

The effectiveness of the *zakāt* community development program in improving the people's economy

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JIEMB | 215

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Abstract

Zakāt is not just giving some money or basic food to support *mustahiq* within a few days or a few weeks, but how *mustahiq* can fulfil his needs with the capabilities he has. To be precise, this research examines the effectiveness of the *zakāt* community development program in Jungsemi Village, Kendal Regency. This program's main funds come from *zakāt*, which Baznas of Kendal Regency manages. The main objective of this program is to empower local communities, which are expected to improve people's welfare, especially productive *zakāt mustahiq*; so that they can transform into *muzakkī*. This program has existed since 2020. The methods of this research used qualitative research. The data collection used are interviews, observation, and documentation. The results of this study show the effectiveness of the *zakāt* community development program in improving the people's economy. Here the focus is on productive *zakāt mustahiq* in the community development *zakāt* program in Jungsemi, Kendal Regency.

Keywords: *zakāt*; effectiveness; community development program.

Introduction

According to al-Qarḍāwī, *zakāt* is not just giving some money or basic food to support *mustahiq* within a few days or a few weeks, but how *mustahiq* can fulfil his needs with the capabilities he has. If a *mustahiq* has skills, he gets *zakāt* according to what can support his expertise (al-Qarḍāwī, 1960). Productive *zakāt* is effective for the welfare of *mustahiq* and encourages *mustahiq* to get out of the poverty line. Providing productive *zakāt* in the form of business capital will encourage *mustahiq* to work. Later, the results can meet the daily needs of *mustahiq* for a prolonged period. There have been several studies on *zakāt* community development. Among the several existing studies are: First is a discussion of the community development *zakāt* concept in empowering *mustahiq* (Mafruhah,

Istoqomah, Mulyani, & Ismoyowati, 2015). Second, analysis of community development *zakāt* performance indicators (Mursyidah, 2019). Third is implementing the community development *zakāt* village index as a development program (Farikhatusholikhah & Novianti, 2018).

Some studies discussing productive *zakāt* in community development *zakāt* are not small. However, each region has different *zakāt* potential, has other policies and has different *zakāt* development results. Thus, a discussion about the effectiveness of the *zakāt* community development program in developing the people's economy will undoubtedly add to the treasures of knowledge in the discussion of *zakāt* in the social economy. Therefore, this research focuses on three questions. First, how is the distribution of productive *zakāt* to *mustahiq* productive *zakāt* in Community Development *zakāt*? Second, how does *mustahiq* develop *zakāt* community development? Third, how does productive *zakāt mustahiq's* economic development in community development *zakāt*?

Classical *fiqh* explains that *zakāt* is imposed on wealth items, including livestock, gold, silver, trade goods, hidden assets, agriculture and mining goods. Then, in contemporary *fiqh*, *zakāt* is included for professions and companies. Then, *zakāt* is managed and distributed by *'āmil* (Ash Shiddieqy, 1997). Indonesia is a country with a majority Muslim population, in which there are two types of *'āmil*. The first is an *'āmil* under the auspices of the government, and the second is an *'āmil* that stands alone without government interference. The existence of Baznas is the first form of *'āmil*. The government formed Baznas based on Presidential Decree No. 8 of 2001. The second type of *'āmil* includes Dompot Dhuafa and Rumah *Zakāt*, which are *'āmil* that stand independently.

The method of distributing *zakāt* in Indonesia used to add to the concept of 'hit and run'. *Zakāt* is distributed by *'āmil* to *mustahiq* only to meet the needs of *mustahiq*. So, in the long term, *mustahiq* remains a *mustahiq* who always waits for *zakāt* funds to meet his consumption needs. Seeing the number of such cases, the leading *'āmil zakāt* institution was born, namely Dompot Dhuafa Republika, which gave rise to community-based *zakāt* distribution (Hanum, 2019; Muthohar, 2016).

