

PRODUCTIVE ZAKAT USING THE *QARDHUL HASAN* SCHEME TO IMPROVE THE WELFARE OF THE ECONOMY

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ABSTRACT

Poverty is an unresolved social problem. One solution to improve the welfare of the poor is the distribution of zakat and empowerment of zakat. The problem of zakat faced today is very complex, start from the fact that there are still some people who won't pay zakat until the distribution of zakat that has not been arranged neatly. The approach used in this research was descriptive qualitative. Descriptive qualitative research seeks to analyze and interpret data has been collected from the relevant literature. In distributing zakat there are two types of forms, namely consumptive and productive. Especially for zakat productive, giving this type of zakat to empower mustahik to be more productive, independent, and to improve their lives through their potential. Consumptive is understood that zakat is simple distributed such as zakat distributed in the form of zakat items which are used up or used up. Zakat is no longer scarred because it has been used in daily mustahik. However, productive zakat is distributed not to be spent but to be developed. The model of giving zakat productive includes business capital or loans to mustahik whose daily activities are economic activists, whether traders or others. One of the most suitable schemes to be applied in distributing productive zakat is qardhul hasan. This scheme was known as a loan that was given to someone for free without any imposition of fees unless only returning the principal. Distribution of zakat productive use the qardhul hasan scheme make it easy and not burdensome for mustahik, and the qardhul hasan scheme will avoid usury, and mustahik can maximize it business income. The running distribution of zakat productive with the qardhul hasan scheme can be improve the people's economic welfare.

Keywords: Productive Zakat, Empowerment, Qardhul Hasan, Welfare

INTRODUCTION

Poverty is a great danger for humanity and not a few people who fall into civilization only because of poverty. The words of the Prophet stated that poverty is approaching kufr. The religion of Islam teaches its people to live together and help one another to achieve happiness and prosperity in the world and in the hereafter. Affirmed in QS. az-Zariyat / 51 verse 19:

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ

Translation:

And on their property there is a right for the poor who ask, and the poor who don't ask

The purpose of the verse of the Qur'an reminds people that wealth must not only belong to the rich group but must be distributed to the poor too, because the believers are those who realize that in their property there are rights of others .

Zakat is one of the fiscal instruments in the economy that has been used by the Islamic government since the Prophet Muhammad. Based on history, zakat has played an important role in the mechanism of income distribution in the economy. Appropriate, professional, and responsible management of zakat will have a significant influence on the economy. Zakat is often referred to as alms, Alms are alms and alms are alms; different names but the same meaning. In the beginning, al-Qur'an only ordered to give alms (gifts that are free, not mandatory). However, later on, Muslims were ordered to pay zakat and zakat became obligatory since 662 AD When the Prophet Muhammad SAW instituted this zakat command by imposing a multilevel tax on those who were rich to ease the burden of their poor lives. That way every Muslim is obliged to give alms from sustenance that is granted by Allah Almighty. As in the word of Allah swt Almighty QS. at-Taubah / 9 verse 103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Translation:

Take alms from some of their assets, with that you cleanse and purify them and pray for them. Verily, your prayers (become) peace of mind for them. and Allah heareth again knows.

In Indonesia, where the majority of the population is Muslim, actually it has strategic potential and is very feasible to be developed in moving the country's economy. In addition, the concept of zakat offered by Islam promises a dimension of benefit and the management of potential economic resources in people's lives. A transformative approach to the development of the Islamic economy through the zakat movement as an economic movement based on Islamic sharia is the actualization of Islamic economic operations in realizing the welfare of society. Zakat is a manifestation of the pillars of the Islamic

economy in carrying out its functions to manage and channel the funds of the people to those who are entitled.

