

*Asatidz and Asatidzah Empowerment in Islamic Boarding Schools in the
Distribution of Productive Zakat for Ashnaf Sabilillah*

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ABSTRACT

Teachers in general are facilitators of scientific transformation, while religious teachers (ustadz or kyai) at Islamic boarding schools and madrasah diniyah are scientific facilitators in the field of Islam. Based on observations of the economic status of religious teachers, it can be said that they are not sufficient. Islam includes teachers as one of the recipients of zakat (mustahiq) with the aim of being able to concentrate more on Islamic da'wah. One of the methods to improve their welfare is to include them in a retirement savings program whose funds are taken from zakat funds managed by amil zakat institutions. The implementation mechanism is by means of the amil zakat institution giving zakat to mustahiq, then mustahiq authorizing the amil zakat institution to deposit it to the organizer of the financial institution pension fund (DPLK). In the end, the welfare level of religious teachers in old age can be guaranteed because when they reach retirement age they will receive a pension fund received every month.

Keywords: zakat, investment, ustadz

INTRODUCTION

Islam as a religion that is rahmatan lil alamin is a religion that brings mercy and prosperity to all throughout the universe so that Islam is not only positioned as a mere belief, but becomes a way of life in all things with the aim of realizing maqoshidus sharia, namely maslalah. In general, the problem is taking advantage and rejecting kemahdlaratan to maintain syara' goals. Meanwhile, the most important goal of syara' in Islamic law is al-masalih khomsah, namely preserving religion, preserving the soul, preserving the mind, preserving offspring, and preserving property (As-Syathibi: 1973).

One of the implementation of these goals is socio-economic welfare. Sharia basically has offered several instruments in realizing socio-economic welfare such as empowering zakat, infaq, alms and

endowments. While the empowerment of zakat is one of the instruments of Islamic economics. So, it is not without reason that zakat empowerment must be managed in accordance with the benefits and objectives of zakat.

Good zakat management is not only seen from governance (management) factors and the number of muzakki and mustahiq, but also how the benefits of zakat can be felt for long-term interests and being able to elevate the quality of Muslims, especially ustadz and kyai who always fight for Islam through Islamic education.

Islam itself advocates for its people to be a strong people. Strong is not only seen from the number (quantity) of Muslims, but strong is also measured by the level of welfare so that quality creatures will be created. To be a quality human being is certainly not an easy thing. To

achieve good quality (strong Muslims) must be given and instilled all the best things from birth. Word of Allah SWT:

وَلْيَخْشَ الَّذِينَ لَوْ تَرَكَوْا مِنْ خَلْفِهِمْ ذُرِّيَّةً
ضِعْفًا خَافُوا عَلَيْهِمْ

"And let fear Allah those who leave behind them weak children, whom they fear for their (well- being)." (QS. An-Nisa: 9)

So, it is appropriate if zakat is used as an instrument to improve the quality of Muslims through one of the eight ashnaf or mustahiq which have not been properly managed so far. One of the eight ashnaf is fii-sabilillah which includes ustadz or Islamic boarding school clerics. Islamic boarding school ustadz and ustadzah are people who sincerely and sincerely strive for the cause of Allah without any tendencies and hopes of giving rewards even though on the one hand the economic status cannot be said to be sufficient.

Data from the Ministry of Religion for 2009 showed that there were 385,994 Islamic boarding school clerics. The number of teaching staff (ustadz) at madrasah diniyah is 270,151. So, the number of kyai and ustadz is 656,145 people or equivalent to 0.27% of the 242 million population in Indonesia. Of course, this data does not cover all ustadz or kyai because of course there are still many pesantren and madrasah diniyah that have not been recorded.

The zakat funds collected accumulatively at the National Zakat Agency (BAZNAS) in 2012 were recorded at 1.7 trillion (Bimas Islam, 2013) and could potentially reach 217 trillion in the following year if managed seriously (Republika, 2013). Of course, this data does not include data from people who pay zakat directly (muzakki gives it to mustahiq). The data is the amount of zakat receipts managed by zakat institutions, both those under the auspices of the government or Islamic mass organizations such as NU and

Muhammadiyah as well as other social institutions.

