

Synergicity of Sharia Financial Institutions and Sharia Economic Institutions in Optimizing the Potential of Productive Zakat

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ABSTRACT

The country of Indonesia with a Muslim majority population has great potential in building prosperity with a policy of paying zakat. In addition, from the many zakat distribution programs that are run in Indonesia from Islamic economic institutions and other institutions, there are still many consumptive compared to productive ones. Whereas productive zakat can make mustahiq have sustainable income to meet the needs of life and overcome poverty problems. So there needs to be a solution so that zakat productive in Indonesia is more developed and advanced. Based on the above phenomenon, this study discusses Strengthening the Integration of Islamic Financial Institutions and Sharia Economic Institutions in Optimizing the Potential of Productive Zakat (Synergy Between Commercial Banks, Baznas, and Indonesian Mosque Council). Such as mapping (Mapping) carried out by mosques to find out data on muzzaki and mustahiq around mosques, coordination between Islamic banks together with BAZNAS to provide assistance and training for mustahiqs who run businesses, socialization of programs from Islamic banks that can be carried out by mosques to optimize zakat potential around the mosque, and mapping mustahiq through banking products.

INTRODUCTION

Indonesia is one of the countries with the most population in the world, occupying the fourth position after China, India, and the United States. Quoting from the Central Statistics Agency (BPS) page, the total population in Indonesia in 2021 is 272,248,500 people with the majority being Muslim.

Even though it is included in the country with the largest population in the world, Indonesia is currently still claimed to be a developing country with economic problems being one of the factors. Economic problems are indeed a sensitive issue in a country, especially in social life, such as poverty and unemployment. Poverty is a problem for every country, group, to each individual (Sanisah, 2015).

The government has actually implemented various policies to alleviate poverty and prosper the community. One of these programs is the distribution of zakat. Zakat is an effective policy as an effort to build the welfare of mankind, especially in Indonesia. Given that the majority of the Indonesian population is Muslim, zakat is an obligation commanded by Allah SWT to Muslims that must be carried out. If all Muslims in Indonesia have carried out their religious teachings in totality (kaffah), it is ideal that the Indonesian people have carried out religious orders while implementing government policies. So there is no longer inequality and poverty, as stated in QS Al-Hashr verse 7, which means: "so that the treasure does not circulate among the rich among you only." Therefore, the Qur'an gives signs so that zakat is collected and distributed to *mustahiq* (people who are really entitled to receive zakat (Rofiq, 2012).

In fact, the potential for zakat in Indonesia is already quite large. The potential for zakat is collected from three main groups, namely individual groups, potential from companies or industries, and potential from zakat funds deposited in banks. From this broad source, it can be a solution to alleviating poverty and prospering the community if it is channeled professionally. Based on the strategic study center of the National Amil Zakat Agency (BAZNAS), the potential for zakat in Indonesia reaches IDR 327 trillion per year. However, the magnitude of this potential is not comparable to the collected zakat funds (Asmani, 2016). BAZNAS also revealed that the potential for zakat in Indonesia has not been fully explored. The possibility that causes the high difference in potential and realization lies not only in the potential for zakat which has not been maximally explored, perhaps because of the large number of zakat collected but not standardly recorded by zakat distribution institutions. Therefore, there is a need for more efficient innovation in zakat management for maximum results (Indrijatiningrum, 2005).

In addition, lately the distribution of zakat in Indonesia has not reached the optimal word, there are still many problems regarding the absence of the right strategy, then the amil is not yet professional in carrying out his duties, and many more. There are several other problems in the distribution of zakat, namely; *first*, the difficulty of measuring the economic level of the *mustahiq*. This occurs because of the distribution pattern applied by the amil which is *charity* in which consumptive assistance runs out immediately run

unproductively. *Second*, there is a disparity between operational funds that is greater than the distribution of zakat funds. This causes the existing zakat funds are not well targeted and misused. *Third*, it does not start with identifying mustahiq which causes the target of zakat fund empowerment to be uncontrolled and not run optimally (Dayanti, 2021).