Zakat, as a pillar of Islam is an obligation for every Muslim who is able to pay it and is for those who are entitled to receive it. With good management, zakat is a potential source of funds used to advance the general welfare of the whole community. Zakat is closely related to social and economic problems where zakat erodes the greed and greed of the rich. The social problem is that zakat acts as a tool given by Islam to eradicate poverty from the community by making the rich people aware of the social responsibilities they have, while in the economic sector zakat prevents the accumulation of wealth in one's hands. The number of Muslims who are able from the material side are still reluctant to tithe. The potential of Indonesian Zakat on paper is quite a lot, reaching 6.5 trillion / year, but people's poverty is still quite high. In other words, the distribution of welfare has not yet been reached. For this reason, the role of Zakat Management Organizations (BAZ and LAS) in Makassar is urgently needed. Besides that the economic wheels that are very lame small and medium businesses or informal sector: street vendors and other informal businesses also need more capital, for that entrepreneurs, street vendors (street vendors) who are poor (unable) must be given capital loans from the agency. Indonesia is the largest Muslim country in the world with more than 220 million Muslims (almost 88%) of 240 million population. This percentage shows how much the potential for collecting zakat. Nevertheless, the realization of zakat collection is still far from that potential. In 2015, the potential for zakat funds in Indonesia will be around Rp. 82 trillion, however, revenue realization is only Rp. 74 billion. Other studies have revealed that the zakat funds collected only 1.7% of the potential zakat per year.

The poverty circle that occurred in Indonesia was caused by the lack of poor people to get capital. The current economic system which does not favor the poor is suspected to be the cause of the difficulty in reducing poverty in Indonesia. Financial institutions as intermediary institutions that channel funds from surplus-funded communities to those whose deficit funds do not function well, this can be seen from the large number of people who are unbankable, because they do not have assets for collateral as a basis for credit loans, and the lack of entrepreneurial skills also results in the difficulty of poor people to escape from poverty. The low ratio of entrepreneurs to the population of Indonesia, which is only 0.3%, results in low job creation that is not proportional to the large labor force, which in turn results in high unemployment and poverty levels. Therefore we need a method and instrument that can empower the poor, and make it easier for the poor to get access to capital for business. One such instrument is zakat.

So far, in practice, zakat distributed to the public is dominated by consumptive zakat, so that when the zakat is distributed, the benefits received

by mustahiq can only be used within a short period of time. The purpose of zakat is not just to consecutively support the poor, but it has a more permanent goal of alleviating poverty. Poverty alleviation through zakat also means reducing the number of mustahiq and producing new muzakki. Therefore the distribution of consumptive zakat must be reviewed again and replaced with the distribution of productive zakat.

The presence of the qardhul hasan scheme in the use of productive zakat is considered necessary because we know that qardhul hasan provides benefits for the community and the zakat institution itself. Benefits of qardhul hasan include: Helping customers when they have difficulties by providing short-term bailout funds, and small traders get help from zakat management institutions to develop their businesses. The main factor causing poverty is the attitude of being silent, reluctant or unable to move and try. Unwillingness to try is self-mistreatment. Allah SWT through His Word asserts to humanity not to be lazy, instead Allah always commands His servants to always work and try to obtain sustenance and grace from Him. As for the word of Allah swt:

فَإِذَا فُضِّيتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُوا

Translation:

When the prayer has been performed, Then scatter you on the face of the earth and seek the gift of Allah and remember Allah a lot so that you are lucky. (Surat al-Jumuah / 62: 10)

Even the Qur'an does not provide an opportunity for someone to be unemployed throughout the time experienced in this world life. In this connection, the zakat can function as a source of socio-economic funding for Muslims. This means that the utilization of zakat which is managed by the Amil Zakat Agency is not limited to certain activities that are based on conventional orientation (consumptive activities), but can also be used for economic activities of the people, such as in poverty and unemployment alleviation programs by providing productive zakat to those who need business capital.

THEORETICAL BACKGROUND

A. Qardhul Hasan

Qardhul hasan is financing at no charge (only required to pay the principal amount of the debt), this kind of money financing is in accordance with Islamic regulations (no usury), because if it provides financing then it cannot ask for a greater return than the financing provided. In general Qardhul Hasan is a loan that is given to someone for free without any imposition of anything except only returning the principal. Anas and Mourina emphasized that Islam emphasized the concept of social responsibility and explained the important role of Zakat and Qordhul Hasan in life. Zakat encourages Muslims to purify individual wealth by distributing it to certain groups of people such as the poor

in the context of redistribution of income and wealth among the people to provide equality and fairness in living standards.

