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Productive Zakat Fund Strategy Towards Economic Empowerment (Case Study At Baznas Oku District)

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Abstract

The National Zakat Agency (BAZNAS) of OKU Regency is an institution that collects, manages and distributes zakat. One of the weaknesses of this institution is the practice that is still less than optimal and the very minimal impact felt by the underprivileged community. So that the number of poor people is getting higher, and there is a system that is less organized and orderly in the distribution of zakat, infaq and alms. The solution and way out is to foster the spirit of OKU Muslims to entrust their zakat to BAZNAS OKU. The target of this institution is to provide assistance to the underprivileged and deserving of zakat to meet their needs or provide capital for businesses that the person wants to start. However, it is not uncommon to find that the management of BAZNAS is not as it should be and is detrimental to many people, due to inappropriate and inappropriate practices. This study intends to analyze how to collect, manage, and empower productive zakat through BAZNAS with a new system and innovation, so as to get differences between the previous and current methods. In this study, the method used is qualitative research by collecting several data based on references from journals and reports from the BAZNAZ OKU institution. The results of this study indicate that the collection of productive zakat at BAZNAS OKU has fluctuated in the last three years, 2022-2024, corporate zakat is the main source of zakat funds, while individual zakat is still very low, the zakat management system still faces challenges in transparency and distribution effectiveness, there are weaknesses in the data collection of mustahik and the distribution of zakat evenly, minimal innovation in the use of digital technology to

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support the zakat management system, productive zakat is partly used to provide business capital to mustahik. However, the number of zakat recipients from the poor is still low compared to the number of poor people in OKU, lack of training programs and business assistance for mustahik who receive productive zakat

Keywords : Empowerment , BAZNAS OKU , productive zakat .

INTRODUCTION

Zakat is one of the of the five pillars of Islam which have impact significant No only in spiritual life , but also deep aspect socio-economic society . As obligation for Every Muslim who is able , zakat plays a role as instrument redistribution wealth , so that be one of solution in reduce inequality social and poverty . At the level internationally , the development of zakat has experience transformation from mechanism traditional become modern instruments managed by institutions professionals , both in Muslim -majority countries and countries with significant Muslim minority .

International Zakat Organization (IZO) aiming For build framework Work international for management of zakat, so that zakat can be managed in a way more professional , transparent , and accountable . This institution also facilitates collaboration cross country in matter collection and distribution of zakat, especially For areas in need help humanity , such as countries that are hit by conflict or disaster nature .

BAZNAS OKU Regency has identified that zakat collection in these sectors has the potential to improve community welfare if managed properly. However , the realization potential the Still need supported with improvement awareness community and strengthening zakat institutions .

To be clearer about the number of poor people in Ogan Komering Ulu district, here is the percentage data for the poor population in Ogan Komering Ulu district for the three-year period 2022 to 2024.

Table 1. Percentage Poor People in Ogan Komering Ulu

Region	Year	Amount Poor People
Ogan Komering Ulu	2022	11.62
	2023	11.78

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	2024	10.97

Sources From Central Bureau of Statistics , 2024

From the table above, it can be seen that the percentage of poor people in Ogan Komering Ulu Regency in the three years 2022-2024 fluctuated. Although the data in 2024 can only be accessed until March 2024. From the data above, there are still many poor people and residents who still need assistance from zakat funds. This zakat fund not only meets the needs of the poor and destitute, but also includes being able to open businesses and as capital to open employment opportunities for the poor. The main focus of zakat is to reduce the problem of poverty gradually, and zakat can provide capital assistance to the poor.

Table 2 Percentage of zakat fund recipients in OKU

Region	Year	Poor	Poor
Ogan Komering Ulu	2022	30	282
	2023	30	283
	2024	31	283

Sources Originate BAZNAS OKU 2024

From the table above, it can be seen that the number of zakat recipients from the poor is still small compared to the total number of underprivileged residents in Ogan Komering Ulu Regency.

