

BUILDING ASNAF ENTREPRENEURSHIP IN INDONESIA: A PROPOSED PROGRAM FOR AMIL ZAKAT INSTITUTIONS

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Abstract: Currently, the distribution of zakat is usually carried out consumptively to meet the basic needs of *mustahiq* (zakat recipient). Consumptive zakat provides a short-term effect and a dependency effect for *asnaf* (*mustahiq*). Therefore, zakat institutions can begin to develop sustainable productive zakat schemes for the welfare of *mustahiq*. The aim of the research is to design a program and implementation model of the *Asnaf* Entrepreneurship Program (AEP) in Indonesia. This research uses a qualitative approach with descriptive analytical methods through literature studies. The AEP program is aimed for *asnaf* who meet the criteria of the needy and the poor and are physically and mentally able to run a business. Furthermore, the *asnaf* are given business assistance by zakat institutions. Assistance can be in the form of a capital loan with a *qardh* contract. Then, business assistance can be in the form of consulting, training, monitoring to achieve a profitable and sustainable business. AEP is implemented using the concept of collaborative management. Several zakat institutions may build an AEP compartment to support the implementation of AEP. *Mustahiq* also can create a community based on the type of business or place of residence. AEP has challenges in its implementation, but has great opportunities, not only to benefit *asnaf* but also to have a multiplier effect on the Indonesian economy.

Keywords: *amil zakat institutions; asnaf; entrepreneurship; zakat distribution*

Abstrak: Penyaluran zakat saat ini masih terbatas pada zakat yang sifatnya konsumtif. Padahal zakat konsumtif hanya memberikan efek jangka pendek dan efek ketergantungan bagi *asnaf*. Sebuah lembaga amil seharusnya dapat mulai menyusun skema zakat produktif karena memiliki pengaruh positif yang signifikan terhadap kesejahteraan *mustahiq*. Tujuan penelitian ini adalah merancang sebuah program dan model implementasi *Asnaf Entrepreneurship Program* (AEP) di Indonesia. Penelitian ini menggunakan pendekatan kualitatif dengan metode deskriptif analisis melalui studi kepustakaan. Program AEP ditujukan untuk *asnaf* yang memiliki kriteria golongan fakir dan miskin, dan mampu secara fisik dan mental untuk menjalankan usaha. Selanjutnya *asnaf* diberikan bantuan pendampingan usaha oleh amil. Bantuan dapat berupa pinjaman modal dengan akad *qardh*. Pendampingan usaha dapat berupa konsultasi, pelatihan, *monitoring* untuk mencapai usaha yang menghasilkan. AEP diimplementasikan menggunakan konsep *collaborative management*. Beberapa lembaga zakat membentuk suatu kompartemen AEP untuk mendukung pelaksanaan AEP. *Mustahiq* juga membentuk suatu komunitas dengan berdasarkan pada profesi atau tempat tinggal. AEP memiliki tantangan dalam implementasinya, namun memiliki peluang yang besar, tidak hanya untuk kebermanfaatannya bagi *asnaf* namun juga memberikan *multiplier effect* pada perekonomian Indonesia.

Kata Kunci: lembaga amil zakat; *asnaf*; kewirausahaan; pendistribusian zakat

Introduction

Zakat is an obligation upon all able Muslims because it's included to Five Pillars of Islam. Paying zakat is a must for a Muslim who meets the necessary criteria of wealth. The assets from this zakat will be distributed to eight *asnaf* or *mustahiq* groups (people who are entitled to receive zakat). Therefore, zakat can be the one of the instruments to achieve equitable distribution of wealth which is a characteristic of the Islamic economy and is not found in other economic systems.¹

Islam actually has regulated the distribution of assets through the distribution of zakat. The obligation to carry out zakat is not merely a cancellation of the obligation to obey Allah SWT, but also has social value. Every Muslim who has been designated as a *muzakki* (person who pays zakat) is obliged to set aside his wealth to pay zakat. This relates to the distribution of assets to needy people so that social inequality does not occur. By distributing zakat, every Muslim has the same opportunity to improve his quality of life.²

In general, zakat is distributed to meet the basic needs of *asnaf* and this is called by consumptive zakat. If examined further, this type of zakat will not have a sustainable impact on the life of the *asnaf* itself, because the zakat assets given will run out after *asnaf* use the assets of zakat. Furthermore, the recipient of zakat (*mustahiq* or *asnaf*) will again be confused in fulfilling his life needs if the zakat assets have been used up.³ Zakat with a consumptive nature tends to provide short-term effects as well as the possibility of a dependency effect from *asnaf* on zakat itself.

¹ Havis Aravik, "Esensi Zakat Sebagai Instrumen Finansial Islami Dalam Pandangan Muhammad Nejatullah Siddiqi," *Economica Sharia* 2, no. 2 (2017): 101–12, <https://doi.org/10.36908/esha.v2i2.99>.

² Firmansetiawan, "Zakat Hasil Tambak Garam Dalam Perspektif Maqasid Syariah Abdul Majid Al-Akkan," *Ahkam: Jurnal Ekonomi Islam* 9, no. 1 (2021): 193–218, <https://doi.org/10.21274/ahkam.2021.9.1.193-218>.

³ Ahmad Suwandi and Yenni Samri, "Peran LAZISMU (Lembaga Amil Zakat, Infaq Dan Sadaqah Muhammadiyah) Dalam Mengentaskan Kemiskinan Masyarakat Kota Medan," *Management of Zakat and Waqf Journal (MAZAWA)* 3, no. 2 (2022): 15–30, <https://doi.org/10.15642/mzw.2022.3.2.15-30>.

