

The Moving Out of Poverty of Mustahiq Productive Zakat in Indonesia

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Abstract—This study aims to determine how *mustahiq* move out of poverty and know the characteristics of successfully moving *mustahiq* out of poverty. Data are collected by interview and focus group discussion with *mustahiq* of productive zakat and program managers of the Zakat Institution in Indonesia. The methodology of this study uses case study analysis. This study shows that the success of the movers appears to be determined by individual as well as collective capacities. The results also show that movers have several characteristics: the majority are productive age (31-50 years of age), have skills, attained formal education (primary and secondary levels), and have good health. Movers also have good social networks (family, neighbors and community) that are broader and beneficial as well as relatively higher rates of social participation, especially in various socio-political activities or in various formal organizations. The finding of this study benefits the institution of zakat Indonesia in determining potential *mustahiq* who have a good chance of successfully moving out of poverty. To the best of the author's knowledge, this is the first paper that analyzes the individual and general characteristics of zakat *mustahiq* who succeed in moving out of poverty.

Keywords—Poverty, Productive Zakat, Characteristic of *mustahiq*, movers.

I. INTRODUCTION

Poverty is a major global problem that still has not been successfully solved. In 2015, approximately the world's poor accounted for some 7.3 billion, with extreme poverty reaches 9.6 percent or about 702 million people (World Bank, 2016). The World Bank used the standard of extreme poverty with income of USD 1.9 per day (2015) of the previous USD 1.25 per day. This extreme poverty percentage was huge

achievement as it was the first time it had been under 10 percent

The reverse situation occurred in Indonesia. In 2015, the world's poor population decreased drastically, but the number increased in Indonesia significantly. The Central Bureau of Statistics (BPS) recorded that the poor population increased from 28.28 million (11.25%) in 2014 to 30.25 million (12.25%) in 2015. The increase in the number was caused by the running down of the economy, while the number of the vulnerable poor was extensive.

The government implemented various policies to enable the poor society in accessing capital. The policies provided various types of capital, such as the strengthening of capital grants, interest subsidies, credit guarantees and the facilitation to access capital through a variety of programs. The last program was the policy of business credit (KUR) for micro, small, and medium-sized enterprises with a low-interest rate and easy terms.

1 According to Kahf (2004) and Ahmed (2008), the implementation of zakat can provide micro-financing to the poor. Zakat can be given out to the poor for consumption purposes to avoid diversion of funds from production. The combination of micro-financing and zakat funds will make it easier for the poor to break out of the poverty cycle. They said that zakat is a redistribution measure while the roots of poverty in Muslim countries lie in productivity and level of economic development. Thus, any discussion of poverty eradication in the context of the Muslim countries must focus on increasing the size of the cake rather than distributing

small ones. Khaf (2004) blamed it on the limitations of the zakat proceeds, and proposed the expansion of the zakat base.

Today, LAZ and BAZ share the funds, such as zakat, infak and sadaqah in non-consumptive use (productive use). Zakat is given in the form of working capital, either money or equipment, and mentoring to enable the *mustahiq* to become more empowered. The model is termed productive zakat. Productive zakat is given to *mustahiq* among the poor and in the needy generally, who had micro-small.

Akkas (2006) revealed that the strength of zakat as a poverty alleviation tool depends on how much of the prevailing poverty gap would be financed by zakat proceeds. The strength can be measured by the portion of the poverty gap that zakat can finance in rural and urban areas.

Kusuma and Sukmana (2010) studied the power of zakat in poverty alleviation and found out that zakat can have impact in terms of consumption variable and investment variable. Thus, the more zakat is disbursed to the recipient, the more in increasing the amount of aggregate consumption created into the economy. In spite of the Islamic economic system, the zakat payer will transfer their excess income or wealth to the zakat recipient, which will indirectly promote the higher propensity of the zakat recipient to consume. For the zakat payer side, they will reduce the consumption and turn to saving or investment activities

For an understanding of this case, the research "Moving Out of Poverty - *Mustahiq* with Productive Zakat in Indonesia" is undertaken to understand *mustahiq* in specific characteristic who were empowered with either productive zakat or consumptive zakat. In understanding their characteristic, then productive zakat would effectively shift the life of the *mustahiq*.

