



Effectiveness Of Productive Zakat Management In Livestock Business Development: Study on Mustahik in Rukti Endah, Central Lampung

Fitri Wijayanti¹, & Aulia Ranny Priyatna²

^{1,2}Institut Agama Islam Negeri Metro, Lampung, Indonesia.

Article Info

Article history:

Received March 22, 2023

Revised April 5, 2023

Accepted May 4, 2023

Published June 30, 2023

Keywords:

Effectiveness;

Effort;

Productive Zakat.

Abstract

Purpose: This study aims to determine the effectiveness of productive zakat management in the development of the mustahik livestock business. **Methodology:** The type of research conducted is field research, namely research conducted at research locations. The nature of this research is descriptive qualitative, namely a method used to answer research problems originating from interviews, observations, and excavation of documentation. The source of data consists of primary and secondary data. The data collection techniques used were interviews and documentation with Central Lampung BAZNAS management, the Head of the Animal Husbandry Center, and the Head of the livestock group, Muzaki, and Mustahik. **Findings:** Based on this research, the allocation of productive zakat funds was carried out in four villages from 1 sub-district which were divided into 4 groups of 45 people. This effectiveness is inseparable from the intervention of BAZNAS in implementing the planned procedures from planning to supervision. Mustahik was given livestock business capital in the form of 5 heads, consisting of 1 female goat and 4 male goats of the Boer type, of which 3 male goats will be exchanged for female goats. In addition, livestock manure management is also used for fertilizer and holding organic farms to make it easier for farmers to find feed.

This is an open-access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



Corresponding Author:

Fitri Wijayanti

Institut Agama Islam Negeri Metro, Lampung, Indonesia

E-mail: fitriwijayanti391@gmail.com

A. Introduction

The establishment of Badan Amil Zakat Nasional (BAZNAS), Terbanggi Besar District, Central Lampung Regency by implementing a productive zakat program, namely

in the form of business capital, livestock centers, integrated waste collection, financing for mothers, and job training for mustahik, it is hoped that the management of these funds can run effectively for the community. BAZNAS Bandar Jaya, Central Lampung Regency has a vision of "Becoming a Trustworthy, Transparent, Professional Zakat Manager." With this vision, BAZNAS tries to utilize zakat funds as a provision for venture capital with the aim that zakat can grow until the end of the year. the goal of Zakat is achieved (Zalikha, 2016). In carrying out its duties, BAZNAS carries out the following functions:

1. Planning the collection, distribution, and utilization of zakat by channeling zakat to mustahik who are entitled to receive it, managing zakat professionally, and realizing social welfare.
2. Implementation of collection, distribution, and utilization of zakat by building society by providing motivation, collecting zakat, giving awareness to muzakki to distribute zakat, zakat collected must be utilized as well as possible, upholding the transparency of BAZNAS in society.
3. Organizing the collection, distribution, and utilization of zakat. Requires a reputable leader, professional human resources, a long-term system, strong system.
4. Reporting on the collection, distribution, and utilization of zakat.

Supervision is carried out at the beginning and during utilization activities, transparency of collection, clarity of reporting, and terms of distribution. In Central Lampung, productive zakat management managed by BAZNAS at the Livestock Center of Raman Endah Village, Seputih Raman District, Central Lampung Regency will undergo various improvements starting from the source of funds distributed and the system implemented (Sugeng & Puspita, 2022). The following is a list of fund allocations made by BAZNAS livestock groups in Rukti Endah Village, Central Lampung:

Table 1. Amount of Fund Allocation

No	Amount of Fund Allocation	Year
1	Female goat/person	2017
2	3 Female Goats/Persons	2018
3	5 Goats/group	2019-2021

Source: BAZNAS Central Lampung Regency

Based on the table above, the group will receive livestock assistance with the Boer type which will be developed later, it is certain that every year the number of livestock kept will continue to increase. In 2017 the livestock run by the mustahik could not run smoothly due to several factors including managerial factors and the lack of funds obtained. In 2018 the funds obtained have grown quite a bit, this can be seen from the table above where the allocation of funds provided by BAZNAS to mustahik this year has become 3 individuals per group, however, the managerial factors have not been achieved resulting in a less effective zakat management system (Abdullah, 2021).