Zakat in this case is not merely seen as a routine obligation that must be carried out every year before the *Eid al-Fitr* holiday, but as a potential for empowering the community's economy.⁴ Thus, the term "productive zakat" is introduced, which refers to the distribution of zakat in the form of funds to *mustahiq* in order for them to start a business and thereby raise their level of living in a sustainable way. Through entrepreneurship, the distribution of productive zakat can help *mustahiq* develop their sense of independence and increase their welfare over time.⁵ It is likely that someday these *mustahiq* will be able to become *muzakki* because of this empowerment, which can help the *mustahiq* progress their business and reduce their reliance on zakat contributions.

This economic empowerment program through zakat must of course be fully supported by a zakat institution which is commonly called *amil zakat*. *Amil zakat* is an institution established by the government to facilitate the collection and distribution of zakat funds. The role of *amil zakat* here is to intermediary between *muzakki* and *mustahiq* so that a significant impact is obtained, especially in terms of *mustahiq* welfare.

In productive zakat, *amil zakat* is tasked with channeling zakat funds to *mustahiq* using an entrepreneurial approach.⁶ In addition to receiving zakat, *mustahiq* are given business-related expertise. Whether expanding an existing business that has already been started by boosting its capital or starting a new business with sustainable support. *Asnaf* entrepreneurship is the term used to describe the idea whereby unproductive *asnaf* turns productive by managing entrepreneurial programs.

In Indonesia, the institution that manages zakat nationally is BAZNAS (National Amil Zakat Agency). This institution is one of the government agencies that was established because of the proposal of the Ministry of Religion and was subsequently approved by the President. This institution is a non-structural institution that is responsible to the President through the Minister of Religion. According to the latest report on the official website, the following is a table for collecting national zakat funds from 2015 to 2019.

The Table 1 illustrates the level of national zakat fund collection in Indonesia during the period from 2015 to 2019 has increased from year to year. Likewise with the increase in the percentage of the ACR (Allocation to Collection Ratio) category, this ratio describes the comparison of the proportion of zakat funds disbursed with zakat funds that have been collected. From the latest recorded data, in 2019 the percentage of ACR reached 84.9% with the effective category. This figure shows that zakat institutions have a large distribution and collection capacity so that their effectiveness is proven to be in this number. It is not impossible, with the Indonesian economy reviving after the pandemic, the percentage of ACR in 2022 is able to enter the "Very Effective" category with a percentage achievement above 90%.

⁴ Achmad Saeful, "Konsep Zakat Produktif Berbasis Masjid," *Jurnal Pemikiran Islam* 2, no. 2 (2019): 1–17, <https://doi.org/10.51476/syar'ie.v4i2.270>.

⁵ Muhammad Nafik Hadi Ryandono and Ida Wijayanto, "Peran Tata Kelola Lembaga Zakat Dalam Pemberdayaan Social Entrepreneur," *Jurnal Akuntansi Multiparadigma* 10, no. 1 (2019): 135–55, <https://doi.org/10.18202/jamal.2019.04.10008>.

⁶ Putri Intan Itsnaini and Iskandar Ritonga, "Strategi Pengembangan Kewirausahaan Asnaf Fakur Dan Miskin Melalui Bantuan Modal Zakat Produktif Yayasan Dana Sodisl Al-Falah (YDSF) Surabaya," *El-Qist: Journal of Islamic Economics and Business (JIEB)* 7, no. 1 (2017): 1376–89, <https://doi.org/10.15642/elqist.2017.7.1.1376-1389>.

Table 1. Statistics of National Zakat Funds Collections from 2015 to 2019⁷

No	Details	Unit	2015	2016	2017	2018	2019
1	Individual Zakat Maal	Billion rupiahs	1,983.4	2,843.7	2,785.2	3,302.2	3,951.1
2	Body Zakat	Billion rupiahs	157.8	620.5	307.0	492.4	306.7
3	Zakat Al-Fitr	Billion rupiahs	168,1	274.0	1101.9	1112.6	1406,1
4	Infaq / Alms and CSR	Billion rupiahs	1,177.3	1,001.5	1,764.9	2,517.4	3,383.6
5	Other Religious Social Funds	Billion rupiahs	163.8	277.6	265,3	692.9	1,173,1
6	Collection Growth	%	10,6	37.5	24,1	30,4	26.0
7	Distribution/Collection Ratio	%	61,6	58,4	78.1	83.8	84.9
8	ACR Category		Effective enough	Effective enough	Effective	Effective	Effective

The empowerment of entrepreneurial programs for *asnaf* will certainly have a positive impact on the economy as well as solving socio-economic problems in the community in the long term. This goal provides a link between zakat institutions that serve as facilitators for the management of zakat funds so that they can be collected and distributed on target and have a sustainable effect on *asnaf* entrepreneurs. This research will focus on proposing the *Asnaf* Entrepreneurship Program (AEP) model in Indonesia based on productive zakat distribution with assistance to achieve sustainable *mustahiq* welfare. This research provides at least two novelties, namely: First, the idea to create an integrated program for *asnaf* in a sustainable manner through productive zakat; Second, there is the principle of collaborative management between zakat institutions and also building a productive zakat ecosystem for *asnaf* in accordance with the community that is built.

Asnaf is a group of people who are entitled to receive zakat. Based on the Qur'an in at-Taubah verse 60, there are eight *asnaf*, namely: *al-fuqara* (people in need), *al-masakin* (poor people), *al-amilin* (zakat managers), *al-mu'allafah qulubuhum* (*mualaf*/convert to Islam), *al-riqab* (people who are enslaved), *al-gharimin* (people who have debts), *sabilillah* (people who strive in the way of Allah), and *ibnu sabil* (people who travel because of Allah).⁸ Another reference explains that *asnaf* is the types of assistance given to *asnaf* consisting of two categories: consumptive and productive.⁹ Productive *asnaf* is *asnaf* who has strong mental and physical conditions and is able to work, also called entrepreneurial *asnaf*.¹⁰ In addition, an *asnaf* entrepreneurship is a group of *asnaf* who want a change in

⁷ Badan Amil Zakat Nasional, "National Zakat Statistic" (Jakarta, 2019).