Implicitly, the basic principle of financing Qardhul Hasan in Islamic Financial Institutions (LKS) is a sense of concern, responsibility and obligation to distribute wealth from rich people to people in need. Qardhul hasan is a loan agreement from people who have money (muqridh) to people who borrow money (muqtaridh) with no compensation at the time of repayment, or commonly called benevolent loans.

B. Productive Zakat

Productive zakat is zakat given to mustahik as capital to carry out an economic activity, that is to grow and develop the economic level and potential productivity of mustahik. This productive zakat law is understood as the law of distributing or giving zakat funds to mustahiq productively. Zakat funds are given and lent to be used as business capital for the needy, poor and weak people.

Those entitled to receive zakat are: a). Poor people: people who are very miserable, do not have the wealth and energy to make a living. b). Poor people: people who do not have enough to live and are in a state of need. c). Zakat management: person who is given the task to collect and distribute zakat. d). Reverts: infidels who have hopes of converting to Islam and those who have recently converted to Islam whose faith is still weak. e). Freeing slaves: this includes releasing Muslims who are held captive by unbelievers. f). People in debt: people who are in debt due to non-immoral interests and are unable to pay it. As for those who are in debt to maintain the unity of Muslims, the debt is paid with zakat, even though they are able to pay it. g). In the way of Allah (sabilillah): That is for the purposes of the defense of Islam and the Muslims. Among mufasirin there are those who argue that fisabilillah also includes public interests such as establishing schools, hospitals and others. h). People who are on non-immoral travel experience misery on their journey.

The benefits of productive zakat include: first, Reducing social inequality between those who are and those who are poor. Second, the Pillars of charity jama'i between those who are with the mujahid and preachers who fight and preach in order to raise the sentence of Allah. Third, cleanse and erode bad morals. Fourth, the means of cleaning the treasure and guarding from the greed of the wicked. Fifth, the expression of gratitude for the blessings that Allah has given, the sixth, is for the development of the potential of the Ummah. Towards, moral support for people who just converted to Islam. Eighth, Adding state revenues for projects that are useful for the Ummah. Usability is usually measured by the extent to which mustahiq is assisted can be independent. While the broad and long-term impact here is the extent to which mustahiq can improve its quality from mustahiq to muzakki.

C. Moslem Welfare

Public welfare is the level of prosperity of the population of an area or country in meeting the needs of people's lives. Public welfare can be measured through two factors, namely the unemployment rate (labor inequality) and poverty level (income inequality). In Law No. 11 of 2009 concerning Social Welfare explained that social welfare is a condition of meeting the material, spiritual and social needs of citizens to be able to live properly and be able to develop themselves, so they can carry out their social functions. Whereas the implementation of Social Welfare is directed, integrated, and sustainable efforts undertaken by the Government, regional governments and the community in the form of social services to meet the basic needs of every citizen, which includes social rehabilitation, social security, social empowerment, and social protection.

For the government welfare is often measured by the value of GNP per capita, which is the ratio between the value of GNP with the population, however, if you look at reality in the community, then we will conclude that the measurement of welfare using GNP per capita is not right, because among rural communities are still there are so many people who live below the standard of living. The interesting thing is that income is not a significant factor affecting welfare with all indicators. This shows that although an increase in income is important, it is not enough to improve family welfare without changing the mind set and behavior of the community, especially in investing in human resources such as education and health.

Islam views poverty and inequality as *sunatullah* and cannot be eliminated. Islam never talks about how to eliminate poverty, but Islam talks about how to minimize poverty and achieve prosperity. One of the instruments that can minimize poverty is *zakat*.

