



Management and Utilization of Productive Zakat in Improving the Mustahiq Economy at BAZNAS West Tanjung Jabung Regency

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Abstract: Which are the core of the activities of zakat management organizations are still a problem that occurs at BAZNAS, Tanjung Jabung Barat Regency. This study aims to determine how the management and utilization of productive zakat is carried out by BAZNAS in improving the economy *mustahiq*. This research is a qualitative research with the methods of collection and observation, interviews, and documentation. This study resulted in three conclusions, namely: 1) The mechanism of zakat management carried out by BAZNAS in Tanjung Jabung Barat Regency through activities of collecting and distributing zakat. For zakat collection, zakat is collected in two ways, through institutions collected by UPZ that have been formed and individually, namely the community paying their own zakat to BAZNAS. For the distribution of zakat, it is distributed according to what has been mandated in the Koran, namely given to eight groups. The form of distribution is consumptive in nature, that is, it is distributed in the form of cash or basic necessities and the distribution is productive in the form of business capital assistance, livestock hall programs and training for coaching SMEs in cake making. 2) The model of zakat utilization carried out by BAZNAS in Tanjung Jabung Barat Regency is productive and distributed in the form of the Qordhun Hasan program, the Livestock Center Program and the MSME Development of Cake Training. However, the utilization of productive zakat has not been maximized so that it still has not had an impact in terms of increasing the economy considering the implementation of the productive zakat program which is still just being implemented and there is no reporting of business development from *mustahiq* to BAZNAS. 3) Obstacles faced by BAZNAS in Tanjung Jabung Barat Regency in utilizing zakat, namely the collection of zakat funds has not been optimal so that it has an impact on the limited number of *mustahiq* and zakat funds received by *mustahiq*, limited human resources and the role of the government in supporting zakat management in the region is still not maximized.

Keywords: Management of Zakat, Utilization of Zakat, Productive Zakat

INTRODUCTION

Zakat is an obligatory act of worship for Muslims to pay out some of their assets that have reached the nisab to be given to those who are entitled to receive zakat according to what has been ordered in the Qur'an. Zakat is vertical and horizontal, which is related to the relationship with Allah and with humans. Issuing zakat is as obligatory as performing prayer, if prayer is referred to as an individual obligation for Muslims, then zakat is referred to as an individual obligation, issued for social purposes. Zakat aims to cleanse the human heart from miserliness and love for worldly affairs as contained in surah at-Tauba verse 103.

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

Meaning: "Take zakat from some of their property, with that zakat you clean and purify them and pray for them. Verily your prayer (becomes) peace of mind for them. And Allah is All-Hearing, All-Knowing."

Likewise, those who carry out zakat orders will be rewarded by Allah SWT as mentioned in the Qur'an surah al-Baqarah verse 261:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلَ فِي كُلِّ سَنَابِلَةٍ مِائَةٌ حَبًّا ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ

Meaning: "The parable (income issued by) those who spend their wealth in the way of Allah is similar to a seed that grows seven ears, in each ear a hundred seeds. Allah multiplies (rewards) for whom He wills. And Allah is Extensive (His gifts) and All-Knowing."

In addition to being a form of obedience to Allah SWT, zakat also aims to realize economic and social functions where utilization is expected to help solve economic problems, therefore zakat in Islam gives birth to two things, namely trust and benefits because zakat is not just collected but managed and distributed. As a form of social feeling in Islam, zakat triggers a sense of responsibility to help each other. Zakat can erode covetousness and greed, prevent accumulation of wealth and serves to eradicate poverty from society.

The distribution of assets through zakat is expected to minimize the problem of poverty due to differences between the rich and the poor. Islam introduces the concept of zakat as an effort to eliminate this gap by requiring a Muslim who meets the criteria to pay out in the range of 2.5% to 20% of the proportion of assets owned to be given to those who have economic deficiencies. The birth of law Number 23 of 2011 which contains related to the management of zakat has become an important history in the management of zakat in Indonesia. The contents explain that zakat management is an activity of implementing, planning, and coordinating the utilization, distribution, and collection of zakat by BAZNAS (National Amil Zakat Agency) which is an official body formed by the government with the function and task of carrying out the collection and distribution of ZIS (zakat, infaq, and alms) at the national level. There are several advantages of zakat management by zakat management institutions. First, in order to show Islamic symbols in the spirit of administering Islamic government. Second, in order to achieve effectiveness and efficiency, and target accuracy in the utilization of zakat assets according to the priority scale that exists somewhere. Third, in order to maintain the mustahiqzakat's feelings of inferiority when dealing directly with receiving zakat from the muzakki. Fourth, in order to guarantee the discipline and certainty of zakat payers.