⁸ Mohd Abd Wahab Fatoni Balwi and Adibah Hasanah Abd Halim, "Mobilisasi Zakat Dalam Pewujudan Usahawan Asnaf: Satu Tinjauan," *Shariah Journal* 16 (2008): 567–84.

⁹ Mukhamat Saini, "Pemberdayaan Ekonomi Umat Melalui Zakat Produktif (Studi Kritik Atas Tata Kelola Badan Amil Zakat Nasional [BAZNAS] Kabupaten Nganjuk)," *Jurnal Lentera: Kajian Keagamaan, Keilmuan, Dan Teknologi* 14, no. 2 (2016): 148–62.

¹⁰ Hashim Ahmad Shiyuti and Syed Musa Al-Habshi, "An Overview of *Asnaf* Entrepreneurship Program by Lembaga Zakat Selangor, Malaysia," in *In ASEAN Universities International Conference on Islamic Finance (AICIF)* (Manila, 2018), <https://ssrn.com/abstract=3299107>.

conditions from non-productive *asnaf* to be productive by carrying out entrepreneurial activities.¹¹

There are several studies related to *asnaf* entrepreneurship. *Asnaf* entrepreneurship has actually been extensively researched in Malaysia empirically and normatively^{12,13,14}. However, the previous related research in Indonesia is still limited. Some research in Indonesia regarding *asnaf* entrepreneurship are confined to a local scale, for example in Surabaya¹⁵, Solo¹⁶, West Kalimantan¹⁷. In addition, another reference found that the level of knowledge of *asnaf* Muslimpreneurs is still relatively low.¹⁸ Giving some money to buy necessities is a short-term solution while entrepreneurship development programs can be carried out to help the poor as a long-term solution to alleviating poverty among *asnaf*.¹⁹ This can be a recommendation for zakat institutions in making *asnaf* empowerment programs. The *asnaf* empowerment program should lead to programs to increase the creativity of the *asnaf* so that they can increase the knowledge and skills for the growth of the *asnaf* itself. This research develops a more complete *asnaf* entrepreneurship model on a country scale, especially for Indonesia which does not yet have a centralized program in the field of *asnaf* entrepreneurship run by the government. This study initiated a complete *asnaf* entrepreneurship program starting from the selection of *asnaf*, the scheme and flow of capital assistance distribution, related parties, and the implementation of the program. The previous research had not discussed these matters in detail.^{20,21}

¹¹ Dayang Shobihah Abang Abai et al., "Assistant Type of Capital Zakat Distribution and Achievement of Asnaf Entrepreneur in Malaysia: An Empirical Study," *Malaysian Journal of Social Sciences and Humanities* 5, no. 1 (2020): 93–99.

¹² Noormariana Mohd Din et al., "Asnaf's Contribution through Asnaf Entrepreneurship Program: Turning Over Model Issues," *International Journal of Academic Research in Business and Social Sciences* 9, no. 9 (2019): 773–81, <https://doi.org/10.6007/ijarbss/v9-i9/6369>.

¹³ Shiyuti and Al-Habshi, "An Overview of Asnaf Entrepreneurship Program by Lembaga Zakat Selangor, Malaysia."

¹⁴ Amirul Afif Muhamat et al., "An Appraisal on the Business Success of Entrepreneurial Asnaf," *Journal of Financial Reporting and Accounting* 11, no. 1 (2013): 51–63, <https://doi.org/10.1108/jfra-03-2013-0012>.

¹⁵ Itsnaini and Ritonga, "Strategi Pengembangan Kewirausahaan Asnaf Fakur Dan Miskin Melalui Bantuan Modal Zakat Produktif Yayasan Dana Sodisl Al-Falah (YDSF) Surabaya."

¹⁶ Zulkarnain and Farkhani, "From Mustahik to Muzakki: A Study on The Utilization of Zakat Funds For The Creation and Development of Productives Small Businesses in Lazizmu Solo," *Afkaruna: Indonesian Interdisciplinary Journal of Islamic Studies* 17, no. 1 (2021): 129–50, <https://doi.org/10.18196/afkaruna.v17i1.11702>.

¹⁷ Sukma Indra, "Economic Empowerment Model for the Poor Through Zakat Institution Under Maqashid Syariah Concept in West Kalimantan," *Asian Journal of Social Science Studies* 3, no. 1 (2018): 54–62, <https://doi.org/10.20849/ajsss.v3i1.337>.

¹⁸ Mohd Nor Hakim Bin Yusoff et al., "Measuring and Comparing the Functional Business Skills and Knowledge of Entrepreneurs: Evidence from the Asnaf Community in Malaysia," *Journal of Economic Cooperation and Development* 11, no. 2 (2019): 229–47, <https://doi.org/10.14254/2071-789X.2018/11-2/16>.

¹⁹ Muhamad Hasif Yahaya and Khaliq Ahmad, "Factors Affecting the Acceptance of Financial Technology among Asnaf for the Distribution of Zakat in Selangor- A Study Using UTAUT," *Journal of Islamic Finance Special Is*, no. December (2019): 35–46.

²⁰ Din et al., "Asnaf's Contribution through Asnaf Entrepreneurship Program: Turning Over Model Issues."

²¹ Shiyuti and Al-Habshi, "An Overview of Asnaf Entrepreneurship Program by Lembaga Zakat Selangor, Malaysia."

