

# The Implementation of Productive Zakat in Samarinda, East Kalimantan

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# The Implementation of Productive Zakat in Samarinda, East Kalimantan

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**Abstract:** This study describes the understanding and implementation of Samarinda community in distributing productive zakat directly or indirectly through agency or institution of zakat management that is available, with an understanding of people of Samarinda city that zakat funding is only limited to consumption or to be exhausted (karitatif). The implementation of zakat by the community so far only able to meet the primary needs such as foods and beverages and finance needs, which then does not change the asnaf/mustahik (the recipient of zakat), especially the poor to be better and even expected to become muzakki (the giver of zakat). Thus in this study it is obtained 100 respondents of Samarinda community especially moslems who have paid zakat mal (wealth zakat), that people are still chose to pay zakat from consumption fund for the reason of practicality rather than studying for the real needs of the mustahiks other than foods and financial needs, and it is considered to have paid the obligation of paying the wealth zakat (zakat mal). In conclusion and suggestion the researchers are highly expected of continuous socialization of the importance of paying zakat productively to the community directly and non formally. It can be done through educational institutions, social organizations, religious organizations, village apparatus, Qur'an recitation groups, mosques, since productive zakat has a lot of benefits as a multiplayer effect as well as providing employment, cutting the poverty chain, and the tendency of asking sympathy from others.

## 1 INTRODUCTION

Samarinda city has population of 876.728 people with 659.167 moslems of 15 years and above age (BPS of Samarinda 2015) which is 80% percentage of the population. The moslems of Samarinda city is spread in ten sub-districts of Samarinda Kota, Iilir, Ulu, Sambutan, Palaran, utara, Seberang, Loa Janan Iilir, sungai Kunjang, and Sungai Pinang. Base on the profession the moslems are spread from civil servants and private employees, large trade groups, small market retailers, and industries.

The employment rate covers 68% of the population (BPS of Samarinda 2015), thus it can be assumed that the population of Samarinda city who are obliged to pay zakat both fitrah and other contemporary zakat are quite potential. Amil Zakat Agency in Samarinda has income of 2% in 2015-2017 where 40% is for consumption and 60% for production. This indicates that people awareness to pay zakat is high, but it is still to be questioned whether they personally understand how to do zakat productively.

The study wanted to measure the extent to which the understanding of the city of Samarinda associated with productive zakat, not only consumptive zakat. How the Muslim community of Samarinda implements the distribution of their zakat, in this special study of zakat which is distributed by itself without going through the agency or amil zakat institution, does the community understand whether productive zakat will affect the economic level of the people of Samarinda because of the multiplayer effect on productive zakat effect.

This study is done to see how far is the understanding of moslem community of Samarinda city in implementing zakat distribution productively, does the community understand about the meaning of zakat, the distribution, and the main function of zakat.

This study contributes as a scientific knowledge addition for other researchers, students, Amil Zakat agencies or institutions and also community in general about evaluation of zakat fund distribution which is theoretically said multiplayer effect. This study also can be a reference for the stakeholders in this case the local government to make productive

zakat as one of the potential source for local revenue, which then be aimed to selected groups based on Qur'an and can open employment as well as eliminate poverty.

to purify body and soul for moslems who are done fasting. Zakat fitrah is in the form of staple food that is 3.2 litres or 2.5 kgs of rice. The law of zakat fitrah is a mandatory which means it must be done by all moslems without any exception.

## 2 LITERATURE REVIEW

### 2.1 Definition of Zakat, Zakat Fitrah and Zakat Mal

Zakat by language means to clean or purify oneself. According to term zakat is a certain value of wealth that is obliged to be given to a specific people who are in need or are fulfil the requirement according to Islamic sharia (Qordhowi, 2002). The law of zakat are stated in Qur'an verses as follows. "Take zakat from their treasures with it you cleanse and purify them ..." (Q.S. At Taubah: 103)

There are two types of Zakat (Qordhowi, 2007):

#### 2.1.1 Zakat Fitrah

Zakat fitrah is a compulsory zakat for every moslem; males and females, adult and young, a free person or a slave (Hafiduddin,1998; Husnan, 1996). The aim is

#### 2.1.2 Zakat Mal

Zakat mal is to purify the holding. According to the term there is a certain value of possessions that must be paid for moslems to those who are meet the requirements. Zakat mal is a mandatory for moslems with certain qualifications. The aim is to cleanse up oneself from their wealth. The requirements for zakat mal are; a. Islam, b. a free person, c. fulfill the minimum amount of possession (nisab), d. fulfill the minimum time of possession (haul).

