

## Mosque-Based Community Empowerment Model Through Productive Zakat Distribution BAZNAS East Java Province

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**Abstract:** Distribution of productive zakat by providing working capital assistance in the form of goats for mosque congregations is one of the strategies for community economic empowerment that is very interesting to study. The very large number of mosques and prayer rooms is the reason for the importance of Baznas partnering with mosques in managing zakat through community empowerment mechanisms. This study aims: (1) To determine the role of BAZNAS in community economic empowerment in East Java. (2) To create a model of economic empowerment based on mosque congregations through the distribution of productive zakat BAZNAS East Java Province. This type of research is qualitative and the approach used is Community Development. Data collection techniques are observation, interviews, and FGD, to determine the validity of the data using data triangulation and adequacy of references. While the data analysis technique uses data reduction, data presentation and conclusions. The results of this study are (1) Baznas has a very important role in helping the government work together to alleviate poverty through productive zakat distribution programs through the mechanism of community economic empowerment. (2) Community Development Model is carried out through problem identification, conducting training and mentoring, providing revolving working capital and conducting regular supervision. The mosque-based community economic empowerment program through the distribution of productive zakat should be duplicated by all Baznas and mosques in Indonesia. To achieve this, sufficient and qualified human resources are needed to manage and supervise. Mazawa Study Program can be a partner in collaboration with Baznas in initiating and assisting mosque-based economic empowerment programs.

**Keywords:** Community Development, Productive Zakat, Mosque, Economic Empowerment.

### Introduction

Poverty is still the main problem faced by this country, even though many presidents have changed and made poverty alleviation a top priority in their government programs, but poverty is still a scourge that has not been resolved. Based on BPS data for September 2020, there were 27.55 million people or around 10.19% of the 275,361,267 poor population in Indonesia. To prevent the poverty rate in the country from continuing to increase as a result of the Covid 19 pandemic, the government and

society must work hand in hand to tackle poverty. One effort that can be done is to optimize the National Zakat Amil Agency (BAZNAS) by maximizing the function of productive zakat distribution through empowering the community's economy.

In general, the distribution of zakat to mustahik is consumptive, this is only enough to meet their daily needs. In the long term unable to support their lives. The relatively small amount of zakat funds will soon run out in a matter of days, after which they will return to live in shortages as before. Seeing this reality, a breakthrough is needed regarding the distribution of productive zakat in order to increase economic added value for mustahiq. Productive distribution of zakat is expected to be able to generate a variety of new economic activities for people in poverty centers in the regions.

Based on the results of a joint research by BAZNAS and various institutions, it is stated that Indonesia has a potential zakat in 2020 of 327.2 trillion, but the realization only reaches Rp. 71.4 Trillion or around 21.7%. Of this amount, 61.2 trillion did not go through the official UPZ and only 10.2 trillion went through the official UPZ.<sup>1</sup> Meanwhile, according to the deputy chairman of the National Amil Zakat Agency (BAZNAS) for East Java, the potential zakat for the province of East Java reaches IDR 15 trillion and only around IDR 400 billion has been collected. This amount is considered very small, namely only 2.67% of the potential zakat in East Java province. The large potential of zakat in East Java is a challenge for the National Zakat Agency (BAZNAS) to manage it better and professionally both in its collection and distribution.

In addition to the consumptive distribution mechanism, productive distribution is a powerful strategy for BAZNAS in order to participate in the success of government programs to alleviate poverty. This productive zakat distribution program can run side by side supporting government programs in poverty alleviation, on the one hand carrying out religious obligations to distribute zakat correctly on the other hand being a government partner in alleviating poverty through community economic empowerment programs.

BAZNAS East Java Province has various strategies in distributing zakat. includes: programs, Smart East Java, Prosperous East Java, Healthy East Java and Taqwa East Java. Of the five zakat distribution programs that are considered interesting by researchers is the East Java Prosperous

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<sup>1</sup> Fahreza Rizky, <https://www.idxchannel.com/syariah/realisasi-baru-217-persen-wapres-implementasi-zakat-2021-perlu-ditingkatkan>, diakses 1 Oktober 2021

program. Jatim Makmur is a productive zakat distribution program that aims to improve the welfare of the poor who still have the desire and potential to do business or entrepreneurship according to their skills.