Of the many zakat institutions and financial institutions involved in zakat management in Indonesia, many excellent programs for the distribution of zakat are targeted and efficient. However, many of these programs are consumptive in nature. so that the purpose of zakat in eradicating poverty is realized. Therefore, the distribution of zakat funds is now no longer consumptive but more productive (Asmani, 2016). With zakat distributed productively, mustahiq will have continuous income to meet their daily needs and it is hoped that new muzaki will emerge (Setiawan, 2019).

Therefore, this study tries to explore further about the role and performance of institutions involved in distributing zakat, and the right strategy in optimizing the empowerment of productive zakat so that it flows to mustahiq (people who receive zakat) to alleviate poverty in Indonesia.

THEORETICAL REVIEW

The Integration-Interconnection Paradigm

Integration and interconnection is an approach that must be applied on the basis of science. Knowledge is like a light that can lead anyone to a better direction. Ali ibn Abi Talib stated that knowledge causes the light of one's thoughts and the light of one's heart while wealth often confuses its owner and hardens his heart (Jarot Wahyudi, 2003). Through science and technology, humans can take advantage of natural resources that can improve their welfare and quality of life, as well as build a modern society based on faith and piety (Hasan Basri Jumin, 2012).

Paradigm integration and interconnect is trying to find thoughts and framework There are three approaches that can be used to solve problems related to the synergy between Islamic Financial Institutions and Sharia Economic Institutions in optimizing productive zakat. that is through approach integration-interconnection that is *semipermeable*, *intersubjective testability* and imagination creative. Here is an explanation of each (Bayumi & Jaya, 2018).

1) Semipermeable

Conflict Among interpretation scientific and religious issues arise because limit Among causality and meaning about *semipermeable* (to each other) penetrate) (Holmes Rolston III, 1987). Connection Among knowledge based on 'causality' and religion based on patterned 'meaning' *semipermeable*, which is between second each other penetrate. So in Islamic economics, there is a main keyword to find a key problem, namely the existence of benefit. This cannot be obtained only based on absolute religious concepts as contained in the Qur'an and Hadith, it is necessary to ijthad the scholars in making the concept of rules that can bring benefit to all mankind.

The relationship between science and religion is not limited by walls/thickness of walls, which do not allow communication or are separated

so tightly and rigidly sealed, but complement and penetrate each other (Amin Abdullah, 2014). Some penetrate each other, and are not completely free. Still visible lines of the boundaries between the existing sciences. Furthermore, scientists across different disciplines are open to each other and to communicate and receive input from disciplines outside their fields. This relationship can be motivated to penetrate each other, complementative, affirmative, corrective, verification and transformative.

2) Intersubjective Testability

Intersubjective testability is defined as public participation in testing the truth related to existing phenomena with scientific paradigms in various fields. With this participation, it will be easier to find solutions to problems that arise. This stage is a concrete continuation of the semi-permeable approach that requires the participation of the community, stakeholders, and experts in an effort to strengthen the synergy between Islamic financial institutions and Islamic economic institutions.

3) Creative Imagination

Imagination is the ability to form new images and sensations in the mind that are not perceived through the senses such as sight, hearing, and other senses. Imagination helps make knowledge applicable to problem solving and is the basis for integrating experience and learning processes.

Creative imagination synthesizes two different things and then forms a new thesis. The ability of creative imagination is the result of efforts to think creatively in dealing with something that has never been done before, that's why it is called imagination. Creative imagination, everyone has the ability to do it, and everyone's imagination results are different, depending on education, experience and life lessons. Creative imagination must be integrated with the two previous approaches, namely semipermeable and intersubjective testability.

Productive Zakat

Zakat is one of the five pillars of Islam that must be carried out by Muslims. As many as 30 times the word zakat is mentioned in the Qur'an, 27 of them are even mentioned along with the prayer order. As Allah SWT says in Surah al-Baqarah verse 267:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ

"O you who believe, spend (in the way of Allah) part of the results of your good efforts and part of what we remove from the earth for you"

According to data, the distribution of zakat funds in the economic sector is very small compared to other fields, even though the economy should be a priority in the distribution of zakat funds. Zakat is one of the Islamic instruments used for the distribution of income and wealth. The existence of zakat fitrah, zakat maal and professional zakat is expected to reduce the level of wealth inequality in Indonesia, besides that zakat can be relied on as a

mechanism in overcoming poverty problems that occur in Indonesia. , through the productive zakat program.