Furthermore, the efforts of zakat institutions to streamline the distribution of their zakat have had a positive impact on the *asnaf* community's economy.²² The use of productive zakat in the form of capital assistance has had a positive impact on the growth of micro-enterprises, employment, and *mustahiq* welfare.²³ *Asnaf* entrepreneurship is important to pay attention to considering their poor condition needs to be strengthened to survive. The long-term hope of improving *asnaf* entrepreneurship's condition is to become *muzakki* so that they can contribute to the empowerment of other *mustahiq*.

Asnaf entrepreneurship that has received zakat assistance is expected to experience success.²⁴ Therefore it is necessary to measure the success of *asnaf* entrepreneurship. Some previous researchers have identified several indicators of *asnaf* entrepreneurship success, such as profits,²⁵ business continuity,²⁶ and independence.²⁷ Then another study found that successful entrepreneur *asnaf* has a certain level of entrepreneurial orientation, is willing to take risks to develop a business brand and has a unique marketing strategy.²⁸ There are two significant factors in the success of an *asnaf* entrepreneurship, namely: capital and information.²⁹

Productive zakat is zakat that is given to the poor in the form of business capital or other things that are used for productive businesses which will improve their standard of living, with the hope that a *mustahiq* will be able to become a *muzakki* if he can use the zakat assets for his efforts.³⁰ The growth of zakat is beneficial because it turns zakat funds into business capital, strengthens the economy of the recipient, and enables the poor to maintain or finance their way of life.³¹ Several researchers have described the management of zakat in this productive sector. For example, a research emphasized that productive zakat has a significant positive effect on the welfare of *mustahiq*.³² Another study found

²² Din et al., "Asnaf's Contribution through Asnaf Entrepreneurship Program: Turning Over Model Issues."

²³ Jalaludin, "Pengaruh Zakat Infaq Dan Sadaqah Produktif Terhadap Pertumbuhan Usaha Mikro Dan Penyerapan Tenaga Kerja Serta Kesejahteraan Mustahiq," *Majalah Ekonomi Universitas Airlangga* 12, no. 3 (2012): 270–77, <https://doi.org/10.20473/jeba.V22i32012.%25p>.

²⁴ Muhamat et al., "An Appraisal on the Business Success of Entrepreneurial Asnaf."

²⁵ Nurulhasanah Abdul Rahman, Zulnaidi Yaacob, and Rafisah Mat Radzi, "Determinants of Successful Financial Management Among Micro Entrepreneur in Malaysia," *Journal of Asian Scientific Research* 4, no. 11 (2014): 631–39.

²⁶ Christian Korunka et al., "Personal Characteristics, Resources, and Environment as Predictors of Business Survival," *Journal of Occupational and Organizational Psychology* 83, no. 4 (2010): 25–51, <https://doi.org/10.1348/096317909X485135>.

²⁷ Faizah Binti Zakaria and Azhar Bin Harun, "Faktor Kemahiran Dan Kejayaan Usahawan Asnaf: Amalan Kerohanian Islam Sebagai Penyederhana," *International Journal of Accounting* 4, no. 24 (2019): 98–108.

²⁸ Hazlina Abdul Halim, Jamaliah Said, and Sharifah Norzehan Syed Yusuf, "Individual Characteristics of the Successful Asnaf Entrepreneurs: Opportunities and Solutions for Zakat Organization in Malaysia," *International Business and Management* 4, no. 2 (2012): 41–49, <https://doi.org/10.3968/j.ibm.1923842820120402.1040>.

²⁹ Muhamat et al., "An Appraisal on the Business Success of Entrepreneurial Asnaf."

³⁰ Aab Abdullah, "Strategi Pendayagunaan Zakat Produktif Studi BAZ Kabupaten Sukabumi Jawa Barat," *Al-Maslahah* 1, no. 1 (2013): 1–13, <https://doi.org/10.30868/am.v1i01.105>.

³¹ Ahmad Thoharul Anwar, "Zakat Produktif Untuk Pemberdayaan Ekonomi Umat," *Jurnal Zakat Dan Wakaf* 5, no. 1 (2018): 41–62, <https://doi.org/10.21043/ziswaf.v5i1.3508>.

³² Lailiyatun Nafiah, "Pengaruh Pendayagunaan Zakat Produktif Terhadap Kesejahteraan Mustahiq Pada Program Ternak Bergulir BAZNAS Kabupaten Gresik," *El-Qist: Journal of Islamic Economics and Business* 5, no. 1 (2015): 929–42, <https://doi.org/10.15642/elqist.2015.5.1.929-942>.

that the effective distribution of zakat to a group of farmers had a positive impact on their income growth.³³ This provides additional funding for their business, enabling them to increase their productivity, income and prosperity. Furthermore, zakat that is distributed effectively can be a sustainable source of income for beneficiaries through micro-enterprise management.³⁴

The development of zakat institutions in Indonesia has changed since the introduction of Zakat Management Law no. 38/1999. This law was passed on October 13, 1999 to protect, regulate and serve *mustahiq* and *amil* zakat.³⁵ The management of zakat in Indonesia itself is managed by two institutions, namely the *Amil Zakat Agency* (BAZ) which is managed by the government and the *Amil Zakat Institution* (LAZ) which is managed by the private sector. The government also has the authority to punish zakat institutions (government and non-government institutions) if they do not perform their duties properly. Even though there is protection from the government, public trust in zakat institutions has not changed. Muslim communities in Indonesia still tend to pay zakat directly to mosques and individuals rather than official institutions.³⁶

Zakat institutions also manage funds from non-zakat sources such as *infaq*, *shadaqah* and other social contributions.³⁷ The development of *mustahiq* empowerment programs that use these two funds has a positive impact on people's welfare and living conditions. Therefore, these institutions must manage zakat well, because it will have a significant impact on recipients.³⁸ This study aims to propose the program scheme and implementation of the Asnaf Entrepreneurship Program (AEP) in Indonesia. In addition, this research also provides an overview of opportunities and challenges in implementing the AEP model in Indonesia.

