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Research Article

Implementation of DSN-MUI Fatwa Number 004 of 2003 concerning Productive Zakat for Lazisnu for Business Capital for the People of Muaro Jambi: A Legal Perspective of Maqashid Syariah

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Abstract. This research examines the implementation of Fatwa DSN-MUI Number 004 of 2003 concerning productive zakat by LAZISNU in Muaro Jambi, in supporting community business capital from the perspective of Maqasid Syariah law. This research is field research, data collected through interviews and direct observation, and supported by literature research which includes literature

related to productive zakat, sharia economic law, Al-Quran, and Hadith. The results show that LAZISNU applies productive zakat to help mustahiq who meet certain criteria in starting or developing a business, aiming to increase their economic independence. The selection process is done by verification that considers the economic condition, entrepreneurial potential, and mustahiq's business plan. From a Maqasid Syariah perspective, this implementation is in line with the principles of *hifz al-mal* (maintenance of wealth) and *hifz al-nafs* (maintenance of soul), where the distributed zakat not only provides short-term benefits, but also strengthens the mustahiq's economy in a sustainable manner. Zakat recipients, through business capital, are expected to be able to create a steady income and fulfill basic needs such as food and shelter. Nonetheless, the main challenge is the low level of public literacy about productive zakat as sustainable business capital, so the awareness to give zakat and its utilization is still low.

Keywords: Implementation, Fatwa DSN, Productive Zakat, Lazisnu, Maqashid Syariah.

Abstrak: Penelitian ini mengkaji implementasi Fatwa DSN-MUI Nomor 004 Tahun 2003 tentang zakat produktif oleh LAZISNU di Muaro Jambi, dalam mendukung modal usaha masyarakat dengan perspektif hukum Maqasid Syariah. Penelitian ini adalah penelitian lapangan (field research), data dikumpulkan melalui wawancara dan observasi langsung, serta didukung penelitian kepustakaan yang mencakup literatur terkait zakat produktif, hukum ekonomi syariah, Al-Quran, dan Hadis. Hasil penelitian menunjukkan bahwa LAZISNU menerapkan zakat produktif untuk membantu mustahiq yang memenuhi kriteria tertentu dalam memulai atau mengembangkan usaha, bertujuan meningkatkan kemandirian ekonomi mereka. Proses seleksi dilakukan dengan verifikasi yang mempertimbangkan kondisi ekonomi, potensi kewirausahaan, dan rencana usaha mustahiq. Dalam perspektif Maqasid Syariah, implementasi ini sejalan dengan prinsip *hifz al-mal* (pemeliharaan harta) dan *hifz al-nafs* (pemeliharaan jiwa), di mana zakat yang disalurkan tidak hanya memberikan manfaat jangka pendek, tetapi juga memperkuat ekonomi mustahiq secara berkelanjutan. Penerima zakat, melalui modal usaha, diharapkan mampu menciptakan pendapatan tetap dan memenuhi kebutuhan dasar seperti pangan dan papan. Meskipun demikian, tantangan utama adalah rendahnya literasi masyarakat tentang zakat produktif sebagai modal usaha yang berkelanjutan, sehingga kesadaran untuk berzakat dan pemanfaatannya masih rendah.

Keywords: Implementasi, Fatwa DSN, Zakat Produktif, Lazisnu, Maqashid Syariah.

INTRODUCTION

Indonesia is a country that is making a transition from the status of a developing country to a developed country. One of the most concerned by the government is poverty. Because through data from the Central Bureau of Statistics, poverty in Indonesia still amounted to 25.90 million people in 2023. This number decreased by 0.46 million people in 2022 and decreased by 1.04 million people in 2021. Meanwhile, of this number there are still 0.5 percent of extreme poverty that afflicts the Indonesian population. (Dr. Nurma Midayanti 2022) The poverty data is of particular concern to all government and religious circles because of course the impact of poverty can be bad for the country and religion. As stated by Anas bin Mâlik that the Prophet said, "It is almost that ke fakiran (poverty) becomes disbelief. this means that there is a great effect caused by poverty. So one of the efforts made by state institutions is through the distribution of zakat properly and inviting people to consciously pay their zakat. Because the lack of awareness to pay zakat results in the existence of extreme poverty lines in Indonesia. This is supported by research issued

by the National Research and Innovation Agency which says that Indonesia's zakat potential every year should reach 327 trillion. But what is obtained is only 20 trillion. The research shows that if the zakat collected annually reaches 327 trillion, of course the Indonesian people will not be in the poverty line and can certainly advance the Indonesian state to become a superpower. (Okuputra and Nasikh 2022)