Based on the data above, there are still many underprivileged people who have not received assistance from zakat funds, either for daily food or for business capital. So that it is the main reason for researchers to choose and determine this title because zakat has a great opportunity to develop as an equalizer of the people's economy.

METHODS

Study This use approach qualitative. Research This will concentrate on getting deep understanding about the productive zakat strategy used National Alms Agency Ogan Komering Ulu Regency and how this strategy impact on empowerment economy productive in the area the (Yusanto , 2020) .

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Through the analysis of productive zakat collection strategies carried out by Baznas Ogan Komering Ulu Regency, evaluation of the productive zakat management process at Baznas Ogan Komering Ulu Regency, Understanding efforts to empower the productive economy through zakat carried out by Baznas Ogan Komering Ulu Regency, and identifying inhibiting and supporting factors in the implementation of productive zakat strategies at Baznas Ogan Komering Ulu Regency.

The population in this study is all entities or individuals who are the focus of the study, namely Baznas Ogan Komering Ulu Regency along with the productive zakat collection, management, and empowerment programs carried out by them. This population includes Baznas administrators, productive zakat recipients, and other related parties involved in the implementation of productive zakat strategies. The productive zakat population is 34 mustahik.

A sample is a subset or part of a population selected to be the object of research (Purwanza et al., 2022) . In this study, researchers can select several cases that represent the implementation of productive zakat collection, management, and empowerment strategies at Baznas Ogan Komering Ulu Regency as samples. Descriptive analysis is used in social research because it provides a detailed description of a phenomenon studied and researched.

A number of technique data collection that can used is as following :

1. Interview .

Interview techniques used For get in -depth data from respondents involved in Implementation of productive zakat strategy at Baznas Ogan Komering Ulu Regency . Interview can done with administrator Baznas , productive zakat recipients ,. Interview can done in a way look at advance or through telephone , depending on availability and preference respondents .

2. Observation.

Direct observation was conducted by observing the process of collecting, managing, and empowering productive zakat at Baznas Ogan Komering Ulu Regency. Observation can done in a way participatory , where researchers involved direct in observed activities , or in a non- participatory manner , where researchers just observing without getting involved.

3. Document Analysis.

Document analysis was conducted by collecting and analyzing documents relevant to the strategy for collecting, managing, and empowering productive zakat at Baznas Ogan Komering Ulu Regency.

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RESULTS AND DISCUSSION

Practices of Productive Zakat Collection at BAZNAZ Ogan Komering Ulu Various forms of zakat collection at BAZNAS OKU

Category	2022	2023	2024
Individual Zakat Maal	Rp. 100,000	0	Rp. 2,100,000
Zakat on Body Wealth	Rp. 142,055,000	Rp. 87,000,000	Rp. 73,288,000
Zakat al-Fitr	0	0	0
Unrestricted Alms / Donations	Rp. 16,486,500	Rp. 6,250,000	Rp. 10,837,700
Alms / Donations Bound	0	0	0
DSKL (Social Funds & Others)	0	0	0
Deposit Fund	0	0	0
Grand Total	Rp. 158,641,500	Rp. 93,250,000	Rp. 86,225,700

Below is the form of zakat collection at BAZNAS OKU according to the year of collection,

1. Year 2022:

   Individual Zakat Maal : There is very small collection , namely Rp. 100,000 in a month February .

   Zakat on corporate assets : Become source main with total collection amounting to Rp . 142,055,000, which was dominated by March with Rp. 76,500,000.

   Alms / Donations No bound , Alms and donations that are not bound reaching a total of Rp. 16,486,500, with peak in March .

   Social and other funds (DSKL) , zakat fitrah , and deposit funds : There is n't any collection For category this is in 2022

2. Year 2023 **:**

   Zakat maal for individuals : There is n't any collection of zakat maal from individual .

   Zakat on property of a body : Total collection reaching Rp. 87,000,000, with contribution biggest in the month February amounting to Rp. 51,050,000.

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Alms / charity No tied : Collected amounting to Rp. 6,250,000 during quarterly First .

