

# The Role of Productive Zakat in the Development of the Halal Industry and Improving the Economy of the Ummah

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## Abstract

The distribution of productive zakat needs to innovate so that it has maximum value in improving people's welfare and synergizes in developing halal industrial areas so that the poor have an important role in the development of halal industrial areas. This conceptual research aims to develop a synergy model for the development of the halal industrial area based on the distribution of productive zakat. The benefits of this paper can be used as a reference for policy-making designs related to the establishment of halal industrial estates, especially on financial support and business actors as well as uses related to poverty alleviation. This research method is conceptual research by analyzing the results of research and reviewing previous literature and conducting exploration at the implementation level. The result is that productive zakat can be used as a driving force for the growth and development of halal industrial estates by establishing joint businesses (syirkah) of mustahiq (zakat recipient groups) accompanied by halal business consultants and making productive zakat recipients both managers and shareholders so that their welfare increases and guaranteed.

**Keywords** : productive zakat, halal industry, economic improvement, zakat distribution

**JEL Classification**: I38, L52

## INTRODUCTION

Zakat as one of the pillars of Islam that must be implemented for Muslims who have been able or in accordance with the provisions to implement it. Zakat has various important roles in the social structure of society, namely zakat is predicted as one of the important instruments in alleviating poverty (Nasrallah, 2016). One model of poverty alleviation is the development of community entrepreneurship that is sourced from zakat funds. That is, the goal to be achieved from the distribution of zakat is economic empowerment that forms individuals and communities to become economically independent (Najma, 2017). So that the existence of zakat is able to create a sense of social justice and compassion between those who are capable and those who are not or less able and can minimize the problems and social and economic gaps of the people (Ardianis, 2018).

Zakat as an economic system also contributes to economic growth in various countries, such as Indonesia

(Suprayitno, 2020), Malaysia (Yusoff, 2012), Nigeria (Mustafa, Baita, & Adhama, 2020), Sudan (Ali, 2016) and several other countries. Zakat that is intended to be productive is something that is very helpful in increasing the productivity of mustahik, compared to the provision of zakat funds that are intended for consumption, because the productive zakat funds given will be managed to produce a sustainable production which later if productivity continues to increase will increase the economic income of mustahik (Al Mahzumi, 2019). It is hoped that later mustahik can turn into muzakki.

Productive zakat can be used optimally if it is managed by a zakat management institution which is an institution that is trusted in distributing zakat (Cahya, 2020). The distribution of zakat can be done in two patterns, namely by giving it directly to people who are entitled to receive zakat (in arabic: mustahik) consumptively and zakat can also be given productively to the recipient by providing capital that can be developed with an investment pattern (Maulana, 2019).

With zakat that is distributed productively, mustahik will have continuous income to meet their daily needs and it is hoped that new muzaki will emerge. (Setiawan, 2019). This means that the empowerment of zakat from management to distribution needs to be supported by the performance of professional institutions and prioritize aspects of transparency and accountability (Budiman, 2017). If this kind of zakat distribution can be implemented, it will greatly assist government programs in alleviating poverty, equalizing income, and narrowing the gap between rich and poor groups (Alimah, 2019) It also increases public trust which in turn increases zakat collection (Putri & Anwar, 2021).

The market potential for the halal food industry in Indonesia is experiencing rapid development. Over the past few years, Indonesia has been ranked first as a consumer of halal food in the world. Maintaining the quality of halal food products (halal integrity) is one way to compete with other countries in the halal food industry (Waharini, 2018). The development of Islamic economics continues to enter a positive trend. Indirectly, this is a breath of fresh air for Muslims, although the movement of the Islamic economy is relatively slow. The active role of the government as well as a positive response from the public in general regarding the development of the sharia economy, including the halal fashion product industry, has become a potential for business players in the country (Lubis, 2019).

There are two zakat management organizations in Indonesia, the National Zakat Board (Baznas) formed by the government and the Amil Zakat Institution formed by the community with approval from the government, both of which have the main task of collecting, distributing and empowering zakat which aims at one of the mustahik economic empowerment programs in the field of zakat productive help (Murtani, 2019). Likewise, the strategy of grouping zakat recipients into groups of religious activities will encourage residents to have mental-spiritual resilience. This is in line with the poverty alleviation strategy that has been intended to be implemented by the government (Kholiq, 2012). Zakat can help the government to eradicate poverty.

This is in line with the objectives of zakat management and synergy in realizing the masterplane of Indonesian sharia architecture, namely supporting sharia finance, with the efforts that have been made to maintain financial market stability and sustainable economic growth in order to create prosperity in the economy (Nurhasanah & Suryani, 2018).