In 2019 it was still the same, the funds obtained grew positively which resulted in an increase in the amount allocated to mustahik. In 2020 there will already be a managerial system, but evaluation still needs to be held so that zakat management can run effectively even though in 2020 the number of livestock kept is around 30 goats. With an initial capital of 5 goats developed. Until 2021 the number of livestock is approximately 70 goats because it is in this year that the allocation of productive zakat funds increases and the system Managerial management in livestock business development is really carried out as well as possible.

BAZNAS in addition to providing business capital, provides assistance, guidance, and supervision of businesses managed by mustahik at least once a month with the aim that the business carried out can run optimally and it is hoped that businesses financed by BAZNAS can improve the economic welfare of the community, especially mustahik in villages the.

Mr. Mulyono said that "*With this assistance, thank God, our economic conditions are much better than before*". From this narrative, productive zakat management is said to be effective because it is able to increase household income levels and is able to reduce the number of poor families and reduce poverty levels. Mr. Indra said that "*To create a prosperous society, a zakat program was formed with a long-term model, by forming groups so that it is easy to carry out productive zakat management procedures. So that the effectiveness of productive zakat management is achieved in business development*". The managed funds are funds collected from Zakat, sadaqah, Infaq, and waqf from Muzakki where the funds collected will be distributed to mustahik who deserve to be assisted.

B. Method

The type of research conducted is field research, namely research conducted at research locations. The nature of this research is descriptive qualitative, namely a method used to answer research problems originating from interviews, observations, and excavation of documentation. The source of data consists of primary and secondary data. The data collection techniques used were interviews and documentation with Central Lampung BAZNAS management, the Head of the Animal Husbandry Center, and the Head of the livestock group, Muzaki, and Mustahik.

C. Results and Discussion

1. Results

Management of Productive Zakat Distribution in the Development of Mustahik Livestock Business

In the process of optimizing zakat, it is necessary to determine the target of zakat, the target is muzaki consisting of officials and employees who have the obligation to pay zakat, both professional income and other assets. Whereas Infaq and sadaqah are *munfiq*, namely employees who do not have the obligation to pay professional zakat (Amsari, 2019; Bahri & Khumaini, 2020; Bashori, 2019; Faqih & Masitoh, 2020; Farid, 2015; Fitriyanti et al., 2022; Lubis et al., 2022). So, for the amount of ZIS funds that are determined according to the ability of employees who are collected through UPZ, in addition to that, you can also receive funds in the form of grants or other grants that are lawful and in accordance with applicable law. BAZNAS in optimizing zakat management so that they run effectively based on indicators of effectiveness including:

- a. Goal setting
- b. Socialization
- c. Purpose
- d. Monitoring

Distribution is an activity of distributing a number of assets that have been collected by a zakat institution from muzaki to be distributed to those who are entitled to receive (Mustahik). The distribution of zakat funds from the Central Lampung BAZNAS to 8 Ashnaf is regulated according to the Advisory Council's approval as follows (Sugeng & Ab Rahman, 2016):

- a. Fakir/ Poor/ *Riqob/ Ghorim*: 50%
- b. *Sabilillah/ Mualaf*: 25%
- c. *Ibn Sabil*: 12.5%