This is as explained by al-Jaziri, there are three social benefits of zakat, namely: First, zakat can provide assistance to the poor and the poor. Second, zakat can create goodness for Muslims. Third, zakat can be used as a tool to distribute wealth fairly from the rich to the poor. Thus, the wealth is not only owned and enjoyed by the rich. This is recorded in Qs. Adzariyah verse 19:

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ

Meaning: And in their wealth there is a right for the poor who ask and the poor who have no share.

Talking about the Quran that explains about zakat, there are twenty-seven verses that command zakat which is also side by side with the prayer command. This means that the command of zakat is very important especially this concerns the benefit of mankind. This opinion is in line with what was conveyed by Quraish Shihab who explained that the function of zakat is to help individuals who are in low economic conditions. Zakat is used for social purposes and to reduce the economic gap between the rich and the poor. (Beik 2009)

This shows that the property used for zakat is actually the right property for the poor. Of course, Muzakki (the person who gives zakat) gives in the name of Allah, hoping to gain blessings, cleanse the soul, and increase virtue. However, it is important to understand that zakat is not just about the mercy of the well-off to those who are not well-off. Zakat is actually an obligation for those who can afford it and a right for the poor. In terms of its function, zakat has two distribution models, namely consumptive and productive. Productive zakat is used to improve the welfare of mustahiq in a longer period of time. Productive zakat is the use of zakat productively, where the collected zakat funds or assets are used for productive things. For example, zakat funds can be developed and used as capital for mustahiq zakat to start a new business. Thus, zakat mustahiqs can fulfill their lives sustainably, and eventually change their status from mustahiqs to zakat muzakki. (Suryani and Fitriani 2022)

According to Mufraini, there are several categories in the utilization of zakat funds through distribution innovation. First, there is a traditional consumptive distribution pattern, in which zakat is given directly to mustahiq to fulfill their daily needs, such as zakat fitrah for the poor or zakat mal for victims of natural disasters. Second, there is a creative consumptive distribution pattern, where zakat is converted into other forms of goods, such as school supplies or scholarships. Third, there is a traditional productive distribution pattern, where zakat is given in the form of goods that can be used productively, such as goats, cows, or shaving kits. Fourth, there is a creative productive distribution pattern, where zakat is used as capital to build social projects or increase capital for traders or small entrepreneurs. (Ishak 2012)

Of course, this creative productive distribution pattern provides a huge opportunity to alleviate poverty and unemployment. Because the zakat used is more to provide business capital to mustahiq. And mustahiq can try and generate their own income and income. Efforts to provide business capital through zakat can also increase business development without having to borrow from other institutions or online loans in which there is usury. So the researcher considers productive zakat with the provision of business capital is very important so that this is the reason researchers study zakat intended for business capital as a form of education to the public regarding zakat distribution patterns and the very broad benefits of zakat. The distribution pattern is contained in Fatwa DSN-MUI No. 4 of 2003 concerning the use of zakat for investment or also called business capital. This can be a guideline and reference for zakat institutions that manage zakat funds and are intended for mustahiq business capital. The presence of the fatwa is of course also an answer related to how zakat funds are used for business capital, as well as how the correct provisions and directions in the use of business capital with zakat funds. So that mustahiq does not feel burdened because they get business capital through zakat. (Nikmah 2022)

The provision of business capital is what is sought by all zakat program institutions, both on a national scale or often known as BAZNAS (national zakat amil agency) and there are also institutions formed by the community known as LAZ (Lembaga Amil Zakat). Quoted from the Ministry of Religion.go.id page, the number of Amil Zakat Institutions as of February 2024 reached 170 LAZs that received permission. With details there are 45 LAZ licensed on a national scale including LAZ Rumah Zakat Indonesia, LAZ Daarut Tahid Peduli, LAZ Muhammadiyah, LAZ Lembaga Amil Zakat Infaq Dan Shadaqoh Nahdhotul Ulama (LAZISNU) etc. While there are 39 LAZ on a provincial scale such as LAZ Al-Bunyan Foundation Bogor, LAZ fi Care West Java, Zakat Success Foundation West Java etc. and there are 86 LAZ licensed on a district or city scale such as LAZ Al Madina Surabaya, East Java, LAZ As-Salam Timika Papua. LAZ Tazakka Central Java etc. The purpose of the establishment of this LAZ according to the Ministry of Religious Affairs is so that zakat services can be focused and close to the community. (Sitepu 2018)