Productive zakat is zakat given by amil institutions to people who need capital assistance, productive zakat funds as capital to carry out an economic activity, namely to develop economic conditions and productivity potential mustahik.

Hafidhuddin (2002) explained that scholars such as Imam Syafi'i, an-Nasa'i, and others stated that if mustahiq zakat has the ability to trade, he should be given business capital that allows him to earn profits that can meet his basic needs . Likewise, if the person concerned has certain skills, he can be given production equipment that is suitable for his job. If the mustahik does not work and does not have certain skills, according to Imam Syamsuddin ar-Ramli, he is given a life guarantee from zakat, for example by participating in investing (from the zakat money) in certain businesses so that the mustahik has income from the zakat rotation.

Productive zakat is zakat assets given to mustahiq by not being spent or consumed but developed and used to help their business, so that with this effort mustahiq can meet the needs of life continuously.

Islamic Financial Institutions

According to the Decree of the Minister of Finance of the Republic of Indonesia No. 792 of 1990, financial institutions are all bodies whose activities are in the financial sector, conducting collections and distributing funds to the public, especially to finance company investments. Although the regulation states that financial institutions are prioritized to finance company investments, this does not mean limiting the financing activities of financial institutions.

Sharia Financial Institution is a business entity or institution whose wealth is mainly in the form of financial assets (*financial assets*) and non-financial assets or real assets based on sharia concepts. In general, financial institutions are indispensable in the modern economy because of their function as mediators between groups of people who have excess funds and groups of people who need funds. The financial institution can be shaped like a company engaged in finance.

Islamic financial institutions can be divided into two, namely:

- 1) Sharia depository financial institutions (sharia depository financial institutions) are called Islamic bank financial institutions.
- 2) Non-depository Islamic financial institutions (Islamic non-depository financial institutions) are called non-bank Islamic financial institutions. . (Hamid, 2008)

Islamic Financial Institutions aim to help achieve the socio-economic goals of the Islamic community. The functions of Islamic Financial Institutions include providing financial services which are an integrated part of the unit authorized to issue demand deposits, institutions that are granted permission to create money, and are an integrated part of the network of financial institutions in the economic system.

Some operational principles in Islamic Financial Institutions (Heykal, 2010):

- 1) Fairness is the principle of profit sharing on the basis of actual sales based on the contribution and risk of each party.
- 2) Partnership is the principle of equality between the parties involved in the cooperation. The position of investor customers (saving funds), and the use of funds, as well as the financial institutions themselves, are aligned as business partners who synergize with each other to earn profits.
- 3) Transparency, in this case a Sharia Financial Institution, is required to provide open and continuous financial reports to investors' customers or the parties involved in order to know the actual condition of the funds.

Universal, namely the principle that Islamic Financial Institutions are required to provide ethnicity, religion, race, and class in society in providing their services according to Islamic principles as *rahmatan lilalamin*.

Based on the Banking Law in Indonesia No. 21 of 2008, it is stated that there are two types of banks, namely conventional banks and Islamic banks. Conventional bank is a bank that carries out its business activities conventionally consisting of conventional commercial banks and rural credit banks. Islamic banks are banks that carry out their business activities based on sharia principles consisting of BUS (Islamic Commercial Banks) and BPRS (Islamic People's Financing Banks).

Sharia commercial bank (BUS) is a bank that carries out business activities based on sharia principles in the activity of providing payment traffic services. According to OJK, there are around 189 Islamic banks consisting of 14 Sharia Commercial Banks (BUS), 20 Sharia Business Units (UUS), and 164 Sharia People's Financing Banks (BPRS) in Indonesia.

Sharia Economic Institutions

A sharia economic institution is an institution whose operating principles are based on Islamic sharia principles by avoiding the elements of usury, maysir, and gharar which are very forbidden which have been explained in the Al-Quran and Hadith.

Sharia economic institutions lead to the economy of the people in order to achieve benefit, for example, BAZNAS. In contrast to Islamic financial institutions that are intended for business continuity, such as Islamic banks. Based on the level of the community's economy, Islamic economic institutions can improve the quality of socio-economic life of the Indonesian people, so as to reduce socio-economic disparities, thereby preserving national development, among others, by increasing the quality and quantity of business, increasing job opportunities, and increasing the income of many people.

