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## **Zakat institutions' Mustahiq transformation in developing countries: Comparison study**

**Ida Wijayanti, Muhammad Nafik Hadi Ryandono**

Universitas Airlangga Surabaya

[mnafikhadi@gmail.com](mailto:mnafikhadi@gmail.com)

### **Abstract**

The zakat institution is one of the institutions to improve the economy of the people in developing countries with the Muslim population majority. The transformation process of Mustahiq is one indicator of the success of the zakat institution in realizing equity and the distribution of income, the creation of justice and the nation's social welfare. The purpose of this study was to determine the ratio of mustahiq transformation that occurred to zakat institutions in Indonesia and Brunei Darussalam. Results showed that the Mustahiq transformation rate increased in different portions for each zakat institution in Indonesia and Brunei Darussalam.

**Keywords:** Mustahiq transformation, Zakat empowerment program, Maqashid syariah, BAZNAS jatim, BAKAZ Brunei Darussalam.

## **Transformación mustahiq de las instituciones zakat en los países en desarrollo: Estudio de comparación**

### **Resumen**

La institución zakat es una de las instituciones para mejorar la economía de las personas en los países en desarrollo con la mayoría de la población musulmana. El proceso de transformación de Mustahiq es un indicador del éxito de la institución zakat en la realización de la equidad y la distribución del ingreso, la creación de justicia y el bienestar social de la nación. El propósito de este estudio fue determinar la proporción de transformación de mustahiq que ocurrió en las instituciones de zakat en Indonesia y Brunei Darussalam. Los resultados mostraron que la tasa de transformación Mustahiq aumentó en diferentes porciones para cada institución zakat en Indonesia y Brunei Darussalam.

**Palabras clave:** Transformación mustahiq, Programa de empoderamiento del Zakat, Maqashid syariah, BAZNAS jatim, BAKAZ Brunei Darussalam.

## **1. INTRODUCTION**

Poverty is a common issue that is always present in the economy of a country. Poverty issues are not only about finance, but include more complex problems and commonly known as multi-dimensional poverty. Poverty is related to the low economy, the quality of human resources, the low provision of social services, and the low quality of policies to overcome the challenges of human development and socio-economic (COMCEC, 2015). Poverty takes place as a result of inadequate access to public facilities such as health and education. Therefore, matters related to financial status, determinants, and steps to eradicate poverty, definitively, will vary from country to country.

Based on World Bank standards, a person categorized to be poor when their income is below US \$ 1.25 per day per person (RAVALLION, 2008). With these standards, up until 2014 there were 1.6 billion people living in poverty, or around 29% of the world's population (COMCEC, 2015). This poverty rate is also considered relatively high for OIC countries, that is, with 35% of the population or some 465 million people suffering from multi-dimensional poverty. The poverty included 38% (177 million people) did not have a proper daily life, 34% (159 million people) did not have access to health facilities, and 28% (129 million people) did not receive education and primary school.

The dominance of poverty is in Sub-Saharan Africa (SSA) and South Asian countries (SA). Countries in the Sub-Saharan Africa (SSA) region have the highest poverty rates of 214 million from the total population, followed by South Asian (SA) of 173 million, East Asia and the Pacific or East Asia and Pasiffic (EAP) 37 million people, as well as countries in the Middle East and North Africa or Middle East and North Africa (MENA) 33 million. Whereas Europe and Central Asia or Europe and Central Asia (ECA) have the lowest poverty rate of 7 million people. This shows that ASEAN countries are also included in the category of relatively high poverty rates.

