Utilization of Productive Zakat in Improving Mustahik Economic Empowerment (Study at BAZNAS of Manado City)

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ABSTRACT
This study aims to determine and describe the pattern of zakat distribution and the utilization of productive zakat in increasing the economic empowerment of Mustahik in BAZNAS of Manado City by using qualitative method. The data was obtained by doing interview, documentation and observation. Technique analysis in this study were data reduction, data display, and conclusion drawing/verification. The results found that the BAZNAS in distributing zakat funds using its pattern as outlined in Manado City programs such as; Prosperous Manado, Smart Manado, Healthy Manado, Taqwa Manado, and Caring Manado with some procedures, start from submitting business proposals from mustahik to the BAZNAS, processing the proposal as an administrative process, surveying to determine and conduct decision making is appropriate or not mustahik who submit business proposals it receives. For the mustahik who have received business funding assistance, BAZNAS Manado will provide assistance in the form of capital businesses are expected to be able to get out of the poverty line. But regarding supervision, it has not been maximized because it is constrained by the lack of Human Resources owned by BAZNAS of Manado City.

Keywords: BAZNAS, Mustahik, Productive, Utilization, Zakat

INTRODUCTION
The purpose of this study is to find out and describe the pattern of zakat distribution and the utilization of productive zakat in increasing the economic empowerment of Mustahik in the BAZNAS of Manado City. This research is expected to be able to provide an overview and input related to the distribution and utilization of productive zakat originating from muzakki who have contributed to paying zakat to help the mustahik that is organized by the BAZNAS of Manado City. This is useful to increase the credibility of BAZNAS and muzakki's trust in BAZNAS.

North Sulawesi province with a majority of its population is Christians, and Muslims are a minority population. This population condition does not indicate the amount of zakat collected in the province of North Sulawesi, especially ini Manado as center of the provincial capital. According to the Chairman of BAZNAS North Sulawesi, Abid Takalamingan said that based on his monitoring and studies that have been carried out, the potential for zakat in North Sulawesi province could reach tens of billions in a year. With this potential, the BAZNAS will continue to increase its revenue and target the receipt of zakat in 2018 to increase by 30 percent compared to the previous year (Latief, 2019).
According to some research results, the potential for zakat assets in Indonesia is quite large. Data from the National Amil Zakat Agency or BAZNAS which refers to the results of an Islamic Development Bank (IDB) study shows that Indonesia’s zakat potential can reach Rp 100 trillion per year (Fahham, 2001). Furthermore, in 2011, BAZNAS conducted a study in collaboration with FEM IPB and the Islamic Development Bank, the results of the study showed that the potential for national zakat is Rp 217 trillion. This huge potential consists of the household charity potential of Rp 82.7 trillion, private industry’s zakat potential of Rp 114.89 trillion, state-owned zakat potential of Rp 2.4 trillion, and potential for zakat savings of Rp 17 trillion (Bahcmid, 2012).

Unfortunately, the great potential of zakat is still not optimally collected. According to Abdullah (2015) who found that BAZNAS data, in 2012 the number of zakat funds collected nationally was only around Rp 2.2 trillion, that number had increased in 2013 to Rp2.4 trillion, then throughout 2014, it increased again to Rp 3.2 trillion. That is, compared to the potential, the amount of zakat fund absorption in Indonesia is only 1.4% of the expected potential (Bisnis.com, 2017).

One of the reasons for the optimal function of zakat as an instrument of equal distribution of the people's economy is the existence of an institution that deals well and with trust. Starting from the collection of zakat to distribution to those who are entitled, and this is the duty of zakat. The professionalism of the institute is very much needed considering that there are still many people who are still ignorant about zakat and zakat institutions. So that people can find out the benefits of zakat and the existence of zakat institutions.