Social and Other Funds (DSKL), Zakat Fitrah, Deposit Funds : None collection .

3. Year 2024 (January-March) **:**

Zakat maal for individuals : Collection start appear with a total of Rp. 2,100,000, with amount the biggest in March .

Zakat on Body Wealth : A little decrease compared to year previously , with a total of Rp. 73,288,000.

Alms / charity No tied : Experience improvement significant , reaching Rp. 10,837,700.

Social and other funds (DSKL) , zakat fitrah , deposit funds : There is n't any collection

Total Zakat Collected :

2022 : Total collection reach Rp. 142,155,000

2023 : Total collection A little more low , namely Rp. 93,250,000

2024 : Total collection experience decline more carry on to Rp. 86,225,700 (

Zakat collection techniques over the years This show existence shift :

a. In 2022 , the collection of zakat maal agen will be very dominant .

b. The year 2023 shows decline in the body's zakat maal , but alms and charity still stable .

c In 2024 , zakat maal individual start give contribution , although small , while alms and charity increase in a way significant .

Total zakat collected experience decline from 2022 to 2024 , with shift focus from zakat on bodily wealth to more participation big in donations and alms .

Advantages and disadvantages of zakat, infak and shadaqah collection techniques at BASNAZ OKU

Based on the BAZNAS document (see attachment), the following are the advantages of collecting at BAZNAS OKU:

a. Focus on Zakat Maal Badan

By targeting bodies/institutions as the main contributors, BAZNAS can collect large amounts of funds from entities that are capable of making significant contributions. Maal zakat is zakat issued on assets owned by a person or business entity that has met certain requirements, such as reaching the nisab (the minimum limit of wealth that must be given

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zakat), has been owned for a year (haul), and comes from halal sources (Wahab, 2019) . The agency's zakat maal provides stable and large income, as seen in 2022 which will reach more than IDR 142 million

b. Collection Effectiveness

Relying on zakat from bodies is more effective because bodies usually have larger incomes and zakat obligations are clearer.

c. Diversification through Alms and Donations

Collecting alms and charity from public give contribution enough addition significantly , especially in 2024 which will increase to Rp 10,837,700. This reflects involvement a more society wide , although Possible the amount more small compared to zakat on bodily goods .

d. Reaching a Wider Segment

Involving the general public in the form of donations and alms helps BAZNAS collect funds from various levels of society, not limited to business entities alone.

e. Increase in Individual Zakat Maal (2024)

In 2024 , BAZNAS will start collect zakat maal individual , which shows effort For expanding the fundraising base by involving individual . This is important For increase awareness and compliance public individual towards zakat.

f. Flexibility in Collection

Advantages : With existence a number of category collection such as zakat maal , infak , alms and social funds In addition , BAZNAS has flexibility in raise funds from various source . This is allow more response fast to opportunities and needs .

According to Dekky Apriliyan Oganta, Head of Finance and Reporting at BAZNAS, among the shortcomings of Zakat Collection Techniques are:

a. High dependence on zakat on physical wealth

Zakat on physical assets is the largest contributor to zakat collection, especially in 2022 and 2023. Excessive dependence big in business entity at risk if the body experience decline performance finance or difficulty economy . Decline significant seen in 2024 , where the collection from the body down to Rp. 73,288,000, which has an impact on the total collection overall .

b. Risk of collection

If the focus is too much on zakat on bodily goods, the potential contribution of individuals is not maximized, which can hinder the growth of the amount of zakat collected.