II. LITERATURE REVIEW

A. Zakat as an Instrument of Poverty Reduction

Zakat as a poverty reduction instrument has many advantages over the conventional fiscal instrument. First, the use of zakat is already clearly defined in legislation (QS. At Taubah: 60) that requires zakat to be reserved for just eight groups (*ashnaf*), i.e. the poor and needy, *amil zakat*, *mu'allaf*, slaves, and people in debt, *jihad fi sabilillah*, and *Ibn Al-sabil*. The experts agree that people who were excluded in those eight criteria were prohibited from receiving a zakat. These characteristics support that a zakat was pro-poor and right on target (self-integrated).

Second, it has a clear provision of charity to the size of the expenditure as well as the time, which cannot be changed by anyone. Third, the zakat has low fixed rates because it is regulated in syariat (the role of Islam), e.g. for zakat of trade in a broad sense, the rate is only 2.5 percent. Fourth, it has different rates for charity kinds of different treasures, and it provides relief for businesses which have higher production levels of difficulty. Zakat is imposed on the majority and covers basic activities in the economy; it is collected from farm products, pets, gold and silver deposits, commercial

activity and mining goods taken from the Earth. Fifth, zakat is a "spiritual tax" that ought to be paid by every Muslim who is obligated in any condition.

Tahir (2004) said that the function of zakat for prosperity ensures the distribution of returns from income. Zakat also works towards prosperity by increasing people's income and zakat can be used as a tool of effective equalization and distribution that served as a fiscal policy. Qardhawi (1994) emphasized that for social security as a guarantee to poverty reduction, zakat is very important because Islam strongly recommends that individual lives were worth in the middle of public life as human beings. The minimum standard of every people is to satisfy their basic needs, i.e. food, clothing and shelter. Islam should not allow an individual, even though they might be *al-ahlud dzimmah* (the poor people living amid Muslims), to not have access to the essentials of life essence, food, clothing, somewhere to live or the opportunity of a fostering family.

One of the means used by Islam in ensuring the realization of life is through the optimization and distribution of zakat (Qardhawi, 1994). The distribution of zakat is an activity to channel the religious obligation of *muzakki* to *mustahiq*, which, in economic terms, is the transfer of wealth from the rich to the less fortunate. The distribution could be as money, objects or other things that can be used to support the *mustahiq*'s life. The standard or indicator of underlying needs and limitations of income distribution system of Islam is a *sharia maqasid* (the most basic needs and restrictions to accommodate the needs of every Muslim) (Zuhaili, 1997).

B. The Productive Zakat as A Path Out of Poverty

Patmawati and Ruziah (2014) opine that distribution of zakat to productive recipients will assist them in the long term to improve their quality and standard of living and provide finance for their economic projects. In the long term, they are expected to become self-reliant and productive and be able to pay zakat in return. The main goal is for productive and effective use of resources to eradicate poverty. Income support provided to the poor and needy would result in a measured increase in the money supply in circulation, causing an upward shift in demand for goods and services (Johari, Ali, and Ab Aziz, 2007).

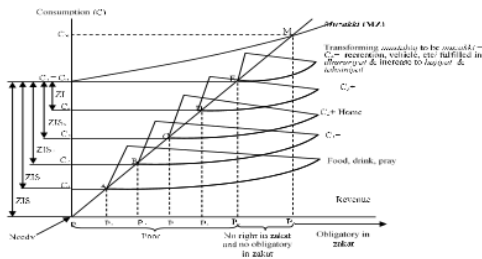
Zakat empowerment as a productive zakat is aimed to make charity benefits felt in the long term and in the hope that, one day, with the fund stimulation to embark on a productive activity like an entrepreneur so that the *mustahiq* could be a new *muzakki* (in Act No. 23/2011). In other words, the management of zakat is intended as a productive effort of poverty alleviation by means of utilizing zakat productively with the hope of the *mustahiq* becoming independent and being able to raise themselves and their families.