Meanwhile, Islamic religion makes various solutions to alleviate poverty problems, one of which is the provision of zakat (BEIK AND PRATAMA, 2015). The success of the zakat institution is influenced by the transformation of mustahiq into muzakki which is one of the things that shows the role of zakat in realizing equity and distribution of income, the creation of justice and social welfare (MUHAMMAD, 2011; FAISAL AND YULIANI, 2018). In addition, the establishment of an international zakat institution forum shows that zakat institutions play an important role in the national and international economy (BEIK, 2015). This study aims to determine the ratio of mustahiq transformation that:

Zakat comes from the word zaka which means al-numuw (cultivate), azziyadah (add), al-barakah (bless), and at-tathhir (sanctify) (SYALTOUT, 1966). The conditions of zakat are (a)

Muzakki (the owner of the property that must be paid zakat). The requirement to become muzakki, among others, Islam, are the free assets are obliged to be zakat, have achieved Nisab, the property is fully not the result of debt, already one year, exceeding basic needs, (b) Mustahiq (Recipients of alms), those who can receive zakat are fuqara (indigent) (RYANDONO, 2008), masakin (poor) (RYANDONO, 2010), amilin alaiha (zakat management) (HASAN, 2008), muallafat ul qulub (person who is being tamed) (ALI, 2006), fir riqab (freeing slaves) (ALI, 2006), gharimin (people who are in debt) (HASAN, 2008), fi sabilillah (fighting in the way of Allah) (ALI, 2006), and ibn us stable (people who are on their way) (HASAN, 2008).

Management of zakat is organized by zakat institutions (amil) (QADIR, 1998). Amil zakat is a special institution formed by the government in handling zakat, which has a functional and professional management system. Amil zakat is in charge of disseminating information to the community, collecting, collecting and distributing appropriately and correctly. In determining the executive officer (amil) zakat must meet several criteria that the party appointed as amil or zakat manager must have several requirements as follows: Muslim, Mukallaf (adult), have the character of trustworthiness and honesty, understand and understand the laws of zakat, Having the ability to carry out their duties as well as possible, sincerity of amil in carrying out their duties (NAWAWI, 2009)

## **2. METHODOLOGY**

This study used a descriptive qualitative research approach (BUNGIN, 2007; SUGIYONO, 2011). The strategy used to answer the problems in this study is a case study (YIN, 1989). This study used data source from zakat and mustahiq institutions at the zakat institution. In Indonesia, the samples were from the Central and East Java BAZNAS zakat institutions. Whereas in Brunei, research was conducted at the state zakat institution or BAKAZ MUIB.

There were two types of data used in this study, namely primary and secondary data. Primary data in this study were obtained from the results of in-depth interviews (BUNGIN, 2007) with the leaders of zakat institutions in two countries, supported by interviews and observations of recipients of zakat (mustahiq). While secondary data sources in this study were obtained from books, archives, journals, scientific works that focus on discussing zakat in poverty alleviation (NAZIR, 1988).

The sample of respondents selected were 16 respondents, with 9 respondents (5 administrators of zakat institutions and 4 recipients of zakat institution programs) from BAZNAS Indonesia and 7 respondents (2 administrators of zakat institutions and 5 recipients of zakat institutions) from BAKAZ MUIB.

The analysis technique used in this study is pattern-matching techniques. The analysis of the implementation in this study was carried out after data collection and validation, then carried out an analysis so that the discussion of the data was able to answer the research objectives. The analysis phase included data reduction, data presentation, and conclusion drawing. The logical relationship between the data and the propositions in this study will be displayed through a pattern matching that connects the existing theories, namely the Mustahiq Transformation Curve (Manhard Model) with empirical facts in the field. The criteria for interpreting the findings are obtained by using the analysis of interview results using the Maqashid Syariah indicator on the Manhard Model then the authors carry out the process of interpreting the results on the curve.

### 3. RESULTS AND DISCUSSION

The general description of the demographic data of the respondents carried out by the interview included the characteristics of the informants and the work or business institutions carried out.