Based on research by the National Amil Zakat Agency (BAZNAS) in 2011, the potential for zakat nationally reached Rp. 217 trillion, equivalent to 3.40% of the total Gross Domestic Product (GDP). This figure will increase in line with the increase in the number of GDP. This national zakat potential is classified into three major groups, namely First, the national zakat potential for households. Second, the national medium and large industrial zakat potential, as well as State-Owned Enterprises (BUMN) zakat. The potential calculated in this second group is corporate zakat and not the zakat of directors and employees. Third, the potential for zakat savings nationally.

The potential for zakat which reaches IDR 217 trillion per year is a challenge for the Amil Zakat Agency in maximizing its performance so that the zakat funds can be useful in alleviating poverty which is a parameter for the mustahiq group. The existence of a productive zakat program is one of the means to alleviate poverty, by converting mustahik into muzakki within a certain period of time.

The Indonesian Mosque Council (DMI) is a national-level organization with the aim of realizing the function of mosques as centers of worship, community development and community unity. This organization was founded in 1972 with the aim of increasing faith, piety, noble character and intelligence of the people and the achievement of a just and prosperous society that is blessed by Allah SWT, within the territory of the Republic of Indonesia. The Indonesian Mosque Council is independent, empowering, fostering and familial, and not affiliated with any socio-political organization.

The relationship between DMI and mosque administrators is regulated in Article 1 and Article 3 of the ART DMI which explains that the ta'mir of mosques/mushollas throughout Indonesia is a member of the DMI who has the obligation and right to elect and be elected as the leader/manager of DMI who has a functional coordination relationship. Thus, DMI is responsible for professional development in carrying out the vision, mission, and work programs of mosque organizations that are coordinating, consultative, and informative.

METHODOLOGY

This research uses a literature study method, this is done because the literature sources are obtained from journals, research reports, information from print media, online, and other sources. The approach in this study uses descriptive qualitative. In this study, the researcher tries to provide an overview of the Synergy of Islamic Financial Institutions and Islamic Economic Institutions in Optimizing the Potential of Productive Zakat.

RESULTS

Mapping (Mapping) Productive Muzakki and Mustahik in Communities Around the Mosque

The income gap between human beings is a *Sunnatullah* that cannot be denied so that life runs in balance. It will be a problem if human income is the same without differences, there is no implementation of zakat in it. Maybe all humans are mustahiq and maybe all humans are muzakki, so there is no concept of zakat that can be implemented. For this reason, Allah has included zakat in the design of the Islamic religion so that fellow human beings can help each other. In principle, people who have more funds can help those who need funds. With zakat, social inequality can be minimized among mankind, especially Muslims through the zakat distribution system. With good and correct management, zakat can be used as a potential source of funds in an effort to prosper humankind.

The development of the latest zakat collection always increases from year to year. Based on the report from BAZNAS as outlined in the National Zakat

Statistics Book from the 2015-2019 period, the total collection of zakat tends to increase without fluctuation. The following is a statistical table of zakat collection in the last 5 years.

Table 1. Statistics of Zakat Collection 2015-2020 (in million)

Year	Total Zakat Collection
2015	3,650,400
2016	5.017.300
2017	6,197,300
2018	8,117,500
2019	10,220,600
2020	12,500,000

Source: www.baznas.go.id (data processed)

If viewed in aggregate from statistics, the average growth of zakat collection has increased by 25%. Even in 2019, the national zakat collection increased to 2.1 trillion rupiah from the total zakat collection in 2018. However, this actually does not show an achievement, considering that Indonesia is a country with the largest Muslim population in the world which always experiences population growth every year.