Some studies suggest that the distribution of *zakāt* by *‘āmil* *zakāt* institutions is currently good; it is just that distribution only focuses on alleviating needs or consumption, and some institutions still have the wrong goal of considering it as social marketing (Abdullahi, 2019; Ghufran, Zaenal, & Endri, 2023; Mariyanti, Basri, & Jazuli, 2022). So, it is necessary to focus distribution on mentoring to be more productive and valuable (Erliyanti, 2019; Hanum, 2019; Miftahuddin, 2021; Muthohar, 2016; Shalihin, 2016).

Departing from this, this study aims to explore the real potential of *zakāt* through empowerment or mentoring efforts. Baznas later adopted this concept, and in 2013, the *zakāt* community. Some research development program was formed. However, unlike Dompot Dhuafa Republika, Baznas brings the *zakāt* community development concept with features that integrate several aspects, namely aspects of education, health, religion, environment, economy and social society. *Zakāt* community development aims to create a prosperous and independent organisation. This study aimed to describe the *zakāt* community development program and assess whether the *zakāt* community development program was effective.

Literature review

Productive *zakāt*

Al-Qarḍāwī explains that the distribution of *zakāt* has been regulated in the Qur’an (QS. At-Taubah [9]:60) that *mustahiq* are grouped into eight categories. The first group of *mustahiq* is *faqīr/fuqarā’* and *miskīn/masākīn* (the poor group). These two groups are the main targets of *zakāt* recipients. According to al-Qarḍāwī, these conditions show the purpose of *zakāt* is to eradicate poverty in the lives of Muslims (al-Qarḍāwī, 1960). The five daily prayers are a worship that expresses a Muslim’s gratitude for the blessings bestowed by God. At the same time, *zakāt* is a practice or worship that expresses a Muslim’s appreciation for the gift in the form of property given by God. Therefore, *zakāt* is the cornerstone of Islamic economic finance. The purpose of *zakāt* is to purify the property of a Muslim who can afford it by redistributing it to the poor and needy, and neither taxes nor conventional fees can claim a specific function of *zakāt* (Clarke, Craig, & Hamid, 1996).

Productive *zakāt* is *zakāt* that is managed as a form of effort to improve the economy of people with low incomes by focusing on empowering human resources through training to enhance skills (al-Qarḍāwī, 1960). The main purpose of *zakāt* is to make *mustahiq* become *muzakkī* (Al-Ḥaḍramī, 2017). The existence of productive *zakāt* can touch *mustahiq* directly to get business opportunities from the productive *zakāt* given, namely in business capital. Productive *zakāt* given to *mustahiq* in the form of business capital can take the form of various forms of business capital, including *mustahiq* who has skills gets cookware, *mustahiq* who has woodworking skills gets business capital for furniture equipment, and so on. The business capital obtained can increase the independence of *mustahiq* and the welfare of *mustahiq*. In a study conducted by Husnah (2021), *zakāt* funds can be loaned to increase the productivity of *mustahiq* (poor and needy) to provide long-term benefits, provided that *mustahiq* comply with sharia principles and with good *zakāt* management (Nur, 2022).

***Zakāt* community development**

Baznas of Kendal Regency was established on September 24, 2004, which was marked by the issuance of the Regent's Decree No. 451.1/333/2004 concerning the establishment of the '*Amil Zakāt* Agency (Badan Amil Zakat, BAZ)) of Kendal Regency for the 2004-2007 period. The next period was formed in 1 November 2007 and confirmed on February 28, 2008 based on the Decree of the Kendal Regent No. 45.1/38/2008 concerning Amendments to the Decree of the Regent of Kendal Number: 45.1/689/2007 concerning the Establishment of the Regional '*Amil Zakāt* Agency (Badan Amil Zakat Daerah, Bazda) of Kendal Regency for the period of 2007-2010, at the suggestion of the Head of the Office of the Ministry of Religious Affairs of the Kendal Regency.