The National Amil Zakat Agency (BAZNAS) is an official zakat amil body managed by the West Tanjung Jabung Regency government, Jambi Province. BAZNAS of West Tanjung Jabung Regency was formed to achieve professionalism in managing zakat, infaq and alms funds so that it can support the increase in the contribution of Muslims in West Tanjung Jabung Regency to awareness of paying zakat through zakat management

institutions. West Tanjung Jabung Regency is a district with a Muslim majority population. The total population that adheres to Islam is 89% or as many as 299,401 people out of a total population of 333,932 people. The economic condition of West Tanjung Jabung Regency when viewed from the development of the GRDP (Gross Domestic Regional Product) value, which is a benchmark to measure the success of the development of a region, is considered good enough. the economic growth rate in 2018 was 6.80%. However, the problem of poverty still seems to be a fundamental problem, even though the percentage has decreased every year, the population of poor people in West Tanjung Jabung Regency still reaches 10.56% or as many as 35 thousand people.

With the rate of economic growth and the majority of the population being Muslim, this should make West Tanjung Jabung Regency have a large enough potential for receiving zakat so that it can realize the distribution of zakat to overcome poverty and improve people's welfare. Based on the researcher's interview with the deputy chairman IV, Mr. Abdul Aziz, it was revealed that the receipt of zakat funds at BAZNAS, Tanjung Jabung Barat Regency, is still relatively small. Zakat fund receipt is targeted to reach 1 billion rupiah, but in reality BAZNAS is only able to collect 300 million rupiah.

BAZNAS West Tanjung Jabung Regency also formed Zakat Collector Units (UPZ) in various existing agencies. Currently there are 25 UPZ units formed, consisting of several agency offices located in the Kuala Tungkal city area. As stated by BAZNAS staff Wego Arianto said that the receipt of zakat through BAZNAS is currently still in small amounts because the receipt of zakat funds is only in one sub-district.

Receipt of zakat funds at BAZNAS of West Tanjung Jabung Regency from 2015 to 2019 has indeed experienced a significant increase. However, this amount is still not optimal enough to achieve the target of receiving ZIS funds in helping solve economic problems and realizing the people's welfare as expected. As an effort to improve welfare, the management of zakat at BAZNAS of West Tanjung Jabung Regency does not only distribute consumptive zakat but has begun to be empowered productively. BAZNAS West Tanjung Jabung Regency has a productive program in 2019 in the form of Qordhun Hasan by providing interest-free credit/loans and livestock business assistance. The productive zakat program began to be implemented in 2019 and its utilization has only been realized in the Tungkal Ilir District area as many as 40 people.

Based on the description of the background of the problem above, that the lack of zakat receipts through the BAZNAS institution and the new realization of the productive zakat program has made researchers interested in discussing how the management and utilization of productive zakat through the BAZNAS institution can improve the economy of mustahiq in West Tanjung Jabung Regency. So with this problem the researcher took the research theme with the title "Management and Productive Zakat Utilization in Improving the Economy of Mustahiq BAZNAS West Tanjung Jabung Regency".

Referring to the explanation of the background above, the problem can be formulated into several problems that are still occurring at BAZNAS of West Tanjung Jabung Regency, including the problem of collecting, distributing and utilizing zakat funds as the core of the activities of zakat management organizations. So that the main problem is formulated, namely "How is the management of zakat and its utilization in improving the economy of mustahiq?" From this main question it is necessary for researchers to detail it as more specific research questions, namely:

1. How is the zakat management mechanism carried out at BAZNAS, West Tanjung Jabung Regency?
2. How is the zakat utilization model and its impact on the mustahiq economy?
3. What are the obstacles faced by BAZNAS in optimizing the utilization of zakat?

LITERATURE REVIEW

1. Zakat

Zakat seen from language is zakat which means good, clean, growing, and blessing. While the basic meaning of the word zakat is commendable, blessing, growing, and holy. Zakat also has several meanings, first, zakat means asalahu which means good. Second, means an-numuw means developing and growing. Third, means al-barakatu which means blessing. Fourth, it means at-taharu which means to purify or cleanse. The meaning of zakat in terms is to issue certain assets to be given to individuals who are entitled to receive them in accordance with the provisions that apply in zakat. Fiqh, zakat means rights in the form of certain assets which are required to be issued in order to be given to a group with a predetermined time.