Table 2. Zakat Distribution Statistics 2015-2020 (in million)

Type Expenditure	Year					2020
	2015	2016	2017	2018	2019	
Education programs	432.1	843	941.9	1438.5	1201.6	No details
Health program	188.7	226	413.5	426.6	325.3	
Social Program	846	714.3	1124.2	1749	2296.7	
Economics Program	315.1	493.1	882.5	555.2	841.2	
Da'wah Program	303.6	418.5	979.5	1268.1	1553.7	
Total	2085.5	2694.9	4341.6	5470.4	6218.5	

Source: www.baznas.go.id (data processed)

Based on the data above, education is the program with the largest distribution among other programs. However, if you look at the goals of BAZNAS and LAZ to alleviate poverty and improve welfare, the programs with the largest distribution should be economic programs and social programs. In fact, social programs are programs with the smallest absorption of zakat funds among others. This is a phenomenon that must be discussed again in the future, although there is no provision on which program should be a priority.

One way to overcome the minimal distribution of zakat in the economic program is with productive zakat which is a developing (productive asset or potentially productive), Zakat is intended so that mustaiq can try and work more optimally in meeting the needs his life. Finally, it is hoped that Mustaiq

can improve income so that they are no longer mustaiq even maybe they can be muzakki in the next time. In addition, distribution Zakat productively can also eliminate the nature of being lazy by only expecting help from others. Distribution of zakat productively requires mustahiq to be more professional in managing their assets. Zakat distribution model productive for business capital will be more meaningful, because it will create a livelihood that will elevate conditions the economy of the mustahiq, so it is hoped that gradually they will be able to get out of the trap of poverty, more than that they can develop a business so that they can become a muzakki (Nasrullah, 2015).

One way to optimize zakat funds and productive zakat that has been collected from muzakki to improve the welfare of mushtahiq is by mapping or mapping by mosques. Mapping is a concept or program carried out by mosques to record data for mustahiq who have productive economic businesses (MSMEs), this is intended to provide convenience for BAZNAS in optimizing productive zakat.

This program is carried out by the mosque in coordination with Dewan Masjid Indonesia (DMI) where the mosque as a source of information and a place for carrying out economic planning activities in its area will provide data reports related to mustahiq. which has a business and will then be followed up by DMI to then be coordinated again with BAZNAS.

Entrepreneurship Mentoring and Training for Mustahiqs Who Own Businesses by BAZNAS and Sharia Banks

The definition of UMKM is regulated in the Law of the Republic of Indonesia No. 20 of 2008 concerning UMKM. Article 1 of the Law states that micro-enterprises are productive businesses owned by individuals or individual business entities that have the criteria for micro-enterprises as regulated in the Law.

Study results economics faculty management institute University of Indonesia (in www.smeccda.com), shows that micro-enterprises have problems such as the bookkeeping system which is relatively simple and tends to follow standard administrative rules, so the data is not up to date. This makes it difficult to assess micro-enterprises, business margins that tend to be thin considering the very tight competition, limited working capital, limited managerial experience of the company, the economic scale is too small so it is very difficult to expect cost suppression to achieve high efficiency, limited marketing, negotiation, market diversification capabilities.

Some of the problems faced by Micro Enterprises above are expected to be resolved soon with the Entrepreneurship Training program by BAZNAS for Mustahiq recipients of productive zakat. Then for the problem of limited working capital, it is hoped that productive zakat can be slightly covered by targeted mustahiq who have the potential to develop their business.

The flow of this Entrepreneurship Training starts from Mapping (*Mapping*) Mustahiq who is running a business, then after receiving data from the Mustahiq *Mapping (Mapping) program*, then the data will be processed by BAZNAS to be included as an entrepreneurship training participant by BAZNAS. The entrepreneurship training aimed at the mustahiq recipients of

productive zakat is expected to help the mustahiq become muzakki in the future.

In addition, the collection of productive zakat is expected to be more optimal with the Mapping program from the Indonesian Mosques and Council of Mosques (DMI), so that more mustahiq are assisted for business development.

Socialization of Zakat Payments through QRIS owned by Islamic Banks in the Context of Optimizing Zakat Collection in the Area Around the Mosque

QRIS is the unification of various kinds of QR from various Payment System Service Providers (PJSP) using a QR Code. QRIS was developed by the payment system industry together with Bank Indonesia so that the transaction process with the QR Code can be easier, faster, and secure. (<https://www.bi.go.id/id/sistem-pembayaran/QRIS/Contents/Defaults.aspx>)

Socialization of zakat payments through QRIS is a brilliant concept and idea to increase the optimization of zakat collection in the community. With QRIS in mosques, not only alms but also zakat, infaq, and waqf as well as social fundraising can be used productively. In addition, the use of QRIS can also facilitate administrative records because it is already recorded in the system. One example of the use of QRIS is in the As-Salam Mosque in Palembang.

