



Fighting Poverty through Islamic Organisations in Indonesia: The Case of NU CARE LAZISNU, Jakarta

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Abstract

Fighting poverty is a crucial element in developing economies such as Indonesia. The crux of the challenge is tackling inequalities of economic opportunities which the country is trying to do through the mobilisation of various indigenous mechanisms including the religious ones. The establishment of Islamic Boarding Schools (*pesantren*) in Indonesia by religious organisations such as the Nahdlatul 'Ulama's NU CARE LAZISNU in Jakarta is a case in point. As a philanthropic institution NU CARE LAZISNU is in charge of collecting and receiving *zakat* from the contributors (*muzakki*), and of maintaining and distributing it to the rightful recipients (*mustahiq*). However, there are also the ZIS (*Zakat, Infaq and Shadaqoh*) institutions, established as intermediaries between *mustahiq* and *muzakki*. The problem is that not all of the pointed collector boards (LAZIS) channel productive zakat funds according to the need level of the *mustahiq*. This study overviewed the contribution of the NU CARE LAZISNU, Jakarta in the distribution of productive *zakat* funds for its *pesantren* economic independence programme. Primary data were gathered from focus and in-depth field interviews of four key informants of the organisation, and analysed with data reduction and verification methods. The results showed that NU CARE LAZISNU Jakarta had distributed portions of the collected *zakat* to An Nur Islamic Boarding School as stipulated in the programme. However, the distributed amount was not yet maximised. Nevertheless, the recipients who were the students (*Santri*) at the *pesantren* had indeed experienced some measure of increase in their wellbeing as a result of the assistance.

Keywords: contribution in channeling productive zakat funds; pesantren economic independence program; mustahiq; welfare

Introduction

Zakat is one of five Islamic foundations which affect human self-worth. The purpose of zakat is not only to support the poor *faqir*, but as an active contribution to the country's economic development in terms of poverty alleviation and social inequality. Zakat

becomes the consumption of people's buying guard in order to maintain the business sector. It also fosters the spirit of the community to be wiser in managing their assets. The existence of zakat in human life both personally and collectively has the meaning of worship and economy. On the one hand, zakat is a form of compulsory worship for those who are competent in terms of assets ownership and is a measure of the main variable in maintaining a safe socio-economic stability.

One of the *Amil Zakat*, *Infaq*, and *Sadaqah* Institutions which participate in managing the collection of zakat funds from the public is NU CARE Amil Zakat Institute Nahdlatul 'Ulama (NU CARE LAZISNU) Jakarta. In this case NU CARE LAZISNU as a philanthropic institution is in charge of collecting, receiving zakat from the *muzakki*, maintaining and distributing it to *mustahiq*. This institution certainly has a target in raising funds from *muzakki*.

NU CARE LAZISNU is a potential domestic resource and financial source which have not been utilized optimally. This could be seen from the management system which is still lacking compared to *Dompot Dhu'afa* and *Rumah Zakat*. Kindly note that NU CARE LAZISNU plays an important role in maintaining the social stability which develops in society. NU CARE - LAZISNU has access to taking financial posts in the community which are not covered by government taxes. The potential of Muslim funds collected from zakat is an alternative solution which could be utilized for poverty alleviation efforts in Indonesia and community economic empowerment, which could not be solved and overcome only with State budget funds derived from tax revenues and foreign debt.

Meanwhile, the problem at NU CARE LAZISNU is that there are still no assembly in donating the zakat, management system is not yet better and the *ruuhul jihad* has not yet arisen in the mentality of the management. These three problems are the cause of the slow growth of NU CARE LAZISNU. In terms of technical distribution of funds to *mustahiq*, NU CARE LAZISNU cooperated with NU institutions and institution, such as NU Health Institutions, to finance the health of the poor and IPNU for scholarships for poor and outstanding students, but the allocation for distribution was divided by 60 per cent for productive funds and 40 per cent for productive funds consumptive funds (nu.or.id accessed on 03 August 2017, 23.00 WIB).

An Nur Islamic Boarding House in Menteng Aisle, Sukamantri Village, Tamansari Subdistrict, Bogor Regency is one of the *pesantren* which is highly awaited by the community due to the the enthusiasm of the students in their studies. This *pesantren* is a boarding school based on *tahfidzul Qur'an*. About 10 years ago, An Nur *Pesantren* began the Al'Quran reading activity. This consistency or *istiqamah* is the strength of An Nur *Pesantren* which is beneficial for the community. By utilizing zakat funds provided by NU CARE LAZISNU, it is hoped that this *pesantren* could train the economic independence of the students in order to actualize their potential. However the condition of the *pesantren* is still far from better and is still lacking of positive management. With the persistent efforts in studying, the students would make a positive contribution in the development of *pesantren* education. Not only that, later on An Nur Islamic Boarding House could apply the *pesantren* economic independence program to its students.