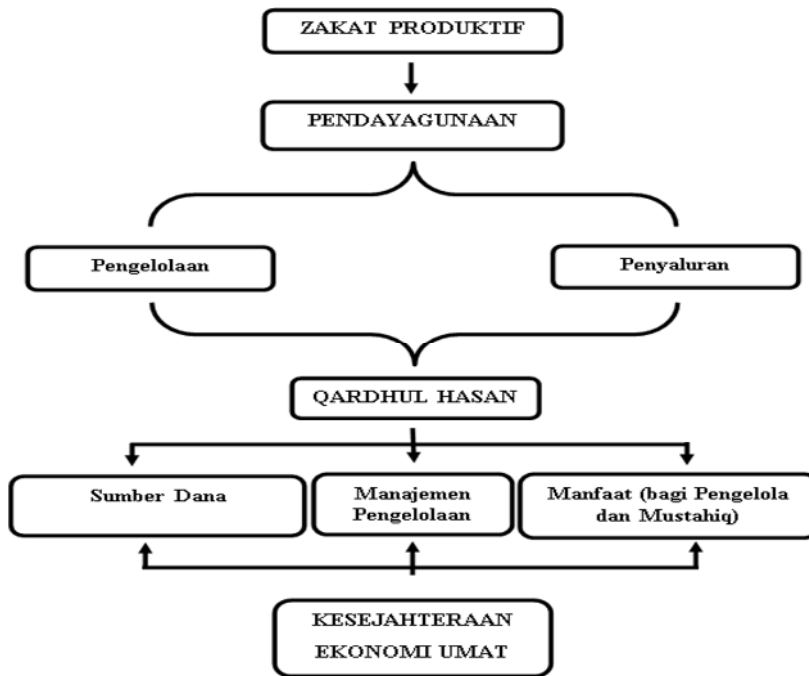
Poverty alleviation must be a joint agenda of Indonesian Muslims. We cannot just stand idly by and demand the government to overcome the increasing poverty. Poverty programs conducted by the government tend to be programs that are prone to corruption, collusion, nepotism, so that the targets of poverty eradication programs are more often misdirected and instead create new poverty rates.

Among the objectives of holding social welfare are First, improving the level of welfare, quality, and survival. Second, to restore social functions in order to achieve independence. Third, increase the social resilience of the community in preventing and dealing with social welfare issues. Fourth, increase the ability, care and social responsibility of the business world in the organization of social welfare in an institutionalized and sustainable manner. Fifth, increase the ability and concern of the community in organizing social welfare in an institutionalized and sustainable manner. Sixth, improve the quality of management of the implementation of social welfare.

D. Conceptual Framework

This research is directed to examine more deeply about qardhul hasan as a scheme of applying productive zakat in improving the economic welfare of the people.

Figure 1. Conceptual Framework



METHODOLOGY

This type of research is a type of qualitative research with a descriptive approach that will examine the data in depth and is a form of survey research. If viewed in terms of place, this type of research is a type of qualitative descriptive research. This research is descriptive in nature that is an effort to analyze and interpret data that has been collected from the research process then described, this research is also a field study.

The approach to research uses the phenomenological approach. Basically, phenomenological research wants to explore just two dimensions: what is experienced by the subject (studied) and how the subject interprets the experience. The subject's experience in this case is a phenomenon which is the subject matter being investigated. The first dimension is the factual experience of the subject, objective and even physical. Whereas the second dimension is opinion, assessment, evaluation, expectation, and meaning of the subject to the phenomena they experience. The second dimension is subjective.

RESULTS AND DISCUSSION

A. Application of Productive Zakat.

The Qur'an mentions those in need and the poor as the first two groups of the eight groups in it the list of recipients of zakat (mustahiq). They are given priority by the Koran to receive zakat. This shows that overcoming the problem of welfare is the main goal of zakat. Utilization of productive zakat can be interpreted as an effort to empower mustahiq as a target by producing zakat funds. Utilization of zakat funds is expected to have broad and long-term benefits and impacts. Usability is usually measured by the extent to which mustahiq is assisted can be independent. While the broad and long-term impact here is the extent to which mustahiq can improve its quality from mustahiq to muzakki. Some zakat utilization programs that can be implemented by LPZ include: First, the economic development of the people. As a country of more than 40 million poor people, zakat is expected to be able to answer the economic problems of the people. The economic development carried out is not only based on working capital, but the most important thing is how to be able to build a market network base. So the products produced by mustahiq can be absorbed by the market.