The principles of zakat mal are a. the zakat statement, b. the person who pays zakat (muzakki), c. the person who receives zakat (mustahik), d. the possession.

The time of Zakat Mal is issued once a year if it is enough nisab except the harvest and findings while the zakat fitrah issued during Ramadan until the day of Eid al-Fitr pray. Nisab Zakat Mal i.e.: Nisab means the minimum limit of possessions. The Nisabs are:

Table 1: The Nisabs.

No	Asset Type	Nisab	Percentage of Zakat (%)
1.	Gold	20 Dinar = 93,6 gr	2,5 %
2.	Silver	200 Dirham = 624 gr	2,5 %
3.	Commerce	Gold standard (it is calculated based on gold price)	2,5 %
4.	Farms : a. Goat/Sheep	40 – 120 goats/sheeps	1 goats/sheeps for 2 years old
		121 – 200 goats/sheeps	2 goats/sheeps for more than two years old
		201 – 339 goats/sheeps	3 goats/sheeps for more than two years old
		400 ..... goats/sheeps	4 goats/sheeps for more than two years old more
		Every increase 100 goats/sheeps	add 1 goats or sheeps
	b. Cow/Bufalo	30 – 39 cows/buffaloes	1 cow/ buffalo for more than 1 years old
		40 – 59 cows/buffaloes	1 cow/buffalo for more than two years old
		60 – 69 cows/buffaloes	2 cows/buffaloes for more than 1 years old
		70 – 79 cows/buffaloes	2 cows/buffaloes for more than two years old
		80 – 89 cows/buffaloes	3 cows/buffaloes for more than 1 years old
		Every Increase 30 cows/buffaloes	Add 1 cows or buffaloes
5.	Agriculture / staple plant	5 wasaq = 750 kg = 930 litre	10% when irrigated with rair water / river water; 5% when irrigated with sprinkler that requires additional cost
6.	Gold and silver findings	Similar with gold and silver	20 % when find it
	Other items besides gold and silver	Similar with gold and siver	2,5 %
7.	Others : Fishery Decorative plants Profession Plantation	Calculation of money and currency based on gold and silver price standards	2,5 %

Here are 8 groups of Muslims who are entitled to receive zakat based on Q.S At Taubah verse 60:

- Fakir (people who do not have property)
- Poor (people whose income is insufficient)
- Riqab (slaves)
- Gharim (people who have a lot of debt)
- Converts (new converts to Islam)
- Fisabilillah (warrior in the path of Allah)
- Ibn Sabil (musyafir and overseas students)

Amil zakat (receiving committee and zakat fund manager).

## 2.2 Consumptive and Productive Zakat

### 2.2.1 Consumptive Zakat

Consumptive Zakat is a zakat treasure directly reserved for the poor and needy, especially the poor. Zakat treasure is directed primarily to meet the basic needs of life, such as food, clothing and shelter. Primary needs are primarily for the needy, poor, gharim, orphans, the elderly or physically disabled who can not do anything to earn a living for the sake of survival, as well as other temporal help such as: zakat fitrah, Eid gifts and the distribution of special qurban meat on Eid al-Adha.

Their needs do seem to be solved by using consumptive properties of zakat, for example to eat and drink at certain time, fulfillment of clothing, shelter and other urgent living necessities (Muhammad, and Ridwan Mas'ud, 2005).

### 2.2.2 Productive Zakat

Productive zakat is the giving of zakat which enable the receiver to produce something continually with the zakat that is received. Productive zakat is where the zakat's assets or funds given to the mustahik are not spent but are developed and used to help their business, so that with the effort they can meet the needs of life continuously (Fakhruddin, 2008).