Carrying out the obligation to issue zakat also has enormous wisdom. The wisdom of zakat is:

- a. Protecting property from the prying eyes and long hands of irresponsible people.
- b. Help the poor and people in need.
- c. As an effort to cleanse the soul from curmudgeons.
- d. As a habit for believers to have the nature of charity.
- e. As gratitude for the favors that have been bestowed by

Management it self has the same meaning as management, namely directing, organizing, and mobilizing individual efforts to effectively utilize facilities and materials to achieve a goal. The origin of the word management comes from the word manus (Latin) which means hand and agere which means to do. The amalgamation becomes managere which means to handle. Then managere is translated again into English into management, to manage, and manager for the people who do it. Then it is translated back into Indonesian as management or management. A comprehensive definition of management is the process of supervising everything involved in the implementation of achieving goals and policies, or it can also be interpreted as the process of carrying out an activity by mobilizing the energy of other people and is an art that regulates which involves an action, method, and process such as supervision, directing, organizing, and planning, carried out in order to achieve an efficient and effective goal. Referring to this definition, it is implied that several management elements consist of management tools or facilities, cooperation in achieving goals, goals to be achieved, executors (people) who are led, and leaders.

According to Yusuf Qardhawi, there are several conditions that must be met in order to gain success in managing zakat in this contemporary era, especially if the management of zakat is handled by a zakat institution, namely:

- a. Establish an expansion in the obligation of zakat. That is, all assets that develop have zakat obligations and have the potential as an investment for poverty alleviation.
- b. Managing zakat from fixed and non-fixed assets must be good and transparent, can be managed by institutions appointed by the government.
- c. The management of zakat must be in an orderly administration and managed by professional persons in charge.
- d. Zakat that has been collected by the amil must be distributed to the mustahiq.

2. Zakat distribution

Distribution is one of the human economic activities besides production and consumption. Distribution is one of the important positions in micro-Islamic theory because discussion in the field of distribution is not only related to economic aspects but also social aspects. Distribution is distribution, distribution, or delivery of goods and so on to many people or several places. Distribution according to Collins is the process of storing and distributing products to customers, including through intermediaries. The definition

expressed by Collins has a narrow understanding when it comes to the goals of Islamic economics. This is because these definitions tend to lead to individual economic behavior.

Referring to the zakat distribution mechanism as implied by Islamic teachings regarding zakat, the distribution of zakat is carried out with several provisions, including:

1. Prioritizing domestic distribution, namely the distribution of zakat to the local community (local) before going to other areas.
2. Equal distribution with the following conditions:
 - a. Distributed to all groups entitled to receive zakat if the results of zakat collection reach an abundant amount.
 - b. Its distribution is comprehensive to eight groups that have been determined.
 - c. If it is found that there are only a few groups of zakat recipients who need special handling, it is permissible to give all of the zakat portion to these groups.
 - d. Making the poor as the first group to receive zakat.
3. Building trust between the giver and recipient of zakat. Zakat can only be given after there is confidence and also the belief that the recipient is a person who has the right to know or ask about this to fair people who live in their environment or who know the whereabouts of the actual recipient of zakat.

Zakat is distributed through two distribution models, namely the consumptive distribution of zakat, either directly to meet daily consumption needs or just to overcome mustahiq economic problems and productive distribution, given both in the form of various business facilities and in the form of capital.

3. Utilization of Zakat

The origin of the word utilization is from the word power and use which means effort and benefit. Utilization can be defined as exploitation so that it can bring benefits and results. Thus utilization is an effort to bring benefits or results by utilizing all the potential and available resources. In the context of zakat utilization, the term utilization implies giving zakat productively to mustahiq with the aim that zakat brings benefits and results.

RESEARCH METHOD

Types of research

This research is a qualitative research. Qualitative research is carried out because there is an issue or problem that needs to be explored and made a detailed understanding of the problem. Qualitative research is data collection with the intention of interpreting phenomena where the researcher is the key instrument and the results focus more on meaning than generalization. This type of qualitative research seeks to see a truth, but in seeing the truth it is not continuously enough to be obtained by seeing something real, but sometimes you have to look even further into something that is real.

