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Baitul Mal Aceh and Productive Zakat Education for Mustahiq

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Abstract

There are eight groups of zakat recipients mentioned in the Koran. Without Baitul Mal Aceh's maximum role, especially in distributing productive Zakat, what the mustahiq receive may not be used productively. Zakat education is one of the things that can be done so that zakat recipients can really understand and make good use of the assistance. Therefore, Baitul Mal Aceh in particular has a very strategic role so that the zakat funds distributed to mustahiq, especially productive zakat, can really be utilized optimally and it is even hoped that the recipients will become muzakki in the future. Zakat education for mustahiq needs to continue to receive attention, including in terms of evaluating the provision of zakat. Religious education has an important role in providing understanding and awareness so that Muslims, especially mustahiq, become people who do not waste the wealth they have. The forms of education that can be given to them include: teaching knowledge about zakat, awakening their hearts with the light of faith, providing an understanding of zakat, and instilling in their hearts that using wealth well is part of worship.

Keywords: Baitul Mal; Education; Productive Zakat; Mustahiq

Introduction

Baitul Mal was the first financial institution that existed during the time of the Prophet although the existence of this institution was more popular during the era of *Khulafaur Rashidin*. This institution first only functioned to store state wealth from zakat, infak, alms, taxes and spoils of war[1]. Speaking in the context of Aceh, Baitul Mal Aceh (BMA) is a provincial-level Baitul Mal whose existence has been started since April 1973[2]. The Government of the Special Region of Aceh at that time gave birth to the Religious Property Control Agency (BPHA) which was formed based on the Decree of the Governor of the Special Region of Aceh Number 05 of 1973[3]. Over time, as part of institutional improvements, in

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January 1975 the BPHA institution changed to the Religious Property Agency (BHA), then in February 1993 changed again to the Amil Zakat, Infaq and Shadaqah Agency (BAZIS / BAZDA).

Furthermore, Aceh gained momentum for the formal implementation of Islamic law with the enactment of Law Number 44 of 1999 concerning the Implementation of Aceh Privileges. Then it was regulated further by Regional Regulation Number 5 of 2000 concerning the Implementation of Islamic Sharia[4]. With this Regional Regulation, Baitul Mal was reaffirmed as one of the aspects of Islamic sharia kaffah in Aceh[5]. The establishment of the Baitul Mal Agency in Aceh in 2003 was part of the implementation of Islamic law in Kaffah². Baitul Mal Aceh is the economic back of the Muslim community in the management of Muslim property and is also able to answer the needs of modern times, especially in terms of zakat management which refers to the economic growth of the poor.

As for those who are entitled to zakat property, there are several groups mentioned in the Qur'an, Surah. at-Tawbah verse 60,

﴿ إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ
وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

It means: "Indeed, zakat is only for the poor, the poor, the administrators of zakat, the converts who are persuaded by their hearts, to free slaves, debtors, for the way of Allah, and those who are on the way, as a decree required by Allah, and Allah is All-Knowing and All-Wise." (Q.S. At-Tawbah: 60).

﴿ إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ
اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

In the above verse there are eight classes of people who are entitled to receive zakat, namely: the poor, the poor, the administrators of zakat, converts who are persuaded by their hearts, to free slaves, debtors, for the way of Allah, and people who are on the way[6]. With the good use of zakat assets, it is very helpful in the empowerment and development of Islamic society, namely for those who are entitled to receive it[7]. If zakat is not used as a source of funds for the productivity of the recipient community (mustahiq), then this can result in a lack of resources in empowering and developing communities in various sectors including their economic growth[8]. Starting from this, in this paper the author

² Didin Hafidhuiddin, *Applicative Islam*. Cet. 1 (Jakarta: Gema Insani Press, 2003)

will discuss the role of Baitul Mal Aceh in Zakat education for Mustahiq in the 5.0 era.

Method

This research is a type of qualitative research that uses literature data. Qualitative methods are methods of assessment or research methods on a problem that are not designed using statistical work steps[9]. This study also used observation techniques and literature collection. Observation techniques are observations in research that are useful in helping to obtain data on Instagram while literature libraries to browse data in writing. Observation is made in observation.

Result and Discussion

Productive Zakat and Education for Mustahiq

Understanding Productive Zakat and Education (Education)

Productive Zakat

Before describing productive zakat, it is necessary in this paper that the author needs to explain first about the definition of zakat. Zakat according to its language meaning (etymology) means holy, growing, developing, full of blessings, congratulations on property, soul and culprit from unwanted things[10]. The word zakat is the root word (masdar) of zaka which means blessing, growing, clean and good. Therefore, by knowing the meaning of zakat one will be educated to always understand zakat more broadly.