However, it turns out that the approach conceptualized by the Ministry of Religion so that zakat can be closer to the community, both muzakki and mustahiq, has not been fully realized, including regarding the regulation to get business funds through zakat assistance is not as easy as imagined. Many procedures must be carried out so that not a few mustahiq are pessimistic about getting business funds through zakat. So to overcome this, the researcher will examine the implementation procedure of the DSN-MUI fatwa No. 4 of 2003 concerning the use of zakat for business capital. (Huda and Mu'arrifah 2020)

And so that this research has focus, the research will be focused on LAZISNU Jambi City which is located on Jl. Simpang Pramuka No. 10 Sungai Gelam District, Jambi Muari Regency. LAZISNU has a vision to become a leading Islamic philanthropic organization. Of course, through this vision, it is a reflection of the mission and objectives of this institution, including promoting literacy and optimizing the raising of Zakat, Infaq and Shodaqoh funds, and religious social funds

and endowment funds, besides that there are programs to improve the quality of qualified and qualified human resources, as well as providing access to employment and career opportunities in the strategic sector, and LAZISNU's mission is also to drive the real sector of MSME players with a supply chain by utilizing Ziswaf social funds, and finally forming a community-owned business entity in the form of an investment Holding Company. (Fauziah, Hana, and Mauliana 2021)

The description of the mission that shows the existence of programs designed as an effort to improve the community's economy through zakat funds is considered suitable with the concept of productive zakat, so this is the reason researchers chose LAZISNU Muaro Jambi as a place of research because it is considered important to provide education to the public regarding the implementation of productive zakat that has been launched by LAZISNU.

RESEARCH METHODS

This type of research is field research (field research) where data obtained through interviews and observations, and this research is supported by literature (library research), namely data obtained in the form of books, notes, reports on previous research results. The data used in this study are based on primary data, namely the results of interviews between researchers and LAZISNU Mauro Jambi administrators, secondary data are the Koran, Hadiths and laws regarding sharia economic law, encyclopedias, dictionaries, previous research related to productive zakat distribution.

RESULT AND DISCUSSION

Implementation of DSN-MUI Fatwa No. 004 Year 2003

Conformity of Implementation with Fatwa

LAZISNU Muaro Jambi has implemented Fatwa DSN-MUI No. 004 Year 2003 by distributing zakat in the form of productive business capital to mustahiqs. This step is intended to provide benefits beyond consumptive needs, with the aim of helping mustahiqs achieve economic independence. The criteria for productive zakat recipients in Muaro Jambi include the poor and needy who are considered to have the potential to develop small businesses. In addition to economic criteria, entrepreneurial spirit is also an important factor in determining potential beneficiaries, as this is considered to ensure the sustainability and development of the business started with the zakat capital. (Nst 2021)

The process of implementing productive zakat by LAZISNU begins with the submission by prospective zakat recipients. Those who feel eligible can submit an application, which will then go through a verification stage. This verification involves assessing the eligibility of potential recipients, where their economic condition, entrepreneurial potential, and business plan are assessed to ensure that they are indeed entitled to receive assistance. This is done to ensure that zakat funds are truly channeled to those who are most in need and have the potential to optimally utilize the assistance. In the verification process, LAZISNU not only considers the economic condition of the prospective recipient, but also ensures that the candidate has a clear business plan. This means, prospective recipients must be able to demonstrate how

the zakat funds will be used as business capital and the potential profits that can be generated. This approach helps ensure that the funds provided can be used effectively to start or develop a business that has the potential to provide additional income for the recipient. (Sundari 2018)

Once the verification is complete, the business capital assistance is then given to potential recipients who are declared eligible. The funds are channeled as business capital that can be used to start various types of small businesses, such as food businesses, handicrafts, or small trade. The provision of this assistance is also accompanied by guidance on the use of funds so that recipients can manage it properly and in accordance with the original purpose of productive zakat, which is to improve the welfare of recipients in a sustainable manner. In implementing the productive zakat program, LAZISNU strongly emphasizes the importance of using the funds for businesses that are in accordance with sharia principles. Any business supported by zakat capital must fulfill the condition that the business activity does not violate sharia provisions, such as avoiding usury and activities that are considered haram. This ensures that the business capital provided not only helps the recipient economically, but also brings blessings in running the business. (Syahputr and Makhrus 2020)