M.A. Manan (1997) says, zakat funds can be utilized for productive investment, funding for various development projects in education, health care, clean water and other social welfare activities, which are solely for the benefit of the poor. The income of the poor is expected to increase as a result of their higher productivity.

### 2.2.3 Definition of Implementation

In simple terms implementation can be interpreted as execution or application. Browne and Wildavsky (in Nurdin and Usman, 2003: 7) suggests that "implementation is an extension of mutually

adjusting activities". Implementation is an action to achieve the objectives outlined in policy decisions, the action is done either by individuals, government officials or private. Based on the description, it can be concluded that the implementation is a dynamic process, where the executor of the policy conduct activities or activities, so that in the end will get a result in accordance with the goals or objectives of the policy itself.

The plan is 20% success, the implementation is 60%, the remaining 20% is how we control the implementation. Implementation of the policy is the most difficult, because here the problems are sometimes not found in the concept, appear on the field. In addition, the main threat, is the consistency of implementation (Nugroho, 2011). Various approaches in policy implementation, whether related to the implementation, resources, environment, methods, problems and pluralism level faced in the community.

## 3 METHODOLOGY

This study is a descriptive qualitative study which is aimed to understand a phenomena about what is experienced by the research subject such as behavior, perception, motivation, and action, holistically and with description in form of words and language, with the data collection procedure through observation and in-depth interview.

In qualitative research, there is no population because researchers enter certain social situations that can be certain educational institutions, certain communities or certain groups of people to observe and interview people who are considered to know about the social situation. Determination of data source in the interviewee is done purposively that is chosen with certain consideration and purpose. From the ten sub-districts in Samarinda city, the researchers took each of 10 people per sub-district so that the total is 100 respondents.

The sample as a data source should meet the following criteria:

- Those who master or understand something, for example through the process of distribution of zakat, so that something is not just known, but also understood.
- Those who are categorized as still engaged or engaged in activities under investigation in recent months.
- Those who have adequate time for information
- Those who do not tend to convey information on the results of their own "packaging"

- Those who were initially "unknown" with the researcher so that more exciting to be a kind of teacher or resource person.

#### 4 RESULTS AND DISCUSSION

The result is presented through the following quotations.

##### Questions:

- 1) Where the paid zakat are distributed to? What are the reasons?
- 2) Where are the paid zakat distributed? What are the reasons?
- 3) What are the forms of the paid zakat? Money or production tools? What are the reasons?
- 4) What do you know about function, types, haul and nisab of zakat?
- 5) Have you ever paid zakat to zakat agency? If not, why?

##### Answer from Respondent 1 (Civil servant, education: Master degree):

- 1) "Distributed to the closest relatives who are fakir and poor, because there are members of my relatives who are still in difficult condition and categorized as fakir and poor"
- 2) "I distributed zakat in form of money because they still need money to pay their children's school tuition"
- 3) "The function of zakat is to cleanse the possessions, haul is one year, and nisab is when the value of the possession is about 85 grams of gold"
- 4) "I know that zakat can be distributed productively, for example production materials"
- 5) "I never distributed zakat through zakat agency, I distributed it myself... but there was once in my office I was forced to cut my salary for profession zakat as civil servant due to Governor's instruction"

##### Answer from Respondent 11 (Organisator, education master degree)

- 1) "is distributed to members of organizations, loyalists and sympathizers of the organization, because they have no permanent jobs, many are retired, I categorize them fi sabilillah because loyal to the organization"
- 2) "I distribute it in the form of money only, because I do not want to bother"
- 3) "The function of zakat is obligatory, I do not know what is haul and nisab ... which I know after can

- be the property from the sale of assets I have to spend zakat 2.5%"
- 4) "I do not know if zakat can be distributed in the form of working capital ..."
  - 5) "I never distributed zakat through zakat institution, but I distribute it myself ... I am satisfied if distributing it myself."