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c. Lack of o optimization individual zakat maal

Collection of zakat maal individuals are very low in 2022 and not There is The same once in 2023. This shows that BAZNAS may not optimal in educate and encourage individual For pay zakat maal . In fact , the potential collection from very large individual If done more socialization and education effective

d. Lack of penetration to public

Zakat on wealth individual new start increase in 2024 , indicating that penetration to layer public general Still weak . This can due to lack of socialization programs or lack of communication strategy right and the lack of zakat education in all levels of society. Generally, people give their zakat maal to the construction of mosques or for mosque operations.

e. Lack of d ana from k category other

Funds from zakat fitrah, fidyah , qurban , and social funds other No collected in third year This is . show that BAZNAS has not yet maximum in utilise all potential category collection of zakat and social funds others . There are many categories of zakat that can be utilized , but No active .

f . Missed Opportunities

With No existence collection from category this (individual) , BAZNAS lost potential source Power additions that should be Can obtained , especially approaching the months important like Ramadan.

g. Inconsistency in collection

From the year to year seen fluctuation in total zakat collection . The year 2022 has more results big , but 2023 and 2024 experienced decline . This shows existence inconsistency in the collection strategy , perhaps caused by factors economy or a suboptimal collection strategy from aspect communication or approach .

h. Impact j number long

Inconsistency in results collection Can influence trust public or business entity in distribute zakat through BAZNAS .

Public response to zakat collection practices at BAZNAS OKU

According to Dodi Faishal, the community positively assesses and is enthusiastic about the existence of BAZNAS in Batu Raja, which is an institution to provide assistance to residents who are eligible to receive zakat. (Dodi Faishal, a productive zakat recipient). According to Yeni, she feels helped by the BAZNAS program which provides business capital to poor residents. (Yeni, a productive zakat recipient). Based on the statement of

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Dekky Oganta, the number of residents who receive zakat from BAZNAS is very small compared to the number of poor residents in Batu Raja (Dekky Oganta, Head of Finance and Reporting). The total number of residents who receive zakat is as follows:

Recipients of zakat for daily needs: 53 people
Recipients of zakat for business capital : 34 people

SWOT ANALYSIS OF PRODUCTIVE ZAKAT EMPOWERMENT STRATEGY IN BAZNAS OKU

Strengths

a. Stable Zakat Funds

BAZNAS OKU has a fairly stable source of zakat funding from the local Muslim community, as well as some zakat assistance from companies in OKU such as PT. Semen Batu Raja. However, it has started to decline after Covid-19. (This is based on the results of interviews with BAZNAS administrators named Deky Oganta, and zakat recipients named Dodi Faisol).

b. Sharia-based programs

In accordance with Islamic principles, productive zakat can be well received by the community, this is based on several BAZNAS programs that have been running. (Dekky Oganta, Head of Finance and Reporting)

c. Improving the Welfare of Mustahik

Productive zakat strategy, mustahik (zakat recipients) can transform into muzakki (zakat givers) in the long term, this is based on the results of an interview with a mustahik named Yeni, 47 years old.

d. Government and Community Support

Local governments and community leaders tend to support zakat-based empowerment programs. There is support from PT Semen Batu Raja in the form of zakat funds of 90 million per month. (Dekky Oganta, Head of Finance and Reporting)

Weaknesses

a. Lack of Mentoring and Coaching

Many mustahik do not yet have good managerial and entrepreneurial skills. The majority of the community lacks education on zakat distribution, so that some muzakki distribute their zakat to the DKM of the mosque. (This is the result of an interview with Arpam Fady, Head of Distribution and Utilization).

b. Suboptimal Fund Management

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There is no strong monitoring system to ensure that productive zakat is managed effectively, this is the result of an interview with the BAZNAS management from Mr. Deky.

c. Lack of Financial Literacy

Some zakat recipients do not understand how to manage business capital properly. (This is the result of an interview with a BAZNAS administrator named Deky Oganta).

d. Uneven distribution

Sometimes there is inequality in the provision of business capital, where some mustahik get greater benefits than others. There are still many mustahik who have not received zakat funds from BAZNAS, based on zakat recipient data. Based on an interview with a productive zakat recipient, Dodi Faishol.

e. Lack of Education and Socialization

Lack of socialization about importance paying zakat through BAZNAS can cause low participation community . (This is the result of an interview with a BAZNAS administrator named Deky Oganta)

Opportunities

According to Deky Oganta and Arpam Fadi (BAZNAS Officers), the following are the opportunities available at BAZNAS

a. Use of Digital Technology

Digitalization can help make zakat management more transparent and efficient, for example with an online reporting system. This is the result of an interview with BAZNAS management.

b. Partnership with Islamic Financial Institutions

BAZNAS can collaborate with Islamic banks or cooperatives to strengthen the business capital of mustahik.

c. Potential of Sharia-Based MSMEs

The trend of sharia economy is growing, so that products from productive zakat-based businesses have wider market opportunities.

d. Regulatory Support

The government is starting to pay more attention to sharia-based economy, including productive zakat program.