BAZNAS cooperates with mosques as zakat management partners with mosque congregations as mustahiq or productive zakat recipients. The distribution of productive zakat through the distribution of livestock is expected to be able to empower the economy of the zakat target community (mustahiq), with livestock (goats) as the initial capital to be maintained and developed in order to increase the community's economic income. Productive zakat distribution activities through mosques are expected to not only contribute positively to the economic empowerment of the community around the mosque but also an effort to restore the function of the mosque not only as a place of worship but also as a center for community activities in this case the economy.

This research seeks to find out the role of BAZNAS in empowering the economy of the people in East Java and to create a model of economic empowerment based on congregations in the mosque through the distribution of productive zakat, BAZNAS in East Java Province with a Community Development approach.

## Methods

In this study using a type of qualitative research with a Community Development approach. Collecting data using interview techniques, observation and the third Focus Group Discussion (FGD). Interview techniques were conducted to gather initial information regarding mosque-based community empowerment in Baitul Huda village. FGD is a data collection technique that aims to find the meaning of a theme according to the understanding of a group,<sup>2</sup> This technique is used to reveal the meaning of a group based on the results of discussions centered on a particular problem. FGDs are also intended to avoid the wrong interpretation of a researcher towards the focus of the problem under study. To prevent the data obtained from being wrong or biased, data validation was carried out using data triangulation and reference adequacy. Data validity is necessary to maintain the objectivity of the research results. The data validity method or technique used to check the validity of the data is the data triangulation method and reference

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<sup>2</sup> Burhan Bungin, *Analisis data penelitian kualitatif (Focus Group Discussion)*, (Jakarta: Rajawali Pers, 2012), h. 131

adequacy.<sup>3</sup> The data analysis techniques that will be carried out include: Data reduction, data presentation and conclusions

### **The Role of BAZNAS in Community Economic Empowerment in East Java**

East Java, as one of the most populous provinces in Indonesia, has the same problem as other provinces related to poverty. Based on BPS data, the population of East Java as of March 2022 totaled 41,149,974 people, and there were 2.45 million people or 10.38% fall into the category of poor people.<sup>4</sup> Based on the BPS report, in the past year East Java has succeeded in reducing the poverty rate to 391,400 people which contributes 28.3% of the reduction in national poverty.<sup>5</sup> This is very encouraging because of the large population and wide area which is divided into 29 regencies and 9 cities, East Java is the province with the highest poverty rate reduction in Indonesia.

The success of the province of East Java in reducing poverty cannot be separated from the joint work between the provincial government, district and city governments, sub-districts, villages and the Ministry of Villages, Development of Disadvantaged Regions and Transmigration (Kemendes PDTT) which encourages various programs for empowering rural communities.<sup>6</sup>

BAZNAS as a non-governmental organization that has directly or indirectly helped the government in the success of poverty alleviation programs through zakat fund distribution programs. BAZNAS seems to be a complement and closing gaps in poverty alleviation and community empowerment programs. BAZNAS is able to synergize and go hand in hand with provincial, district and city governments and even sub-districts and villages to jointly create social activity programs and community economic empowerment in East Java.

Based on data, Baznas has branches in all regencies and cities in East Java Province. Then in each sub-district and village a Zakat Amil Agency (BAZ) has been established which is tasked with managing, collecting and distributing Zakat, infaq and alms. The extensive BAZNAS network in almost every district, city, sub-district and village really supports humanitarian work and community economic empowerment at

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<sup>3</sup> Lexy Moleong, *Metodologi Penelitian Kualitatif*, (Bandung: RemajaKarya, 2007), h. 324

<sup>4</sup> BPS

<sup>5</sup> Inang Jalaluddin, <https://regional.kompas.com/read/2022/07/19/09423271/pengentasan-kemiskinan-di-jatim-tertinggi-nasional-khofifah-berkat?page=all>

<sup>6</sup> Ibid

every level. They can work independently under the coordination command of the Provincial Baznas in managing both collection and distribution. Almost all Baznas in districts and cities have the same program as the provincial Baznas. This program is derived from the BAZNAS program, but the realization of its activities can vary according to the needs of each region.