Socialization of zakat payments using QRIS can be carried out by Islamic Commercial Banks in coordination with BAZNAS and the Indonesian Mosque Council with the aim of increasing the number of mosques registered with QRIS and collecting zakat will be more optimal considering that many people want something practical and fast. This socialization is also expected to help increase the collection of productive zakat in order to help the welfare of the people.

Mapping Developing and Potential UMKM by Islamic Banks

A number of the procedure to be followed by the candidate debtors to obtain People's Business Credit Financing (KUR) are: as follows :

- 1) Prospective debtors who want or need KUR can contact the implementing bank branch office;
- 2) The debtor prepares an estimate of the need for financing credit and then submits a letter of application for a financing credit to the bank with an estimate of the use of the financing credit which is known by the local Technical Service;
- 3) The implementing bank will conduct an assessment or survey of the debtor's business feasibility;
- 4) If the procedures have been carried out and meet the requirements, the financing credit can be disbursed after all the conditions are met and approved. (Utami, 2015)

The bank will conduct an assessment or survey of the customer's business feasibility, this of course must be a concern for customers when applying for financing, because the bank will not provide financing to customers whose businesses do not have the potential to develop or customers who are new to the business world to avoid risks. -risk of default by customers. Therefore, one

of the efforts of the Sharia Economic Institution is to synergize with several program concepts such as Mapping, Entrepreneurship Training by BAZNAS which will add insight from productive zakat mustahiq regarding the business world which will be a provision for business development and immediately the Mustahiq needs more funds for business capital can apply for People's Business Credit Financing (KUR) when it meets all the requirements and procedures for filing financing

CONCLUSIONS AND RECOMMENDATIONS

Several programs can be carried out by Islamic Financial Institutions and Islamic Economic Institutions in order to strengthen the Integration of Islamic Financial Institutions and Sharia Economic Institutions, namely: *First*, coordination of mosques with DMI and BAZNAS by mapping (*Mapping*) Productive Mustahiq in communities around mosques, namely the concept of recording mustahiq data that have productive economic enterprises (UMKM). *Second*, mentoring and entrepreneurship training for mustahiq who have a business by BAZNAS and Islamic banks with the aim that the various difficulties of mustahiq in running their business can be learned and can develop their business. *Third*, socializing the payment of Zakat through QRIS owned by Islamic Banks to optimize the collection of Zakat in the mosque area. BAZNAS can coordinate with Islamic Banks and DMI. *And Fourth*, *MSME Mapping* is carried out by Islamic Banks so they can apply for People's Business Credit Financing (KUR) because they have fulfilled all the requirements and procedures for financing.

It is hoped that the government will emphasize the distribution of productive zakat by paying attention to the integration between Islamic Financial Institutions and Islamic Economic Institutions by making policies that encourage the optimization of all aspects of the economy and banking sector to further advance the national economy and the benefit of the people. It is hoped that LKS and LPS *stakeholders* will continue to carry out the duties of each institution and create new innovations to provide convenience for the community, especially in the field of zakat. And it is hoped that mustahik can use the productive zakat given as best as possible for business development that can make the mustahiq become a new muzakki. Diharapkan pemerintah untuk mengoptimalkan penyaluran zakat produktif dengan memperhatikan integrasi dan sinergisitas antara Lembaga Keuangan Syariah dan Lembaga Perekonomian Syariah dengan membuat kebijakan yang mendorong pengoptimalan segala aspek di bidang ekonomi dan perbankan untuk lebih memajukan ekonomi nasional dan kemaslahatan umat.

FURTHER STUDY

The limitation in this article is that the article discussion has a limited scope. Apart from that, the limitations of this research only discuss literature related to the role of Sharia Financial Institutions and Sharia Economic Institutions. Therefore, future researchers must study in more depth using field methods to look at problems and find more concrete solutions.

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