- d. Amil: 12.5%
- Besides that, the distribution carried out by BAZNAS is through the following programs:
- a. Central Lampung Cares
 - Quick assistance in disaster response. This program is a direct assistance program that is given when natural disasters and social disasters such as riots occur (Fermansyah et al., 2020). This assistance is usually in the form of medical assistance, food assistance, clothing assistance, evacuation assistance, and hygiene facilities.
 - Food and clothing assistance. This program is directly given to mustahik who need emergency food and clothing needs.
 - House Surgery. This program is intended for mustahik who do not have a home.
 - b. Healthy Central Lampung
 - Free mobile health services. This program is carried out in order to meet the health needs of the poor who have difficulty accessing their area. This activity is carried out routinely and takes turns with doctors and treatments.
 - Free ambulance service. This program is specifically for the poor who need emergency ambulance services.
 - Health social services. Series of events on Islamic holidays and major BAZNAS activities such as mass circumcision.
 - Development of clean water facilities. This program is intended for areas that still lack clean water.
 - c. Smart Central Lampung
 - One-graduate family program. It is an outstanding student scholarship on state campuses throughout Indonesia. As the name implies, this program prioritizes students who come from underprivileged families. This scholarship pays for students from the first semester until they graduate. This program is an official bond scholarship program for each accepted to become a pioneer scholar of community empowerment in his village.
 - Scholarships for Outstanding Children from Elementary to High School Levels. This program is a scholarship for poor and orphaned children from elementary school to senior high school.
 - d. Prosperous Central Lampung
 - Micro Business Incubation and Assistance Program. This program is a program for forming new entrepreneurs with the assistance of rotating capital and mentoring. The business being developed is a business that elevates local potential so as to bring positive effects to the region.
 - Zakat Community Development/ Livestock/ Farmer Group Cultivation Fund. This program is aimed at poor families to form livestock or farmer groups so that they are able to be independent. This activity is in collaboration with related agencies in assistance.
 - Skills and Entrepreneurship Training. This program is aimed at families of poor children who drop out of school and do not have a job. It provides skills and entrepreneurship training with the aim that mustahik can open new jobs.
 - e. Central Lampung Taqwa
 - Assistance for TPA and Ustadz teachers
 - Direct assistance programs for TPA and Ustadz teachers in meeting their living needs and educational needs.
 - Assistance with mosque worship facilities.

Table 2. Zakat funds distributed in 2022 are as follows:

No	Field	Year 2022
1	Central Lampung Care	Rp. 63.440.000
2	Healthy Central Lampung	Rp. 26.706.000
3	Smart Central Lampung	Rp. 69.438.000
4	Prosperous Central Lampung	Rp.705.316.000
5	Central Lampung Taqwa	Rp. 58.140.000

Source: BAZNAS Central Lampung Regency

From the data above, it can be seen that the most and highest distribution of zakat is in the Central Lampung Prosperous sector which is used to prosper the community, especially the less fortunate who are included in the 8 Ashnaf zakat recipients. According to Mr. Satria say that: *"One form of productive zakat in Central Lampung is community development zakat/livestock cultivation/farming fund as a group which is part of the Badan Amil Zakat Nasional Program to distribute and utilize zakat funds, this program is aimed at dhuafa families to form farmer or livestock groups to be able to be independent"*.

This activity collaborates with related agencies in their assistance. In the process of raising funds, there are various ways that are carried out by the national amil zakat agency, BAZNAS Kab. Central Lampung. One of the ways to increase zakat receipts is through digital. BAZNAS also opens jobs to become zakat volunteers only by capitalizing on the knowledge provided by BAZNAS and cellphones which are the volunteer media. These digital media include Instagram, Twitter, Facebook, and the Web:

- Instagram, Twitter, Facebook: BAZNAS Lampung Tengah
- Web: www.BAZNASlampungtengah.com

Muzaki services provided by BAZNAS of Central Lampung Regency to provide convenience and ease of payment of zakat, Infaq, and Sadaqah include:

- Zakat service counter
- Zakat pick-up service
- Consultation services and calculation of zakat
- Zakat services via banks
- Muzzaki Corner Mobile Application Service (android)
- NPWZ Card (Obligatory Zakat Identification Number)

There are several mechanisms carried out by the Central Lampung National Amil Zakat Agency (BAZNAS) in distributing Productive zakat, namely direct distribution to mustahik through the following programs:

- a. Planning. Planning carried out by BAZNAS so that the distribution can go according to plan includes:
 - Formulate the goals to be achieved, namely the effectiveness of productive zakat management in the development of mustahik livestock businesses.
 - Mustahik data collection.
 - Forming a Group with the aim of making it easier when controlling, monitoring and providing assistance.
 - Organizing Organic Farm activities to make it easier for farmers to find feed.
 - Managing livestock manure into organic fertilizer for corn plants.
- b. Implementation. BAZNAS has two steps in carrying out the implementation of zakat including:
 - Fundraising. BAZNAS in collecting zakat funds obtained from Muzaki in the form of material or money. And BAZNAS collects funds for civil servants, doctors, etc.
 - Distribution of Funds. Distribution of funds made by BAZNAS to mustahik in