Baznas of East Java Province during 2021 has managed to collect zakat in the amount of Rp. 19 billion Rupiah, while the realization of collecting zakat funds for all Baznas in regencies and cities in East Java province is Rp. 150 billion with details of zakat maal Rp. 126.7 billion, Zakat Fitrah 149.5 billion, and Rp. 675.7 billion. So that if the total realization of zakat collection for the province of East Java is approximately IDR 1 trillion.<sup>7</sup> This figure is still relatively small when compared to the potential for zakat in East Java Province, which is Rp. 15 Trillion.<sup>8</sup> Even though this number is relatively small, this figure is quite petrified for the government to play a role in reducing poverty through zakat, infaq and alms.

The East Java Baznas has several zakat distribution programs, namely East Java Cares which distributes zakat specifically for the needy and poor, East Java Smart whose distribution is realized in the form of scholarships for students both in the form of full scholarships and research scholarships for the benefit of completing the final project, East Java Taqwa the distribution is used for the benefit of developing da'wah, healthy East Java whose distribution is to improve the health of mustahiq. As for productive zakat, the East Java Baznas has a prosperous East Java program.

The Prosperous East Program plays a very important role in reducing poverty through community economic empowerment programs. There are several programs initiated by Jatim Makmur, including providing interest-free capital loans to Micro, Small and Medium Enterprises (MSMEs) in various regions of East Java with capital assistance accompanied by business assistance and religious mental development in groups.

If all Amil zakat under the coordination of BAZNAS move together with the government assisted by stakeholders and muzakki in the poverty

<sup>7</sup> Roziqin, <https://www.suarasurabaya.net/kelanakota/2022/capaian-zakat-masyarakat-jawa-timur-masih-rendah/>

<sup>8</sup> Gita Amanda, Baznas: Potensi Zakat Mencapai 15 Triliun, <https://www.republika.co.id/berita/dunia-islam/wakaf/17/11/20/ozpviy423-baznas-potensi-zakat-jatim-capai-rp-15-triliun>, diakses 1 Oktober 2021

alleviation movement through the mechanism of community economic empowerment, then poverty alleviation is not just rhetoric, but becomes a reality.

### **Model of Mosque-Based Economic Empowerment Through Productive Zakat Distribution at Baznas, East Java Province**

The model is a real form of program planning. It is more explicitly stated that the manifestation of in-depth identification and analysis produces a framework for achieving change. As usually happens in the empowerment process, when the problem has been understood, then create the right model to answer the problem. In the previous explanation, one model cannot be applied to people who are outside the study area or in all areas. One model can only be used in communities that have the same area. Maybe in terms of the division of the empowerment model, you may use the same model, but the implications are different. So from a naming standpoint, you may use the same model but the implications are different.

There are three uses of the empowerment model in the previous explanation, namely a) centralization, b) participation and c) community development. From several existing empowerment models, it turns out that in the case of channeling productive zakat funds at the Baitul Hikmah Mosque, Kedung Dowo Hamlet, Bendoagung Village, Ngampak District, Trenggalek Regency, the Community Development empowerment model is used.<sup>9</sup>

Community Development is a social action in which people organize themselves in planning what to do, formulate their own problems, find their own solutions according to the problems they face, and make plans for the stages of solving their problems, and if necessary, this This can be done in synergy with government or non-government agencies.<sup>10</sup>

The mosque-based economic empowerment program in the village of Kedungdowo Bendoagung Trenggalek is very much in line with the concept of community development. The implementation of community economic empowerment has a great impact on increasing people's welfare on the one hand, on the other hand it can also increase the number of worshipers and people's concern for the prosperity of the

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<sup>9</sup> Wawancara dengan Deni Riani Pelaksana bidang pendistribusian dan pengembangan Baznas Trenggalek, Tanggal 22 Juni 2022

<sup>10</sup> The Community Guidelines of The International Administration, Community Development Review, Desember, 1996, p. 3.

mosque. This program is also a form of synergy between BAZNAS and the government in an effort to eradicate poverty. The government has been greatly assisted by the reduced poverty rate. On the other hand, Baznas as Amil has carried out its obligations to distribute zakat funds to mustahiq who are entitled to receive zakat, in this case the congregation of the Baitul Huda mosque who are classified as Dhuafa/poor.