##### Answer from Respondent 21 (Parliament member, master degree)

- 1) "Distributed to close neighbors, families, and some Party sympathizers ... I think they deserve to be given zakat."
- 2) I distribute in the form of money... I do not know they need what production materials, I give them cash and just let them buy their own tools of production. "
- 3) "The function of zakat for the sharing of property, so they also feel what we get, and the important thing I have to spend my zakat, fall my obligation .."
- 4) "I do not know if zakat can be issued in productive form."
- 5) "I have zakat through zakat institution ... but more often I zakat directly ... so that I know who I give."

##### Answer from Respondent 31 (A lector, education bachelor degree)

- 1) "Partly I distributed to my friends who are studying, they need help because of the shortage of school fees abroad."
- 2) "I channel in the form of money ... because they need more financially, regardless to pay for school or for their children and wives in the homeland."
- 3) "The function of zakat to clean the treasure and it is the obligation of the Muslims to pay zakat, when to haul and nishab."
- 4) I know if zakat can be distributed productively. Hopefully the next zakat I can help the asnaf in the form of business capital assistance... just pray my business smoothly"
- 5) I have zakat through zakat institute and have also distributed myself... if by chance met directly with the match according to my observations for the zakat.

##### Answer from Respondent 41 (a lecturer, education doctoral degree)

- 1) "I distribute to the people closest to family, staff or people who work in an office environment such as OB, Cleaning service, security guard .. Very pity they can be small salary, so once in a while for sustenance to them ..."

- 2) "I channel in the form of money alone, more useful it seems ..."
- 3) "The function of zakat to help people like them, to feel what we feel, may be beneficial to them and family"
- 4) "Can zakat be distributed productively? I have indeed read and heard from religious lectures, but it seems that productive zakat is ineffective because these people are in dire need of cash at this expensive time. "
- 5) "I give zakat without institution but directly to the person ... ever offered by the office to be channelled through zakat institutions that exist in my agency but it does not seem to run again..."

From the research it can be discussed as follows:

1. Implementation of productive zakat distribution  
Community of Samarinda city still tends to distribute zakat in form of consumption or in form of money, people think that zakat is to fulfill consumption needs, thus money can be exchanged in buying or paying consumption needs. Culturally the community still put pity as a main factor to the receiver of zakat and it makes the distribution is less precise in distribution and in receiver.
2. Community understanding of productive zakat  
Based on sample criteria being researched most of Samarinda community has understood the importance of productive zakat but not yet capable of conditioning where and how to know the needs of the zakat receiver. This makes muzakkis must have more time to look for information regarding the zakat receiver, thus to make it easier they give consumptive zakat. Zakat for consumption is indeed a noble thing to do but it values more when it becomes a fund to change the dhuafas. The time has come for us to change the paradigm of zakat. Forcing people to work is nobler than just giving them money. In order to be able to do this, zakat is better to be submitted to the amil zakat agency that are trustworthy.

## 5 CONCLUSIONS

From the exclusive interview of the respondents, the researchers draw conclusions that some respondents represent the community of Samarinda city are still do not understand the importance of productive zakat. People still think classic that zakat is better distributed consumptively or spent (karitatif). It is concluded that the distribution of productive zakat is not yet implemented maximally.

Although there are respondents who already know about the existence of productive zakat but respondents do not want to implement due to some things such as the respondents do not know the exact needs of the recipient of zakat (mustahik), assuming the consumption needs (primary) such as food and finance more than other needs.

This is in accordance with Nugroho (2011) which states that implementation is the most severe, because here the problems are sometimes not found in the concept, appear on the field. In addition, the main threat is the consistency of implementation and various approaches in policy implementation, both related to the implementation, resources, environment, methods, problems and pluralism levels faced in the community Suggestions is:

- There should be a preventive socialization to the community about the productive zakat conducted by the National Amil Zakat Agency or other zakat institutions and experts in the field of zakat.
- Conduct training along with mentoring to mentors who will later conduct training and mentoring to the recipients of zakat (mustahik).
- Opening public discourse early on related productive zakat through middle, upper and university educational institutions and students in the form of subjects and courses. Then through the organization and other social institutions in the form of lectures, discussions and work programs.
- Encourage researchers, scientists and practitioners in their field to synergize with the government in supporting the community for productive zakat.

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