- the form of livestock assistance as many as 5 goats for breeding consisting of 4 male and 1 female
- Allocation of Zakat funds. BAZNAS in allocating productive zakat funds focuses on 2 Ashnaf, namely the needy and the poor
- c. Organizing. Marina DA said that "*Organizing by forming groups is done so that coordination can be done easily and what is planned can run as expected in accordance with their respective duties*". The organizing principles carried out by the Animal Husbandry Center include:
- The implementation is carried out by amil who really understands zakat.
 - The policies issued cover planning, collection, utilization.
 - The policy is implemented in the utilization program.
- d. Supervision. BAZNAS supervises livestock groups with the aim that livestock development businesses can develop and be able to have a positive impact on the economy. Supervision conducted by BAZNAS is once a month.

2. Discussion

Analysis of Productive Zakat Management in Mustahik Livestock Business Development

Central Lampung BAZNAS zakat management activities, especially productive zakat, are useful for business capital assistance. The distribution system implemented by the National Amil Zakat Agency Central Lampung is quite effective in managing productive zakat for all mustahik in Central Lampung. Based on indicators of effectiveness, BAZNAS can optimize the management of its productive zakat by applying a foundation of indicators of effectiveness, including:

- a. On point. BAZNAS must determine starting from mustahik, muzaki, and amil who have met BAZNAS criteria. As for what BAZNAS did in selecting the following criteria:
- Mustahik. BAZNAS opens registration to become a mustahik member, then from the number of applicants a selection will be carried out according to BAZNAS criteria, namely 8 Ashnaf, but BAZNAS prioritizes the poor and the poor, that is, people who have absolutely no assets and lack of income to provide sufficient food, clothing, and shelter.
 - Muzaki. Someone who in terms of his life has been able to fulfill his life needs starting from clothing, food, and boards. Zakat taken will be adjusted to the size according to Islamic law.
 - Amil. The chosen amil is an amil who truly understands the world of zakat. In addition, BAZNAS will also find the right marketing area for breeders to buy and sell livestock.
- b. Socialization. BAZNAS conducts outreach to mustahik regarding how the livestock business they are running can develop.
- c. Purpose. BAZNAS has goals including that productive zakat that has been distributed to mustahik is able to survive in the long term and is able to change the economic life of mustahik, so the initial goal of BAZNAS can be said to be effective.
- d. Monitoring. This monitoring is carried out not only to monitor the mustahik in developing their livestock but also to ensure the understanding of the mustahik regarding the step-by-step conveyed by BAZNAS on how to develop livestock so that it is successful, this monitoring is carried out once a month.

Observing the activities carried out in the management of productive zakat BAZNAS to increase or develop mustahik includes:

a. Planning.

The Amil Zakat Agency Makes good planning by making an agenda that will be carried out at a predetermined time frame. The planned work program and targets have been implemented properly, starting from forming livestock groups with the aim of achieving success making it easier for BAZNAS to control, monitor and make it easier to provide assistance to breeders. Apart from that, in order to optimize the sustainability of zakat management, in collecting zakat funds, BAZNAS has several ways that can be done, including: first, Muzaki can submit zakat directly to the Amil Zakat Agency. Second, Amil picks up directly from agencies, BUMN/BUMD, TNI, and POLRI. And thirdly, Muzaki can transfer zakat funds directly through an existing Amil Zakat Agency Account.

b. Management

The source of revenue for the Amil Zakat Agency does not only come from professional Zakat funds but also from Infaq funds. Professional zakat can be interpreted as zakat issued from non-zakat income generated, such as salaries of public/private employees, consultants, doctors, and so on. For Central Lampung Regency, the potential for zakat is that BAZNAS manages zakat funds, Infaq, and alms of Rp. 3,008 Billion in 2022. The productive zakat management mechanism at BAZNAS Central Lampung in 2017 and 2021 has increased the potential to change the economic status of mustahik to a better condition. BAZNAS management always implements policies that are in line with the ideals of zakat management, namely the welfare of the people, that is, regularly prioritizing the allocation of the distribution of productive zakat and optimal monitoring of the realization of the distribution so that the targets and the realization can run in harmony. Innovation in the management of zakat distribution is realized optimally in 2021, while in 2017 the management of zakat distribution is considered less than optimal.