The social situation includes three elements, namely place, actors, and activities which are interconnected and are objects of research whose problems are to be found. This research was conducted at BAZNAS, West Tanjung Jabung Regency. The sampling technique for this research was a purposive sampling technique, namely a data collection technique with the consideration that people are considered to know what is expected of the researcher so that it can make it easier for researchers to explore social situations/objects studied.

Data Types and Sources

Data sources can be in the form of research subjects (people) and can also be in the form of objects (objects). It is from these two sources that data will be obtained that will be used as an answer to a research problem. The main data sources in this study are BAZNAS administrators and zakat recipients. The main data sources are collected through written

notes, video/audio recordings, and taking photographs. This research utilizes secondary and primary data types. Primary data is data collected by researchers directly from field subjects or objects, namely from sources or first hand. The primary data of this study is data that the researchers collected directly from the results of interviews with the researchers with the BAZNAS of West Tanjung Jabung Regency relating to the management of zakat. The data sources are BAZNAS administrators/staff and zakat recipients. While the secondary data in this study are those that come from documents relating to BAZNAS of West Tanjung Jabung Regency, books that are relevant to the discussion of zakat, infaq and shadaqah as well as data or information obtained through journals, theses, and internet sites to support this research.

Data Collection techniques

In order to obtain the data needed as a reference in this study, the researchers collected data from the field by utilizing data collection techniques, including:

1. Observation

Observation is making observations and recording the symptoms seen in the object of research. Implementation of the observation aims to see the objective conditions of social reality both in the form of processes and participation in the field. The researcher visited the research location directly to directly observe and record the events that occurred to obtain data on the management and utilization of zakat in improving the mustahiq economy. Observation by observing what is done, listening and noting important things during the activity.

2. Interview

An interview is a conversation with a purpose carried out by two parties who give answers and ask questions. Researchers use interviews as a data collection technique in carrying out preliminary studies in order to find the problem under study, as well as to find out in depth various things from the respondents. This research interview was used to find out the general description and organizational profile of ZIS management. Interviews were conducted to gather information regarding the management of zakat at BAZNAS, West Tanjung Jabung Regency.

3. Documentation

Documentation is a data collection technique to obtain data through written remains such as various archives, drawings, written documents related to research that researchers use as a supporting method in completing various data obtained at research sites. The documents examined are in the form of reports on the receipt and distribution of zakat, data on zakat recipients and activities carried out by BAZNAS of West Tanjung Jabung Regency.

Data analysis technique

Data analysis is an effort made by organizing data, sorting it into manageable units, finding out what is important and deciding what can be told to others. The analysis was carried out before the researcher entered the field by analyzing the results of previous studies and secondary data at the research site to determine the focus of the research. However, the nature of this focus is still temporary and will probably develop after researchers enter the field or finish research. During the research, data collection was carried out through interviews and if the answers were not satisfactory enough, the researchers continued until they obtained data or information that could be said to be credible. Analysis of this research data, namely:

a. Data Reduction

Various data that have been collected from the results of observations and interviews will be summarized and selected according to the research focus, so that the reduced data will make it easier for researchers to collect further data and provide a clearer picture.

b. Data Display

After data reduction, the next stage is displaying the data, namely by collecting or grouping information as needed so that through presenting the data the data will be structured and organized to make it easier to understand. So that it will make it easier for researchers to draw conclusions regarding the management of zakat and its utilization at BAZNAS, West Tanjung Jabung Regency.

c. Verification/ Drawing Conclusions

The last stage is drawing conclusions. In the final stage, the researcher drew conclusions according to the research focus based on the problem formulation and data obtained in the field.

d. Data Trustworthiness Test

The accuracy of the data collected and analyzed since the start of the research will be able to determine the accuracy and correctness of the research results according to the focus and research problem. In order for the research carried out to give the right results, researchers in qualitative research can use various methods, including extending the time for research participation in the field, increasing observation persistence, conducting triangulation, checking between group members, analyzing negative cases, and using appropriate references.

RESULTS AND DISCUSSION

Zakat Management Mechanism at BAZNAS West Tanjung Jabung Regency

The strategy for collecting zakat funds carried out by BAZNAS Tanjung Jabung Barat is to introduce this zakat institution to the public so that it can increase the collected zakat funds, namely by holding a social approach in the form of providing basic food packages, helping victims of natural disasters, outreach to government offices and holding events such as circumcisions bulk. Promotions are also carried out to introduce BAZNAS to the public by distributing brochures, calendars and also using social media such as Facebook and Instagram which display zakat distribution activities, which aim to make the public aware of how BAZNAS is performing in Tanjung Jabung Barat Regency so that it attracts people's interest in channeling their zakat through BAZNAS.