Management of the distribution of zakat that is applied in Indonesia has two kinds of categories namely consumption and product distribution. The development of the zakat distribution method which is currently experiencing rapid development both becomes an object of scientific study and its application in various amil zakat institutions, namely the method of productive utilization. Productive Zakat is zakat given to Mustahik as capital to carry out an economic activity in the form of a business, which is by developing the economic level and potential productivity of Mustahik (Qadir, 2001).

Zakat given to Mustahik will act as a supporter of their economic improvement if channeled for productive activities. Utilization of productive zakat has a careful planning and implementation concept such as assessing the causes of poverty, lack of working capital, and lack of employment, with this problem there is a need for proper planning and can develop productive zakat. The development of zakat is productive by making zakat funds as business capital, to empower the recipient's economy, and so that the poor can run or finance their lives consistently. According to Sartika (2008), with the zakat funds, the poor will get a steady income, improve their business, develop their business and they can set aside their income to save.

Zakat funds for productive activities will be more optimal if carried out by the Amil Zakat Institution because it is a trusted organization for the allocation, utilization, and distribution of zakat funds. LAZ does not just give zakat, but LAZ will provide assistance, provide guidance and provide training so that the zakat funds can truly be used as working capital so that the recipient of the zakat receives a decent and independent income.

The Amil Zakat Institute (BAZNAS) has helped the government a lot with the aim of improving the welfare of the community, both in the fields of economic education, health,
and even income distribution. The potential of BAZ and LAZ is huge in helping to get out of poverty (Wulansari and Setiawan, 2014). In their study, they found that collecting zakat funds, Zakat House (Rumah Zakat) provides a variety of facilities to muzakki, zakat funds collected are all channeled to the program of independent smiles (Senyum Mandiri), champion smiles (Senyum Juara), healthy smiles (Senyum Sehat) and sustainable smiles (Senyum Lestari). In the smile program independently using the concept of providing capital assistance to mustahik who need capital assistance. Based on the results of the Paired T-test, it can be seen that capital, business turnover and mustahik business profits are significantly different between before and after receiving venture capital assistance provided by Rumah Zakat. But there are still obstacles in the application of the independent smile (Senyum Mandiri) program, because there are some mustahik who still use the capital assistance to meet their consumption and health needs. Even so, it is very possible that the capital assistance provided by Rumah Zakat can change mustahik into muzakki.

In another study with quantitative methods, Amir (2017) found that the utilization of productive zakat in BAZNAS of Makassar city was carried out with two models, namely the in-kind system to increase mustahiq skills, and with the Qardhul Hasan system to finance mustahiq venture capital. In addition, it is known that from the use of productive zakat is really able to increase income mustahiq, where of 37 respondents, as many as 33 respondents experienced an increase in income. Then from the results of multiple regression analysis using SPSS 21, it is known that the simultaneous amount of zakat, business assistance, business duration, type of business and education has an effect on the income status of mustahiq. But partially, only three factors have a significant influence, namely the amount of zakat, business assistance, and length of business, while the type of business and education does not affect the income of God.

Besides it, Anwar (2018) was doing research with qualitative method found that the management of productive zakat funds conducted by LAZISNU Kudus using the stages in management science. The steps in the empowerment of productive zakat by LAZISNU Kudus include data collection, supervision and supervision. There are two obstacles facing LAZISNU, internal and external factors. Among the internal factors are limited funds provided, lack of coordination, lack of adequate human resources and administrative management that is still traditional. While external factors include is still a lot of muzakki who pay zakat outside amil institutions and mustahik less know management business.

From the findings of previous studies or research that have been described before, in the study will explore deeper the use of productive zakat in order to improve and strengthen the economy of Muslims in the Manado City. Starting from the selection of the productive zakat utilization program by the Manado City BAZNAS, the distribution process to the process of supervision and control which will be the findings and discussion in this study.