LAZISNU also emphasizes that the use of zakat funds should provide long-term benefits for the recipients. Therefore, the main focus of this productive zakat program is to transform mustahiqs into financially independent individuals. With business capital assistance, mustahiqs are expected to develop businesses that are able to provide stable and sustainable income, so that they are no longer dependent on zakat assistance in the future. In addition to providing capital, LAZISNU also supervises the use of the distributed zakat funds. This supervision aims to ensure that the funds are actually used as intended, namely as business capital and not for consumptive purposes. LAZISNU conducts field visits to see firsthand how the businesses financed with zakat funds are developing. This is important to ensure that the capital provided produces the expected impact.

Supervision also includes monitoring the development of the recipient's business. If the business is experiencing difficulties, LAZISNU plays a role in providing additional guidance or solutions to overcome the obstacles faced. In this way, they help ensure that the capital that has been provided is not wasted and remains beneficial to the recipient. The guidance provided also includes simple financial management and marketing strategies so that the recipient's business can grow further. The importance of this mentoring is in line with the maqasid principle of sharia, which emphasizes the protection of wealth (hifz mal) and the improvement of people's welfare. LAZISNU sees that productive zakat is not just about providing capital, but must also be accompanied by efforts to empower mustahiq to be able to manage their businesses independently. This approach is in line with the goal of sharia, which is to make mustahiq more prosperous and able to stand on their own. (Muroqobatullah and Zamzami 2022)

The success of this productive zakat program also relies heavily on the support and cooperation with BAZNAS at the provincial level. BAZNAS provides training for zakat recipients to improve their skills in managing the business. The training covers

important aspects such as business management, marketing, and technical skills relevant to the type of business being run. With this support, zakat recipients are expected to be better equipped in managing and developing their businesses. The implementation carried out by LAZISNU also considers the importance of transparency and accountability in the management of zakat funds. Every stage from submission, selection, distribution, to monitoring is systematically recorded. Financial reports and business development of zakat recipients are prepared periodically to ensure that zakat funds are managed in a trustworthy and accountable manner. This transparency is important so that the community, especially the muzakki (zakat givers), can see that the funds they channel are used in an effective and useful way. In the context of this implementation, LAZISNU also faces challenges in terms of changing people's perception of zakat. Many people still think that zakat is only a consumptive aid to fulfill their daily needs. Therefore, LAZISNU seeks to provide an understanding that zakat can also be utilized productively, namely as business capital that can help recipients become more economically independent. This socialization is carried out through lectures, discussions, and dissemination of information related to the benefits of productive zakat. (Rahman and Faizah 2020)

This socialization effort aims to increase community participation in supporting the productive zakat program. By increasing public awareness about the benefits of productive zakat, it is expected that more zakat funds can be collected and channeled for this program. The increase in zakat funds means that more mustahiqs can get assistance, so that more people are helped to get out of poverty. Overall, the implementation of Fatwa DSN-MUI No. 004 Year 2003 by LAZISNU Muaro Jambi reflects a serious effort to empower the poor through a more strategic use of zakat. By providing business capital to those who have the potential to grow, LAZISNU helps to realize the sharia goal of creating social welfare. Their approach reflects adherence to Islamic law and an effort to maximize the benefits of zakat in addressing poverty in the Muaro Jambi region. (Bahri, Ariwibowo, and Robbani 2020)

Obstacles in Fatwa Implementation

The implementation of Fatwa DSN-MUI No. 004 Year 2003 on productive zakat by LAZISNU in Muaro Jambi is faced with a number of challenges, especially related to the lack of public literacy regarding zakat. One of the biggest obstacles faced is the low level of public understanding of the obligation to give zakat and the potential of zakat to improve welfare. Many people do not understand the importance of zakat as an instrument to support their economy, so the awareness to give zakat is still low. This has led to low public participation in channeling zakat through official institutions such as LAZISNU. This lack of literacy also impacts on the understanding of productive zakat. People tend to think of zakat only as consumptive assistance, which is assistance used to fulfill daily needs such as food or clothing. They do not yet understand that zakat can be used as productive business capital, which aims to have a long-term impact on the recipient. The concept of productive zakat as business capital that is able to change the status of mustahiq to become more independent still needs to be socialized more widely so that people can understand its long-term benefits. (Muklisin 2018)