The collection of zakat funds at BAZNAS Tanjung Jabung Barat is carried out in two ways, through institutions and individually, namely the community pays their own zakat to BAZNAS. There are several methods used by the obligatory zakat community, namely paying zakat by cash, transfers and there are also muzakki who come directly to the office to pay zakat. Collection

Zakat funds conducted by BAZNAS Tanjung Jabung Barat use the following methods:

- a. Cash deposit service at the West Tanjung Jabung Regency BAZNAS office. Muzakki can directly deposit zakat in cash at the office through staff/employees during working hours Monday to Friday 08:00 - 16:00 WIB which is located at Jalan KH.Dewantara No.22 Tungkal IV Village, Tungkal Ilir District, West Tanjung Jabung Regency .
- b. Zakat, infaq and alms pick-up services where amil zakat comes to the muzakki's house/office.
- c. Payment services through banking. Apart from cash deposit services at the office, West Tanjung Jabung Regency BAZNAS also provides payment services through banking services, muzakki can deposit their zakat by transferring to an account. BAZNAS West

Tanjung Jabung Regency as follows: Bank 9 Jambi Syariah: 700003391, Bank Syariah Indonesia: 7088811415, Bank 9 Jambi Syariah: 7001156197 (infaq/alms).

- d. Providing infaq and alms box services in various places such as restaurants, supermarkets, etc.

BAZNAS also formed a Zakat Collection Unit (UPZ), which is an organizational unit formed with the task of collecting zakat to serve muzakki in villages and sub-districts, as well as government and private agencies. Currently the UPZ that is formed originates from government agency offices in West Tanjung Jabung Regency to assist in collecting zakat funds within the scope of government offices/agencies at the institution concerned. UPZ can submit collected zakat funds to the BAZNAS office or can deposit directly into a predetermined account.

All collected zakat and infaq/alms funds are stored in the West Tanjung Jabung Regency BAZNAS account. Accounts consist of 2 types, namely for zakat and infaq/alms. The difference in where all the aid is stored is of course to make distribution easier and to see an increase in the funds raised by BAZNAS.

In distributing zakat funds, BAZNAS of West Tanjung Jabung Regency divides and distributes funds in two forms of zakat distribution, namely consumptive and productive, which are classified into four categories as follows:

- 1) Distribution is of a traditional consumptive nature, namely ZIS funds are distributed to mustahiq for direct use, such as zakat fitrah, compensation for the poor, compensation for orphans, assistance for orphanages, and assistance for medical treatment.
- 2) Distribution is consumptive productive, namely ZIS funds realized in the form of assistance for scholarships.
- 3) Distribution is traditionally productive, namely ZIS funds are given in the form of productive goods such as livestock and equipment.
- 4) Distribution in the form of creative productive, namely ZIS funds realized in the form of capital such as the provision of venture capital.

Distribution of zakat in a consumptive form is the most important distribution of zakat, which is given to mustahiq according to the eight ashnaf mentioned in the Qur'an. The distribution carried out by BAZNAS of West Tanjung Jabung Regency has distributed its zakat to ashnaf who are indigent, poor, converts, fii sabilillah, amil and ibnu sabil. In practice, the distribution of zakat in a consumptive form is channeled in the form of cash or basic food packages. To obtain data on prospective mustahiq, BAZNAS coordinates with the local urban village to record residents belonging to categories entitled to receive zakat, especially those from the poor. The amount of zakat funds distributed ranges from Rp. 100,000 to Rp. 200.000,- per soul. In addition, BAZNAS also provides zakat funds to ashnaf fii sabilillah which in this category are distributed to madrasa teachers. As for ashnaf converts, this group is organized and managed by PITI (Indonesian Chinese Islamic Association), so that BAZNAS distributes zakat funds to converts who are recorded through PITI every year. The management steps are described as follows:

a. Planning

For planning a productive zakat program, BAZNAS of West Tanjung Jabung Regency then designed a productive zakat program to be distributed in the hope that the mustahiq's economy could be better. The implementation of the productive zakat program is planned to be carried out one to three times a year based on the provisions of the Annual Budget Work Plan (RKAT) which are adjusted to the acquisition of the funds collected. It aims to determine the number of potential recipients of productive zakat. For the amount of the zakat fund budget that is managed in the form of productive zakat, it is allocated 40% of the zakat fund acquisition. In this case the distribution of consumptive zakat is still much larger, namely 60%. Regarding the target of productive zakat recipients, BAZNAS

executive staff Wego Arianto further said "BAZNAS is still focusing on mustahiq from the ashnaf poor who need additional capital for business development."