The definition of zakat according to Sayyid sabiq is "The name or title of something that Allah the Exalted has issued to the poor". M. Hasbi Ash-Shiddieqi mentions that "Shara" uses the word zakat which means Name' (fertility), Thaharah (purity), Barakah (blessing), and Tazkiyah (purifying)[11]. For these two meanings, first: With zakat it is hoped that it will bring fertility to the reward, second: Zakat is a reality of the holy soul from miserliness and sin³. Based on some of the definitions stated above, we can conclude that Zakat is the release of part of the property owned by a qualified person to the person who is entitled to receive it as proof of one's submission to the command of Allah Almighty.

By knowing the meaning of zakat, it will be easier for rich people to release some of their property to others in need. In this case God does not waste what His servants have issued to others[12]. His wealth will not only develop, get

³ M.Yusuf Qardhawi, Zakat Law. Translator. Salman Harun, Didin Hafifuddin, Hasanuddin. Cet.II (Semarang : Litera Antar Nusa 1973)

blessings, but will also get great rewards. As affirmed by Allah Almighty in the Qur'an surah Saba' verse 39,

قُلْ إِنَّ رَبِّي يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ مِنْ عِبَادِهِ وَيَقْدِرُ لَهُ وَمَا أَنْفَقْتُمْ مِّن شَيْءٍ فَهُوَ يُخْلِفُهُ وَهُوَ خَيْرُ
الرَّزَّاقِينَ

Meaning: Say: "Behold, my Lord extends sustenance to whom He wills among His servants and constricts for (whom He wills)". And whatever you spend, Allah will replace it and He is the best giver of sustenance. (Q.S. Saba': 39).

From the above verse it can be understood that Allah will give sustenance to whomever he wants. All of this is a sign of God's affection for his servant. And Allah mentions that some of the wealth that we spend or spend in the way of Allah will get a reward from Allah Almighty, which is not only increased sustenance but also great reward. Because in this verse it is mentioned that Allah Almighty is the best giver of sustenance[13]. In addition, the Prophet (peace be upon him) mentioned that one of the practices that can enter a person into heaven is when that person performs zakat. As mentioned in a Hadith narrated by Imam Bukhari.

عن أبي أيوب رضي الله عنه : أن رجلا قال للنبي صلى الله عليه وسلم أخبرني بعمل يدخلنا الجنة، قال ماله ماله قال النبي صلوات الله عليه وسلم ارب ماله، تعبد الله ولا تشرك به شيئا وتقيم الصلاة وتؤتي الزكاة وتصل الرحم {رواه البخاري}

It means: From Abu Ayyub, that a man said to the Prophet (peace be upon him): Tell me with practices that can enter me into paradise. Someone stated: What is it? Is it ? The Holy Prophet (peace be upon him) said: That is his blessing. You worship Allah, do not associate with Him, establish prayers, issue zakat and hold sillaturrahmi (kin/fraternal relations).

In the Qur'an many other words or terms are mentioned from the word zakat. The word also indicates the obligation to issue zakat assets. As mentioned by Prof. Tgk. M. Hasbi ash-Shiddieqi, namely: a) Zakat, in the Qur'an, surah al-Baqarah verse 43, b) Shadaqah, in the Qur'an surah at-Tawbah verse 104, c) Haq, in the Qur'an surah al-An'am verse 141, d) Afuw, in the Qur'an surah al-A'raf verse 199⁴.

Zakat, in addition to worship related to Allah, is also worship related to fellow humans. Zakat is not the same as other worship such as prayer, fasting and Hajj. If there is no practice of zakat circumcision, and if someone spends his property in the way of Allah which is not a specific obligation, then the practice can be categorized into the practice of sadaqah or infaq[14]. There are two kinds

⁴ Sayyid Sabiq, Fiqh Sunnah.jil.III. Translation, Mahyudin Syaf. (Bandung : Al-Ma'arif), p.5

of zakat commanded by Allah SWT, namely zakat fitrah (zakat diri) issued at the end of Ramadan before Eid prayers and the second is zakat mal (zakat harta) issued by a person if he has met the requirements to issue some of his property to the person entitled to receive it[15]. The productive zakat is zakat given to the recipient (mustahik) as capital to carry out economic activities in the form of business. The purpose of this zakat is to build and develop the level of economy and productivity of mustahik, especially for those who live in poverty.