Along with changes to the applicable laws and regulations based on the Law. No. 23 of 2011 concerning *zakāt* management, in 2016, the Kendal Regent Decree No. 451.12/73/2016 dated February 29, 2016, concerning the Appointment of the Kendal Regency Baznas working period 2016-2021 was issued so that the Bazda of Kendal Regency became Baznas of Kendal Regency. Baznas of Kendal Regency are tasked with collecting, distributing and distributing *zakāt* by religious provisions and applicable laws. In 2022, from January-June, the Kendal Regency Baznas succeeded in

collecting *zakāt* and *infāq* amounting to IDR 4,816,441,410,- (with details, *zakāt* amounting to IDR 4,681,963,443,- and *infāq* amounting to IDR 134,477,967,-

The potential for *zakāt* in Kendal Regency is very high, considering that the majority of the population in this Regency is Muslim. Baznas estimates the potential for *zakāt* in this Regency to reach Rp 9 billion annually. However, in 2014, Baznas of Kendal Regency could only collect 2.31% of the potential *zakāt* in Kendal Regency. Even in 2015, it decreased to 2.25%.

Table 1. *Zakāt* acquisition of Baznas of Kendal Regency, 2017-2020 (in rupiahs)

Month	2017	2018	2019	2020
January	27.789.683.00	215.060.692.00	127.000.508.00	747.398.255.00
February	26.944.195.00	103.971.883.00	227.210.979.00	757.451.775.00
March	28.092.674.00	110.051.704.00	281.334.350.00	844.683.560.00
April	31.983.058.00	109.943.099.00	257.911.816.00	859.119.823.00
May	64.865.066.00	141.106.097.00	416.647.418.00	940.662.452.00
June	52.179.757.00	170.573.921.00	245.611.291.00	752.459.867.00
July	157.522.163.00	207.432.792.00	301.021.215.00	754.345.850.00
August	92.217.679.00	161.525.872.00	445.439.776.00	804.072.279.00
September	75.572.678.00	157.776.366.00	668.795.514.00	746.266.721.00
October	86.078.851.00	167.699.636.00	781.484.730.00	715.589.116.00
November	53.020.855.00	166.726.707.00	759.872.841.00	703.570.653.00
December	58.122.283.00	122.593.894.00	813.117.640.00	
Total	754.388.942.00	1.834.462.663.00	5.325.448.078.00	8.625.620.351.00

Source: Baznas of Kendal Regency

Table 1. illustrates that since 2017, the *zakāt* collection for Baznas of Kendal Regency has increased yearly by bringing up several strategies, including collaboration with the Kendal Regency government by involving state employees as *muzakkī*. From year to year, according to the increase in the collection of *zakāt* by Baznas of Kendal Regency, the distribution of *zakāt* has also increased. From the collection of *zakāt* and *infāq* received, the Baznas of Kendal Regency distribute it according to the existing program. The total distribution of *zakāt* and *infāq* in Baznas of Kendal Regency is IDR. 4,049,606,611,- (see Table 2).

Table 2. *Zakāt* distribution of Baznas of Kendal Regency (in rupiahs)

Program	Nominal
Education	240.363.700
Health	506.367.321
Humanitarians	1.297.124.519
Economy	652.506.948
Da'wa	1.353.244.123
Total	4.049.606.611

Source: Baznas of Kendal Regency

The economic program is the only productive *zakāt* program. Meanwhile, education, health, humanity, and da'wa programs are consumptive *zakāt*. The table above shows that in the economic field, the nominal distribution of *zakāt*, *infāq*, and *ṣadaqah* distributed by Baznas of Kendal Regency for the June 2022 period reached IDR 652,506,948 which was intended for 365 productive *zakāt mustahiq*. *Zakāt* that has been collected is then distributed according to programs that include education, health, humanitarian, economic and da'wah programs. Then, Baznas of Kendal Regency created *zakāt* community development, aiming to achieve five Baznas of Kendal Regency programs in one container.