In addition to literacy issues, another challenge faced is the limited training and coaching for productive zakat recipients. The training provided for zakat recipients aims to enable them to manage their business capital better, but at the district level such as Muaro Jambi, the training has not been optimal. BAZNAS Jambi has indeed provided training program at the provincial level, but the access to this training is limited for zakat recipients at the district level. As a result, many zakat recipients do not get enough provision in managing their business, so that the capital provided cannot be fully utilized optimally. This less than optimal training results in a lack of business management skills among productive zakat recipients. Many recipients face difficulties in managing their business finances, managing stock, or planning marketing strategies. These skills are actually very important so that the business they start with zakat capital can be sustainable and grow. Without adequate assistance, the risk of business failure becomes higher, so that the main objective of productive zakat provision, which is to increase the economic independence of mustahiq, becomes difficult to achieve.

Another challenge is the limited zakat funds available to be distributed as business capital. The collected zakat funds are not always sufficient to fulfill all requests for capital assistance submitted by the community. This limitation causes a strict selection in choosing productive zakat recipients. Only those who are deemed most in need and have strong entrepreneurial potential can receive capital assistance. Although this selection is important to ensure the effective use of funds, it also means that there are still many mustahiq who have not been able to benefit from productive zakat. (Wakaf, Islam, and Sahidin 2021)

Limited funds also have an impact on the number of programs that can be run by LAZISNU in Muaro Jambi. Because there are not enough funds to reach all those in need, LAZISNU must limit the number of recipients and the scale of the programs run. This is certainly an obstacle to their efforts to more widely reach people who need business capital. In addition, with limited funds, mentoring and monitoring programs for zakat recipients' businesses cannot be carried out intensively, so that supervision of the use of business capital is less than optimal. To change this perception, more intensive socialization efforts are needed from LAZISNU and BAZNAS. However, this effort requires a lot of time and resources. Socialization of the benefits of productive zakat as business capital needs to be done continuously so that people can understand the importance of using zakat for long-term investment. This process requires a more persuasive and educative approach, for example through direct counseling in communities or villages, as well as through media that is easily accessible to the community.

The community's enthusiasm for business capital assistance is actually quite high, but low understanding and limited funds often become obstacles to the effectiveness of productive zakat programs. Many of them hope to get business capital assistance to start or develop small businesses, but not all of them can get it because of the limited resources owned by LAZISNU. This condition often causes disappointment among the community, because their hopes for assistance cannot always be realized. LAZISNU also faces challenges in building public trust to channel their zakat through formal institutions. This trust is important to increase the

collection of zakat funds that can be used as business capital for *mustahiq*. However, there are several cases of less transparent management of zakat funds in other places that make some people still hesitate to channel zakat through official institutions. Therefore, transparency and accountability in fund management is one of the challenges that LAZISNU must overcome to increase public trust. (Nomor et al. 2022)

In addition, improving the skills and internal capacity of zakat managers in LAZISNU is also key in overcoming this obstacle. Zakat managers need to have more in-depth knowledge on business management, in order to provide more effective assistance to zakat recipients. Training for zakat amil and improving their competency in assisting zakat recipients will help improve the quality of the productive zakat program. Facing these challenges, LAZISNU needs to continue to innovate in their approach to productive zakat distribution. Innovations can be in the form of using technology to simplify the process of applying and reporting the use of zakat, or developing online-based training programs that can be accessed by zakat recipients in various locations. With the right innovation, it is hoped that the obstacles in the implementation of Fatwa DSN-MUI No. 004 Year 2003 can be overcome more effectively, so that productive zakat can truly become a solution for poverty alleviation in Muaro Jambi.