One method that needs to be studied to realize the noble expectations mentioned above is the management of zakat for ustadz or clerics at madrasah diniyah and Islamic boarding schools through retirement savings. So, with the professional management of zakat in each amil zakat institution, it will guarantee welfare in old age and increase the socio-economic status of people who are known as unsung heroes in the field of Islam.

LITERATURE REVIEW

Zakat

Eight groups of zakat recipients are based on QS. At-Taubah verse 60. Some of them are fakir and the poor. Fakir and the poor are mentioned first successively in the Qur'an. This shows that the first goal of zakat is to eradicate poverty and destitution in society (Qardhawi, 1996: 510). The needy and the poor are groups that must be prioritized in the distribution of zakat, because in the Qur'an these two groups take precedence. In its definition, scholars differ in opinion regarding the needy and the poor. Half of the tahqiq experts say; that the poor and the poor are a group with different characteristics, not different ethnic groups.

Fakir and the poor are one, not two groups which each stand alone (Shiddieqy, 1997: 166). Meanwhile, the majority of scholars are of the opinion that the two are two groups, but one of a kind. The point is those who are lacking and in need (Qardhawi, 1996: 510). Indigent in terms of zakat are those who do not have valuables or do not have any wealth and business so they need help to meet their needs. Meanwhile, the poor are those who have valuable goods or certain jobs that can fulfill part of their needs, for example a person needs ten thousand rupiahs but only has seven thousand rupiahs (Zakat and Waqf Development Project, 1986: 121-

122). According to the Syafi'iyah and Hanabilah scholars, a fakir is a person who does not have wealth and a job that can meet his needs (Az-Zuhaili, 2010: 282).

The law of zakat is obligatory for Muslims who can afford it. For those who do it will get a reward, while those who leave will get a sin. The repetition of commands regarding zakat in the Qur'an shows that zakat is one of the religious obligations that must be believed. The law of zakat is absolutely obligatory and cannot or is deliberately postponed when it is issued, if it meets the requirements related to that obligation. Zakat is also the third pillar of the five pillars of Islam and its position is the same as the other pillars of Islam. The law of zakat has also been explained in Law Number 23 of 2011 Article 1 and Article 2 concerning zakat, which reads: zakat is property that must be issued by a Muslim or business entity to be given to those who are entitled to receive it in accordance with Islamic law for that Muslims obligatory to tithe for the benefit of the people. One side of Islamic teachings that must be taken seriously concerns poverty alleviation by optimizing the collection and utilization of zakat, infaq and shodakoh, as exemplified by Rasulullah SAW and his successors in the golden age of Islam.

BAZNAS

The National Amil Zakat Agency (BAZNAS) is the official body and the only one formed by the government based on Presidential Decree No. RI. 8 of 2001 which has the duties and functions of collecting and distributing zakat, infaq, and alms (ZIS) at the national level. The enactment of Law Number 23 of 2011 concerning Zakat Management further strengthens the role of BAZNAS as an institution authorized to manage zakat nationally. In the law, BAZNAS is stated as a non-structural government institution that is independent and responsible to the

President through the Minister of Religion. Thus, BAZNAS together with the Government is responsible for overseeing the management of zakat which is based on: Islamic law, trustworthiness, benefit, justice, legal certainty, integration and accountability.

METHODOLOGY

Research using a qualitative approach is done by analyzing a discussion. Focus on deep observation. Therefore, the use of research can produce a more comprehensive study of a phenomenon. This distribution data is secondary data obtained from the official Baznas account.

DISCUSSION

Retirement Savings

Retirement savings are savings that can only be taken by pension participants (customers) when they reach retirement age. Pension savings managed by JURNAL DINAMIKA EKONOMI & BUSINESS Vol. 9 No. 2 October 2012 58 organizers of Financial Institution Pension Funds (DPLK) both managed by banks and non-banks. Referring to Law No. 13 of 2003 concerning the minimum age for work and PP No. 19 of 2013 concerning the retirement age limit, that is, between the ages of 18 and 60 is the productive age and over 60 is the retirement age. So the pension program is a long-term welfare program, so what is needed is optimal results, safe and efficient management.

The pension savings management system according to the sharia mechanism is invested in real sectors that are lawful and in accordance with sharia principles or developed for halal businesses managed by pension fund organizers of financial institutions according to sharia principles.