Baznas introduced the *zakāt* community development program in 2013 in Sukabumi, West Java. In the same year, West Sumatra responded to *zakāt* community development by launching *zakāt* community development in the Tanah Datar district at the end of 2013. More than 100 villages have become homes for the *zakāt* community development program. Of course, with the advantages of each area, that is different. Several studies were conducted to discuss *zakāt* community development. Farikhatusholikhah and Novianti (2018) describe the *zakāt* community development program formed in Bedono, Demak Regency, Central Java. In this study, we explored the correlation between the *zakāt* village index and the *zakāt* community development program in the village of Bedono. Shalihin (2016) researched *zakāt* community development in West Java by exploring its various programs. Susilawati et al. (2019) studied to assess the *zakāt* community development program from a sociological perspective using Weber's classical theory of value. Ramadhini revealed a clear relationship between the value contained in productive *zakāt* and stakeholders (Ramadhini, 2019).

In Kendal Regency, Baznas established *zakāt* community development in Jungsemi Village. Jungsemi Village is in the northwest of the Capital of Kendal Regency. Jungsemi Village is one of the villages in Kangkung District, Kendal Regency. Jungsemi Village is located at an altitude of 10 M above sea level. The land area of Jungsemi Village is 623.6 Km² with a beach length of 2.52 Km² (Jungsemi, 2019).

Community economic development

The potential for national *zakāt* in 2020 reached IDR 327,6 trillion (Zaenal, Choirin, Hartono, Farchatunnisa, & Rarasocta, 2022). The large potential of *zakāt* is an alternative to overcoming poverty which aims to increase the welfare of the people. *Zakāt* can reduce the poverty rate, both the number and percentage of poor *f'āmilies*, as well as the depth and severity of their poverty. The research also shows that through *zakāt*, poverty can be reduced by up to 67.39%, especially through productive *zakāt* (Masruroh & Farid, 2019).

Max Weber (1958) describes the historical truth and interpretation of both materialistic and idealistic as an overarching theoretical pattern. Weber's research focuses on religious ideas and their influence on the economy. Weber pays attention to Protestantism as an idea that influences the emergence of other ideas, namely the spirit of capitalism which produces a capitalist economic system. Weber also pays attention to the existing systems of other religions by studying how other religions deal with the development of capitalism in their respective societies (Atho'illah, 2019)

Research methods

Zakāt is part of the *māliyyah ijtimā'iyah* worship (worship related to the community's economy) which has the potential to develop the people's economy. This indicates that *zakāt* will always exist and develop. If consumptive *zakāt* is *zakāt* given to *mustahiq* to meet their needs. Productive *zakāt* is *zakāt* that is given to *mustahiq* to be used as business capital so that it can help meet the needs of *mustahiq* in the long term. *Mustahiq* of productive *zakāt* is a direct driver of productive *zakāt* management in order to achieve the goal of *zakāt* which is to bring *mustahiq* welfare.

In this study the researchers observed directly in the field. It was a type of field research or empirical research. So, finding the

facts and data needed to parse, identify, and solve problems was the objectives. The approach used in this study was a qualitative research approach which aims to emphasize aspects of a deep understanding of the issues discussed, namely *mustahiq* of productive *zakāt* as an instrument for the sustainability of *zakāt* community development (people's economic development).

Researchers are looking for the data needed from Baznas of Kendal Regency which is located on Taman Makam Pahlawan St., Bugangin, Kendal. Kendal was chosen as the location of this study because the amount of *zakāt* distributed in Kendal district has increased over the last 5 years with good productive *zakāt* management. The research data sources used were primary data sources and secondary data sources. Primary data sources were obtained from data collection directly from Baznas of Kendal Regency. Meanwhile, secondary data sources were obtained from the literature in the form of books and journals related to the discussion of this study. Collecting data in this study by conducting interviews and documentation was done. Interviews were conducted with productive *zakāt* managers, Baznas of Kendal Regency and *mustahiq* who received productive *zakāt* in the community development *zakāt* environment. Then documentation was done by collecting written documents related to this research.

The observation method used by researchers aimed to know empirically about the phenomenon of the object being observed. Observation is an observation of the five human senses either by seeing or listening which is needed to capture the phenomenon being observed which is then recorded, The purpose of observation was to answer research questions, where in this study researchers visited the Baznas of Kendal Regency to obtain data. while data collection is by carrying out activities of observing and recording the results of systematic observations of phenomena that occur in objects. Included in this were Baznas of Kendal Regency, *mustahiq*, and the surrounding community. To answer the formulation of the problem in this study using data analysis techniques proposed by miles and hubberman, namely through three processes, namely data reduction, data presentation and conclusion drawing.