Maqasid Syariah Perspective in the Implementation of Productive Zakat Implementation of Zakat in the Frame of Maqasid Syariah

The implementation of productive zakat by LAZISNU in Muaro Jambi is a clear reflection of the efforts to carry out zakat in accordance with the principles of Maqasid Sharia. Maqasid Sharia itself is the framework of the main objectives of Islamic law that prioritizes the benefit of mankind. In this context, the implementation of productive zakat tries not only to distribute zakat as consumptive assistance, but as productive business capital. The goal is to help *mustahiq* develop their economic potential so that they can live more prosperous lives, not just relying on short-term assistance but creating sustainability in their financial lives. (Putra, Sofyan, and Mongkito 2020)

The basic principle of zakat aims to cleanse the wealth of *muzakki* or zakat givers from miserliness and purify their souls. However, zakat also has a significant social dimension, namely to raise the status of *mustahiqs* who are in weak economic conditions. In this case, LAZISNU seeks to implement productive zakat so that it is not only a tool to fulfill the basic needs of the recipients but also as a means of broader empowerment. By providing business capital, LAZISNU provides opportunities for zakat recipients to start new businesses or develop existing businesses, so that they can achieve a better level of independence. (Ainiah 2020)

The application of productive zakat by LAZISNU is in line with an important element in Maqasid Sharia, namely *hifz al-mal*, or the preservation of wealth. Preserving wealth in Islam means ensuring that wealth is used productively and not just spent on momentary needs. By distributing zakat in the form of business capital, zakat assets are not simply depleted, but are processed into a new source of income for *mustahiq*. This allows zakat to provide sustainable benefits that can be felt by recipients in the long run. This wealth preservation is at the core of LAZISNU's

strategy in managing zakat funds so that it really brings positive changes in the economic life of *mustahiq*.(Atabik 2015)

In addition to the maintenance of wealth, the implementation of productive zakat also pays attention to aspects of *hifz al-nafs*, namely the maintenance of the soul. By providing business opportunities to *mustahiqs*, LAZISNU helps them to achieve economic stability which also has a positive impact on psychological well-being. When *mustahiqs* have their own source of income from businesses supported by zakat capital, they will feel more valued and dignified for being able to provide for their families without continuing to rely on aid. This shows that productive zakat not only supports the fulfillment of material needs, but also maintains the dignity and mental well-being of zakat recipients. Maqasid Sharia also includes *hifz al-din*, which is the maintenance of religion. In the implementation of productive zakat, LAZISNU ensures that the process of distributing and utilizing zakat is carried out in accordance with sharia principles. The capital provided is used for businesses that are in accordance with Islamic values, such as halal trade or small businesses that do not violate sharia. Thus, productive zakat not only helps *mustahiq* economically but also encourages them to run business activities that are in accordance with religious teachings. This is important because it ensures that the welfare achieved through zakat remains within the corridor of Islamic values.(Sundari 2018)

In the perspective of *hifz al-aql*, or the maintenance of the mind, productive zakat also opens opportunities for *mustahiq* to develop new skills through the business they run. LAZISNU often includes training and coaching as part of the productive zakat program, so that *mustahiq* can manage their business better. Business management skills, simple financial management, and marketing strategies are some of the things taught in this mentoring. Thus, zakat recipients not only get capital but also knowledge and skills that can increase their capacity in developing their business. This approach is also in line with *hifz al-nasl*, which is the maintenance of offspring. With productive zakat, zakat recipients can create a more economically stable environment for their families. For example, parents who receive business capital assistance from zakat can provide better education for their children. This helps the next generation to grow up in more prosperous conditions, with better access to education and economic opportunities. In this way, the impact of productive zakat can be felt not only by the direct recipients, but also by their families.(Firmansyah 2013)

Productive zakat run by LAZISNU in Muaro Jambi also prioritizes the aspect of social justice, which is one of the objectives of Maqasid Syariah. Zakat functions as an instrument of wealth redistribution, where funds from wealthy *muzakki* are channeled to those who are less fortunate. By using zakat as business capital, LAZISNU not only fulfills the basic needs of *mustahiqs* but also provides them with the opportunity to become self-sufficient and potentially even *muzakki* in the future. This creates a sustainable cycle of good in society, where zakat becomes a catalyst for the strengthening of the people's economy.(Muamalah 2019)

The Contribution of Productive Zakat in the Maintenance of Assets (*Hifz al-mal*)