The phenomenon which arises from the condition of the *pesantren* has made NU CARE LAZISNU play a role in education. Management in the development of education needed to be studied and examined considering the urgency of zakat as one of the instruments of Islamic financial development which acts as a religious institution

expected to be able to overcome the weaknesses of the economic structure lifted the distribution of income distribution. The empowerment of zakat would be able to minimize economic inequality which was a weakness of the economic structure and be able to bring a significant influence on the ability of the community to improve education (Nuspita, 2010).

In measuring the welfare of *mustahiq*, NU CARE LAZISNU could provide productive zakat funds in a professional manner, such as giving funds to *mustahiq* at An Nur *Pesantren* to be productive in economic independence or educational scholarships.

Based on the background above, this article aims to analyze the contribution of productive zakat funds through the *pesantren* economic independence program to the welfare of *mustahiq* at An Nur Islamic Boarding House in Bogor Regency.

Literature Review

Research conducted by Mutia & Zahara (2009) entitled "Analysis of Factors Affecting *Mustahiq* Economic Welfare through Zakat Empowerment" aimed to see the benefits of zakat in improving the welfare of zakat recipients (*mustahiq*), analyzing the influence of zakat on poverty alleviation and other factors which influenced the poverty alleviation efforts. This research used quantitative methods through T-test and F-test while the data used were data of *mustahiq* Bazda in Jambi City who received a venture capital. The results showed that the dynamic of *mustahiq* income was influenced by the amount of zakat received, the number of family members, age and education (13.3 per cent), while the variation of the dynamic of *mustahiq* income which was influenced by other factors outside the equation was 87.2 per cent.

Research from Fatmawati, et al. (2016) entitled "Analysis of Zakat Management in Efforts to Improve *Mustahiq* Welfare in the National Amil Zakat Institution in Cimahi City" aimed to determine the concept of zakat management in an effort to improve the welfare of *mustahiq* in Cimahi City's BAZNAS. The results showed that the utilization of zakat in Cimahi City's BAZNAS was more focused on providing facilities, such as scholarships for outstanding students, mobile libraries, and mobile clinic cars. *Mustahiq's* welfare has improved after receiving funds from Cimahi City's BAZNAS. BAZNAS in Cimahi City has not been able to utilize productive zakat even though *mustahiq's* welfare has increased due to the lack of management and officers in managing zakat. Cimahi City's BAZNAS focused more on consumptive zakat than the productive zakat.

Meanwhile research from Sartika (2008) entitled "The Effect of Utilizing Productive Zakat on Empowering *Mustahiq* in LAZ's Solo Peduli Surakarta Foundation" used quantitative methods with a simple regression analysis. The data used in this study were 40 people who received livestock assistance. The results showed that the variable amount of funds or zakat distributed (X) and income of *mustahiq* (Y) had 10.2 per cent influence. This means that 89.8 per cent of *mustahiq's* income was influenced by other factors. In addition, the partial test results showed that the constant coefficient (b) and the coefficient of variable X (funds channeled) both have an influence on *mustahiq's* income.

Research from Ali, et al. (2016) under the title "Comparison of Productive Zakat and Consumptive Zakat in Improving *Mustahiq's* Welfare" aimed to compare the effectiveness of the distribution of productive zakat with the distribution of zakat

consumptively in increasing the welfare of *mustahiq*. This research used descriptive qualitative and quantitative approaches through CIBEST (Center of Islamic Business and Economics Studies) model which was not only measures poverty from the material aspect, but also from the spiritual aspect of the respondent. The results showed that productive zakat and consumptive zakat could improve welfare while reducing poverty of the *mustahiq*. However, productive zakat was more able to increase the welfare of *mustahiq* compared to the consumptive zakat.

Research Method

Research Design

Format of the research design used in this study is qualitative with qualitative descriptive methods. Qualitative research is used due to the fact that researchers describe the related contribution of productive zakat funds by using an experience survey which is by conducting interviews or surveys. This study measures the level of welfare refers the function $K_i = f(MQ, SQ)$. Thus, the research report would contain data excerpts to illustrate the presentation of the report from interview texts, field notes, photographs and other important documents.

Research Subject

The term of research subjects refers to the person / individual or group which is acted as a unit or unit (case) under study. It is due to the fact that case studies have an interest in trying to reconstruct how a person or a group as a whole (Faisal, 2007).