Results and discussion

Distribution of productive *zakāt* in *zakāt* community development

In distributing productive *zakāt* there is a mechanism that must be passed. There are steps that must be done first. This is intended so that the giving of productive *zakāt* is right on target.

a. Determining *mustahiq*

In determining *mustahiq*, Baznas of Kendal Regency took several steps. First, providing information to MSMEs that needed business capital assistance. Second, screening prospective business actors or MSMEs who need business capital by submitting business information files and business actors as *mustahiq* candidates. Third, Baznas of Kendal Regency conducted a survey conducted by officers from Baznas of Kendal Regency. Fourth, the determination of *mustahiq* and productive *zakāt* by the head of the *zakāt*, *Infāq*, and *ṣadaqah* section. In the *zakāt* community development program, Baznas of Kendal Regency distributes productive *zakāt* to 13 *mustahiq*. The determination of *mustahiq* was assisted by Baznas who immediately surveyed before the 13 *mustahiq* finally received productive *zakāt* assistance (interview with Baznas of Kendal Regency, Oct 27, 2022).

b. Field survey stage

The next stage after submitting a proposal to Baznas of Kendal Regency is the field survey stage, where this stage can ensure that *mustahiq* are eligible to receive business capital. During the field survey stage, this was carried out directly by the field staff. At this stage, there are criteria used to assess a *mustahiq* who is entitled to receive venture capital. The purpose of this field survey stage is to see for sure the business owned and the eligibility of a person to get business capital from Baznas of Kendal Regency. This is done to avoid suggestions from irresponsible parties. This field survey stage was carried out to anticipate things that were not desirable due to the Baznas of Kendal Regency (interview with Baznas of Kendal Regency, Oct 27, 2022).

c. Provision of capital assistance

After conducting a survey, Baznas of Kendal Regency determines capital assistance for *mustahiq*. In this study, in the *zakāt* community development, there were 13 *mustahiq* who were in the Pantai Indah Kemangi environment and received business capital

assistance in the form of business support goods. Seven *mustahiq* get showcase cabinets according to their business needs, and six *mustahiq* get business kiosks (see Table 3).

Table 3. List of *mustahiq*, recipients of capital assistance

No	Name	Type of assistance	Address
1	Ali Maksum	Showcase cabinet	Jungsemi Village, Kangkung
2	Mujirotun	Showcase cabinet	Jungsemi Village, Kangkung
3	Siti Muzamah	Showcase cabinet	Jungsemi Village, Kangkung
4	Kunadi	Showcase cabinet	Jungsemi Village, Kangkung
5	Junari	Showcase cabinet	Jungsemi Village, Kangkung
6	Noordian Dwi Agustin	Showcase cabinet	Jungsemi Village, Kangkung
7	Akhmad Zamzuri	Showcase cabinet	Jungsemi Village, Kangkung
8	Eva Sumijo	Kiosk	Jungsemi Village, Kangkung
9	Mashudi	Kiosk	Jungsemi Village, Kangkung
10	Zumroh	Kiosk	Jungsemi Village, Kangkung
11	Basir	Kiosk	Jungsemi Village, Kangkung
12	Mahsun	Kiosk	Jungsemi Village, Kangkung
13	Sugiri	Kiosk	Jungsemi Village, Kangkung

Zakāt development community development

Productive *zakāt* is one of the tools for distributing wealth among Muslims, namely from rich Muslims to needy Muslims, especially the poor and needy. Because it is through *zakāt* that the assets of the rich can be channeled to people who are entitled to receive *zakāt*. In the teachings of Islam, it encourages every believer to carry out *zakāt*, *infāq*, and alms. This illustrates that Muslims try to meet their needs and that of their *f'āmilies* and then from their wealth they are required to pay *zakāt*.