The importance of *hifz al-mal* in productive zakat is so that wealth is not just given as consumptive assistance that only has a momentary impact. In the perspective of Maqasid Sharia, every asset issued through zakat should be able to encourage recipients to get out of the poverty circle. The provision of business capital by LAZISNU Muaro Jambi allows zakat recipients to start small businesses such as opening stalls, raising livestock, or selling. These businesses can provide a more stable source of income for *mustahiq*, so that they are not only dependent on subsequent assistance, but can build economic independence. The implementation of productive zakat by LAZISNU prioritizes the principle that the distributed assets must provide sustainable benefits. When zakat funds are used to open a business, such as a small trading or production business, the wealth can continue to rotate in the economy. For example, a *mustahiq* who starts a business selling food with capital from productive zakat not only earns daily income from sales, but also creates opportunities to expand his business and even create jobs for others. This shows how productive zakat becomes a catalyst that strengthens the local economy. Providing business capital through productive zakat also shows the important role of LAZISNU in managing zakat funds in a more responsible and visionary manner. Instead of just providing cash funds that will be used up for consumptive purposes, LAZISNU chooses to invest the funds in the form of business capital. This approach ensures that the wealth spent by *muzakki* (zakat givers) can continue to generate economic benefits and is not wasted. In the long run, it also helps to create a more financially independent society. (Widiastuti et al. 2020)

The maintenance of wealth also includes efforts to ensure that the wealth owned does not just run out without providing economic impact. When LAZISNU provides business capital, they ensure that the business run by the zakat recipient has clear prospects and has the potential to generate profits. For example, businesses in the field of trade that have a fast capital turnover, or livestock that can develop well in the Muaro Jambi region. In this way, productive zakat becomes a targeted investment, helping *mustahiq* to gradually change their economic conditions. From a Maqasid Shariah perspective, safeguarding wealth means ensuring that the distribution of wealth in society is done fairly and efficiently. Productive zakat allows this distribution to take place in a more effective manner. By channeling funds from *muzakki* to *mustahiq* in the form of business capital, wealth can be used to increase the purchasing power and productivity of society as a whole. This creates a healthier economic cycle, where wealth does not just stay in the hands of the wealthy, but also provides opportunities for the less well-off to thrive. (Khotimah 2020)

The importance of business capital in productive zakat can also be seen from its impact on the economic stability of zakat recipient families. With a business that can generate income, *mustahiqs* have a better ability to fulfill basic needs such as children's education, health, and daily needs. This not only improves their quality of life but also helps them prepare for a better future. Thus, productive zakat helps to create significant changes in the lives of zakat recipients, in accordance with the objectives of Maqasid Sharia. (Alim 2021) The productive zakat program by LAZISNU

also contributes to reducing *mustahiqs*' dependence on short-term social assistance. When *mustahiqs* are given the opportunity to develop their business, they will focus more on developing their potential and their business. This helps them get out of the mentality of passive aid recipients, and are more motivated to strive to develop a better economic life. This approach shows how productive zakat not only provides material assistance but also encourages the mental and economic independence of zakat recipients.

Through productive zakat, LAZISNU has demonstrated that zakat can be a powerful tool to promote financial inclusion among the poor. By providing access to capital to those who do not have the opportunity to obtain loans from conventional financial institutions, productive zakat gives *mustahiqs* the opportunity to develop their businesses without being burdened by interest or usury. This is in line with sharia principles that oppose the practice of usury and support transactions that are fair and beneficial to all parties. The use of zakat funds as business capital also helps to strengthen the sense of responsibility among zakat recipients. They understand that the funds received are a trust that must be used properly to build a business. This creates a strong sense of moral responsibility, where zakat recipients feel obliged to use the capital wisely and develop it for their future. In this way, productive zakat not only preserves wealth in a physical sense but also in a moral and spiritual sense. (Sitepu 2018)

Productive zakat also provides opportunities for recipients to participate more actively in the local economy. With business capital, *mustahiqs* can become producers of goods and services needed by their community, thus strengthening local economic networks. This creates stronger economic links between *mustahiqs* and their communities, which in turn helps to create better social solidarity. This role shows that productive zakat not only improves the condition of individuals but also strengthens the economy of the community as a whole. Thus, productive zakat by LAZISNU not only provides material assistance but also builds an ecosystem that supports local economic growth. The wealth distributed through zakat is safeguarded and utilized productively, thus becoming sustainable capital for the recipients. This creates a positive impact that not only changes the lives of *mustahiqs* but also strengthens the economy of the Muaro Jambi region as a whole. Productive zakat becomes a concrete example of how wealth in Islam can be preserved, developed, and utilized for the common good. (Hakim, Muslikhati, and Rifa'i 2020)

Socio-Economic Benefits in the Perspective of Maqasid Sharia

The productive zakat program implemented by LAZISNU in Muaro Jambi produces various significant socio-economic benefits, in line with the Maqasid Sharia objectives. The first benefit of this productive zakat is its ability to help *mustahiq* in fulfilling their basic daily needs. With business capital, *mustahiqs* can develop small businesses that are able to generate regular income. This income is used to fulfill primary needs such as food, clothing, and shelter, which previously may have been difficult to fulfill. From the Maqasid Sharia perspective, this is in line with the principle of *hifz al-nafs* or the preservation of the soul, because the basic needs that are met can improve the psychological and physical well-being of zakat recipients.