Regarding the type of productive zakat program, BAZNAS of West Tanjung Jabung Regency plans programs that are expected to have a positive impact on mustahiq both economically and socially. In planning productive zakat, BAZNAS establishes 3 (three) programs, namely:

- (1) The Qordhun Hasan Program, which is a form of revolving loan that does not stipulate any addition to the capital that has been lent (return/profit sharing) from the principal of the loan. In this model, amil acts as a creditor (a person who lends capital) and mustahiq acts as a debtor (a person who is in debt). In practice, amil lends a number of funds to mustahiq as business capital with an agreement to return the loan without interest, while the installments are adjusted to the mustahiq's circumstances and abilities.
- (2) Animal Husbandry Center Program, namely the mustahiq economic empowerment program in the livestock sector. This program has the goal of increasing livestock productivity and increasing the income and welfare of farmers. This will be achieved by providing productive assets in the form of livestock such as cows/goats to be developed in a sustainable manner.
- (3) MSME training program for making snacks/cakes. This program aims to provide entrepreneurship training by fostering baking training so that later mustahiq will have the knowledge to build an independent business.

b. Organizing

Organizing is the grouping and arrangement of human resources to be mobilized as a unit in accordance with the plan that has been formulated. As an institution, the amil zakat agency must manage zakat assets in a professional manner and be guided by organizational rules. For the realization of a good organization, things such as goals to be achieved, the determination and grouping of work, the existence of authority and responsibility, the existence of relationships between one person and another and the assignment of tasks for people who will do the work are needed. capabilities.

The organizational structure of the West Tanjung Jabung Regency BAZNAS consists of a branch head and several field staff. The management of productive zakat distribution management refers to the main tasks and functions of the distribution and utilization sector which are led by Deputy Chairperson II of BAZNAS, West Tanjung Jabung Regency. and involving all implementing staff in the field of distribution and utilization as well as the chairman of BAZNAS as the person in charge.

c. Actuating

Implementation in a management is the actualization of plans made by the organization. Implementation is an effort made to make planning a reality through various directions so that the organization can carry out its duties optimally. After planning and organizing have been formed and determined, the next step is to start carrying out what has been planned. This process starts from verifying the mustahiq's data in accordance with the program determined by the implementing committee, determining the criteria for recipients of the productive zakat program until the time when the distribution of zakat funds is carried out. Regarding the determination of the criteria for productive zakat program recipients, Wego Arianto's implementing staff revealed that the criteria for productive zakat recipients were determined by selecting beneficiaries according to the type of program and the requirements that had to be met.

"The feasibility test is carried out by BAZNAS implementing staff or officials appointed to carry out location and eligibility surveys of beneficiaries, then it will be

decided by the program implementing leader which in this case is carried out by the BAZNAS leadership as the person in charge."

d. Supervision (Controlling)

Supervision has a very important role in management, which has the function of evaluating success in achieving activity goals and targets in accordance with predetermined indicators; take steps to clarify and correct deviations that may be found, and carry out various alternative solutions to various problems related to achieving the goals and targets of activities. It has been previously explained that the purpose of implementing zakat assets productively is intended for mustahiq to become more independent and improve the economy so that one day they can transform into muzakki. So with this supervision it is hoped that the funds channeled will actually be utilized according to the needs and ultimately can improve the welfare of mustahiq.

Productive Zakat Utilization Model of BAZNAS West Tanjung Jabung Regency

There are three programs that have been carried out by BAZNAS of West Tanjung Jabung Regency in the distribution of productive zakat, namely the qordhun hasan program, MSME coaching, and the livestock hall program.