In productive *zakāt*, people who are entitled to receive *zakāt* are the needy, poor, *'āmil*, and converts. However, in this case the needy and the poor are a priority. While *ibn sabīl*, *fī sabīlillah*, *gārimīn* and slaves get consumptive wealth. So, productive *zakāt* allocation has been regulated. This is due to adjusting the condition of *mustahiq*. In this case, *zakāt* empowerment is determined in several policies which are efforts to make *zakāt* right on target and effective.

Indah Kemangi Beach in Jungsemi Village, Kendal Regency was inaugurated as a tourist spot in 2018 (Sailendra, 2020b) (Fahlefi, 2021). Baznas of Kendal Regency sees the potential that Jungsemi Village has, where previously residents together with the

local village government made Indah Kemangi Beach a tourist spot. In 2020, Baznas of Kendal Regency inaugurated the Pantai Indah Kemangi icon and handed over assistance in the form of motorbikes to transport garbage to Pantai Indah Kemangi managers (Sailendra, 2020a). Seeing that there is still a lack of public facilities at Pantai Indah Kemangi, the of Kendal Regency government together with Baznas of Kendal Regency, PLN Ltd and the Kendal branch of Bank Jateng are trying to complete public facilities at PIK. Among them are the construction of places of worship, the construction of an electricity network and the construction of a beach gate (Kementerian Agama RI, 2021).

Zakāt community development in Jungsemi Village received assistance from Baznas of Kendal Regency, namely the construction of places of worship (mushala), toilets, UKM tents, drilled wells, and cleaning facilities (Suara Keadilan, 2020). Seeing the high tourism potential of Pantai Indah Kemangi, this opens up opportunities for Jungsemi villagers to open businesses on Pantai Indah Kemangi. However, problems arise when residents who want to sell are constrained by venture capital. Seeing these problems, Baznas opens opportunities to provide business capital in the form of productive *zakāt* for *mustahiq*. So, recipients of productive *zakāt* assistance must qualify as a *mustahiq* (Interview with Baznas of Kendal Regency, Oct 27, 2022). The *Zakāt* Community Development Program is a community empowerment program by prioritizing social and economic aspects of the economy in order to create a prosperous and independent society. Because empowering *mustahiq* must have a positive impact, both economically and socially.

The effectiveness of economic improvement for *mustahiq*

Productive *zakāt* is distributed to *mustahiq* as the first step for *mustahiq* to open business opportunities from the skills they have. After going through the survey phase which was carried out directly and seeing the criteria for determining *mustahiq* carried out by the Baznas of Kendal Regency executive staff, then providing funds or venture capital directly to *mustahiq*. Before the funds are given, the *mustahiq* are given directions in the use of the business capital provided.

Based on the explanation above, according to researchers, productive *zakāt* is a potential source of funds which can later be

used to improve the general welfare of all people who are entitled to receive it, with the aim that *zakāt* funds can be developed optimally. Development in the form of productive *zakāt* is carried out by Baznas of Kendal Regency.

Baznas of Kendal Regency has participated in the progress of Pantai Indah Kemangi, Jungsemi village, Kangkung district, Kendal. Among them is Baznas of Kendal Regency making Pantai Indah Kemangi a pilot project for *zakāt* community development. Baznas of Kendal Regency provided assistance to Pantai Indah Kemangi, including building a place of worship because there were no representative places of worship in Pantai Indah Kemangi. In addition, the Baznas of Kendal Regency provided productive *zakāt* to 13 *mustahiq*, namely gifts in the form of kiosk assistance and business tools. These *mustahiqs* received business assistance from the Baznas of Kendal Regency in the form of goods used to open a business in the Pantai Indah Kemangi environment, this assistance will be provided in 2020 (interview with Baznas of Kendal Regency). From this business assistance, *mustahiq* became a trader in Pantai Indah Kemangi, Jungsemi Village, Kangkung sub-district which is a program of *zakāt* community development from Baznas of Kendal Regency.