Table 1. Research Subject

No	Name	Position
1	Syamsul Huda	Head of NU CARE LAZISNU
2	Nur Rohman	Head of Fundraising Division of NU CARE LAZISNU
3	Slamet	Head of Channeling Division of NU CARE LAZISNU
4	Fatkhurrohman	Caregiver of An Nur LitahfiidzilQur'anPesantren
5	10 Islamic student	<i>Mustahiq (santri)</i> NU CARE LAZISNU Jakarta

Source: Primary Data, processed, 2017

Mustahiq's sampling technique used here was systematic random sampling which is a method of systematic random sampling with a predetermined sample framework. In this study, researchers took 10 *mustahiq (santri)* as samples to represent a population of 100 *mustahiq* at An Nur Pesantren.

Data Analysis Technique

In analyzing primary and secondary data qualitatively, a descriptive analysis method was used. It is a technique in which the writer first explains what is obtained then analyzes it according to the problem statement and research objectives and the final results are presented in scientific reports.

The process of analyzing the data of this research is to analyze the contribution of productive zakat funds for NU CARE LAZISNU Jakarta through the *pesantren* economic independence program to the welfare of *mustahiq*. In order to measure the level of *mustahiq*'s welfare, below functions are used.

$$Ki = f(MQ, SQ)$$

Ki= Islamic Welfare

MQ = Material Quetient

SQ = Spiritual Quetient

Results and Discussion

General Description of NU CARE LAZISNU

Object of this study is NU CARE Institute of Amil Zakat Nahdlatul 'Ulama, Jakarta City Center. NU CARE LAZISNU is a philanthropic institution to collect, maintain, and distribute zakat, infaq, and shadaqah funds to people or groups who are entitled to receive them.

History of NU CARE LAZISNU

NU CARE LAZISNU is a rebranding of Amil Zakat Infaq and Shadaqah Nahdlatul 'Ulama (LAZISNU) Institute which was established in 2004 in accordance with the mandate of the 31st NU Congress held at Donohudan Hajj Dormitory, Boyolali, Central Java. As the initial ideals of the establishment of NU CARE LAZISNU was to help people, NU CARE LAZISNU as a non-profit organization owned by Nahdlatul Ulama (NU) association always assist the welfare of the community and to raise social dignity through the use of Zakat, Infaq, Sadaqah (ZIS) funds and Corporate Social Responsibility (CSR) funds (<https://nucare.id/>, 2017).

In the development, after the enactment of Law No. 23/2011 concerning Management of Zakat, all Amil Zakat Institutions (LAZ) must apply the operational licenses. Therefore, as a form of obedience to the laws and regulations, once again NU CARE LAZISNU submitted operational permits to the government through the Indonesian Ministry of Religion. Finally on May 26, 2016, NU CARE LAZISNU officially obtained an operational permit as stipulated in the Decree of the Minister of Religion of the Republic of Indonesia No. 255/2016 concerning Granting Permits to NU CARE LAZISNU as LAZ on a national scale (Annual Report, 2016).

Work Program

In carrying out the mandate, NU CARE LAZISNU organized several programs, including some as mentioned below.

a. Education Program

In terms of education, NU CARE LAZISNU has established a program of "Advanced *Pesantren*". This program of advanced Islamic boarding school is NU CARE LAZISNU's educational program which is committed to encouraging livable schools, outstanding students and transformative teachers who have the ability to teach and educate, as

well as have a social leadership spirit. The targets are infrastructure, teachers or religious teachers, and students or *santri* (Annual Report, 2016: 59).

b. Community Health Services

The second program from NU CARE LAZISNU is in the health sector. This program is known as "Free Health Services". The program is form of infrastructure, checking on patients, campaign on health and preventive, curative and rehabilitative cares. Free Health Services is a program from NU CARE LAZISNU which focuses on health improvement assistance, in the form of providing free health services to the public in the operational areas of NU CARE LAZISNU (Annual Report, 2016: 59).

c. Economic Program

In addition to education and health services, NU CARE LAZISNU has a program in the economic field. It is known as "Economic Independence of NU CARE". The program focuses on empowering the community economy with NU CARE provides development, marketing, quality improvement and added value assistance as well as providing working capital in the form of revolving funds to farmers, fishermen, breeders and micro entrepreneurs (Annual Report, 2016: 60).

d. Disaster AlertProgram

This program focuses on rescue, recovery and development. NU CARE provides assistance when disaster strikes the community. NU CARE assigned several volunteres to the field to distributing food aid, health, and things needed by the affected communities (Annual Report, 2016: 60).