**RESEARCH METHOD**

This type of research is field research conducted at BAZNAS Manado City using a qualitative approach with the data source consists of primary data that is data obtained directly from the public (Soekanto and Mamudji, 2001) in the form of data obtained from informants, namely administrators of BAZNAS and compulsory zakat (Muzaki) with various professional backgrounds such as traders, entrepreneurs, Civil servants,
entrepreneurs, and professionals. Furthermore, secondary data consists of various fiqh literature that contains discussions about zakat and partly in the form of zakat management report documents and policy programs for collecting, distributing, and utilizing zakat funds carried out by BAZNAS.

The method used in data collection is through interviews by asking questions to informants (Muzaki) chosen randomly, through observations related to the pattern of zakat settlement conducted by Muzaki in paying zakat, documentation as a complement to the use of observation methods and interviews by collecting data-data in the form of an annual report document of BAZNAS, as a record of the realization of the collection of funds and their distribution as well as a model of empowering zakat funds, both consumptively and productively and literature studies by collecting and reviewing various kinds of literature such as Qur'anic texts and hadith as the main sources of Islamic law, books fiqh and ushul fiqh books, research results, journals and various scientific articles related to this research.

This study was using technique analysis according to Miles and Huberman (1992), consisting of three activities, namely: data reduction, data display, and conclusion drawing/verification. Data reduction provide a clearer picture, and make it easier to do further data collection, and look for it if necessary. Besides, data display that is carried out is mostly poured into a brief description. The final step is drawing conclusions and verification by grouping and selecting data obtained from field research according to quality and truth, then related to theories, rules, principles and legal concepts obtained from library studies to obtain answers to the formulated problem.

RESULTS AND DISCUSSION

Distribution Pattern of Zakat BAZNAS of Manado City

Manado City National Amil Zakat Agency, hereinafter abbreviated as Manado City BAZNAS, carries out its duties and functions following article 15 paragraph (5) of Law no. 23 of 2011 concerning Management of Zakat. In carrying out its programs, BAZNAS is obliged to provide an annual report on the implementation of its duties to the regional government and the DPRD. The report referred to includes reports on the collection, distribution, and utilization, activities, and activities of the organization and policies that have been carried out during the period (year) concerned.

From 2016 to 2017, BAZNAS of Manado City has organized a program of activities that are in synergy with the North Sulawesi Province BAZNAS and the Central BAZNAS. The programs and activities are as follows:

1. **Smart Manado**
   This type of BAZNAS Manado program is aimed at students at both elementary, junior high, high school and university levels. The requirements for the participants in the tuition allowance are Muslim students who have a strong desire to go to school or education but experience education costs and Muslim students who excel at various levels of education regardless of their level of social ability, to create students who love science. While the purpose of this program is as a vehicle to arouse learning enthusiasm for students to achieve a bright future and the preparation of facilities and infrastructure in the field of education, especially for the poor who often have difficulty to continue their family members at a higher level of education.
2. **Prosperous Manado**

The program of the Manado City Amil Zakat Agency with the name “Prosperous Manado” is an activity in the field of micro / small economics that is distributed to small businesses in the city of Manado. The deputy chairperson of the financial planning report explained that the distribution pattern of productive zakat for 2017 was more towards the Manado Makmур program, such as economic assistance, for example, additional to venture capital. Distribution of productive zakat for 2017 amounted to 4 people on the SIMBA application (Management Information System of the Amil Zakat Agency). The implementation of productive zakat which is used today for the economy is biased to produce and is given in cash. Cash given to Mustahik is used for business activities and notes in the form of a memorandum from the aid record given to the Manado City BAZNAS. The provision of facilities cannot yet be provided by the City BAZNAS, but the assistance is still in the form of cash. However, BAZNAS of Manado City has planned that in 2018 it will provide community business needs in the form of equipment or tools that can be used by Mustahik to run a business. Capital distribution in the form of cash given to small business managers with consideration because the location and or type of business may not be able to join several other micro-small businesses to get capital distribution assistance.