The existence of *zakāt* community development opens wider employment opportunities and increases community skills so that it will bring progress to the broader community's economy. Productive *zakāt mustahiq* are part of the *zakāt* community development program, which is part of the Baznas of Kendal Regency program. *Mustahiq* receives the benefits of productive *zakāt* to achieve the primary goal of *zakāt* is to create *mustahiq* welfare. With the existence of *zakāt* community development, productive *zakāt mustahiq* can join the *zakāt* community, which is under the supervision of the *zakāt* manager of Baznas of Kendal Regency. So, since getting productive *zakāt* assistance as business capital that has taken place at the community development *zakāt* location, namely Pantai Indah Kemangi, Kangkung, Kendal. Until now, communication has been established between the *mustahiq* and the Baznas of Kendal Regency.

Jungsemi Village, Kangkung District, Kendal Regency is a pilot project for *zakāt* community development. Jungsemi Village is a village that has vast potential. Inside is Indah Kemangi Beach, a

concern of Baznas of Kendal Regency. The *mustahiq* of productive *zakāt* above are under the supervision and guidance of the Baznas of Kendal Regency, which, until now, have contributed to each other. After receiving productive *zakāt*, the *mustahiq* can gradually improve their economy. Along with the increase in the economy, *mustahiq* Pantai Indah Kemangi donated part of their wealth in the form of *infāq*.

Jungsemi Village, Kangkung District, Kendal Regency is a pilot project for *zakāt* community development. Jungsemi Village is a village that has vast potential. Inside is Indah Kemangi Beach, a concern of Baznas of Kendal Regency. The *mustahiq* of productive *zakāt* above are under the supervision and guidance of the Baznas of Kendal Regency, which, until now, have contributed to each other. After receiving productive *zakāt*, the *mustahiq* can gradually improve their economy. Along with the increase in the economy, *mustahiq* Pantai Indah Kemangi donated part of their wealth in the form of *infāq*.

Table 4. *Infāq* acquisitions from *mustahiq* of Pantai Indah Kemangi (Rupiah)

Description	Period	Nominal
First <i>Infāq</i>	January 2021	2.560.000
Second <i>Infāq</i>	March 2022	4.005.000
Third <i>Infāq</i>	August 2022	3.780.000

Source: Baznas of Kendal Regency

Infāq submitted by *mustahiq* to Baznas of Kendal Regency shows that giving productive *zakāt* supports business actors to be empowered to achieve economic progress for *mustahiq*. Apart from that, it is also a manifestation of the success of the *zakāt* community development program. Here, productive *zakāt* becomes an instrument of community development.

From the above data, it can be concluded that productive *zakāt* community life is an instrument of *zakāt* community development that contributes to productive *zakāt mustahiq* in productive economic activities. *Mustahiq* can increase income from initial status to *mustahiq*, then increase to *munfiq* (people who give *infāq*). So, productive *zakāt* as an instrument of community development *zakāt* positively affects community economic and social development. And *zakāt* community development is efficacious in improving the *mustahiq*'s economy. However, in *zakāt* community development,

there must be supervision in the distributing productive *zakāt*. Because if productive *zakāt* is delivered to *mustahiq*, who is not appropriate, it will harm other *mustahiq*. In addition, community development *zakāt* requires significant funds because it must cover all programs, namely education, health, humanitarian, economic and da'wa programs.

Productive *zakāt* is a multidimensional Muslim economy that can help the poor towards a state that makes them independent in developing the economy (Daulay, Khoiri, & Syahputera, 2022; Nur, 2022). One of the programs that has started to be widely proclaimed in building productive *zakāt* is *zakāt* community development. *Zakāt* community development is a program to empower a group or community that integrates economic and social aspects, which include education, health, religion, the environment and other humanitarian activities that receive funding from *zakāt*, donations and alms to create community welfare and independence (Shalihin, 2016). Among the directions and strategies of *zakāt* community development is to provide understanding to the community as well as explore the self-potential (skills) of *mustahiq* who aim to get themselves out of poverty (Tikawati & Lestari, 2019).