Table 1: General description of respondents' demographic data

Informant	Characteristics of Informants	Work agency
Indonesia		
Informant 1	Commissioner in the field of distribution and utilization of Central BAZNAS	Central BAZNAS
Informant 2	Program manager for the ZCD of	Central

	Central BAZNAS	BAZNAS
Informant 3	Chairman of BAZNAS East Java	BAZNAS East Java
Informant 4	Chief of distribution and distribution BAZNAS East Java	BAZNAS East Java
Informant 5	Partner of program Jatim Makmur	Partner of BAZNAS East Java
Informant 6	Mustahiq perima of program Jatim Makmur	Seller of slippers and fish crackers
Informant 7	Mustahiq perima of program Jatim Makmur	Maker of potatoes crackers and cooking services
Informant 8	Mustahiq perima of program Jatim Makmur	Shop owner
Informant 9	Mustahiq perima of program Jatim Makmur	Food stall owners
Brunei Darussalam		
Informant 1	Chief of regulation and investigation unit of BAKAZ	BAKAZ MUIB
Informant 2	Chief of secretariat PROPAZ	BAKAZ MUIB
Informant 3	Mustahiq perima of program PROPAZ	Ammar Akwa Company
Informant 4	Mustahiq perima of program PROPAZ	Harum Kindana Catering
Informant 5	Mustahiq perima of program PROPAZ	Seri Tanjung Homestay
Informant 6	Mustahiq perima of program PROPAZ	Sarminah hair and beauty saloon
Informant 7	Mustahiq perima of program PROPAZ	Kue lidah by Aidah



In research that conducted in Indonesia, there were 9 informants who were successfully interviewed. The informant consisted of 2 zakat administrators at the Central BAZNAS, 2 zakat administrators at East Java BAZNAS, 1 East Java BAZNAS Partner and 4 Mustahiq people who had received zakat and succeeded in the East Java BAZNAS zakat empowerment program called East Java. Whereas in the research conducted in Brunei Darussalam informants who were successfully interviewed were 7 people consisting of 1 zakat administrator at BAKAZ MUIB, 1 PROPАЗ loyal chairman, and 5 poor people who had received and succeeded in the Asnaf Zakat Empowerment Program or PROPАЗ .

The interview results were applied to the Mustahiq Transformation Curve as follows:

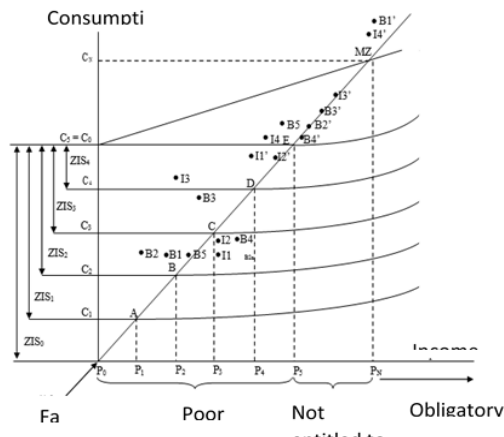


Figure 1: Comparison of Mustahiq Transformation Results based on the Role of the Zakat Empowerment Program in Indonesia and Brunei Darussalam

I: Informant in Indonesia (according to the order of the informant)

B: Informant in Brunei Darussalam (according to the order of the informant)

I': After empowerment

B': After empowerment

In the figure it is known that both the PROPAZ empowerment program carried out by the Brunei state zakat agency (BAKAZ), or the revolving capital loan in the group conducted by the East Java BAZN, in general mustahiq recipients of the program have undergone a transformation process at a better level, even though the level transformation that is different. On the curve, it can be seen that the majority of the initial mustahiq positions in Brunei that have received assistance (B1, B2, B4, and B5) are in the same condition as mustahiq in Indonesia, which is more or less before point C (which has no place live / belong) i1 and I2. One Brunei mustahiq in the area before point D (B3) and one mustahiq Indonesia in the area before point E (I3). At the initial condition point before receiving zakat (I or B), each mustahiq participating in the empowerment program undergoes a gradual transformation process until now it is at the point of changing conditions after receiving zakat (I 'or B').

In connection with the success of the transformation, the authors compiled a comparison of the implementation of the transformation in Indonesia and Brunei Darussalam.