So based on the description above, the purpose of this paper is to develop a synergy model for the development of the halal industrial area based on the distribution of productive zakat. The benefits of this paper can be used as a reference for policy-making designs related to the establishment of halal industrial estates, especially on financial support and business actors as well as uses related to poverty alleviation. The limitation of this research is that it is still limited to conceptual research, it is necessary to deepen it from various points of view to obtain more objective results.

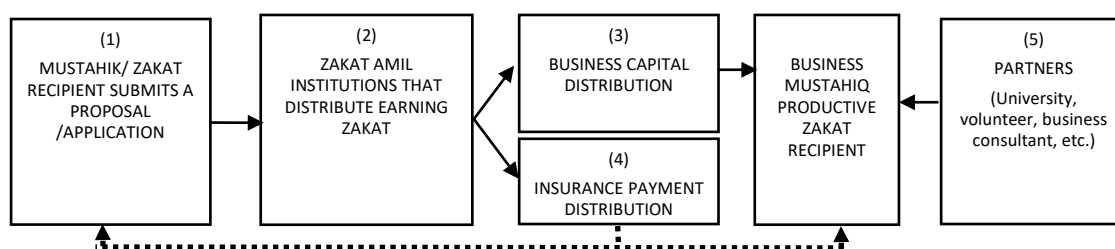
### **Productive Zakat Development**

The development of zakat distribution for the productive sector absolutely must be carried out and become a priority program and with priority handling as well. The distribution of productive zakat means that the zakat funds given to mustahik are not spent but are developed and used to help their businesses, so that with these efforts they can meet their daily needs on an ongoing basis. (Asnaini, 2008). The application of productive zakat distribution helps to realize justice and poverty alleviation in realizing social justice and community economic growth (Qadir, 2001).

The distribution of zakat itself is divided in principle into two, namely consumptive and productive zakat. Consumptive zakat can be divided into two, namely traditional consumptive and modern consumptive. Traditional consultations are generally in the form of providing basic daily necessities. Meanwhile, modern consumptive zakat can be in the form of scholarships, health social security, insurance, goods to support the survival of mustahik and so on, such as providing a teacher's old age guarantee (Anwar, 2012). While the distribution of productive zakat is also divided into two, namely passive productive and creative productive. Passive (conventional) productive, namely the distribution of zakat to mustahiq in the form of tools as a means of work. Meanwhile, creative productive distribution is realized in the form of business capital or additional working capital, including for training costs, purchasing tools, purchasing raw materials. (Widiastuti, 2015) and creative productive distribution as well as to build social projects oriented towards social interests such as the construction of schools, hospitals and so on (Hendri & Suyanto, 2015).

In the context of developing productive zakat, a breakthrough is needed so that it has a high usability and benefit value, at least this productive zakat recipients are able to make maximum use of it so that the purpose of productive zakat is not in vain. Some strategies that can be done are to integrate zakat institutions, Islamic insurance institutions, business consultants or educational institutions and so on (Arifin & Anwar, 2021).

The description of the development of productive zakat carried out by Noor Arifin and Aan Zainul Anwar (2021) is (1) Mustahiq provides details of business capital needs, including raw materials, equipment and training that have been arranged with business partners, (2) Zakat institutions provide funds for capital business according to the Mustahiq application and also payments for business protection insurance, (3) Business capital is spent to run a productive business (4) Sharia insurance companies receive insurance premium payments for SMEs (micro and small businesses) who receive productive zakat and provide business and life protection. (5) Supervision and business assistance for productive zakat recipients is planned and structured in collaboration with institutions such as universities, volunteer groups in certain business fields, business consultants and so on.



Source: Arifin and Anwar (2021)

The idea above can be illustrated that the distribution of productive zakat is not confined to the scope or form of productive zakat, but also provides modern consumptive zakat in the form of providing business and life protection insurance. Thus, business actors will be more protected from unexpected things that are not desired.

As new business actors or startups, productive zakat recipient mustahiq cannot be left alone after being given capital, assistance is needed for a certain period of time by people who are experts in various fields for business development such as marketing experts both offline and online, product design experts, financial accounting experts, product development experts and so on so that the mentors in question can come from universities, competent volunteers, business consultants and so on. So, assistance should be carried out from the beginning of proposing productive zakat assistance.

In relation to the productive distribution of zakat, Yusuf Qardawi (1996) argues that the Islamic government is allowed to build factories or other industries with the status of ownership of the poor and the aim is to prosper them. Development at the applicable level of the distribution of productive zakat for the establishment of a business or industry as an important element in the process of accelerating poverty alleviation and changing the status of mustahiq to muzakki.