Asnaini (2008:64) concluded that productive zakat meant that the giving of zakat made recipients generate something continuously, with the charity that had been received, or, in other words, the zakat which was productive property or funds given to the zakat *mustahiq* would not be spent but would be developed and used to assist their efforts, so that with these effort they could continuously meet the needs of life.

Charity managers in Indonesia consist of two groups of institutions, i.e. BAZ and LAZ. BAZ was formed by the government, while the LAZ was formed by the community (Sudarsono, 2008, 262). Both types of these institutions basically have the function of collecting, distributing and utilizing acquisition zakat based on Islamic *Sharia* (Indonesia Zakat Development Report, 2009, 9). The organizational management of zakat is divided into two, namely BAZ and LAZ.

The poor and needy, as *asnaf*, require special treatment so that one day they can be independent without need to receive zakat again. Therefore, they might be empowered with the goal to transform themselves to a level of economic independence and, someday, even be able to transform from a recipient of zakat (*mustahiq*) to a zakat giver (*muzakki*). The real purpose of zakat management by an institution (*amil*) is the empowerment of *mustahiq* to satisfy their living needs and one day to be transformed into *muzakki*.

The needy are those who have no a job or no capability to work and are, therefore, unable to satisfy the needs of their family automatically. Their life depends on other people. The poor are those who have a job (revenue) or are capable of working, but the revenue is not enough to satisfy the living needs of their families. The poor are better off than the needy, so the needy are a priority. The process of transformation of the poor and the needy to become *muzakki* requires a specific method to increase their revenue, as shown in the figure below.



Source: Nafik (2008:34)

Figure 1. The Model of Transforming a *Mustahiq* to Become a *Muzakki*

The figure above illustrates that the point coordinates of the point 0 (P0; C0) show that family groups or individuals who have no income but would remain have consumption of

C0. At zero point, this person has no income, because of not working or no longer being able to work because of a physical condition or that their work was not possible, so that all their living needs depend on the giving of any other party sourced from a religious obligation, *infaq* or charity registration, ZIS0. ZIS0 could be sourced from other families or zakat institutions.

Society is categorized into groups or classes (*asnaf*) of needy. The group is still able to work if they are empowered by *muzakki* or a zakat institution, so they could be changed (transformed) from the no income bracket (P0) into income brackets (P1, P2, P3, P4, and P5) or elevate to poor group or, one day, the level of income bracket PN or even be transformed into *muzakki*. At this point in the coordinates of A, B, C, D, and E the group enters the category of the poor.

Point E coordinate to MZ is the coordinate point of a person or family who have experienced the process of transition from a *mustahiq* into a *muzakki* or been transformed from *mustahiq* to *muzakki*. Under the conditions of this transition process, they have no right to receive zakat and no obligation to give zakat. Point A shows the group which has revenues of P1 but it is sufficient to meet their needs in the form of eating, drinking and praying (C1) but is still not able to satisfy the primary or underlying needs, i.e. of C0. Therefore, consumption is still experienced as lack of C0 - C1 or because P1 was still smaller than C0. The shortage of consumption could be ended by acceptance of the zakat institution as ZIS1.

At the B coordinate, this income is increased from P1 to P2. However, this income still does not amount to normal needs (C0) or there is still a lack of income to meet the needs of C0 or C2 - because P2 is still smaller than C0. Thus, this income group are still assigned the category of poor and entitled to receive zakat because the revenue does not approach the consumption (needs) (C0) of their life or because P2 is smaller than C0. The group would approach the consumption needs from a zakat institution as ZIS2.

At the C coordinate, the revenue has risen from P2 to P3, but the income does not cover the basic needs (C0) or they are still experiencing a lack of income to meet the needs of C0 - C3 or because the P3 is still smaller than C0. Thus this income group is still assigned to the group of poor and entitled to receive zakat because their revenue has not been able to reach the consumption (needs) of the basic needs (C0) of their life or that P3 was smaller than C0. The group would cover their consumption needs from a zakat institution as ZIS3.