3. **Healthy Manado**

BAZNAS Program with the name "Healthy Manado" is an activity in the health sector that is given or distributed to the poor in the form of: "Livable Houses" Program where the program is given to Mustahik on the proposal of UPZ management of government agencies or private companies and through a survey of BAZNAS management for the poor who have homes that are not livable. Furthermore, the "Ambulance Car for the Ummah" program, which is an activity in the field of public health services, especially Muslims from BAZNAS, Manado City, prepared an ambulance at the Manado City BAZNAS secretariat that can be used to serve (deliver) the sick in hospitals or as a hearse.

The "Medicine for the Ummah" program is an activity given to the Mustahik by the management of BAZNAS in Manado, either independently by BAZNAS or in collaboration with other parties such as IDI (Indonesian Doctors Association) to provide free treatment to the poor. The purpose of this program is as a vehicle to generate unity in helping the suffering of others and to inspire enthusiasm for a healthy and clean life according to religious orders.

4. **Taqwa Manado**

The Manado City BAZNAS Program under the name "Manado Taqwa Program" is an activity in the religious segment with the type of ulama or Muballiq activities of the City of Manado's BAZNAS friends for cooperation with scholars and Muballiq who are in Manado City to jointly provide awareness to Muslims to be able to carry out the obligation to give or distribute ZIS through lectures, sermons or discussions. Furthermore, there is the Imam / BTM Partner activity of the BAZNAS City of Manado which is aimed at grounding the BAZNAS program among mosque worshipers in the City of Manado. This activity is planned, namely the formation of zakat care groups among mosque worshipers, as well as a simple rehabilitation care program for mosques or prayer rooms.
"Student Care Infaq". Activities that are focused on students and students to carry out activities early in their circles in the field of zakat and activities "Improvement of Human Resources and Work Programs of the City of Manado BAZNAS" aimed at increasing amil knowledge and synergy of the work program of the City of Manado's BAZNAS. The purpose of this program is as a means of generating togetherness among scholars and leaders of the congregation with the management of the City of Manado's BAZNAS to increase zakat awareness; a form of concern for the physical condition of the mosque; early preparation for the young generation of Islam in carrying out their religious obligations; and Increasing amil knowledge about HR and the synergy of the zakat program.

5. Caring Manado
The Manado Cares Program is the Manado City BAZNAS program with three types of programs namely the "BAZNAS Manado Program" which stands for Rice from the Manado City BAZNAS. This activity or program is prepared for the distribution of rice for the needs of the poor who are distributed in bulk. The "Sembako for Dhuafa" program where this activity is for distribution of groceries includes; rice, coconut oil, canned fish, eggs, soap, tea, etc. to the poor and the "Natural Disasters / Fire" Program to help victims of natural disasters such as floods, landslides, and fires. The purpose of this program is as a form of concern from the Muzaki coordinated by the management of BAZNAS Manado City over the increasing price of basic needs of the community, especially rice and other staples which are often unable to be reached by the needy and poor who are around us and requires a helping hand from various parties as well as a manifestation program of intentions from Muzaki to distribute part of their assets to the Mustahik especially those who have experienced natural disasters or fires.

Utilization of Productive Zakat in Increasing Mustahik’s Economic Empowerment
One of the functions of zakat is a social function as a means of interrelating among Muslims, especially between the rich and the poor, because zakat funds can be used creatively to overcome poverty which is a social problem that is always present in people's lives. The spirit that is brought along with zakat is the change in a person's condition from Mustahik (recipient) to Muzaki (giver). Increasing the number of Muzaki will reduce the burden of poverty in society. But the limited zakat funds that have been collected are very limited. This requires a good arrangement so that the potential of the people can be utilized as optimal as possible. During current economic problems, zakat is expected to emerge as a solutive instrument for the effective and sustainable economic development of the people. As an instrument of economic development and poverty alleviation, zakat has many advantages compared to conventional fiscal instruments that already exist.