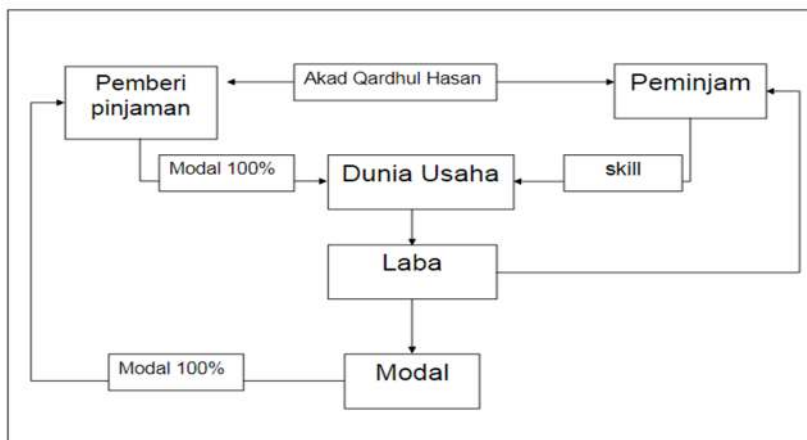
Second, increasing human resources. One of the things that saddens us is the still weak quality of human resources. If our education cannot improve its quality, it is likely that next year the ranking will decline again. Therefore, zakat is expected to be a solution in creating superior education targeting poor people. Third, free health services. In this country, health care is very expensive, both treatment and medicine. Can the zakat fund answer this problem? Certainly can. Free healthcare (LKC) is the answer. The clinic, owned by Dompot Dhuafa, has now become a pile both for muzakki as a charity field and for mustahiq as the recipient of zakat rights. According to the rules of Zakat Selangor the distribution system that was established on August 29, 1994 described the types of distribution for the poor, the needy and converts consisted of business capital assistance such as capital assistance, place and business skills (Position of Selangor Mufti Negeri Selangor, 1994).

B. Qardhul Hasan Ccheme in The Application of Productive Zakat

The sources of Qardhul Hasan funds can be drawn from several categories due to the nature of Qardh which does not provide benefits. First, Al-Qardh is needed to help customers' finance quickly and in short term. The above funds can be taken from the capital of Islamic financial institutions. Second, Al-Qardh which is needed to help small businesses and social needs, can be sourced from zakat funds, donations, and alms. In addition to the source of funds of the people, Islamic banking practitioners, as well as scholars see other sources of funds that can be allocated for qardh al-hasan, namely doubtful income, such as nastro services in conventional correspondent banks. One consideration for the

use of these funds is the akhaffu dhararain principle (taking a smaller mudharat). This is because if Muslim funds are left in non-Muslim institutions, they might be used for something that is detrimental to Islam, for example, the funds of Arab Muslims in Swiss Jewish banks. Therefore, the parker funds are better taken and used for natural disaster relief or help dhu'afa.

How to implement Qardhul Hasan can be seen from the scheme of the al-Qardh mechanism in the application of Islamic Financial Institutions. First, the qardh contract is implemented between Muqridh (the party giving the loan) and Muqtaridh (the party borrowing). Second, Muqtaridh provides staff and manages the business and Muqridh gives up capital as an investment. Capital submitted in qardh comes from bank funds and policy funds collected by banks from zakat, donations, alms, fines, assistance from other parties, and other funds. Third, if there is profit, then the 100% profit for Muqtaridh, not shared with Muqridh. Fourth, when the payment is due or due, then Muqtaridh returns 100% of the capital from Muqridh, without any additional funds.



C. Productive Zakat Wwith The Qardhul Hasan Scheme in Improving The Economic Welfare of The People.

Islam is not a religion that allows all these problems to exist without limits. But Islam also grew with many positive concerns about the reality of problems, such as economic phenomena. Zakat which is the third pillar of Islam which is considered to have a significant role in overcoming various economic problems. These problems are: 1. Unemployment, 2. Poverty, 3. Crisis burden and debts, 4. Bad economy, 5. Hoarding of assets.

Zakat embodies social independence is not the same as an obligation to pay taxes for citizens. This is an absolute religious obligation from Allah swt the Creator to mankind as a mandate to spend the wealth that He has bestowed as a form of faith, fulfilled to the less fortunate. This is a form of worship provision which in Islam does not only include prayer, fasting and pilgrimage;

but also includes fulfilling obligations to others. One way to carry out this obligation, which is demanded by Islam from Muslims, is through the institution of zakat, which is an inseparable part of the faith. Zakat is a clear and decisive sign of Allah swt's will to ensure that no one suffers from a lack of means to meet basic needs for goods and services.