Methodology

Through a literature review, the descriptive-analytical approach is used to carry out the qualitative research. The data-searching technique employed in libraries or a process that involves close examination of the subject matter being studied to identify a temporary solution to the issue identified at the outset before the study is

³³ Irfaany Fauziyah Taufiq, Kusnendi, and Aas Nurasyiah, "The Effect of Productive Zakat, Business Experience, and Mentoring on Farmers' Revenues (Survey on Lumbung Desa Program by Sinergi Foundation in Cibaeud Village, Cigalontang District, Tasikmalaya Regency)," *International Journal of Zakat* 3, no. 3 (2018): 55–67, <https://doi.org/10.37706/ijaz.v3i3.95>.

³⁴ Mohd Farihal Osman, Sollehudin Suib, and Nor Habibi Md Noor, "The Function of the Zakat Funds Continuation Modal Insan in Their Sustainable in Islamic Pedagogy," *Journal of Critical Reviews* 7, no. 6 (2020): 526–30, <https://doi.org/10.31838/jcr.07.06.97>.

³⁵ Mujiyati, Rudhiyoko B, and M. Sholahuddin, "Some Influence Factors of Zakah-Infaq Shadaqah Collecting (Case in Surakarta Central Java-Indonesia)," in *Sevent International Conference-The Tawhidi Epistemology: Zakat and Waqf Economy* (Bangi, 2010).

³⁶ Zulkipli Lessy, "Zakat (Alms-Giving) Management In Indonesia: Whose Job Should It Be?," *La_Riba Jurnal Ekonomi Islam* 3, no. 1 (2009): 106–13, <https://doi.org/10.20885/lariba.vol3.iss1.art8>.

³⁷ Syah Amelia Manggala Putri, Eka Jati Rahayu Firmansyah, and Homaidi Hamid, "The Mustahiq Empowerment Model: A Collaboration between Sharia Bank and OPZ in Optimizing Zakat Funds," *Humanities and Social Sciences Reviews* 7, no. 2 (2019): 276–81, <https://doi.org/10.18510/hssr.2019.7232>.

³⁸ Indra, "Economic Empowerment Model for the Poor Through Zakat Institution Under Maqashid Syariah Concept in West Kalimantan."

continued.³⁹ This research embarks from assumption that productive zakat can be used as a tool to improve the standard of living of *mustahiq*. Moreover, productive zakat can transform *mustahiq* as *muzzaki* in the future by the entrepreneurship skills. To achieve that purpose, a descriptive qualitative approach is used in this research. Data is collected through secondary data such as journals, proceedings, working papers, books, government regulations, websites and other related sources regarding productive zakat, Islamic entrepreneurship, and zakat management.

Result and Discussion

Sharia Law Perspective on Allocation of Zakat Funds for Asnaf Entrepreneurs

Distribution of zakat funds can be used for productive purposes. There is nothing explicitly stated in the Qur'an, Hadith or Ijma regarding the arguments for productive zakat, but there is an opportunity to develop zakat funds through hadiths narrated by Muslims.

تَتَّبِعُهُ لَافِلًا وَمَا فَحْدُهُ وَلَا سَائِلٍ مُشْرِفٍ غَيْرُهُ وَأَنْتَ الْمَالِ هَذَا مِنْ جَاءِكَ وَمَا بِهِ تَصَدَّقُ أَوْ فَتَمَوْلُهُ حُدُّهُ
مسلم رواه ” نَفْسَكَ

“Take it first, after that own it (empower it) and give it to others and what comes to you from this kind of treasure when you don't need it and you don't ask for it, then take it. And anything that is not like that, then do not follow your lust.” (HR. Muslim)⁴⁰

The hadith above states that giving zakat assets can be empowered or productive. In line with what is stated in Article 27 of the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management that "Zakat can be utilized for productive businesses in the context of handling the poor and improving the quality of the people".⁴¹ Zakat funds can be used as capital assistance with a *qardul hasan* contract for selected *asnaf*. *Qardul hasan* is a type of loan that is social in nature so that *asnaf* is not obliged to return it. If the *asnaf* business continues to grow, additional funds will be given to *asnaf* with a *mudharabah* (profit sharing) contract. The thing that needs to be considered in distributing zakat funds as capital is that there must be caution in running a business to prevent a reduction or even exhaustion of the capital from the zakat funds. Therefore, the business that is carried out should be low risk and or there is a guarantee of no loss.

Asnaf Entrepreneurship Program (AEP)

Asnaf Entrepreneurship Program (AEP) is a program for zakat recipients (*asnaf*) who are capable with certain criteria to carry out entrepreneurial activities. The aim of this program is to increase the welfare of *asnaf* so that *asnaf* does not only fulfill their basic needs, but can become *muzzaki* in the future. In other words, this AEP stimulates *asnaf* to be independent with their abilities. The context used in this idea is the turning over model

³⁹ Diana Mutia Habibaty, “Kompetisi Nazhir Pada Wakaf Produktif Ditinjau Dari Undang-Undang No 41 Tahun 2004 Tentang Wakaf,” *Al Awqaf, Jurnal Wakaf Dan Ekonomi Islam* 10, no. 2 (2017): 154–61.

⁴⁰ Abu Bakar Muhammad, *Terjemahan Subulus Salam II Hadits-Hadits Hukum* (Surabaya: Al-Ikhlash, 1991).