At the D coordinate, the revenue has risen from P3 to P4. But this income has not been able to cover the basic needs (C0) or there is still a shortage of income to meet the needs of C0 - C4 or because the P4 is still smaller than C0. This group is still assigned to the group of poor and entitled to receive zakat because the revenue has not been able to cover the consumption (needs) (C0) of their life or P4 is smaller than C0. The group would cover their consumption needs from a zakat institution as ZIS4. On point E, the revenue has risen from P4 to P5 and the group has transitioned from receiving zakat into being prohibited to receive zakat, but there is no

obligation to give zakat. The revenue group at the coordinates of point E have the level of income of P5 and the real ability to meet their needs (C0). They can cover basic needs (C0) or income (P5) has been sufficient to meet all the needs as C0. When the group's revenue increased and they become PN with the basic consumption still C0 and the rest of its revenues reaching nisab, then the group is transformed into a *muzakki*, at the MZ coordinate.

Why did they become *muzakki*? Because at that MZ point they are a revenue group had a revenue of PN with real consumption of CN and their normal needs only of C0, so they have the rest of the revenue of CN – C0 or PN – C0. Because this residual income has reached the nisab then there is an obligation to give to zakat. Why is this so? Because, if the rest of their revenues were still below the nisab, then their income groups would still fall into the category of obligatory zakat although they are no longer entitled to receive zakat. The baseline which can be used in the calculation of zakah nisab is property or income after deducting expenses staple for a family and becoming *muzakki* for their dependents, as "... And they ask you what they spend. Say: "Which one is more than basic needs" So God described his verses to you so that you might think " (QS.Al baqarah: 219).

C. Methodology

The study used qualitative case study with the research area in Surabaya, Indonesia. A study was done to find how life *mustahiq* zakat productive to poor and to needy, their experiences for their own business and being empowered by LAZ and BAZ and how they raised their economic life to move out poverty. The collection of data in this study was done by qualitative methods, namely: Focus Group Discussion (FGD); in-depth interview about their life history with key informants and a number of poor-needy who were empowered with the surrounding community and productive zakat; interviews with leaders/community leaders who had concern for the poor-needy to be powered with productive zakat; and observation. Secondary data were taken from the Central Bureau of Statistics (BPS), Agency for Nation Planning, other related agencies, and other sources relevant to complete this study. Methods of analysis used were qualitative-descriptive analysis.

III. RESULT AND DISCUSSION

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The problem of poverty is often simplified as a matter of scarcity of assets or capital alone, without considering the other elements that actually affect one's wellbeing. As a result, poverty reduction strategies tend to focus on providing access to assets and capital without considering the multi-dimensional dynamic that demands comprehensive handling.

Providing access to capital is important, but attention to things that affect the success of poverty alleviation is also important. Especially in the empowerment of the poor by means of productive zakat funds by the Institute of *Amil Zakat* (LAZ) and *Badan Amil Zakat* (BAZ) whose funds are limited. By knowing the things that affect the success of

empowerment, productive zakat funds will be effective to alleviate the poor *mustahiq* from poverty.

Rahayu, Kusumastuti, and Fillaili (2007) revealed that one of the successes of poverty alleviation is to pay attention to the dynamic nature of multidimensionality inherent in poverty. This can be done by assessing individual-collective experiences and the role of individual abilities in alleviating poverty. In studies in three areas, i.e. Surabaya, Gresik and Lamongan, it was found that 21 *mustahiq* productive zakat are small traders, although some are agriculture farmers and fish farmers. Most of the use of zakat funds is to increase the capital to sales. However, some of them also use zakat funds for other purposes. On average, they have been selling for more than five years and earning productive zakah funds about 1-3 years.

From interviews and focus group discussions (FGD), some supporting factors and drivers of efforts to increase the welfare of *mustahiq* through productive zakat were found. In general, infrastructure and economic growth in the region encourage their efforts to increase revenues and eventually escape poverty. The condition of open economic stratification and the existence of social capital in society help the movers to get out of poverty.

Nevertheless, in the midst of highly supportive structural conditions, there are *mustahiq* who receive a productive zakat but they still fail and movers are vulnerable to return to being poor. The factors which cause vulnerability are: 1) limited support facilities, 2) mismanagement, 3) dishonest consumers. Many *mustahiq* mention that one of the biggest difficulties to get out of poverty is the loss because consumers do not pay properly.