In the distribution of zakat there are two methods, namely consumptive and productive:

1. Consumptive zakat; is the distribution of zakat assets to mustahiq to meet basic needs in 28 daily lives, such as clothing, food, and shelter known as primary needs or the term al-Ghazali in Islamic economic terms known as dharuriyyat. An indication of consumptive zakat is that the property runs out in a relatively short period of time[16].
2. Productive Zakat, is the distribution of zakat assets to mustahiq by being managed and developed through business behaviors. The indication is that these assets are used as capital that is expected to improve the economic level of mustahiq. Also included in the definition of productive zakat if zakat assets are managed and developed by 'amil whose results are distributed to mustahiq periodically[17].

There are also those who classify the utilization and utilization of the allocation of zakat assets in more detail into four groups.

1. Traditional consumptive; Zakat is used and used directly by mustahiq to fulfill basic needs in daily life.
2. Creative consumptive; Zakat is used in a form other than the original type of goods, such as scholarships. (Muhammad Daud Ali, Islamic Economic System: Zakat and Waqf[18].
3. Traditional productive; Zakat is used in the form of production goods, such as cows, sewing machines, and others.
4. Productive creative; The utilization of zakat is realized in the form of capital, both to build a social project and economic projects such as providing capital to traders for entrepreneurship[19].

So far, the distribution of zakat that is consumptive is still more dominant than that which is productive. This can be detected by two realities; First, the number of mustahiq is increasing while the number of muzakki is not. Second, the number of muztahi who have increased their standard of living to muzakki has not shown a significant figure due to zakat assets[20]. Even though the

purpose of distributing zakat assets is not only to help mustahiq in meeting basic needs in their lives, but also more importantly to improve social status from mustahiq to nonmustahiq or even to muzakki⁵. The utilization of zakat collection results for productive business needs is carried out based on the following considerations; (1) If the utilization of zakat for mustahiq eight asnaf has been fulfilled and it turns out that there are still advantages. (2) There are real efforts that have the opportunity to make it possible. (3) Obtain approval from the Advisory Board.

The distribution or distribution of zakat in this form is in the nature of empowerment assistance through sustainable programs or activities, with revolving funds to provide more opportunities for recipients of funds[21]. The inhibiting factor for the development of productive zakat is very minimal public attention to productive zakat due to several things:

1. Lack of understanding of the purpose of zakat disyari'atkan in Islam seen from its implications for the social economy. In fulfilling the obligation of zakat, the muzakki only aim to keep their property clean from mustahiq rights analogous to 'dirt' without thinking about how the zakat property can benefit mustahiq in the long run[22].
2. The busyness of muzakki in his life activities has occupied attention, so it is very difficult to focus on distributing zakat productively which requires special time, energy, and thought[23].
3. The muzakki still distribute more zakat individually, not handed over the management to 'amil zakat[24].
4. Trust in 'amil zakat in the management of zakat is still minimal[25].
5. Prioritizing the quantity of mustahiq so that it can be evenly distributed even though the amount of assets distributed is only enough for daily consumption. This is different from productive zakat which prioritizes quality[26].

Education

The term Education (Education) originally came from the Greek, namely "paedagogie", which means guidance given to children. The term was later translated into English with "education" meaning development and guidance. In Arabic the term is often translated with "Tarbiyah" which means education⁶. In

⁵ Muhammad Hasbi ash-Shiddieqi, Guidelines of Zakat. Cet III (Semarang: Pustaka Rizki Putra, 1999), . thing. 3.

⁶ Abu Abdullah Muhammad bin Isma'il bin Ibrahim al-Bukhari, Sahih Al-Bukhari, Vol. 1, Beirut, t.t., hal. 427.

the Big Dictionary Indonesian the term "education" is the process of changing the attitudes and behavior of a person or group of people in an effort to mature humans through teaching and training efforts⁷. From the understanding of education stated above, there is also an alternative definition put forward by Redja Mudyaharjo, namely:

Education is a conscious effort made by families, communities and governments, through mentorship, teaching, and training activities, which take place in school and outside school throughout life, to prepare students to play a role in various living environments appropriately in the future[27]. From the definition that has been stated above, it can be concluded that education is an effort made to guide and direct human children to live properly in their society[28]. In this paper, the author means religious education, which is an effort made so that a person can carry out all the commandments of Allah and avoid his prohibitions by planting Tawhid (faith), Shari'ah (worship) and Akhlak (temperament) in that person⁸.