Recipients of productive zakat distribution assistance are in one community that is gathered in one village and is an active congregation of the Baitul Huda mosque. The majority of mosque congregations are dhuafa/poor people who are entitled to receive zakat, this is in accordance with the criteria for recipients of Baznas assistance where the recipients are communities/congregation of mosques with poor criteria/yellow group and have high interest and motivation to try/work or people who already have jobs but the results obtained are not sufficient to meet their needs.<sup>11</sup>

The gathering of target objects for community economic empowerment in one area or community will facilitate the monitoring and evaluation process to prevent failure of the community empowerment program, until now this program is still running well under the supervision of the Trenggalek Baznas.

The community development empowerment model is a model of empowerment by developing the potential of natural resources and human resources or both, by holding counseling, training, apprenticeships, comparative studies and so on. This empowerment requires a facilitator (outsider) as a person who facilitates the needs of the community so that the activity program can run well and effectively, as well as produce an independent community.

Based on the results of identification of problems and potentials that might be developed, then from the results of the analysis and solutions that can be offered in the distribution of productive zakat funds based on congregational mosques, an empowerment model is designed as follows:

### **1) Identification of Problems**

Based on the results of the survey and FGD conducted, several problems can be identified, including:

- a. Most of the people are poor people in the yellow category, namely people who are poor but still have the will and ability to work.

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<sup>11</sup> Wawancara dengan ibu Danita Staff bidang Pendistribusian Zakat BAZNAS Provinsi Jawa Timur. 30 Agustus 2022.

Their occupations include field farmers, bricklayers and odd jobs.

- b. The mosque is very quiet/not prosperous, the mosque is only used for places of worship, the fardhu prayers in congregation are only attended by a few worshipers at the time of maghrib, isya` and dawn prayers. Whereas Dhuhr and Asr are often not carried out because there are no congregation to attend.
- c. The majority of the population of Kedung Dowo Hamlet, Bendoagung Village, Ngampak District, Trenggalek Regency are Abangan. Groups of people who only adhere to Islam without wanting to carry out various religious obligations such as praying, fasting, paying zakat and others. Even though this community group is Muslim, in daily practice they prefer to practice practices that already existed and have become entrenched among the community.

## **2) Resource Potential**

- a. Food ingredients are abundant, the contours of the hilly area and fertile soil cause the stock of grass and shrubs that are good for animal feed to be very abundant, besides that there are tofu and tempeh factories that produce tofu dregs and soybean skin waste which can be used as additional animal feed for livestock/ goat.
- b. Revolving zakat fund assistance, Baznas Trenggalek is a mediator as well as managing productive zakat fund assistance provided by Baznas East Java Province.
- c. The need for meat/goat is very high, the high demand for goat meat for qurbani, aqiqah, and stalls selling satay causes a very high demand for goat meat, regardless of the amount of meat available, it will be absorbed by the market.