Table 2: Comparison of Mustahiq Transformations on Zakat Institutions in Indonesia and Brunei Darussalam

	Zakat Institution in Indonesia (BAZNAS)	Zakat Institution in Brunei Darussalam (BAKAZ)
Similarity	<p>In general, the equality of empowerment programs carried out by zakat institutions in accommodating the mustahiq transformation is :</p> <ul style="list-style-type: none"> <li>- The zakat administrators from the two zakat institutions felt they had a special mandate for welfare mustahiq</li> <li>- Both institutions need support and synergy from the government and various other parties</li> </ul>	
Difference	<p><u>Informant of BPI:</u></p> <p>Decentralized management so the administrator must be flexible to community conditions in the field. Condition on the field is very plural, and the problem is more complex</p> <p><u>Informant of BPI:</u></p> <p>The standard of support from the government for the poor in each region is different, there are many who have few. This then affects the light weight of the dependents of family life to be different.</p>	<p><u>Informant of BM:</u></p> <p>Centralized / centralized management, so the good coordination is needed at central</p> <p><u>Informant of Pz:</u></p> <p>The number of poor people in Brunei is small, so it can still be conditioned</p> <p><u>Informant of MustahiqB1-B5:</u></p> <p>Educational needs and health needs is strongly supported by the government, so that it is enough to help mustahiq in fulfillment maqashid al aql dan an nafs</p>

<p style="text-align: center;"><b>Failure</b></p>	<p>The causes of failure of mustahiq transformation in Indonesia are as follows:  <u>Informant of MBJ, Informant of I1, Informant of I2:</u>                      For the past two years there has been no training facilitated by the East Java BAZNAS itself    <u>Informant of BJ2:</u>                      The limitation in BAZNAS East Java itself is lacking in human resources, so it is not effective enough if it handles itself</p>	<p>The causes of the failure of the mustahiq transformation in Brunei are as follows:  <u>Informant of BM:</u>                      - The prioritize of bureaucracy and administration is complicated, so sometimes the process takes a long time                      - In addition, it is also due to the feeling of laziness or lack of determination of Mustahiq to rise up and become empowered and out of poverty</p>
	<p><u>Informant of BP1:</u>                      There is a lack of synchronization between Central and regional BAZNAS, so that there are often gaps in existing programs; the problem is in the determination of the board or mindset that still gives it directly once it runs out</p>	<p><u>Informant of B2 dan Informant of B3:</u>                      BAKAZ and MUIB have not been able to facilitate the provision of capital, so Mustahiq must actively search for it himself</p>
<p style="text-align: center;"><b>Success</b></p>	<p><u>Informant of BP2</u>                      An amil who can be an empoweror who is trustworthy and sincere in helping mustahiq out of poverty    <u>Informant of BJ1 dan informant of BJ2:</u>                      The existence of people who are concerned about welfare mustahiq, including the voluntary partner of the East Java BAZNAS who moves Mustahiq.    <u>Informant of I3 dan Informant of I4:</u>                      Previously on revolving capital loans that directly connected East Java BAZNAS with mustahiq (before 2015) BAZNAS still</p>	<p><u>Informant of BM dan Informant of Pz:</u>                      - Willingness and strong character of mustahiq to try to get out of poverty for the good of himself and his family                      - Implementation of PROPAZ training in particular PPB which is a well-established and clearly formed as a business incubator, where the mustahiq reside in the hostel and specialized in honoring his / her skill in 3 months accompanied by experts in one building that support facilities.    <u>Informant of Pz:</u>                      Take on other parties such as</p>

	<p>provided routine training for mustahiq, both about entrepreneurship, marketing, and building friendships among the micro, small, and medium enterprises.</p> <p><u>All of informants of mustahiq (Informant I1-I4):</u>                  There is a monthly gathering forum for members of the Mustahiq MSE group, so sharing and problem solving can be done together</p>	<p>private companies that can provide training and job opportunities on mustahiq</p> <p><u>Informant of B1 dan Informant of B2:</u>                  Existence of comprehensive training ranging from gift provisioning, provision of Islamic religious guidance, bookkeeping training and the use of communication technology tools</p>
	<p><u>Compilation of all informants:</u>                  There is a need for each other and give between the zakat manager and mustahiq                  All zakat institution managers (ie BAZNAS Center and BAKAZ) state that the key success factor which is the main point for the success of the program of empowerment should be back to self-esteem if they are willing and determined to seek a good change for themselves and their families. While the zakat institution is a bridge or just a facilitator who helps them.</p>	
	<p>While all mustahiq (both BAZNAS Jatim and BAKAZ) stated that despite the shortcomings, they felt grateful that they had been given the opportunity to become participants of the program. And their efforts are seen to take advantage of opportunities given in earnest so they can transform at a better level of life</p>	