Baitul Mal Aceh and Productive Zakat Education for Mustahiq

Before explaining the role of Baitul Mal in productive zakat education for mustahiq, the author needs to mention the purpose of zakat first. According to Muhammadiyah Daud Ali the purpose of zakat is:

1. Elevate the poor and help them out of life's difficulties and suffering
2. Helping to solve problems faced by gharimin, ibn sabil and other mushaiq.
3. Spread and build the bonds of brotherhood among Muslims and humans in general.
4. Eliminate miserliness and / or loba property owners.
5. Cleanse spiteful and envious (social jealousy) from the hearts of the poor.
6. Bridging the gap between the rich and poor in a society.
7. Develop a sense of social responsibility in oneself, especially in those who have property.
8. Educating people to be disciplined in fulfilling obligations and surrendering the rights of others who are in their possession, and

⁷ Ministry of Religious Affairs of the Republic of Indonesia. Director General of BIMAS and Hajj Organizer Directorate of Zakat and Waqf Development, Development Pattern of Amil Zakat Agency, 2005,

⁸ Ramayulis, Science of Islamic Education. Cet.III (Jakarta : Kalam Mulia, 2002)

9. Means of income equality (sustenance) to achieve social justice)[29].

Meanwhile, Amir Syarifuddin mentioned that the purpose of zakat was not to circulate only among rich people. This is as mentioned by Allah Almighty in surah al-Hashr verse: 7. If zakat only circulates among rich people, then the possibility of suffering experienced by society will be even greater. And their hatred and malice grew because they were not helped to make ends meet[30]. Therefore, education which is a shield to avoid the occurrence of unwanted things must receive attention[31]. Both education given to the rich and to the mustahiq taken from the wealth of the rich to help them (the recipients)⁹.

With the education given to the rich, they will know that in the property owned there are rights of others. And with the help of zakat given to the poor, they (the rich) will live in peace. Because he didn't think that the property he owned would be disturbed by others[32]. In addition, for Muzakki by issuing zakat can educate himself to be a generous person and have compassion among Muslims. And zakat can also teach every Muslim that the difference in giving sustenance from Allah to His servants is His provision (destiny) so that fellow humans, especially Muslims, can help each other[33]. Regarding this Allah Almighty said in Surah Az-Zukhruf verse 32,

أَهُمْ يَقْسِمُونَ رَحْمَتَ رَبِّكَ نَحْنُ قَسَمْنَا بَيْنَهُمْ مَعِيشَتَهُمْ فِي الْحَيَاةِ الدُّنْيَا وَرَفَعْنَا بَعْضَهُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِّيَتَّخِذَ بَعْضُهُمْ بَعْضًا سُلْخِيًّا وَرَحْمَتُ رَبِّكَ خَيْرٌ مِّمَّا يَجْمَعُونَ

Meaning: What are they who dispense the grace of your Lord? We have determined among them their livelihood in the life of the world, and We have exalted some of them above others by some degree, that some of them may make use of others. And your Lord's grace is better than what they gather. (Q.S. Az-Zukhruf: 32). From the above verse it can be understood that Allah gives advantages to some people and degrades others, the purpose is none other than that the person who is given the advantage helps his weak or incapable brother[34]. Thus, someone who has helped others will get mercy from Allah SWT.

Similarly, zakat education, especially productive zakat received by mustahiq, then they will be able and able to utilize the zakat assets received as well as possible to improve the standard of living for the better such as an

⁹ The drafting team of the Language Development and Development Center. Great Dictionary of Indonesian, Ministry of Education and Culture. (Jakarta : Balai Pustaka, 1990)

increase in economic income obtained through productive efforts carried out¹⁰. Therefore, Baitul Aceh in particular has a very important and strategic role, namely by continuing to provide continuing education to mustahiq, especially in productive zakat management so that mustahiq can live independently at least no longer being mustahiq, even if they do not or have not reached the level of becoming muzakki.

To be able to understand about zakat including productive zakat and practice in life, then as the author mentioned above is through education. Education that can deliver Muslims so that they are able to practice religious teachings is Religious Education[35]. Religious Education is a conscious and planned effort in preparing students to know, understand, live to believe, have piety and have noble morals in practicing Islamic teachings from the main source of the holy book Al-Qu'an and Hadith through guidance, teaching, training, and use of experience, accompanied by guidance to respect adherents of other religions in relation to inter-religious harmony in society until unity and unity are realized national unity. From the above understanding, it can be understood that religious education is an effort made consciously and planned to prepare humans (Muslims) to know, understand and believe and be devoted to Allah SWT and also have noble morals in practicing Islamic teachings. This will not be done if it is not through the process of guidance, teaching, training and use of experience that has been gained in everyday life¹¹.