At present, when the issue of poverty becomes a national, regional and even global issue, the concept of zakat is considered appropriate as one of the "formulas" for dealing with poverty. Both in Islam and the laws and regulations in Indonesia, the acquisition and use of zakat have been set with certainty, as well as for its intended purpose. Based on Law No. 23 of 2011 concerning Management of Zakat as a change from Law No. 38 of 1999 concerning Management of Zakat, stated that the major objectives of the management of zakat are increasing the effectiveness and efficiency of services in the management of zakat; and increase the benefits of zakat to realize community welfare and poverty reduction. (Lembaran Negara RI, 2011).
In order to zakat funds to be distributed effectively, it must be noted that the use of zakat is selective for both consumptive or productive needs, such as:

1. Conventional productive
   The distribution of conventional productive zakat is zakat given in the form of productive goods, whereby using these items, the Mustahik can create a business, such as giving aid to goats, cash cows or to plow their fields, carpentry tools, sewing machines, etc.

2. Creative Earning
   Distribution of creative productive zakat is zakat which is realized in the form of providing revolving capital, both for the capital of social projects, such as building schools, health facilities or places of worship as well as business capital to help or for the business development of traders or small entrepreneurs.

The concept of productive distribution of zakat funds put forward by many zakat institutions (BANZAS) is usually combined with other collected funds, namely alms and donations. This is to minimize differences in opinion regarding the productive pattern of zakat funds. In terms of the distribution of the new law, it uses two terms, namely distribution, and utilization. Utilization is used specifically as a term for the distribution of zakat productively, to improve the quality of the Ummah. There is a model (pattern) of the distribution of zakat funds, namely:

1. The momentary form, in this case, means that Zakat is given to someone once or just for a moment. In this case, also means that distribution to Mustahik is not accompanied by the target of economic independence in Mustahik. This is because the related Mustahik "can no longer be independent", such as elderly people who are elderly and disabled.

2. The form of empowerment is the distribution of zakat accompanied by the target of changing the state of the recipient from Mustahik to Muzaki. This target is a large target that cannot be easily and in a short time. For this reason, according to Badriadi (2005), zakat distribution must be accompanied by a complete understanding of the problems that exist in the recipient. If the problem is the problem of poverty, then the cause of poverty must be known so that it can find the right solution for achieving the targets that have been set.

A productive business is any business that can generate profits (profitable), has a potential market and has good management, besides that these businesses are owned by the poor who must be obligatory zakat and engaged in lawful fields. Businesses like these are the targets of productive zakat. In its distribution, it is necessary to have a trustworthy and credible BAZNAS that can manage this distribution. Trustful nature means being bravely responsible for all the activities carried out contained in its honesty. While professional is the nature of being able to carry out the tasks assigned to him with existing scientific capital (Hafidhuddin, 2002).

The distribution pattern of productive zakat must be regulated in such a way that the targets of this program are not achieved. Some of the following steps According to Ath-Tholah (1994) become a reference in the distribution of productive zakat:
1. Forecasting, which is forecasting, projecting and carrying out an estimate before giving the zakat.

2. Planning, namely formulating and planning an action about what will be carried out to achieve the program, such as the determination of people who will get productive zakat, determine the goals be achieved, and others.

3. Organizing and Leading, i.e. gathering various elements that will bring the program's success including making standard rules that must be obeyed.

4. Controlling is monitoring the course of the program so that if something goes wrong or deviates from the procedure it will be detected immediately.

In addition to these steps, in the distribution of productive alms must be considered the people who will receive it, whether he includes those who are entitled to receive zakat from the poor, so they are people who have a strong desire to work and trying. Zuhdi (1997) mentions that the selection for productive alms recipients must be done strictly because many poor people are still physically and mentally healthy but they are lazy to work. They would rather be homeless than becoming laborers or employees. They should not be given alms, but enough to be given alms in perfunctory style because they have damaged the image of Islam. Therefore, according to Zuhdi (1997), the poor need to be selected first, then given skills training following their talents, and then given adequate working capital.