(1) Qordhun Hasan Program

The procedures carried out by BAZNAS Tanjung Jabung Barat in implementing the qordhun hasan program are as follows:

- a. Open registration for prospective beneficiaries of assistance by meeting the following criteria: Muslim, honest and trustworthy, the applicant is a small trader or other business that is lawful and good, from an underprivileged family, has a stable and guaranteed business.
- b. Conduct selection of applicants who submit applications as beneficiaries of the qordhun hasan program.
- c. Conduct a survey of mustahiq who have been recorded as beneficiaries. The survey was conducted to find out whether the beneficiary deserves assistance and belongs to the ashnaf group who is entitled to receive the assistance program.
- d. The due diligence (assessment) is carried out by BAZNAS implementing staff who are appointed to survey the location/residence of the potential beneficiary of productive zakat which will then be decided by the program implementing leader in accordance with the applicable terms and conditions.

The distribution of qordhun hasan funds is based on the mustahiq themselves, if there is a request and has been approved by the competent authority, in this case the chairman of BAZNAS, a location survey, administrative completeness, distribution time and so on related to the productive zakat program will be carried out.

In implementing this program, BAZNAS divides the stages into 2 stages. In the first stage, mustahiq who are targeted to receive program assistance will be given venture capital of Rp. 1,000,000, - with an installment amount of Rp. 50,000, - per week. One week after receiving the business capital, the mustahiq is expected to start repaying the loan until it is paid off, which is expected to last for approximately 20 weeks.

In the second stage, BAZNAS reopened this assistance program by grouping 2 categories, namely mustahiq who had received assistance loans and new mustahiq who had been approved in accordance with the provisions in force in the qordhun hasan program. Mustahiq who have paid off and are smooth in returning the capital loan will be given additional capital back in a larger amount than what was received in the first stage, which is half of the capital that has been received. Whereas for mustahiqbaru who will

receive BAZNAS assistance, they will provide venture capital assistance of Rp. 1,000,000,-

(2) Animal Husbandry Center Program

BAZNAS Animal Husbandry Center is a mustahiq economic empowerment program in the livestock sector through increasing livestock productivity so as to increase the income and welfare of breeders. In the early stages, BAZNAS conducted a feasibility study on beneficiaries of the livestock hall assistance program. BAZNAS verifies income, family conditions, living conditions, spiritual mentality, and farming experience. If the criteria for potential recipients of assistance have been met, BAZNAS will hand over assistance in the form of livestock according to the planned program.

During the implementation of the livestock hall program, beneficiaries are given productive assets in the form of four goats consisting of two female goats and two male goats. BAZNAS handed over the aid directly to the beneficiary, Mr. Hasim. The informant said that at that time BAZNAS offered a livestock program to be developed in a sustainable manner.

This livestock assistance has been carried out for more than one year. However, because the condition of the livestock was weak and felt that they were no longer healthy, the livestock were handed back to BAZNAS to be followed up so that the livestock could remain in good condition to be developed so that they could continue.

(3) Baking Training MSME Development Program

In practice, BAZNAS appointed one person to be a mentor during the training, who was a cake businessman who had successfully developed his business. The training provided is in the form of cake processing, such as making various wet cakes which are usually marketed in stalls or for sale around. Participants only need to come and take part in the training properly, all materials and equipment are prepared by BAZNAS. This program has the hope that in the future they can apply the knowledge gained, to make them more productive. With high productivity, they will at least be able to increase their income, which will lead to increased welfare.

Obstacles faced by BAZNAS in optimizing the utilization of zakat in West Tanjung Jabung Regency

The collection of zakat funds obtained is not optimal. Based on data released in the 2020 Annual Report on Management of Zakat, Infaq and Alms of the National Amil Zakat Agency (BAZNAS) Jambi Province, the collection of zakat funds obtained by BAZNAS for Tanjung Jabung Barat Regency is still low when compared to the acquisition of zakat funds in other districts.

Even though the funds collected are still lower than other districts, every year BAZNAS Tanjab Barat shows an increase in the amount of zakat collected. The number of muzakki in the last three years amounted to 4,161 people. The increase in collected zakat expands the distribution of zakat and it is hoped that one day it will have a good influence in providing welfare for the community in West Tanjung Jabung Regency. The acquisition of zakat, infaq/alms funds can be seen in the following table:

Table 1. ZIS BAZNAS Fund Receipt of West Tanjung Jabung Regency

Year	The amount of ZIS Fund Collection
2018	Rp 426.543.256,-
2019	Rp 363.820.883,-
2020	Rp 626.812.561,-