Utilization of Zakat for Investment

There are many ways to use or manage zakat, depending on the traditions and culture that develop in society and as long as it is in accordance with the rules of fiqh law. Meanwhile, zakat whose management is developed for investment has three views, namely:

1. Zakat Investment by Mustahiq

Zakat investment by mustahiq is legally permissible according to the majority of scholars. This is because the form of zakat has been received by the recipient of zakat so that it becomes fully owned.

2. Zakat Investment by Muzakki

Zakat investment by muzakki contradicts the obligation of zakat to be distributed immediately. According to the majority of scholars, delaying the payment of zakat is forbidden.

3. Zakat Investment by the Government or Amil Zakat

In this view, scholars have different opinions, some argue that it is permissible, like Mustafa Zarqa, and some argue that it is prohibited, like the opinion of Wahbah Zuhaili (Munandar, 2010).

Zakat Mechanism for Retirement Savings

In principle, the use of zakat for retirement savings payments is mustahiq, in this case, ustadz or kyai madrasah diniyah and Islamic boarding schools who pay for pension fund savings obtained from zakat funds. Savings management is carried out by the amil zakat institution and the administrator of the financial institution pension fund (DPLK).

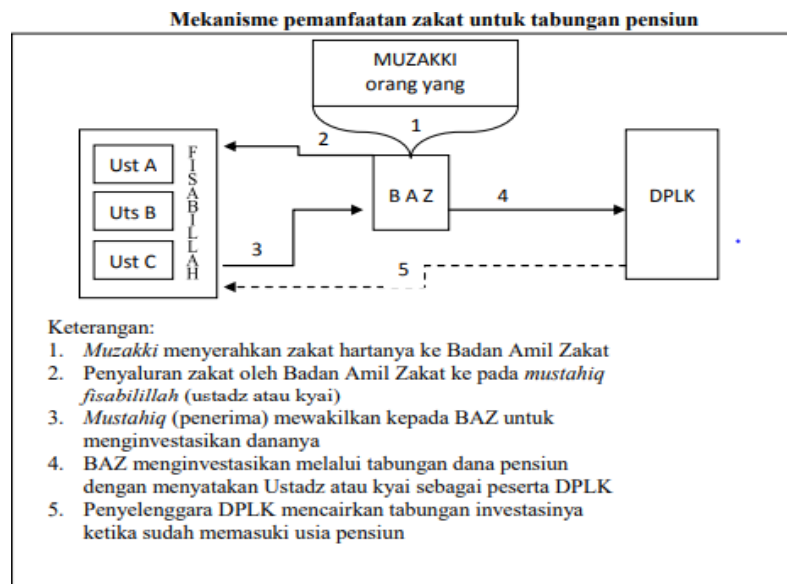


Figure 1. Zakat Mechanism for Retirement Savings

Benefits of Zakat for Retirement Savings

One of the efforts to improve welfare in old age is to include ustadz or kyai in the retirement savings program. At least, retirement participants will be helped by their economic needs when their productivity at work with energy decreases but they are still able to maximize their knowledge transformation to the wider community, especially the santri. On the other hand, investments managed by DPLK provide a positive value to the country's economy developed by Islamic banking through financing in the real sector or can be absorbed to fund government projects through the purchase of sukuk. The purchase of sukuk or shares on the Islamic capital market will increase and lift the national economy which will also impact the welfare of the wider community. So that it will be far more useful and prosperous for both muzakki, mustahiq and third parties who make investments.

CONCLUSION

In principle, the use of zakat is very broad, especially if it refers to the purpose of establishing zakat (maqosid sharia) which in general is more for the benefit of the common people or together so that the potential for the type, utilization and management of zakat continues to develop following the development of society as long as it is still within the corridors of applicable regulations. The use of zakat for retirement savings in principle brings prosperity to Islamic religious fighters as long as they are still in their productive working age, but also when they are entering their old age.

So far, the management of zakat for investment has not been touched and worked out professionally in each

madrasah or pesantren institution, as well as general amil zakat institutions and bodies. The mindset of the people, especially mustahiq, still considers giving zakat to be used directly, so if the amil zakat institution allocates pension fund savings payments for ustadz or kyai, a new mindset and culture will create a new mindset and culture regarding the utilization of zakat which is more beneficial for the future.

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