Productive *zakāt* to prosper the *mustahiq* economy to be easily organized and coordinated in *zakāt* community development. The program in *zakāt* community development aims to explore productive *mustahiq zakāt* skills. One way is to conduct business training (Hanum, 2019; Miftahuddin, 2021; Mulyani, Adam, Putra, & Anshori, 2021). The role of *zakāt* community development in empowering the people's economy (case study in Pegat Batumbuk Village Communities, Berau Regency). Therefore, productive *zakāt mustahiq* in *zakāt* community development becomes an instrument in improving the people's economy. The increased income of productive *zakāt mustahiq* proves it. *Zakāt* community development can facilitate *zakāt* managers in supervising the processing of *zakāt* by *mustahiq*.

Productive *zakāt* in the *zakāt* community development program is a solution to improving the people's economy. This is proven by the increased turnover earned by productive *zakāt mustahiq*. However, *zakāt* community development is still minimal, considering several fields must be fulfilled: health, education, economics and social in one environment. In addition, *zakāt* community

development will work if it is located in an area with potential (Mafruhah et al., 2015). So, in forming *zakāt* community development, various considerations must be considered.

Productive *zakāt* in community development *zakāt* is a solution to improving the people's economy because productive *zakāt* given to productive *zakāt mustahiq* is successful in increasing their welfare. *Zakāt* community development does not only focus on economic progress but also education and health. In this study, *zakāt* community development formed by Baznas of Kendal Regency integrates health, education, economic and social aspects in one environment. The financial aspect focuses on productive *zakāt* in the form of business capital provided by *mustahiq* in the Indah Kemangi beach environment who are members of *zakāt* community development with the aim that productive *zakāt mustahiq* in *zakāt* community development can develop their economy. It is another study of *zakāt* community development

Productive *zakāt* in community development *zakāt* is a breakthrough in cooperating with productive *zakāt mustahiq* in improving the people's economy. This can be seen from first, *mustahiq* can explore the skills they have and then develop their business from capital obtained from productive *zakāt*. Second, in *zakāt* community development, it becomes a forum for several productive *zakāt mustahiq* so that in one community, there is communication between *mustahiq* and makes it easier for Baznas as *zakāt* managers to supervise and coordinate productive *zakāt mustahiq*. Third, there is an opportunity to increase the status of a *mustahiq*, who has raised his welfare and then becomes a *munfiq* and has the chance to become a *muzakkī*.

Conclusion

This research shows that productive *zakāt* is an important part of sustainability *zakāt* community development aiming to improve the people's economy. The government and society have carried out various methods to create equitable welfare. As it is known that the majority of Indonesia's population is Muslim, *zakāt* is one of the solutions to achieve equitable social welfare.

Productive *zakāt* is part of *zakāt* whose utilization is not used up. It differs from consumptive *zakāt*, used immediately after the *mustahiq* receives it. Productive *zakāt* is given to *mustahiq* to take

advantage of it as business capital for *mustahiq*. Besides that, it is so that *mustahiq* can develop skills they have. So, with the skills possessed and with the help of the productive *zakāt* given, it will be able to increase the *mustahiq*'s economy.

Baznas of Kendal Regency formed a *zakāt* community development located at Pantai Indah Kemangi, Kangkung, Kendal. Indah Kemangi Beach was originally a perfunctory natural tourist spot. Then, after *zakāt* community development was formed, Baznas of Kendal Regency completed health, education, economic, and social aspects. Among them are health assistance, scholarships for outstanding children, establishment of places of worship at tourist sites and trading communities at tourist sites.

In Indah Kemangi beach, 13 *mustahiqs* of productive *zakāt* receive business loan assistance. After running for two years, they feel an increasing turnover to increase their economy. It is supposed *mustahiq* that the existence of *zakāt* community development is effective in improving their economy. So it is handled by *mustahiq* that the existence of *zakāt* community development effectively improves their economy. Moreover, establishing good communication between Baznas and *mustahiq* makes *mustahiq* more active in trying to make donations through Baznas. With awareness, the *mustahiq* routinely, for three to four months, collect some of their wealth to be donated. So, from their *mustahiq* status, they become *munfiq* (people who do *infāq*).

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