According to their opinion, when selling they faced a dilemma. On the one hand, many consumers requested to buy by paying backward. On the other hand, many consumers did not pay on time, or even did not pay, so it eroded the capital. An egalitarian society often makes their business lose money. This is like that experienced by Hanik, a trader who is a productive zakat recipient in Lamongan. "We were very familiar with all consumers. So, if someone asked to pay later then I just recorded it. But that was it, pay it out. Some did not pay. So, the capital eroded and I finally got into trouble myself."

Another constraint is the intense competition between economic actors because, generally, *mustahiq* business is a business which has a weakness in the barrier to entry such that sometimes newcomers can be their rivals in their business location. Most *mustahiq* are selling non-exclusive items, such as daily necessities, foods (i.e. Tempe), clothes, refill of mineral waters and LP Gas tubes, bananas and vegetables, and other foods. Every time there are new competitors who sell the same goods, their business is threatened.

In addition to the general characteristics of *mustahiq* and external factors, the success of the mover group is also determined by the conditions of individual capacity or specific characteristics, both individual and group. The special characteristics of mover groups in the three research locations show a general result; the movers have individual characteristics and have individual capacities better than other transition groups, i.e. faller and chronic poor.

The special characteristics of the mover can be seen from the average productive age, which is between 28 to 49 years old. They also have a formal education (average in junior high school), have a special skill and relatively good health conditions. The interest of this finding is that the movers generally have good social relationships in their neighborhood, such as being active in an Islamic study group, i.e. Yasinan groups or women's homes, and some of them are active in political parties. In general, those who have a good social relationship have an open mind, so it is easy to receive input and ideas from others, including in empowering themselves through productive zakat.

Factors that also determine the success of *mustahiq* in moving out of poverty is support. From this study, we find that, generally, *mustahiq* are able to move out of poverty guided and supported well by LAZ/BAZ. Some of the successful *mustahiq* recognize that support can improve their management, be able to save well and help marketing strategy better. From this study, the support desired by *mustahiq* is assistance in making financial reports, marketing, and making a business plan. Some successful *mustahiq* also ask to be taught to draw up a business plan for capital filing at a financial institution.

In addition, the key of success to moving out of poverty is the provision of zakat funds for sustainable capital. Most of the successful *mustahiq* that have moved out from poverty have received productive zakat two to four times. However, the manager of LAZ stated that it is not good if the *mustahiq* become dependent on zakat. Effendi and Meylani (2010, 72) explain that empowerment should not make them dependent on the empowerment fund. They mentioned that it is better if the distribution of the empowerment fund uses a revolving fund model. Meanwhile, faller and chronic poor groups are difficult to move out of poverty due to various limitations, such as low education, low skills, health problems and many who are at an unproductive age. Another constraint is that they have less support from the environment, such as family, neighbors, relatives, or social groups because of being less sociable.

IV. CONCLUSION AND IMPLICATIONS

This study shows that empowerment of poor people through productive zakat successfully lifts them from poverty. Success is determined by general matters concerning the structure of opportunity and special characteristics of *mustahiq*. The combination of opportunity, capacity structures

and the special characteristics of *mustahiq* is crucial to the way out of poverty.

Factors driving success in moving out of poverty are economic growth in the region, the development of infrastructure and the presence of strong social capital, while the inhibiting factors are limited facilities, poor management and tight business. Meanwhile, the individual capacity and special characteristics of the *mustahiq* that determine success are the *mustahiq* who are at a productive age (28 – 49 years old), whose minimal education background is junior high school, have a certain skill, health condition is good and have s good social relations.

Aside from that, for the purpose of successfully raising *mustahiq* poor people from poverty through productive zakat, we need to combine the structure of opportunities and *mustahiq* characteristics. At the individual level, *mustahiq* need to be increased in capacity with support and strive to build the collective power of the *mustahiq* through empowerment programs that will become social capital that will, in turn, facilitate the move out of poverty.

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