⁴¹ “Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat,” 2011.

of zakat. The turning over model of zakat is a model for distributing productive zakat for selected *asnaf* so that they can carry out entrepreneurial activities with the help of capital, training, mentoring and monitoring so that the business can generate large profits and successfully enter the zakat payer criteria.⁴²

Actually the concept of *asnaf* entrepreneurship program is not something new. Much empirical and conceptual research on AEP has been carried out in Malaysia.^{43,44} One of them raised the AEP practice that had been carried out at the Selangor Zakat Institution, Malaysia.⁴⁵ While in Indonesia, the term AEP is still relatively new, but several studies essentially raise the same concept regarding productive zakat for *asnaf* capital assistance funds.^{46,47,48} The practice of AEP has been widely found in Malaysia with a successful conversion rate of 30-60%.⁴⁹ This figure means that there are 3-6 people out of 10 *asnaf* who have succeeded in changing their status to become *muzzaki* through the AEP in Malaysia. These findings indicate a huge opportunity from the implementation of the AEP. Moreover, this AEP is not only related to benefits for *mustahiq*, but can have a multiplier effect in the form of job opportunities, MSMEs development, and increased zakat collection in the long term.

The idea of the *Asnaf* Entrepreneurship Program (AEP) is explained in several sections. First, the criteria for *asnaf* who can take part in the AEP are explained. The eight *asnaf* groups cannot be used as *asnaf* criteria for participating in the AEP due to various normative and contextual reasons. Second, the type of entrepreneurs from various aspects and it is classified into beginner entrepreneurs and advance entrepreneurs. Third, the types of assistance that can be received by *asnaf* entrepreneurs as well as schemes that can be accepted by every *asnaf* entrepreneur. Fourth, the implementation of AEP in Indonesia and the role of related parties are defined. Fifth, an analysis of the opportunities and challenges of AEP in Indonesia is explained.

Asnaf Criteria

Asnaf who becomes the beneficiary of the *Asnaf* Entrepreneurship Program (AEP) must be selected based on certain criteria. Not all *asnaf* groups can join this program because the field of entrepreneurship requires people who are able to run a business

⁴² Din et al., "Asnaf's Contribution through Asnaf Entrepreneurship Program: Turning Over Model Issues."

⁴³ Balwi and Halim, "Mobilisasi Zakat Dalam Pewujudan Usahawan Asnaf: Satu Tinjauan."

⁴⁴ Din et al., "Asnaf's Contribution through Asnaf Entrepreneurship Program: Turning Over Model Issues."

⁴⁵ Shiyuti and Al-Habshi, "An Overview of Asnaf Entrepreneurship Program by Lembaga Zakat Selangor, Malaysia."

⁴⁶ Sri Herianingrum et al., "Muzakki and Mustahik's Collaboration Model for Strengthening the Fundraising Capacity of Islamic Social Finance Institutions during COVID-19," *International Journal of Ethics and Systems*, 2022, <https://doi.org/10.1108/IJOES-05-2022-0091>.

⁴⁷ Zulkarnain and Farkhani, "From Mustahik to Muzakki: A Study on The Utilization of Zakat Funds For The Creation and Development of Productives Small Businesses in Lazismu Solo."

⁴⁸ Hafas Furqani, Ratna Mulyany, and Fahmi Yunus, "Zakat for Economic Empowerment (Analyzing the Models, Strategy and Implications of Zakat Productive Program in Baitul Mal Aceh and Baznas Indonesia)," *IQTISHADIA* 11, no. 2 (2018): 392-411, <https://doi.org/10.21043/iktishadia.v11i2.3973>.

⁴⁹ Shiyuti and Al-Habshi, "An Overview of Asnaf Entrepreneurship Program by Lembaga Zakat Selangor, Malaysia."

without physical barriers, location and status. Based on Q.S AT-Taubah verse 60 there are eight groups of *asnaf*, namely the needy (*al-fuqara*), the poor (*al-masakin*), the *amil*, the converts (*mualaf*), *riqab*, *gharimin*, *fi sabilillah*, *ibnu sabil*. Each is analyzed as follows:

Table 2 Analysis of the Eight *Asnaf* Groups⁵⁰

Asnaf Groups	Description	Analysis	Decision on the Selection
<i>Al-Fuqara</i>	Those who have almost nothing so they are unable to meet their basic needs.	Fakir can be targeted as AEP participant to improve their standard of living because they do not have a job, but their basic needs must be met first.	Yes
<i>Al-Masakin</i>	Those who have assets but not enough to meet the basic needs.	Miskin can be targeted as AEP participants to improve their standard of living even though they have assets and jobs, but it is not sufficient to meet basic needs.	Yes
<i>Amil</i>	Those who collect and distribute zakat.	In terms of responsibility, <i>Amil</i> must focus on managing zakat so <i>amil</i> does not need to be prioritized for the entrepreneurial program	No
<i>Mualaf</i>	Those who have just converted to Islam and need help to strengthen their <i>iman</i>	The meaning of <i>mualaf</i> is too broad. The concept of productive zakat is not in accordance with term <i>mualaf</i> because zakat is prioritized as assistance as a reinforcement of their faith.	No
<i>Riqab</i>	A slave who wants to free himself.	Almost no slaves or slaves are found today, so the concept of <i>riqab</i> is irrelevant to entrepreneurial programs.	No
<i>Gharimin</i>	Those who are in debt for the necessities of life in maintaining their soul and <i>izzah</i> .	Someone who has debts and debts for the necessities of life will find it difficult to meet other needs, including achieving a profit when given a business capital loan.	No
<i>Fi Sabilillah</i>	Those who strive in the way of Allah in the form of <i>da'wah</i> activities, <i>jihad</i> and so on.	<i>Da'wah</i> is a social work, so it is not prioritized to become an entrepreneur. <i>Fi sabilillah</i> also has a very broad meaning.	No
<i>Ibn Sabil</i>	Those who ran out of charge on the journey in obedience to Allah.	<i>Ibnu Sabil</i> has obstacles, namely conditions in travel or location, so he is not prioritized to become an AEP beneficiary	No

Table 2 shows that AEP participants are given priority to the *asnaf* group whose meaning is clear (relevant) today and does not have constraints such as location, debt or other jobs. It can be concluded that based on the analysis, the criteria for AEP participants consist of two *asnaf* groups, namely *fakir* and *miskin* (poor and needy).