Thus, zakat as worship to get closer to Allah can only be achieved if religious education which is the foundation is truly owned by Muslims. Conversely, if religious education is not possessed, then the teachings of Islam cannot be practiced. The weakness of Muslims and division, inseparable from the lack of attention of Muslims to the implementation and utilization of zakat funds including in the field of education for mustahiq. According to Said Agil Husein al-Munawar, said that zakat in Indonesia has great potential, if managed properly and correctly and professionally, it is expected to improve the welfare of Muslims. The huge number of Muslims cannot live well and with dignity if education which is the benchmark for the progress or retreat of a nation does not receive much attention.

If the zakat funds entrusted to Baitul Mal Aceh to be distributed to mustahiq have not had a major influence on the benefit of Muslims, especially in Aceh, there needs to be an evaluation from Baitul Mal. According to the author,

¹⁰ Redja Mudyaharjo, Introduction to Education An Initial Study of the Basics of Education in General and Indonesian Education. Cet.I (Jakarta : Raja Gravindo, 2001)

¹¹ Shaykh Muhammad Abdul Malik al-Rahman, Zakat One Thousand and One Problems and Solutions. Translator Sudarmadji (Jakarta : Pustaka Pintar, 2003)

Baitul Mal Aceh must really play a more role in providing productive zakat education, especially to mustahiq and always implement the law of Allah SWT in the form of a mandate from zakat funds, so that poverty and misery of the people can be overcome with existing sources of zakat funds¹².

With funds from zakat sources distributed through Baitu Mal Aceh, for example, it can help and ease the lives of Muslims who are poor or in need¹³. And with zakat funds can also minimize and even no more people receive zakat and they will be the ones who issue zakat (muzakki). This had happened during the time of the Abbasids, namely during the caliph Umar bin Abdul Aziz. At this time it is very difficult to find Muslims who are entitled to receive zakat (poor and poor). Most Muslims at this time were well established, not receiving zakat anymore.

The occurrence of many Muslims who did not receive zakat anymore because the zakat funds that existed in the mall hall at that time were really distributed to those in need and the growing awareness of rich Muslims to help their brothers by issuing zakat and could not be separated from good zakat management¹⁴.

Said Agil Husein al-Munawwar, mentioned that zakat can have a function as a means of realizing concern for life in peace, alleviating poverty and poverty, and financing education if managed properly, professionally and responsibly. So if zakat funds as the pillars of Islam can be managed properly, then the lives of Muslims will be advanced and can compete to achieve the good of the world, namely in the form of technology, economy, politics, education and others and will achieve happiness hereafter because they can perform worship without any obstacles in the form of lack of education and lack of supporting facilities in carrying out ibada to Allah SWT¹⁵.

¹² Said Agil Husein al-Munawwar, *Actualization of Qur'anic Values in the Islamic Education System*, Editor Syahriani Tambak, Umi Kalsum. Print I (Jakarta: Ciputat Press, 2003), p: 291.

¹³ Mohammah Daud Ali, *Islamic Economic System of Zakat and Waqaf*, (Jakarta: Universitas Indonesia Press, 1998), p. 40.

¹⁴ Ministry of National Education Proposed Improvement of KBK PAI Subjects (Jakarta: Wisma Handayani, 2003)

¹⁵ Said Agil Husein al-Munawwar, *Actualization of Qur'anic Values in the Islamic Education System*, Editor of *Actualization of Qur'anic Values*, Editor. Syahriani Tambak, Umi Kalsum. Cet. I (Jakarta: Ciputat Press, 2003)

Conclusion

From the descriptions in the previous discussion, the author can conclude that:

1. There are eight groups of people who are entitled to receive zakat based on the nash in the Qur'an: Fakir, Poor, Amil, Muallaf who are persuaded by his heart, Riqab, Gharimin, Fii Sabilillah, and Ibn Sabil.
2. Baitul Mal Aceh Has an important role in educating productive zakat, especially to mustahiq so that they no longer become mustahiq even though they have not reached becoming Muzakki
3. Religious education is the initial foundation that needs to be given to mustahiq so that they know how to use the wealth received to be more and beneficial for themselves and society.
4. The forms of education that can be given to them include: teaching knowledge about zakat, stirring hearts with the light of faith, providing understanding about zakat, and instilling in the heart that using wealth well is part of worship.

Author Contributions

Muhammad Ichsan Thaib: Conceptualization, Methodology, Writing - review & editing, Supervision, Project administration. Methodology, Writing - review & editing, Investigation, Conceptualization, Methodology, Writing - review & editing, Investigation.

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Conflict of Interest

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