The management of zakat in West Tanjung Jabung Regency still faces several obstacles. First, low public awareness through BAZNAS. Awareness of paying zakat from

the community is one of the obstacles in managing zakat funds so that they can be efficient in the economy. This could be because people are still used to channeling zakat through mosques or directly to those who are considered entitled to receive zakat. Second, the lack of human resources in the utilization of zakat. One of the most influential factors in zakat management is amil as human resources who play a role in zakat management, namely the process of collecting and distributing zakat, including its economic utilization in order to achieve prosperity and reduce poverty. places to other places are quite far away and there is no operational assistance from the Regional Government, so the administrators are forced to rely only on part of the amil. Third, the muzakki and mustahiq databases are not well organized. mustahiq. This database is very necessary to support the work of zakat organization management. As a source of information and accurate data about the identity of muzakki and mustahiq, it is very necessary to support the smooth implementation of tasks and decision making in collecting zakat funds from and to those who are deserving.

In reality, the findings in the field, both from observation and interviews, have not run optimally, both from BAZNAS and from the mustahiq themselves. This happens because BAZNAS itself is still lacking in matters such as mentoring, counseling, monitoring, and evaluation of mustahiq who receive productive zakat. The guidance provided by BAZNAS is only once, namely at the time of submission of productive funds. Guidance, supervision and evaluation should be carried out intensely, which aims to provide various alternative solutions regarding the operation and resolution of business constraints faced by productive zakat recipients. The importance of the mustahiq performance evaluation activities carried out by BAZNAS must be carried out routinely, so that mustahiq are more active and more effective in carrying out and improving their business for the welfare and smooth running of their lives.

Even though the zakat funds collected by amil zakat institutions are relatively limited, BAZNAS Tanjab Barat is considered to be sufficiently capable of implementing a productive zakat program. However, according to researchers, several problems and obstacles are still faced by BAZNAS in the utilization of zakat, namely:

- a. Program planning is not yet mature, so that there are utilization programs, especially productive zakat, that do not work as expected.
- b. Lack of accompanying human resources in fostering productive zakat aid recipients.
- c. There is no business development report from mustahiq to BAZNAS.

Even though the productive zakat program has only been run by BAZNAS Tanjung Jabung Barat within two years, the program planning is actually one of the program activities that is quite promising for empowering and improving the economy of the people who may one day be able to achieve the goal of zakat, namely turning mustahiq into muzakki. For this reason, it is hoped that zakat institutions can optimize zakat management both in terms of collection and distribution as well as improve supervision and evaluation of the implementation of zakat collection and distribution in order to improve the performance of zakat institutions even better.

CONCLUSION

Based on the research that the researcher has done, from the description in the previous chapters, the researcher can draw the following conclusions:

- 1) The mechanism for managing zakat is carried out by BAZNAS of West Tanjung Jabung Regency, namely through the collection and distribution of zakat. For the collection of zakat, zakat is collected in two ways, through institutions collected by the UPZ that have been formed and individually, namely the community pays their own zakat to BAZNAS. For the distribution of zakat, it is distributed in accordance with what has been mandated in the Koran, which is given to eight groups. The form of distribution is consumptive, that

is distributed in the form of cash or groceries and the distribution is productive. In general, BAZNAS of West Tanjung Jabung Regency has carried out management functions in the management of zakat. The planning process involves determining the program and the amount of funds to be channeled to each BAZNAS program. The implementation of the organizing function can be seen in the BAZNAS organizational structure which describes the grouping of activities. However, the management function is still not optimal in terms of implementation and supervision due to several obstacles, namely limited human resources in the utilization of zakat and the lack of BAZNAS monitoring of zakat recipients.

- 2) The productive zakat utilization model carried out by West Tanjung Jabung Regency BAZNAS is channeled in the form of programs namely Business Capital Assistance (Qordhun Hasan), Livestock Center Program and MSME Development Cake Training. However, the utilization of this productive zakat is not maximized so that it still does not have an impact in terms of improving the economy considering the implementation of the productive zakat program which is still being implemented and the lack of reporting on business development from mustahiq to BAZNAS.
- 3) Obstacles faced by BAZNAS Tanjung Jabung Barat Regency in optimizing the utilization of zakat, namely first, the collection of zakat funds has not been optimal. The limitations that occur in the collected zakat funds result in limited zakat funds received by mustahiq, both nominal and number of mustahiq. Second, human resources are limited in socializing and utilizing zakat so that it has not been able to reach all areas of West Tanjung Jabung Regency. Third, the government's role in supporting the management of zakat in the regions has not been maximized

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