The following is a graph of the reality of the distribution of zakat funds based on the program:



Figure 1. the reality of the distribution of zakat funds.

So based on the picture above, the realization of the highest distribution of funds is in the economic sector, amounting to Rp. 765,316,500 because in the economic field, the distribution of zakat funds can be done easily and quickly. And in the economic field, the

community currently needs more. The lowest distribution of funds in the health sector is Rp. 26,706,000 because the health sector is not a top priority, although basically, health services are just as important. And the amount of funds for the plan is higher than the realization due to the lack of funds coming into BAZNAS due to the inhibiting factors that have been explained. So, the way to solve it, BAZNAS coordinate with the head of the mustahik group to coordinate all of its members to find when the right time to carry out socialization.

The inhibiting factors for the development of productive zakat at BAZNAS are the very minimal public attention to productive zakat which is caused by several things including:

- Lack of understanding of the purpose of zakat which is prescribed in Islam. In fulfilling the obligation of zakat, the muzaki only aim to clean their wealth from mustahik rights, in other words, dirt/used for the short term.
- The muzaki are so busy that they are negligent in carrying out the obligation to pay zakat.
- The muzaki distribute their zakat more individually instead of being handed over to the amil zakat management.
- Lack of trust in amil zakat to manage zakat

c. Allocation

BAZNAS Central Lampung only allocates productive zakat to the poor and poor. BAZNAS only prioritizes the 2 Ashnaf because it is assumed that there will always be zakat management work areas including BAZNAS Central Lampung. The poor are people whose income cannot meet their basic needs, in this case, the poor will receive productive zakat funds as business capital. There are 4 villages from 1 sub-district that receive productive zakat assistance, the number of mustahik is 45 people who are formed into 4 groups who get venture capital by direct data collection by BAZNAS management, every 1 mustahik group consists of 11 people who receive productive zakat funds in the form of livestock as many as 4 A male and 1 female goat with the Boer goat type which aims at male goats may be sold and exchanged with female goats so that livestock development can increase.

So, with this system the business managed by mustahik increases in terms of the economy in particular. And if the business is running according to the target, BAZNAS does not ask for compensation with the intention that the business is growing rapidly, so the capital and profits remain in the hands of mustahik with the aim of increasing mustahik's income. In contrast to 2017 where BAZNAS provided rotational assistance and was required to return the initial capital to BAZNAS if the initial capital already had children.

The prospect of developing the livestock business carried out by BAZNAS is by increasing livestock seeds to increase livestock production, application of feed biotechnology by applying organic farms made from corn leaves, where corn leaves are obtained from managed plants and fertilized using the goat manure itself. Implementing food biotechnology (Organic Farming) is carried out by BAZNAS so that breeders do not find it difficult to find feed for their livestock. The mustahik are taught how to manage fresh feed so that it lasts for days. BAZNAS Kab. Central Lampung in fact in allocating productive zakat funds can be said to be effective because BAZNAS carries out zakat management procedures starting from planning, organizing, implementing, and supervising.

D. Conclusion

The effectiveness of productive zakat management managed by the BAZNAS Rukti Endah Raman Utara livestock center is declared effective because it is able to improve or

change the standard of living of mustahik. BAZNAS allocates productive zakat in four villages from 1 sub-district with a total of 4 groups consisting of 45 people with each group consisting of 10 and 11 and 2 other groups of 12 people.

Management of productive zakat in improving community livestock businesses with a program to provide capital assistance for Boer goat livestock businesses with 4 male goats and 1 female goat for breeding and development. If the business goes according to plan, the initial capital and profits will still be in the hands of Mustahik with the aim that the cattle will continue to develop and grow. And mustahik carries out the strategy given by BAZNAS, namely managing livestock manure for fertilizer and holding organic farms to make it easier for farmers to find feed. This is expected to have a positive impact on the community's economy.