After Mustahiq the recipient of productive zakat is determined next, Amil Zakat must be careful and selective in choosing the business to be run, an understanding of how to manage a business is very important, especially for Amil, given his particular position as a consultant or companion for the productive business. Among the conditions of productive business can be funded by zakat funds are:

1. The business must be engaged in halal businesses. It is forbidden to sell illicit goods such as liquor, pork, blood, symbols of shirk and so on. Likewise, it is forbidden to sell subhat goods such as cigarettes, etc.

2. The owner of the business is Mustahiq zakat from the poor who need business capital or additional capital.

3. If the business is a large company, it is endeavored to take workers from the mustahiq zakat group, both the needy or the poor.

After the business to be made as an object of productive zakat is determined, the next step is how to distribute it. Regarding the distribution can be done with a "must" returned loan model, the word must be here is not mandatory, but as proof of their sincerity in doing business. Qaradhawi (1997) offers an alternative how to distribute zakat to the poor, he said as quoted by Masjufik Zuhdi that people who are still able to work or try and can be expected to be able to provide for their lives and their families independently, such as traders, farmers, craftsmen, but they lack the capital and tools needed, so they must be given sufficient zakat so that they can be independent onward. And they can also be placed in a variety of productive employment opportunities established with zakat funds.
After the distribution process is completed, then no less important is the supervision of the mustahiq who get the productive zakat, lest the funds are misused or not used as business capital. This control is very important considering this program can be said to be successful when the mustahiq effort is advanced and can return the zakat funds. Because this is expected, that mustahiq with his efforts will advance and develop into mustahiq zakat.

The supervisory model for productive zakat funds can also be in the form of business assistance, a kind of consultant that will direct the mustahiq in running their business. This assistance model should not only focus on the business it manages but can also assist and provide input in matters of spiritual mustahiq. The holding of groups between mustahiq productive recipients of zakat with zakat managers can be a moment to provide religious advice, so in addition to alleviating worldly poverty as well as alleviating them from spiritual poverty.

Among the examples of the distribution of zakat that are productive are those that have been carried out by the Manado City BAZNAS, where they include two productive elements in the distribution of zakat namely investment in the form of interest-free loans and forms of human resource empowerment in the form of skills training, business guidance, scholarships, and business working capital.

While the Manado City BAZNAS channeled productive zakat funds to the needy poor who had weak economic conditions. The procedure for applying for venture capital is to submit a work business proposal to the Manado City BAZNAS, then the BAZNAS will then process the proposal after the proposal is processed administratively, a survey is conducted to determine and make a decision, whether it is the Mustahik who submit the work business proposal it is feasible to receive and get venture capital assistance from BAZNAS.

Regarding supervision, BAZNAS has conducted it in 2017, but that has not been maximized due to a lack of Human Resources owned by the Manado City BAZNAS. For routine supervision, there will be a cost to be given to the supervisor (amil). In conducting supervision conducted by BAZNAS on the development of Mustahik business, it is still expected from amil rights, because to add costs is not possible because BAZNAS does not have sufficient funds to cope because there are still amil zakat rights in the funds owned by Manado City BAZNAS.

This program is aimed at developing a productive economy among poor families. The form is in the form of revolving capital assistance and business guidance, so it is expected that with this assistance the target can be to do business independently and earn a steady income to escape poverty. If you can make this weak economic venture into a muzzaki. This program can also be in the form of business training.

In 2018 BAZNAS of Manado City has programmed to assist micro-businesses that have been assisted or facilitated by BAZNAS through venture capital. This includes work plans from the Manado City BAZNAS to the center. In 2018 there will be 5 people who will be removed from poverty. BAZNAS Manado City has taken 5 of these samples to see the development of its business. It is expected that at least 2 out of 5 people who have been given business assistance by BAZNAS can improve their economy and get out of the poverty line. Provision of assistance provided to Mustahik as business assistance has been through a survey in advance and has passed the feasibility test to get help. With
the provision of assistance in the form of venture capital, it is expected that Mustahik can
get out of the poverty line, even those who were previously Mustahik can change their
status to Muzaki. For Mustahik who have received business funding assistance, the
Manado City BAZNAS will assist, starting from mentoring the funds used by Mustahik,
business marketing processes, and financial management so that the Mustahik can
develop their businesses, thus the Mustahik can improve the family economy.