The existence of zakat in Indonesia requires regulations to shelter it in this economic shutter. Law of the Republic of Indonesia Number 23 of 2011 concerning zakat management in Chapter I article 4 states that zakat includes zakat mal and zakat fitrah. Zakat mal as referred to in paragraph (1) includes: Gold, silver, other precious metals; Money and other securities; Commerce; Agriculture, plantation and forestry; Animal Husbandry and Fisheries; Mining; Industry; Revenue and services; and Rikaz.

Furthermore, in the third part of chapter III article 27 it is stated that: Zakat can be utilized for productive business in the framework of handling the poor and improving the quality of the people, and Utilization of zakat for productive business as referred to in paragraph (1) is carried out if the basic needs of mustahik have been fulfilled. From this regulation it can be concluded that all types of assets mentioned in the Act are justified and mandated as productive zakat types.

Zakat is an Islamic instrument used for the distribution of income and wealth. The existence of Firah Zakat, Zakat Maal and Professional Zakat is expected to be able to reduce the level of inequality in Indonesia, besides that zakat can be relied on as one of the mechanisms in overcoming the problem of poverty that occurs in Indonesia, through the productive zakat program.

Historical studies, found some indications that indeed zakat should not only be managed consumptively, but can be utilized to be productive. The indicators that we mean are: Rasulullah SAW did not give official salaries to the zakat collectors. Abu Bakar As-Siddiq's policy of not holding state assets for too long, including zakat assets collected; In the government of the Governor of Syria the imposition of zakat on horses and slaves; Caliph Umar imposed zakat on rubber plantations found on the peninsula of Yemen, marine products and honey; Caliph Uthman ibn Affan delegated the authority to assess the assets that were trodden on to their respective owners; and Governor Kuffah with the permission of the Caliph Ali bin Abi Talib to collect zakat on fresh vegetables that will be used as a spice in cooking.

Qardhul hasan is a loan agreement for social purposes to those who are classified as weak economy, Qardhul hasan is given to: Those who need short-term consumer loans for purposes that are very urgent and small entrepreneurs who lack funds but have very good business prospects. The existence of Qardhul hasan products is one of the solutions to optimize zakat funds (infaq and sadaqah). Ulama are well aware that ZIS shari'a is one of the major breakthroughs offered by Islam in the system of socio-economic interaction

throughout the history of mankind as a solution for efforts to alleviate poverty, foster social solidarity among fellow members of the community, reduce inequality and, most importantly, as capital investment for the mustahik in overcoming various difficulties of life.

CONCLUSION

Based on the previous presentation, it can be concluded that:

1. Productive Zakat is one of the models of zakat distribution. the giving of zakat in the form of productive can be used as business capital, economic empowerment of the recipient, and at the same time so that the recipient can run or finance his life consistently. And from the venture capital the recipient is expected to be able to get a steady income, increase his business, set aside a portion for savings, and no less important is the realization of the purpose of giving zakat, which is changing mustahiq into muzakki.
2. 2. The qardhul hasan product allows the disbursement of fresh funds to the underprivileged (dhuafa) and included in mustahik (those entitled to receive zakat) as capital to conduct productive business with a loan amount that is also adjusted to the capacity of the business. Usually zakat, infaq and shadaqah (ZIS) management institutions provide restrictions on the amount and time period, this is intended as a revolving process of qardhul hasan funds so that it can be rolled back to other mustahik.
3. 3. The qardhul hasan scheme in the utilization of productive zakat is considered necessary because we know that qardhul hasan provides benefits for the community and the zakat institution itself. Benefits of qardhul hasan include: Helping customers when they have difficulties by providing short-term bailout funds, and small traders get help from zakat management institutions to develop their businesses. Distribution of productive zakat with the qrdhul hasan scheme is an effort to empower mustahiq so that they can develop their micro business, become independent and of course to prosper the people's economy.

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