The development of this model is in line with maqosidus sharia where the distribution of zakat is basically used to meet the needs of life (Kholis & Ma'rufah, 2019). In the first sharia maqashid hifdz al-din which means to maintain or maintain religion and based on its interests it can be divided into three groups, namely: daruriyyat, namely maintaining and carrying out religious obligations that are included in the primary group, such as praying five times a day, hajjiyyat, namely carrying out religious provisions with the intention of avoiding difficulties, such as praying plural and qashar prayers for people who are traveling and tahsiniyyat, namely following religious instructions to uphold human dignity, while at the same time completing the implementation of obligations towards Allah. For example, covering the genitals, cleaning the body, clothes and places. This activity is closely related to commendable morals.

Based on the main benefit in maqashid sharia, the empowerment of productive zakat is carried out because with the empowerment of productive zakat, the mustahik who receive productive zakat can feel the benefits continuously and sustainably so that they can support the needs of their families. With the fulfillment of family needs, the number of poor people will decrease and the quality of life will be better. Mustahik who have received productive zakat will be able to develop their business and be used as a source of family economy, so the needs of clothing, food and housing will be fulfilled. With the fulfillment of mustahik's needs such as clothing, nutritious food and a decent house, mustahik's life is comfortable. In addition, with

the empowerment of productive zakat, mustahik have jobs and sources of income so that the amount of poverty will be reduced. By reducing the amount of poverty, it can uphold human dignity, and can affect the country so that it can become a developed country with the least number of poor people. So, the empowerment of productive zakat is in accordance with Hifdz al-Din or the maintenance of human religion.

*Maqosid Sharia* the second is Hifdz al-Nafs, namely maintaining or maintaining the soul, then the empowerment of productive zakat can continue to be carried out because it provides many benefits to mustahik, especially the maintenance of mustahik's soul. Hifdz al-Nafs based on the level of importance, namely daruriyyat, such as meeting basic needs in the form of food to sustain life, hajiyyat, such as being allowed to hunt animals to enjoy delicious and halal food and tahsiniyyat, such as the stipulation of eating and drinking procedures. It only deals with politeness and ethics, and doesn't complicate one's life

If it is seen from the aspect of maintaining the soul of the daruriyyat group, such as meeting basic needs in the form of food to sustain life, productive zakat mustahik has implemented it, and also the quality of life is getting better. In addition, in terms of maintaining the soul of the hajiyyat group for example, namely the sufficiency of delicious and nutritious food for their families, productive zakat mustahik have also received them through zakat empowerment. Mustahik productive zakat has been able to give alms to the needy and the poor have carried out the part of maintaining the soul of the tahsiniyyat group, namely not complicating the lives of others. If it is mustahik to give alms to the needy and poor, it is the same as making the lives of others easier.

Empowerment of productive zakat provides many benefits for mustahik, one of which is mustahik can finance their children's school needs and can provide nutritious food to their children. Everyone, especially mustahik, must have the desire to send their children to university level. Providing provisions in the form of knowledge to their children is the desire of all parents, with the empowerment of productive zakat which provides business capital so that mustahik can develop it as a source of family income.

*Maqosid sharia* the third is to maintain the mind (Hifdz al-'Aql) and in terms of its importance the first is daruriyyat, such as forbidden to drink liquor, hajiyyat, as it is recommended to seek knowledge and tahsiniyyat, such as avoiding yourself from fantasizing or listening to something that is not useful. If it is analyzed using the principle of benefit, namely maintaining reason (Hifdz al-Aql), then mustahik has implemented it. Mustahik who has paid for his children's schooling needs and sent their children to university level means that he has kept his mind in the hajiyyat group.

In addition, mustahik, who is usually always daydreaming and thinking about the fate of his family, thinking about his children's school fees, and thinking about his family's basic needs is rarely done because these needs have been fulfilled. Besides that, mustahik has been busy with his business and only thinks about developing his business. So mustahik has kept his mind in the tahsiniyyat group, which is to avoid imagining or listening to something that is not useful.

Therefore, the empowerment of zakat productively when viewed from the goals and benefits has been to prosper the community and improve the economy, it does not conflict with the legal sources of the Qur'an, Hadith, ijmak, qiyas and maqashid sharia. Because if the empowerment brings more change to society in the long term and reduces the number of poverty, then it needs to be maintained and improved in accordance with current conditions.

In the fourth Maqashid Sharia, it is to maintain offspring (hifdz al-nasl) with a daruriyyat level of need, such as stipulating marriage and prohibiting adultery. If this activity is neglected, then the existence of the offspring will be threatened, hajiyyat, as stipulated in the provisions stating the dowry for the husband at the time of the marriage contract and giving him the right

of divorce. If the dowry is not stated at the time of the contract, then the husband will have difficulty, because he has to pay the mitsil dowry. Meanwhile, in the case of divorce, the husband will experience difficulties if he does not use his divorce rights, even though the household situation is not harmonious and tahsiniyyat, such as khitbah or walimat in marriage. This is done to complete the marriage activity.