Zakat Fundraising in NU CARE LAZISNU

Fundraising of zakat for NU CARE LAZISNU started with a careful planning. Community trust is the foundation in order for NU CARE LAZISNU institution to develop. In addition, optimizing the raising, distribution, and management of zakat in the professional way, keeping the process transparent, and accountable are essential for the economic development of the community and to achieve the welfare of *mustahiq*. The presence of NU CARE LAZISNU zakat institution is a means to improve and develop the welfare of *mustahiq*.

NU CARE-LAZISNU zakat institution which applied zakat management system under ISO 9001: 2015 management standard is expecting to be a modern, accountable, transparent, trustful and professional institution (MANTAP - *Modern, Akuntabel, Transparan, Amanah, and Profesional*). In order to increase its role as a professional zakat institution, fundraising in NU CARE-LAZISNU must improve its performance annually. The fundraising was obtained from Moslem community funds which entrusted their assets to NU CARE-LAZISNU to be given to those entitled to receive them.

In collecting NU CARE LAZISNU's zakat funds, the term of fundraising administration is known as handling the administration of collecting funds received from bank employees as zakat, infaq, and shadaqah funds. The fundraising task is to inform the *muzakki* regarding several things regularly and continuously, including providing assistance, activities, reports and responses (NU CARE-LAZISNU, 2016: 5).

Muzakki who donated their assets to NU CARE-LAZISNU was categorized in several classifications. In accordance with the results of interview with Rohman on September 12, 2017, below is the explanation.

"We classify *muzakki* in terms of age, occupation, education. The average person who is aware of zakat is a person with sufficient education level. People who just graduated from college and wish to work usually do a lot of zakat, moreover those coming from a *pesantren* and understand the verses of Al Quran which explain the doubling of property due to issuing wealth in the way of Allah".

Table 2. below would provide the clear description on the collection of Zakat, Infaq, and Sadaqah funds.

Table 2. Report on ZIS Fundraising Year 2014-2016 (in Rupiah)

No	Year	Zakat	Infaq and Shadaqah	Other Social Religious Fund	Total Fundraising
1	2014	2,974,072,913.00	1,424,115,553.00	1,520,000,000.00	5,918,188,466.00
2	2015	175,296,051.00	581,321,282.00	2,976,983.00	759,594,316.00
3	2016	58,382,366,536.26	1,524,144,369.00	19,216,673.84	59,925,727,579.10

Source: Financial Report of NU CARE LAZISNU Year 2014-2016

Based on Table 2, the collection of funds in 2014 was Rp5,918,188,466.00 meanwhile in 2015, it reached to Rp759,594,316.00. It is under the calculations from January-May 2015 due to that in the same year, NU Conference in Jombang was held and for half a year from December 2015 which included the management transition period. At the end of 2016 the achievement increased to Rp59,925,727,579.10.00.

From Table 2, it could be seen that ZIS fundraising by NU CARE LAZISNU in 2016 has increased from 2014 and 2015. The increase in receipt of zakat funds is none other due to the *muzakki* who have entrusted NU CARE LAZISNU to manage zakat funds. To increase the collection of funds, NU CARE LAZISNU professionally improves its performance through the target of providing services to *muzakki* to make zakat easily, correctly and comfortably through NU CARE LAZISNU.

The results of the interview with Rohman on September 12, 2017 as follows is in accordance to the fact above.

"It is like this, every year we have achievements to be achieved. This is to increase the public trust in NU CARE-LAZISNU. In 2016 we targeted 50 billions, while in 2017 we targeted 400 billions. In order to realize the vision of being a professional community fund management institution, NU CARE-LAZISNU must be not only managing zakat funds, but also infaq funds, shadaqah, and other religious social funds. That means we need a more creative strategy in raising funds".

General Description of An Nur Litahfiidzil Qur'an Pesantren

An Nur Litahfiidzil *Pesantren* is an institution which was established in 2006 and operated in 2007. This Islamic boarding school was established under Muhammad Iqbal Foundation which concerned in the condition of people, especially religious generations who still have not been able to demonstrate the character of Moslem, have not been able to be independent, or have not been able to be a solution to the problems in this

country. The Litahfiidzil Islamic Boarding School was the answer to the unrest which was devoted to orphans and the underprivileged (An Nur Ponpes Profile Document, 2016).

This educational institution was then legalized by the law and formally established through the Notary Deed of Syawalina, S.H. No. 03 on September 19, 2007, Decree of Ministry of Law and Security on December 17, 2007 No. C-4005 HT.01.02. TH 2007. Since then, An Nur Islamic *Pesantren* was legal to operate in education (An Nur Ponpes Profile Document, 2016).

Below is the data of students per academic year (Table 3).