In 2017, the BAZNAS of Manado City is still in the stage of channeling business
assistance, while monitoring and evaluation are carried out. However, BAZNAS
continued to communicate with the Mustahik who received business funding. The
communication was carried out to find out the development of businesses run by
Mustahik who received business funding assistance, but periodic reports had not been
made. For business capital assistance given to Mustahik, it is still within the limits of the
grant, not yet in the refund program given by BAZNAS. This is done so that the Mustahik
can get out of the poverty line, if they have come out of the poverty line, the Mustahik
can change the status from Mustahik to Muzaki. For the amount of venture capital
assistance provided to Mustahik varies, it is adjusted to the form of business being run.
The funding assistance ranges from Rp. 500,000 to Rp. 2,500,000. BAZNAS does not
provide substantial financial assistance to Mustahik so that BAZNAS can assist several
Mustahik who want to run a business. An example of Mustahik whose business is a
grocery seller in the Manado City BAZNAS complex, then only business assistance of
Rp. 500,000. That is because the business does not require a large business capital.
The Mustahik who get business capital assistance are those who already have a
business, not those who don't have a business.

Making zakat as a system of community economic empowerment means that zakat must
be distributed productively. Of course, it requires the management of zakat by a good
amil zakat institution. Efforts to strengthen the management of Amil Zakat institutions as
a system of economic empowerment of Muslims that require assessment of the
dimensions of the zakat distribution system in BAZNAS themselves. An effective and
professional distribution system that is effective and professional will help people escape
poverty (Latief, 2019). The distribution and utilization of zakat are closely related to the
concept of zakat management. Based on the Law of the Republic of Indonesia Number
23 of 2011 concerning Management of Zakat, the definition of zakat management
includes planning, implementing and coordinating activities in the collection, distribution,
and utilization of zakat. Therefore, the distribution and utilization of zakat is an
inseparable part of the principle of zakat management.

In the treasury of Islamic legal thinking, there are opinions about the authority of zakat
management by the state. Some argue that zakat may only be managed by a state based
on Islam, but others argue that in principle zakat must be handed over to amil, regardless
of whether the amil was appointed by the state or amil who works independently in the
Muslim community itself. According to Fakhruddin (2008) that the collection of zakat can
be carried out by private legal entities under government supervision.

Although Indonesia is not an Islamic state that formally enforces Islamic sharia, there is
a state involvement within certain limits to facilitate Muslims to carry out their religious
teachings. In the 1945 Constitution of the Republic of Indonesia, Article 29, it is stated
that the state guarantees the independence of each resident to worship according to
their respective religions. These guarantees are not passive, but active guarantees, in
which the state is obliged to provide the facilities and facilities needed for the implementation of religious obligations.

To facilitate the obligation to give alms to Muslims in Indonesia, the government has issued a regulation on zakat management in the form of Law No. 23 of 2011 instead of Law No. 38 of 1999 concerning Management of Zakat which had been previously issued. The law stipulates the government's obligation to provide protection, guidance, and services to Muzaki, Mustahik, and amil zakat. By the law, the management of zakat is carried out by the National Amil Zakat Agency (BAZNAS) established by the government. Besides, the law also provides space for private amil zakat to conduct the collection and distribution of zakat on the terms and procedures that have been determined. The state law only regulates the BAZNAS, while the zakat law still follows the provisions of sharia following the Qur'an and the sunnah.