## **3) Analisis dan Solusi**

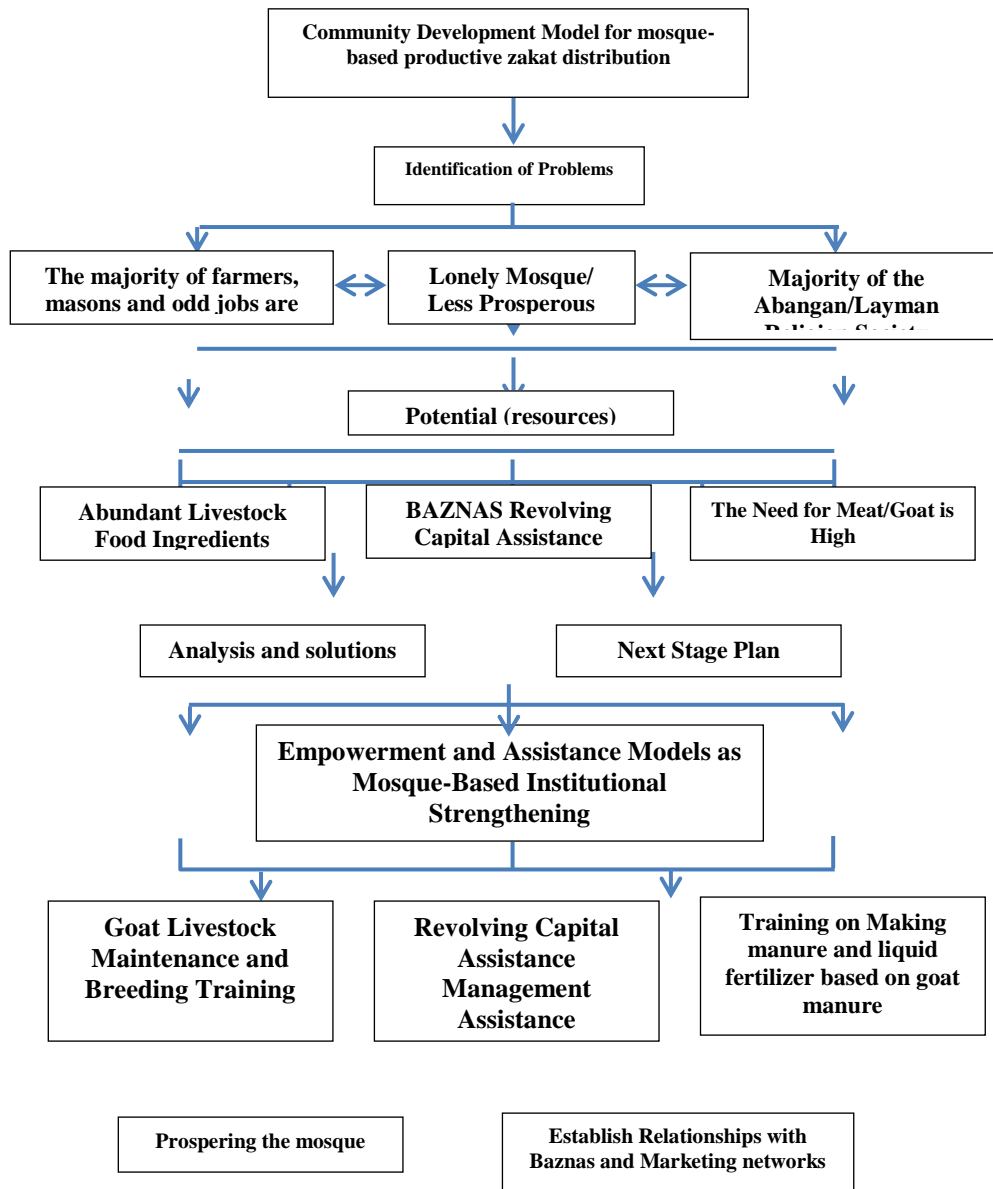
Based on the results of the FGD with leaders and the community, it was agreed to find a solution to solve this problem through mosque-based community empowerment. The implementation of productive zakat-based community empowerment programs is Baznas Trenggalek as Baznas East Java Province's long arm who initiates, manages, oversees and evaluates mosque-based community empowerment programs. The steps taken are:

1. Form community groups based on mosque congregations, where all the beneficiaries of East Java Baznas productive zakat aid funds are mosque congregations.



2. Determine the coordinator who will be responsible for every activity that will be carried out before and after the implementation of community empowerment based on mosque congregations.
3. Organizing community development-based community empowerment training.
4. Conduct training on raising and raising goats.
5. Conduct training on making organic fertilizer based on animal/goat manure.
6. Provide management assistance and maintenance of livestock/goats.
7. Monitor and evaluate regularly the development of goat livestock breeds.
8. Roll over one of the goat breeders to other beneficiary poor if they have given birth and are entering the weaning period.
9. Ensuring that livestock are rolled out to the dhuafa` congregation of other mosques in an appropriate manner.
10. Ensuring that the beneficiary is always in congregation and reconstructing the mosque.
11. And so on monitoring is carried out until a religious and economically prosperous community is formed.

## Community development models Mosque based productive zakat distribution



**Source:** Processed from the results of surveys and research

### The Impact of Goat Capital Assistance on Mustahiq's Welfare

The distribution of productive zakat through the mechanism of capital assistance to the congregation of the Baitul Hikmah mosque has had a significant impact on the level of community welfare. The provision of capital assistance has been running for more than a year, to be precise,

the provision of grants was launched on August 7 2021. Even though it was only one year, it has had an impact on increasing the welfare of mustahiq.