From table 2, we can find out about the similarities and differences of empowerment programs and the results of transformations that occur in mustahiq. A very clear equation in the implementation of the program is the existence of an equal sense of responsibility or trust in maximizing the management of zakat in both Indonesia and Brunei. A striking difference is a centralized system in Brunei and decentralization in Indonesia. This is certainly due to

existing field conditions. However, this difference is quite influential on the implementation of programs made by the center.

The decentralized BAZNAS zakat management system is carried out through the establishment of its own East Java BAZNAS special management, which focuses on managing zakat in the East Java region. In carrying out its duties, East Java BAZN also synergizes with the East Java Regional Government. BAZNAS East Java, in addition to acting as an organizer, also acts as the coordinator of the regency / city BAZNAS below. Thus the district / city BAZNAS must report on the activities and funds to the East Java BAZNAS, then the East Java BAZNAS will be submitted to the National BAZNAS. In addition, East Java BAZNAS also distributes zakat to the district / city BAZNAS to be distributed to those entitled to receive.

In general, the distribution of zakat in East Java BAZNAS is divided into two ways, namely consumptive and productive. In its implementation, the fields that have become the focus of the East Java BAZNAS are in line with the five fields carried out by the National BAZNAS, namely humanity, health, education, economics, and Islamic da'wah. In consumptive distribution, BAZNAS Jatim has four programs that cover four fields: East Java Caring, Healthy East Java, Smart East Java, and East Java Takwa. While one program that focuses on productive economy or in the form of empowerment programs is East Java.

The East Java Prosperous Program is divided into three programs namely a revolving loan program, business tool assistance, and Zakat Community Development (ZCD). In this study the discussion focused on a rolling capital lending program. The target of this program is the lower middle class people who have similar economic difficulties and the same vision and mission. They will be collected into a group and given capital loans, fund management training, management and skills to help each other.

The zakat empowerment program in Brunei Darussalam is called the Asnaf Zakat Empowerment Program or referred to as PROPAZ which is a program unit managed by special administrators under the Agihan Agency and Zakat Quotes (BAKAZ) of the Brunei Darussalam Islamic Ugandan Assembly (MUIB).

Agribusiness Agencies and Zakat Quotes (BAKAZ MUIB) are as providers of zakat funds which are sources of income distributed to program participants. When mustahiq joined the PROPAZ program, they were entitled to receive zakat money to meet their needs and their families. In addition, for participants who have an interest in continuing as an entrepreneur or doing their own business and who need capital, he has the right to apply for business capital for his business to BAKAZ through the applicable procedures.

#### **4. CONCLUSION**

The empowerment program carried out by the two zakat bodies in the two countries both had a major impact on the transformation of

the life of mustahiq, albeit in different portions. The transformation that occurred in Mustahiq after receiving an empowerment program from the East Java BAZNAS in Indonesia and BAKAZ MUIB in Brunei Darussalam was that most of Mustahiq had been transformed into muzakki and others had transformed in the Tahsiniyah realm and were able to fulfill their needs well.

Factors that influence the success of the mustahiq transformation process at the two zakat institutions include the determination and strong desire of Mustahiq to try to get out of poverty, the nature of a zakat administrator who cares and has empowering spirit (the party who is able to empower) with trust and sincerity in helping Mustahiq, systematic training is comprehensive and is held regularly for mustahiq, a forum for inter-mustahiq friendship so that it can fight together and be able to share with each other as well as among themselves, cooperating with other parties such as private companies.

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