Taking care of the offspring that mustahik has done is the same as the main benefit in Maqashid Syariah. Empowerment of productive zakat makes mustahik have income that is continuous and can develop so as to improve the quality of mustahik and his family. In addition, mustahik can maintain or care for offspring properly, such as being able to finance school needs, provide nutritious food, provide love, protection and shelter.

The fifth maqosid is maintaining property (Hifdz al-Mal) in terms of daruriyyat interests, such as the Shari'a on procedures for property ownership and the prohibition of taking other people's property in an illegal way, hajjiyyat, such as the Shari'a regarding buying and selling by way of greetings and tahsiniyyat, such as provisions regarding the avoidance of deception or fraud. This is closely related to the way of muamalah or business ethics, it will also affect the validity of the sale and purchase.

The empowerment of productive zakat is developed by mustahik so that it can be used as a source of family income and improve the quality of life of mustahik in accordance with the main objectives of Maqashid Syariah. With a source of income, a decent life and the fulfillment of other needs, mustahik is able to develop his thoughts to maintain his life, besides having a sense of empathy for other people who are less fortunate by means of giving alms and tithing with the aim of the wealth obtained being a blessing and being maintained in accordance with the provisions. religion.

### **Integration of Zakat and Halal Industrial Area**

The development of massive halal industrial areas is carried out in Indonesia, where at least by 2020 there will be 12 provinces that will receive special attention (KNEKS, 2020). This halal industrial area is expected to be able to play a role as a real and inclusive economic development that is in accordance with Sharia principles and is friendly to Muslims. Currently, Indonesia has not been able to play a role as a producer both in the halal industrial sector and in the Islamic finance sector. Globally, Indonesia has not been able to become a leader in the halal industry. In 2021, Indonesia only ranks 4th in the World Islamic economic indicators (DinarStandard, 2021). So that in the future, the opportunity to develop sectors in the sharia economy is very large which can then have a positive impact on the Indonesian national economy (KNEKS, 2020). Several things in the halal industry are the development of halal food and beverage products, halal fashion and Muslim-friendly tourism which are the leading sectors of Indonesia's exports and foreign exchange earnings, strengthening and empowering the halal MSME sector which will directly strengthen the halal industry and in line with the expansion of the tourism sector. Muslim-friendly, which supports Indonesia's services trade balance.

These expectations need to be supported by all parties, government involvement alone is not enough, it requires the involvement of various parties. Support is not only facilities and infrastructure, but also involves human resources (HR), but the most important is financial support. On the one hand, the halal industrial area must have concern for the poor (poor), so to be able to realize that zakat funds can be distributed through industrial centers both for the establishment of companies whose shares and workforce are mustahik (mainly the poor) or can be through direct giving in the form of productive zakat to the poor. In addition to utilizing zakat, the development of the halal industry also needs to be supported by other Islamic

financial sources such as waqf as business capital that is free from additional burdens (Ilmiah, 2020) also from sukuk (Wahyudi, 2018).

### **Benefits of Zakat Integration for the Community**

The integration of productive zakat distribution by collaborating will create various benefits for groups of zakat recipients. Some of the benefits include:

1. Maximum utilization of productive zakat recipients. Productive zakat which is distributed to mustahik recipients of productive zakat is used to its maximum benefit to create new businesses and open new jobs.
2. Get a permanent job. Mustahik productive zakat recipients who initially did not have a permanent job, with this new business they have a permanent job. Of course, the type and income are adjusted to the basic competence or inclination of each expertise.
3. Get profit sharing. Mustahik recipients of productive zakat are also owners of the business, so these mustahiks are shareholders so they are entitled to profit sharing for the profits obtained, both monthly and annual profits in accordance with their respective management policies.
4. The transformation of social status from mustahik to muzakki is fast. This is due to business certainty and job certainty which have implications for income certainty so that social change will be faster.
5. Business continuity is more guaranteed. Joint ventures (in Arabic: shirkah) are more guaranteed for their business continuity, especially the people involved are people who have the same interests, namely people who want to be successful and successful in life and have income that can be relied on to meet the needs of life and their household.

In terms of accelerating the halal industry, this model is an alternative to accelerating the formation of a halal company or industry that produces goods or services in a halal industrial area so that it is able to meet the need for halal products in the community.

### **CONCLUSION**

Based on the description above, it can be concluded that the distribution of productive zakat can be developed in a more productive direction whose benefits are felt by the recipients of zakat continuously, namely through the establishment of a halal business or industry together with a musharaka contract for all productive zakat recipients who have a shared spirit and management or workforce. recipient of the zakat. The form of business is in the form of companies with ultra micro, micro, small and medium (MSME) levels accompanied by business consultants. This concept is also to take a role in the development of the halal industrial area so that all levels of society, especially the poor-poor groups as zakat recipient groups take part in the acceleration of the halal industry and halal products.

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