E. Acknowledgements

In this section, we would like to express our gratitude to the respondents and BAZNAS who have been willing to provide info related to Zakat.

F. Author Contributions Statement

This study was conducted by two researchers, where the first author worked to complete all the data and the second author contributed in providing direction and guidance in the research.

G. References

- Abdullah, A. (2021). Strategi Pendayagunaan Zakat Produktif (Studi BAZ Kabupaten Sukabumi Jawa Barat). *ALAMIAH: Jurnal Muamalah Dan Ekonomi Syariah*. <http://jurnal-inais.id/index.php/MES/article/view/136>.
- Amsari, S. (2019). Analisis Efektifitas Pendayagunaan Zakat Produktif Pada Pemberdayaan Mustahik (Studi Kasus Lazismu Pusat). *Aghniya: Jurnal Ekonomi Islam*.
- Bahri, E., & Khumaini, S. (2020). Analisis efektivitas penyaluran zakat pada badan amil zakat nasional. *Al Maal: Journal of Islamic Economics and*. <http://jurnal.umt.ac.id/index.php/jieb/article/view/1878>.
- Bashori, D. (2019). Analisis Pengelolaan Zakat Produktif Untuk Pemberdayaan Masyarakat (Studi Lapangan Pada LAZISMU Kabupaten Jember). *At-Tasharrufⁿ Jurnal Kajian Ekonomi Dan ...*, <http://jurnal.unmuhjember.ac.id/index.php/Tasharruf/article/view/2484>.
- Faqih, N. A., & Masitoh, U. (2020). Efektifitas Pengelolaan Zakat Produktif Di Baznas Kabupaten Kebumen Terhadap Perubahan Kesejahteraan Mustahik. *... Ilmu Ekonomi Islam*. <http://ejournal.iainu-kebumen.ac.id/index.php/lab/article/view/238>.
- Farid, M. (2015). *Analisis Dampak Penyaluran Zakat Produktif Terhadap Keuntungan Usaha Mustahiq*. <https://repository.unej.ac.id/handle/123456789/64287>.
- Fermansyah, D., Hidayati, P., & ... (2020). Optimalisasi Zakat Produktif Dalam Pengembangan Usaha Industri Rumahan (Studi Pada Home Industri Kerupuk Di Kota Bandar Lampung). *Indonesian Journal of ...*, <http://jos.unsoed.ac.id/index.php/ijibe/article/view/2795>.
- Fitriyanti, Y., Hamidah, N., Irawan, P., & ... (2022). Analisis Pengelolaan Zakat Produktif Untuk Meningkatkan Ekonomi Masyarakat (Studi Kasus Pada Baznas Kabupaten Empat Lawang). *Jurnal Iqtishaduna ...*. <https://e-journal.iai-al-azhaar.ac.id/index.php/iqtishaduna/article/download/562/428>.

- Lubis, N., Silalahi, A., & Irama, O. (2022). Analisis Dana Zakat Produktif Sebagai Modal Usaha Mikro Pada Badan Amil Zakat Nasional (Baznas) Provinsi Sumatera Utara. *Jurnal Inovasi Penelitian*,. <https://stp-mataram.e-journal.id/JIP/article/view/1323>.
- Sugeng, A., & Ab Rahman, A. (2016). Eksplorasi Indikator Dalam Menentukan Fakir Dan Miskin Berdasarkan *أقرب* Ad Al-Kifāyah Zakat: Kajian Di Lampung Indonesia: Exploring Indicator of Poor and Needy based on *أقرب* ad al-Kifāyah Zakāh: A Study at Lampung Indonesia. *Jurnal Syariah*, 24(3).
- Sugeng, A., & Puspita, A. T. (2022). Empowerment of Productive Zakat for the Welfare of the Poor in Bandar Lampung City. *International Journal of Islamic Economics*, 4(01), Article 01. <https://doi.org/10.32332/ijie.v4i01.5167>.
- Zalikha, S. (2016). Pendistribusian Zakat Produktif Dalam Perspektif Islam. *Jurnal Ilmiah Islam Futura*,. <https://jurnal.ar-raniry.ac.id/index.php/islamfutura/article/view/547>.