Jember is a Disability Friendly City, as one of the icons promoted in Jember Regency

4. CONCLUSION

Lazizmu has been distributing zakat in the form of distributing consumptive zakat and distributing productive zakat. The productive zakat program conducted by Lazizmu is one way to reduce poverty and aims to utilize it for productive business. This community empowerment can be achieved from productive zakat management to make mustahiq more independent. In its implementation, Lazizmu does not expect a return on the zakat that has been received. Lazizmu has been focusing on distributing consumptive, to distribute productive zakat has been done but for people with disabilities it has not been fully implemented. However, so far, Lazizmu has taken steps to register people with disabilities in Jember Regency in particular.

Special attention is needed to distribute productive zakat, especially for people with disabilities, because it is felt necessary, in Jember Regency people with disabilities still need assistance, especially capital assistance.

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