Table 3. The Number of Students

No	Level/ Class	Development of Students			
		2013/2014	2014/2015	2015/2016	2017/2018
1	SMP Kelas 1	25	28	30	24
2	SMP Kelas 2	20	25	25	30
3	SMP Kelas 3	19	20	25	25
4	SMA Kelas 1	20	2	25	25
5	SMA Kelas 2	15	15	15	26
6	SMA Kelas 3	15	15	10	15
Total		114	105	130	145

Source: Profile of An Nur Islamic Boarding House

With 145 students and 8 *asatidz* (teachers), An Nur Islamic Boarding House was operated with a modest financing budget.

Contribution of Channeling Zakat Funds through the *Pesantren* Economic Independence Program to *Mustahiq* Welfare

Channeling Productive Zakat Fund of NU CARE LAZISNU

Distributing and utilizing zakat are not an easy matter. Both actions must be implemented with good judgment and wise priority scale. In this case, NU CARE LAZISNU applied two types of planning in terms of distribution of zakat funds, both of which are as a reference for the target to be achieved annually.

The fact is in accordance with the interview with Slamet as Director of Distribution on September 20, 2017 as follows.

“For the planning, we usually divide it into two, namely semester planning and year-end planning. First, if the semester planning, it means that it is from January to June of the current year. How much the distribution is, later in July to December of the current year for the second semester it is the time to complete less than the first target such as the first target of 30 per cent, then the second target should be pursued to 70 per cent. It is in accordance with the guidelines of our organization that if in planning, whether the distribution, it will be in two parts, namely semester performance and year-end performance”.

It should be noted that the zakat funds in NU CARE LAZISNU are funds with the least amount of funds compared to infaq and shadaqah funds. It could be concluded that the distribution of productive zakat funds is also still lacking.

This is in accordance with the Fatwa issued by Indonesian Ulema Council (MUI – Majelis Ulama Indonesia) No. 8/2011 which contained the opinion of Imam Nawawi about *amil* rights in *Al Majmu 'Syarah Al-Muhadzab* (6/168). It is stated that the followers of the Shafi'ite school argued that 'and given a part of the *Amil* part, namely the obliged collector of zakat, the person who records, collects, shares, and keeps the zakat assets. They are included as *amil* zakat. Strictly speaking, they got a share of *Amil's* portion of 1/8 of the zakat wealth due to the fact that they were part of *Amil* who were entitled to receive wages according to their fairness (Indonesian Ulema Council, 2017).

NU CARE LAZISNU Jakarta appointed An Nur Islamic *Pesantren* in Sukamantri, Bogor Regency as one of the Islamic boarding schools to receive the productive zakat funds from NU CARE's Economic Independence program in form of "1000 Entrepreneur *Santris*" program. NU CARE LAZISNU Jakarta invested the capital for *santri* in utilizing the form of economic independence. In this case it is not released directly, but there is still a training and assistance for the students in carrying out the economic independence. Due to the vast land in the Islamic boarding school, the land used for planting *emprit* red ginger, vegetable crops, catfish breeder, and goats which later became a source of students to carry out the economic independence development.

Seeing the importance of economic independence, students at An Nur *Pesantren* were guided, trained, and directed to be independent. In line with this, An Nur *Pesantren* as an educational institution which engaged in the religious sector provided a highly beneficial program for the students, which together developed the economic independence of the *pesantren*. This program was in collaboration with Bintang Toejdoe.

Based on an interview with Fathur as Caregiver at An Nur *Pesantren* on December 10, 2017, below is the supported statement to the above fact.

"For the students of An Nur, the *pesantren* economic independence program is very useful because there is no formal schools, this *pesantren* is more focused on memorizing the Al Qur'an. So yes, the program was created to develop the potential of students. Every now and then there is time for them to play football in the boarding school yard, so they won't be bored. In addition to helping the *pesantren*, the economic independence program teaches the students to have skills to be used in the community when they are graduated from the *pesantren*".

With the existence of Islamic boarding schools, it would give more positive value for to the environment of the younger generation. In accordance to the *pesantren* curriculum which does not allow students to use mobile phones, it becomes a characteristic of *pesantren* in becoming an institutions with less *mudharat* (negative impacts). Especially if the boarding schools are equipped with economic independence education, it would be more productive time for the students to spend.

The presence of NU CARE LAZISNU in An Nur Islamic Boarding School is as a partner in order to realize the economic independence. This is in accordance with the wishes of NU CARE LAZISNU to become an institution which could bring prosperity to the community.

In terms of distribution, in channeling the zakat funds, NU CARE LAZISNU have not yet applied the priority scale. This refers to all *ashnaf* are the priority, but before the channeling, NU CARE LAZISNU conducted a survey method which would measure whether or not funding is appropriate. By the existence of this survey method, it also acted as a benchmark of how much assistance was appropriate to be given.