In addition to determining the *asnaf* groups that are suitable for entrepreneurial activities, it is also necessary to screen a person's personal eligibility and business eligibility screening. These two screenings are necessary to increase the chances of success of the business run by *asnaf* at AEP. The *asnaf* criteria for being able to take

⁵⁰ Badan Amil Zakat Nasional, "8 Asnaf Yang Menerima Manfaat Zakat," 2022, <https://baznas.go.id/asnaf>.

part in an entrepreneurial program when viewed from a person's personality are that they must have a strong physical and mentality,⁵¹ good attitude and behavior,⁵² and also have high motivation for entrepreneurship. A person who is in a prolonged illness, is elderly, and has a disability or disability cannot be targeted for AEP because it is not prioritized in the context of productive zakat through AEP. Entrepreneurial skills are a plus for an AEP asnaf, but if they are not yet skilled, mentoring and training will be provided. Age is also included in the consideration of asnaf criteria following.

The *asnaf* selection process completely depends on the authority of the *amil*. Determination of *asnaf* who is classified as fakir or miskin, physical condition, mental condition, and health, attitude, behavior and motivation, all of which will be considered by *amil* as *asnaf* evaluator to be able to take part in AEP.

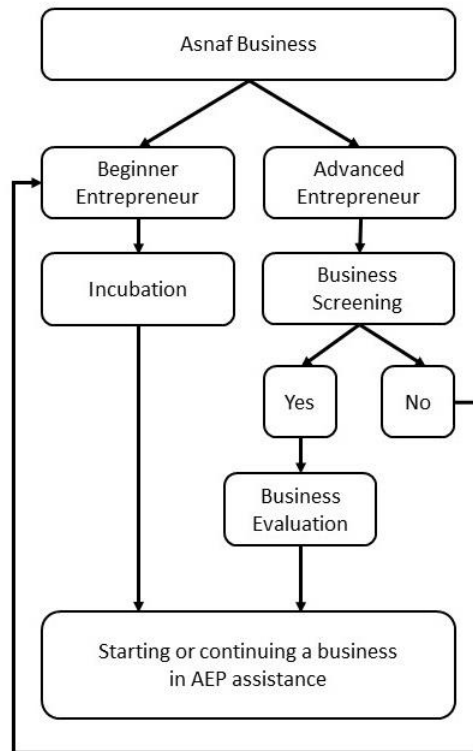
After the individual *asnaf* is declared eligible to take part in the AEP, the next step is consideration of *asnaf* business. *Asnaf* was first divided into beginner entrepreneurs and advanced entrepreneurs. An *asnaf* who does not have a business yet or owns a business but has only been running it for less than one year is classified as a beginner entrepreneur. Meanwhile, an *asnaf* who already has a business and has been running it for more than one year is classified as an advanced entrepreneur. Beginner entrepreneurs must first take part in the incubation program, while advanced entrepreneurs can immediately run their business with assistance and monitoring from the *amil*.

Figure 1 describes the flow of AEP followed by beginner entrepreneurs and advanced entrepreneurs. Beginner entrepreneurs who don't have a business but have a business idea will take part in the business incubation stage to formulate the type of business chosen as well as plan the entire business so that they can make a profit. After participating in the incubation, the entrepreneur is ready to run a business with assistance from AEP. Meanwhile, advanced entrepreneurs do not go through the incubation process first, but through business screening. This screening stage aims to consider whether the type of business is in accordance with sharia, along with market opportunities. If according to sharia it is not suitable and no market opportunity, then the *amil* will not pass it in the criteria for businesses that receive assistance through the AEP scheme. If they do not pass the screening, advanced entrepreneurs will be categorized as beginner entrepreneurs to participate in incubation and start new businesses. If *asnaf* passes the screening, then entrepreneurs will be evaluated and guided in advance to be successful in their business. Then advanced entrepreneurs can run their business with the AEP scheme.

Types of businesses that can be run by beginner entrepreneurs and advanced entrepreneurs are micro and small businesses that have not faced much risk. Then the business fields that can be taken are food stalls, fisheries, animal husbandry, agriculture, handicrafts, and other business fields on a small scale that have market opportunities.

⁵¹ R.A Rahman and S Ahmad, "Strategi Pembangunan Keusahawanan Asnaf Fakir Dan Miskin Melaluiagihan Bantuan Modal Zakat," *Jurnal Pengurusan* 33 (2011): 37-44.

⁵² Shiyuti and Al-Habshi, "An Overview of Asnaf Entrepreneurship Program by Lembaga Zakat Selangor, Malaysia."

Figure 1. Asnaf's Business Flow⁵³

Assistance Categories

Both financial loan help and business training/support services are provided to asnaf entrepreneurs. Assistance with capital loans may take the shape of cash, equipment, or capital. Training support or mentoring can take the shape of business acumen, financial management, marketing, new product development, and motivation and spiritual guidance. However, *asnaf* who are categorized as poor and destitute (*fakir miskin*) are still given priority so they can meet their basic requirements before obtaining help from the productive zakat system in AEP. This help is referred to as consumptive zakat help. There are four categories of zakat distribution scheme, they are: (1) Traditional consumption, direct zakat funds distribution to meet *asnaf's* basic needs. (2) Consumptive creativity, the distribution of consumptive goods to assist *mustahiq*, such as clothing, school supplies and scholarships, as well as aid for worship tools. (3) Conventionally productive, zakat in the form of manufacturing or production tools and goods that aid in the business process. (4) Creative productivity, zakat which are given in the form of capital for social projects and business development for micro- and small-scale businesses.⁵⁴ More clearly, the categories of assistance and the relationship with the types of *asnaf* are explained as follows:

⁵³ Authors, 2022

⁵⁴ Herianingrum et al., "Muzakki and Mustahik's Collaboration Model for Strengthening the Fundraising Capacity of Islamic Social Finance Institutions during COVID-19."