Management of zakat "based on Islamic law" is one of the keywords in Law Number 23 of 2011 concerning Management of Zakat which needs to be understood and implemented by all amil zakat. Zakat must be distributed and utilized based on several sharia principles following QS at-Taubah verse 60 and some of the hadiths of the Messenger of Allah, as a source of law. In line with sharia principles, Law Number 23 of 2011 concerning Management of Zakat stipulates in articles 25 and 26 that zakat must be distributed to Mustahik by Islamic law, and distribution of zakat is carried out based on priority scale by taking into account the principles of equity, justice, and territoriality. Taking into account the priority scale means putting the Mustahik groups most in need. The scholars agree that the needy and poor must be the main priority in the distribution and utilization of zakat. Because the strategic aim of zakat management is to overcome the problem of poverty and improve welfare among Muslims.

The distribution of zakat to Mustahik is not merely consumptive in nature, but also more productively oriented to improve the welfare of Mustahik in the long run. Because the essence of giving alms is essentially the fulfillment of the needs of the life of the Mustahik so that they are empowered throughout their lives (Hafidhuddin, 2013). Al-Qur'an itself does not regulate how it should and should distribute zakat to asnaf. Umar bin Khattab may have provided zakat funds in the form of goats so that they could breed. The Prophet had given it to a needy of two dirhams, by giving the advice to use the money, one dirham to be eaten and one dirham to buy an ax as a working tool. Based on the opinion of the Hanafiyah group, and the events of the time of the Prophet and Umar, the productive distribution of zakat is allowed for the benefit of the people.

Utilization of zakat funds outlined in the teachings of fiqh gives a clue to the need for a policy and accuracy, where factors need to be considered for equity and equality, the real needs of zakat recipient groups, the ability to use zakat funds from those concerned that lead to an increase in their welfare and freedom from poverty so that in turn the person concerned is no longer a recipient of zakat but is a payer of zakat.

CONCLUSIONS

BAZNAS of Manado City as an institution that has the authority to manage zakat funds, and distributing zakat funds uses five patterns as outlined in the Manado City program, these programs include; Prosperous Manado, Smart Manado, Healthy Manado, Taqwa Manado, and Caring Manado. Prosperous Manado is an activity in the field of micro economics that is distributed to micro businesses in Manado city. Smart Manado
program is aimed at students at both elementary, junior high, high school and university levels. Healthy Manado program is an activity in the health sector that is given or distributed to the poor in the form of Livable Houses, Ambulance Car for the Ummah and Medicine for the Ummah. Manado Taqwa Program is an activity in the religious segment with the type of ulama or Muballiq activities of the City of Manado's BAZNAS friends for cooperation with scholars and Muballiq who are in Manado City to jointly provide awareness to Muslims to be able to carry out the obligation to give or distribute ZIS through lectures, sermons or discussions. And the last program is Care Manado with three types of programs namely: Baznas Manado, Sembako for Dhuafa and Natural Disasters or wildfire.

BAZNAS of Manado City distributes zakat funds productive to the poor who have weak economic conditions. There is a procedure implemented in which Productive Zakat Recipients are required to submit business proposals to the BAZNAS of Manado City, then BAZNAS will then process the proposal as an administrative process. Next process is to conduct a survey to determine and conduct decision making is appropriate or not mustahik who submit business proposals it receives. For the mustahik who have received business funding assistance, BAZNAS Manado will provide assistance, starting with assistance to funds used by mustahik, business marketing processes, and management finance so that the mustahik can develop business, thus the mustahik can improve the family economy. With the provision of assistance in the form of capital businesses are expected to be able to get out of the poverty line, even ones at first, they as mustahik could change their status to muzakki. But Regarding supervision, it has not been maximized because it is constrained by the lack of Human Resources owned by BAZNAS of Manado City. For routine supervision there will be a cost for given to supervisors (amil). In conducting surveillance carried out by BAZNAS on the development of the mustahik business is still expected from amil rights, because to add costs is not possible because BAZNAS didn’t has enough funds to cope because it is still very amil rights zakat in the funds owned by the Manado City BAZNAS.

REFERENCES


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