Furthermore, productive zakat also enables the improvement of the overall quality of life. With a business running and providing income, *mustahiqs* are not only able to fulfill basic needs but can also improve access to health and education services. For example, they can send their children to higher education or access better health facilities. This improved quality of life supports the Maqasid objective that seeks to safeguard the welfare of the soul and intellect (*hifz al-aql*). When children from *mustahiq* families receive a good education, they are expected to achieve a better life in the future. (Hakim, Muslikhati, and Rifa'i 2020)

From a Maqasid Sharia perspective, these benefits reflect *hifz al-mal* or the preservation of wealth, where the wealth distributed through zakat is used to create added value in the economy. Business capital from zakat allows *mustahiq* to generate their own income, so that the wealth received is not exhausted for consumption, but is reinvested into productive activities. Thus, productive zakat provides a long-term solution that can help *mustahiqs* to achieve economic independence, even changing their status from zakat recipients to zakat givers in the future. Productive zakat also supports the development of micro, small, and medium enterprises (MSMEs) in the Muaro Jambi region. With the capital provided, *mustahiqs* can start small businesses such as selling food, opening a stall, or starting an agricultural business. This MSME sector is often the backbone of the regional economy because it is able to absorb local labor and meet the needs of the local community. Through productive zakat, LAZISNU helps strengthen this sector, which in turn contributes to the overall economic growth in Muaro Jambi. (Beik 2009)

The social benefits of productive zakat are also seen in the increased confidence of *mustahiqs*. When they successfully run a business and see the results of their hard work, they feel that they have the ability to change their own destiny. This not only enhances their personal dignity but also inspires others in their community to try harder in facing life's challenges. Thus, productive zakat not only provides economic impact but also builds a positive mentality among recipients. Productive zakat also provides benefits for strengthening the social structure of the community. By providing support to small businesses run by *mustahiqs*, the program helps build stronger local economic networks. As these small businesses grow, they become an important part of the local economy, strengthening the linkages between producers and consumers within the community. This creates a mutually supportive economic ecosystem, where everyone has a role to play in advancing the economy of their region. (Fauziah, Hana, and Mauliana 2021)

The program also demonstrates how zakat can be an effective tool in dealing with global economic challenges, such as rising prices of basic commodities or economic recession. *Mustahiqs* who own their own businesses can better withstand economic turmoil because they have a relatively more stable source of income. With productive zakat, they not only have emergency funds but also the ability to make money from their business. This shows that zakat can be an adaptive instrument in helping people overcome economic challenges. Overall, the productive zakat program implemented by LAZISNU in Muaro Jambi is not only about aid distribution, but also about sustainable social and economic transformation. This program creates opportunities for *mustahiq* to get out of poverty and achieve economic independence,

in line with the main objective of Maqasid Sharia. Productive zakat becomes a tangible manifestation of efforts to maintain the welfare of the people, reduce social disparities, and create a more prosperous and independent society. Through this approach, zakat truly acts as an effective instrument of social change in creating a just and prosperous society. (Sahman Z et al. 2023)

CONCLUSION

The productive zakat program implemented by LAZISNU in Muaro Jambi contributes significantly to the improvement of *mustahiq's* socio-economic welfare, in line with the Maqasid Sharia objectives. By distributing zakat in the form of business capital, this program not only helps *mustahiqs* meet their basic needs but also creates opportunities to achieve economic independence. Productive zakat encourages them to develop businesses that generate a stable income, thereby raising their standard of living in a sustainable manner. In addition to the economic impact, productive zakat also strengthens social solidarity and reduces the gap between rich and poor. Through the provision of business capital, productive zakat enables a fair redistribution of wealth, which contributes to the strengthening of the local economy and the improvement of the overall quality of life of the community. This makes zakat not just a short-term relief, but a social investment that supports the achievement of people's welfare, in accordance with the principle of *hifz al-mal* and the Maqasid objectives of Sharia.

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