Based on research by the author, the amount of productive zakat funds channeled by NU CARE LAZISNU is presented as follows (Table 4).

**Table 4. Channeling of Productive Zakat Funds Year 2014, 2015, and 2016
(in Rupiah)**

Year	Amount
2014	425,000,000
2015	255,000,000
2016	552,000,000
Amount of Channeling	1,232,000,000

Source: Financial Report Document of NU CARE LAZISNU Year 2014, 2015, and 2016

Based on Table 4, conclusion could be assumed that the amount of funds to be distributed is insignificantly dynamic. It is due to the fact that NU CARE LAZISNU Jakarta distributes more on the consumptive zakat compared to the productive zakat. It is in accordance to the condition of the community so it is possible that the portion would be changing.

Programs issued by NU CARE LAZISNU to empower the productive zakat indeed require better management and handling, among which is in form of business capital for the *mustahiq* to train their economic independence. NU CARE LAZISNU should be able to see opportunities, current situation and field condition. One of which is An Nur Islamic Boarding House in Sukamantri Village, Tamansari Sub-District, Bogor Regency.

Inside the Islamic Boarding House, there are individual needs and collective needs. Consequently, there should be efforts to be done in order to fulfill those needs. To do so, the students are required to put some efforts in fulfilling those needs, especially due to the fact that An Nur is assigned for the orphans and poor people so there is a need to have an economic independence to be fully operated.

In this case, the presence of NU CARE LAZISNU Jakarta is the answer to the problem above. The presence of productive zakat would bring a great assist to An Nur Islamic Boarding House in the independence and fulfillment of the operational requirements. Previously, An Nur Islamic Boarding House has started the initial effort, but it was still considered insufficient in order to fulfill the operation of the boarding house.

The business dominantly conducted by the *mustahiq* are goats breeding and vegetables farmers. Especially in NU CARE LAZISNU Jakarta, the initial capital earned by the *mustahiq* was from the *empurit* red ginger seeds. That fact is in accordance to statement given by Syamsul as Head of LAZISNU who said that the cultivation of red gingers was an effort to utilize the productive land which the harvest would be beneficial for the students in An Nur Islamic Boarding House. The cultivation of red gingers would be an effective effort since NU CARE was also in cooperation with Bedjo Bintang Toedjoe which would be buying the product. The distribution of capital was

conducted based on the cooperation with Baituzzakah Pertamina (BAZMA) (NU Online, 2016).

Contribution of Productive Zakat toward the Welfare of the *Mustahiq*

The An Nur Islamic Boarding House gradually put some effort to change to the better in order to improve the management. Now the boarding house started to improve the economic system to increase the welfare of the community in the boarding house in particular. The more students, the more varied the needs to be fulfilled. Based on that condition, An Nur Islamic Boarding House put some efforts to utilize the existed potential. In reality, the more needs to be fulfilled, the increase in welfare. It is unsurprisingly that in the community, there would always be some changes to increase the welfare.

Previously, the economic independence of An Nur Islamic Boarding House has run in the minimum stage, such as in detail below.

a. Vegetables Farmers

Based on the interview with Ustadz Fatkhur in December 13, 2017, below is the statement on the matter.

“Thank God, at the beginning seeing this wide farming, it was such a shame if the land was not to be used in the productive way to bring prosperity to the community, so I asked the other ustadz and students to learn how to farming and we started with chilli and other vegetables. When it was the time to harvest, the result was sufficient so we divided them for the daily consume of the students and the rest to be sold to the market when the price was high”.

At first, the students at An Nur Islamic Boarding House planted vegetables, such as chilli, eggplants, papaya, and corns. The result after harvesting the vegetables was to be consumed daily for the students and the rest was to be sold to the community surrounding who have low income. Seeing from the minimum management and handling of the boarding house, the income earned from selling the vegetables was considered insufficient to fulfill the needs of the boarding house.

b. Catfish Breeding

Aside from plating vegetables, students at An Nur Islamic Boarding House also has catfish breeding business. Unfortunately, this business was only temporary due to the lack of knowledge of the students in how to manage the catfish breeding.

c. Goats Livestock

In addition to the farming, An Nur Islamic Boarding House also received capital to develop its economic independence in other sector, such as mentioned by Ustadz Fatkhur in the interview and quoted below.