According to Deni Riani, even though it has only been running for one year, almost all of the goats kept by mustahiq have given birth, even if only one. Most of the brood goats distributed were the first time they gave birth, so most of them only gave birth to one tail. There is something interesting about Mr. Mislani's pet goat, he took the initiative to exchange his 2 goat shares with one super quality pregnant goat. With the approval of the Trenggalek Coordinator and Baznas, it was allowed to be exchanged and it turned out that after one month later the sires had given birth to 3 cows. So that Pak Mislani's goats have increased to 5 in just 10 months.<sup>12</sup>

In accordance with the agreement between Baznas Trenggalek as the initiator as well as the manager with the congregation of the mosque receiving capital assistance as outlined in the agreement, that out of 3 goats capital assistance from Baznas, one of them was agreed to be rolled out to the other mustahiq. After one year, some of the goats gave birth, after being weaned, they were rolled out to the second person/mustahiq.<sup>13</sup> So that the number of recipients of BAZNAS assistance has increased to 14 people, 10 people as recipients of the first capital assistance and 4 people who receive scrolling capital assistance. This means that until now the Baznas venture capital assistance program through the mosque-based economic empowerment mechanism has been classified as successful in increasing the welfare of the worshipers of the Baitul Hikmah mosque.

### **The impact of rolling goat capital assistance for the prosperity of the mosque**

The mosque is the center of all community activities, in history apart from being a place of worship it was also used as a place for education and teaching, politics/managing strategies and the economy. The phenomenon of mosques today has changed a lot. The function of the mosque is only as a place of worship, even worse, some mosques even only carry out congregational prayers only at the time of Maghrib, Isha' and dawn prayers.

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<sup>12</sup> Wawancara dengan Deni Riani Pelaksana bidang pendistribusian dan pengembangan Baznas Trenggalek, Tanggal 22 Juni 2022

<sup>13</sup> Deni Riani, Ibid

Likewise the Baitul Hikmah Mosque, its position in the highlands/hills area and its people who are still abangan causes the mosque's activity to be very minimal. The mosque is only used for worship activities five times a day, congregational prayers are only performed at the time of maghrib, isya` and dawn prayers, and even then the number of congregation is only one line. It's even worse when the midday and asr prayers are usually only performed by one person, besides him as the mu`adzin, he is also the iqamat and he is also the one who prays alone in the mosque because there are no congregation. The habit of the people in Bendoagung village starts in the morning when they go to work in their fields or gardens until the afternoon, so that no one enlivens the mosque for congregational prayers. To increase people's motivation to want to congregate at the mosque, a precise strategy is needed to do so. The mosque-based community economic empowerment program is one of the strategies to motivate people to congregate at the mosque.

After the mosque-based community economic empowerment program was running and based on the results of the selection conducted by BAZNAS that the active worshipers of the Baitul Hikmah mosque who received capital assistance, now the number of worshipers at the Baitul Hikmah mosque has increased quite significantly. Because apart from active congregations receiving Baznas capital assistance, other congregations have also started to actively participate in carrying out congregational prayers. The revolving assistance program initiated by BAZNAS is a motivation for congregations/communities who were initially inactive to become more active in carrying out congregational prayers. Even now, activities to prosper the mosque with other activities such as the Al-Qur`an Education Park (TPQ) and the Commemoration of Islamic Holidays (PHBI) are always attended and crowded by the community. They jointly plan and carry out these activities in the mosque, so that the mosque becomes more prosperous than before.

## **Conclusion**

BAZNAS is a non-governmental organization that directly or indirectly assists the government in the success of poverty alleviation programs through zakat fund distribution programs. BAZNAS complements and closes gaps in poverty alleviation and community empowerment programs, BAZNAS is able to synergize and work hand in hand with provincial, district and city governments and even sub-

districts and villages to jointly create social activity programs and community economic empowerment in East Java.

The Community Development Model is implemented in a mosque-based community economic empowerment program through the distribution of productive zakat at the Baznas in East Java province, the empowerment program is carried out through identifying problems to find out the location of the problems and the needs of mosque congregations, after finding the problem, training and mentoring are carried out to improve capabilities human resources and empowerment management. Then carry out regular monitoring and attach to the target of empowerment to minimize the occurrence of misuse of venture capital assistance funds in the form of goats provided by BAZNAS.

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