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Threats (Threats)

a. Competition with Other Funding Sources

Mustahik can also get capital from other sources such as conventional loans, which can be more flexible. (Dekky Oganta, Head of Finance)

b. Lack of Public Awareness

Most people still understand zakat only as consumptive assistance, not for productive purposes. (This is based on the results of an interview with the BAZNAS administrator, Mr. Deky).

c. Risk of Failed Mustahik Business

Not all mustahik businesses can survive, so there is a risk that productive zakat will not have a long-term impact. (Dodi Faishol, recipient of productive zakat).

d. Economic Imbalance

If not managed properly, productive zakat can be less effective in reducing economic disparities. (Yeni, recipient of productive zakat).

SWOT Strategy Analysis of Productive Zakat Funds in Economic Empowerment Efforts at BAZNAS OKU

a. The collection of productive zakat at BAZNAS OKU has fluctuated in the last three years, 2022-2024.
b. Zakat on bodily wealth is the main source of zakat funds, while zakat on individual wealth is still very low.
c. The zakat management system still faces challenges in transparency and distribution effectiveness.
d. There are weaknesses in the data collection of mustahik and the even distribution of zakat.
e. Lack of innovation in the use of digital technology to support the zakat management system.
f. Part of the productive zakat is used to provide business capital to mustahik. However, the number of zakat recipients from among the poor is still low compared to the number of poor people in OKU.
g. Lack of training programs and business mentoring for mustahik who receive productive zakat.

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CONCLUSIONS

The practice of collecting, managing, and empowering productive zakat funds at BAZNAS Ogan Komering Ulu (OKU) shows that zakat not only functions as social assistance, but also as an instrument of economic empowerment for underprivileged communities. In terms of collection, BAZNAS OKU has attempted to increase public awareness and participation in paying zakat through various socialization programs and the use of digital technology. However, challenges such as the low level of zakat literacy and public trust in fund management need to be continuously improved. In management, BAZNAS OKU applies the principles of transparency and accountability to ensure that productive zakat funds are distributed to the right targets. However, there are still obstacles in monitoring and evaluating the effectiveness of fund utilization, so a more structured system is needed to measure the impact of the program on an ongoing basis. Meanwhile, in empowerment, productive zakat has helped improve the standard of living of mustahik by providing business capital for micro-entrepreneurs. However, the main challenges faced are the lack of mentoring, limited business skills of beneficiaries, and the risk of business failure. Therefore, strengthening training, coaching and partnership programs with Islamic financial institutions is the key to increasing the success of productive zakat in the long term.

Analysis of Strengths, Weaknesses, Opportunities, and Threats (SWOT) on the productive zakat empowerment strategy at BAZNAS Ogan Komering Ulu (OKU), it can be concluded that this program has great potential in improving the welfare of mustahik through the utilization of zakat as business capital. In terms of strengths, BAZNAS OKU has a stable source of funds, community and government support, and programs based on sharia principles, which make it an effective instrument in economic empowerment. However, there are several weaknesses (Weaknesses) such as lack of business assistance, limited financial literacy of mustahik, and monitoring and evaluation systems that still need to be strengthened so that the program can run more optimally. On the other hand, there are various opportunities (Opportunities) that can be utilized, such as the use of digital technology in zakat management, partnerships with sharia financial institutions, and the increasing trend of sharia economics that can open a wider market for products from mustahik businesses. However, this program also faces various threats such as low public awareness of productive zakat, the risk of failure of mustahik businesses, and competition with other, more flexible funding sources.

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