“Here also we have goat livestock farming which act as the charism of the Islamic Boarding House and the mandate from Prophet Muhammad SAW. For this goat farming, we had the capital from other donation, it was not

from LAZISNU. The capital we received as the initial capital to buy gotas was around 40 millions rupiahs for 25 goats. When the time of the previous Adha Ied, we sold the goats from the first 25 that we had and now we only had 8 and we had 12 millions rupiahs as benefits for the daily needs of the students and the maintenance, the rest we used to buy more goats”.

The economic independence which conducted by An Nur Islamic Boarding House was in order to change the welfare condition of the community. Unfortunately, the result was not yet satisfying.

This is in accordance to the interview result with Opik Rohman as one of the students (*mustahiq*) in December 14, 2017 at 16.00 WIB below.

“So there is another activity aside from reading the Al Qur’an, *Mbak*, which is not that difficult either ... we have income even though it is not sufficient, we still have assistance from the zakat institution which also bring ease to our burden. Previously we did not have anything from the catfish breeding, maybe because I did not fully understand how to breed the catfish. At last it was only for a few weeks and the catfish died, now we only had the ponds”.

Table 5. List of *Mustahiq* NU CARE LAZISNU Jakarta in An Nur Islamic Boarding House

No	Name	Business conducted by students	Ginger seeds aid (in Rp)	Economic condition after receiving the assistance and conducted the economic independence		
				Constant	Better	Increase
1	Ridwan	Goat Breeder	500,000			v
2	Aji	Goat Breeder	500,000			v
3	Wisnu	Goat Breeder	500,000			v
4	Rohman	Vegetable Farmer	500,000		v	
5	Dede	Vegetable Farmer	500,000		v	
6	Onih	Vegetable Farmer	500,000		v	
7	Muhammad Ali	Catfish Breeder	500,000	v		
8	Opik Rohman	Catfish Breeder	500,000	v		
9	Asep Hidayat	Vegetable Farmer	500,000			v
10	Abdul Hanif	Vegetable Farmer	500,000			v
Amount			5,000,000			

Source: Primary Data, processed (2017)

Based on Table 5, there are 10 *mustahiq* who are also the respondents of the study whose received the productive zakat. Assistance given by NU CARE LAZISNU was red ginger seeds. The *mustahiq* just planted them since NU CARE LAZISNU wished to bring ease to the *mustahiq* in starting the business in cultivation the red gingers. Besides

from that, it was meant so that the capital was indeed used as the capital for the red ginger cultivation.

With the existence of economic independence of the boarding house after the channeling of the productive zakat in An Nur Islamic Boarding House, it changed the economic level of the *mustahiq* who previously earned Rp70,000 in average per day, after the assistance from NU CARE LAZISNY Jakarta, they could earn above that in average. Referring to the Data Report Central Bureau of Statistics, the level of Gross Regional Domestic Income (PDRB – Pendapatan Domestik Regional Bruto) per capita in Bogor Residence in 2017 was Rp31.16 millions per year or less than Rp83,000 per day (Central Bureau of Statistics, 2017).

Table 6. Income Average of *Mustahiq*

Indicators	Amount
Average amount of Productive Zakat	500.000
Before the assistance	2.100.000
After the assistance	2.732.500
Percentage (%)	30,11%

Source: Primary Data, processed (2017)

Table 6 shows that there is an increase in the average income of productive zakat of *mustahiq* from Rp2,100,000 to Rp2,732,500 per month or about 91,000 rupiahs per day or increased by 30.11 per cent. Based on this, referring to the number of per capita PDRB Bogor Regency in 2017, *mustahiq* (students) in An Nur Islamic Boarding School on average have experienced the material welfare.

According to Dede as *mustahiq* NU CARE LAZISNU when being interviewed, he stated as below.

“The harvest from this red ginger cultivation will later be bought by Bintang Toedjoe, perhaps it will be used as medicinal ingredients. The money from the sale of red ginger must be witnessed by An Nur Boarding House and LAZISNU so there would be transparency and to maintain trust. Well, the result is a shared profit. LAZISNU does not say how much we have to pay back, the most important thing is that the zakat is fulfilled at 2.5 per cent”.

The assistance and direction conducted by NU CARE LAZISNU related to the efforts made by *mustahiq* from the cultivation of red ginger according to interviews of the 10 *mustahiqs* could be concluded that the assistance was carried out periodically. The monitoring of soil fertility and growing ginger cultivation were done intensively. Due to the fact that the program was in cooperation with Bedjoe Bintang Toedjoe, so it was expected that the results would be maximum. Referring to the theory of Aedy (2011) on the formula for the function of Islamic welfare that $K_i = f(MQ, SQ)$, the conditions of *mustahiq* NU CARE LAZISNU in An Nur Islamic Boarding School could be analyzed as follow.

a. *Mustahiq* as Vegetable Farmers

Vegetable farmers already have material intelligence by participating in running the

independence of the productive zakat economy at the *pesantren* of NU CARE LAZISNU Jakarta. From the economic independence program, vegetable farmers could get sufficient income to meet their needs compared to before with an average income of Rp 2,500,000. In addition to fulfilling the needs, these vegetable farmers have also been able to set aside some of the results of the economic independence to save and give zakat. Furthermore, vegetable farmers also have spiritual intelligence by routinely attending prayer in congregation in mosques, recitation at Islamic boarding schools, and routinely following zakat assistance from NU CARE LAZISNU Jakarta. With the fulfillment of material intelligence and spiritual intelligence of *mustahiq* vegetable farmers, it could be concluded that they already obtained the Islamic welfare.

b. Mustahiq as catfish breeders

Catfish farmers have not experienced the Islamic welfare. In terms of material, catfish farmers were less able to manage the economic independence of productive zakat. After previously breeding the catfish and failed, these *mustahiq* received productive zakat distribution from NU CARE LAZISNU. However, the results obtained were still insufficient to meet the needs and have not been able to set aside the results of economic independence. The income earned after participating in the *pesantren* economic independence program from productive zakat was Rp. 2,000,000. However, on the spiritual side, catfish breeders already have spiritual intelligence as evidenced by always following the prayer in congregation at the mosque, reciting the Islamic boarding school, and routinely following the zakat assistance from NU CARE LAZISNU Jakarta.

c. Mustahiq as goat breeders

Goat breeders have experienced the Islamic welfare. Seeing from the material side, goat breeders already have material intelligence, before the distribution of productive zakat from NU CARE LAZISNU, Jakarta *mustahiq* as the goat breeders already ran the business from the sale of goats. The distribution of productive zakat increased the income of *mustahiq* in economic terms. The average income earned was Rp2,700,000. Besides getting additional income, these goat breeders could buy more goats to develop their business. Besides that, they also put aside their income for zakat. While from the spiritual standpoint, these goat breeders also have spiritual intelligence as evidenced by their regular prayer in congregation, recitation at *pesantren*, and their routine following zakat assistance from NU CARE LAZISNU Jakarta.

From the observation above, it could be stated that NU CARE LAZISNU made a positive contribution to An Nur Islamic Boarding School through the distribution of productive zakat. The role is to establish cooperation (partners) with An Nur Islamic Boarding School, help to provide revolving capital in the cultivation of *emprit* red ginger cultivation, to provide assistance or training for students related to economic independence. In addition to that, NU CARE LAZISNU cooperates with Pertamina Baituzzakah Institute (BAZMA) for developing the productive zakat in An Nur Islamic Boarding School. NU CARE also joined Bedjo Bintang Toedjoe as partner which was ready to buy the harvests of red ginger from An Nur Islamic Boarding School.

In addition to the superiority of An Nur Islamic Boarding School in graduating international Quranic hafidz cadres, the ongoing productive zakat business and economic independence of this Islamic boarding school would add to the good name of

An Nur Islamic Boarding School to be known by the public at large. Especially for the charity institution NU CARE LAZISNU, with the optimism of running "1000 Entrepreneur *Santris*" which aimed at increase the appeal of the public to trust and support NU CARE LAZISNU in increasing the welfare of the community, especially in the economic field.

Conclusion

Based on the data analysis which already conduted, below are some of the conclusions.

1. The distributon of productive zakat by NU CARE LAZISNU Jakarta through the *pesantren* economic independence program to the welfare of *mustahiq* at An Nur Islamic Boarding School, namely NU CARE LAZISNU Jakarta, has played an active role in increasing the welfare of *mustahiq* (students) with an increase in the average income of *mustahiq* which refers to An Nur Islamic Boarding School, namely NU CARE LAZISNU Jakarta, on the Gross Regional Domestic Income per capita of Bogor Regency. This increase in income (material) is offset by optimal activities in the *pesantren* so that spiritual coverage is fulfilled.
2. Perception of *mustahiq* after receiving the productive zakat fund from NU CARE LAZISNU Jakarta are as follow.
 - a. Productive zakat to *mustahiq*, especially the poor, is one of the solutions to develop oneself in independence. Productive zakat is in order to meet the needs of *mustahiq* whose benefits are felt continuously.
 - b. Utilization of productive zakat in the form of capital goods is more beneficial due to it must be followed up by minimizing the distrust of zakat institutions regarding the use of capital if it is in the form of money. However, it is recommended that zakat institutions do not only provide capital for raw materials, but could add some facilities even though the amount is insufficient due to the fact that these facilities or tools would be useful to encourage the business of *mustahiq* to be more developed.

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