Table 3. Scheme of Assistance in AEP

Information		Fakir	Miskin	
		Beginner Entrepreneur	Beginner Entrepreneur	Advanced Entrepreneur
		AEP 1	AEP 2	AEP 3
Aid	T1	100 : 0	80 : 20	70 : 30
Proportion*	T2	80 : 20	70 : 30	50 : 50
	T3	70 : 30	50 : 50	30 : 70
	T4	50 : 50	30 : 70	20 : 80
Forms of Consumptive Assistance		traditional consumption & Consumptive creativity	traditional consumption & Consumptive creativity	traditional consumption & Consumptive creativity
		conventional productive	conventional productive & Creative productivity	conventional productive & Creative productivity
Forms of Productive Assistance				
Program Term		2 years	2 years	1 year
Amount of Assistance per month		1 – 2 Million	1–2 Million	2 -3 Million

Information:

*Proportion of Consumptive and Productive Assistance. AEP 1 and 2 in the second year use the proportion of 20:80

Before being given assistance, *asnaf* was classified into three *asnaf* based on the *asnaf* group and the type of entrepreneur. First, the poor group who has just started a business or hereinafter referred to as AEP 1. Second, the poor group who has just started a business or AEP 2. Third, the poor group who have already opened a business or AEP 3. Each has differences in the context of providing assistance. The needy group must be prioritized to fulfill their basic needs first before running a business. Therefore, the AEP 1 group is given a higher proportion of consumptive assistance. For example, to buy rice, clothes, and so on. As for productive assistance, it is only intended for conventional productive in the provision of equipment to do work. For example, to provide agricultural tools to work on paddy fields. The rest for AEP 2 and 3 sequentially, at the beginning of the program it still tends to be consumptive assistance as well, but in the end it will be prioritized for productive assistance. The program period for AEP 1 and 2 is 2 years, while for AEP 3 it is 1 year with the consideration that the business has grown bigger than the others. The amount of assistance provided for AEP 1 and 2 is IDR 1,000,000-IDR 2,000,000 while for AEP 3 it is IDR 2,000,000-IDR 3,000,000.

After the program period ends, there will be an evaluation to assess whether the productive business carried out by *Asnaf* is said to be successful or not. The criteria for *asnaf* to be said to be successful are 1) Productive zakat with the *qardh* contract received by him is returned in the principal amount, 2) *Asnaf's* business can run sustainably even without financial assistance from zakat, 3) There is additional income received by *asnaf* from the business he runs, 4) *Asnaf* is able to pay zakat (at least zakat fitrah) for himself and his family. In the event that *asnaf* is declared unsuccessful in the AEP program, then

asnaf will take part in a follow-up program for 3-6 months held in cooperation with Corporate Social Responsibility (CSR) funds from external parties, namely companies.

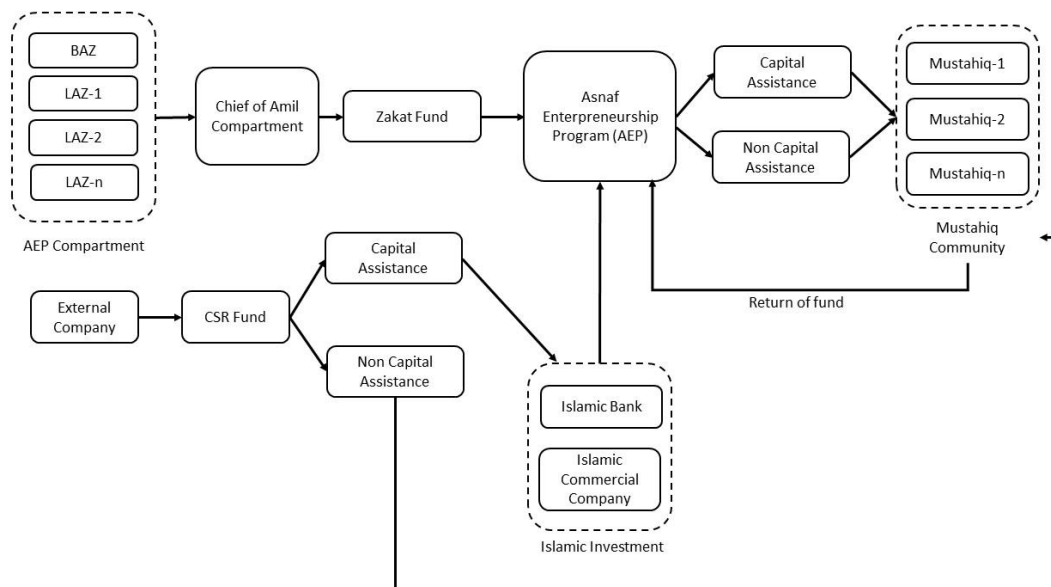


Figure 2. Implementation Scheme of AEP fund⁵⁵

AEP Implementation

The implementation of the *Asnaf* Entrepreneurship Program is not only carried out by one *amil* zakat institution but by a group of *amil* institutions, so that the management of this program uses a collaborative management approach. This approach has been conceptually used by previous study⁵⁶ and practically by the Zakat Organization Forum (FOZ) by forming a compartment. Compartment is a collaborative effort of several institutions that have the same mission. Some *amil* zakat institutions can form an *asnaf* economic recovery compartment with a productive zakat program. This program can be recognized collectively so that there is mutual cooperation. *Amil* institutions that have a large scale will help small scale *amil* institutions, and vice versa. The concept of this compartment can fill each other's deficiencies. For example, if there is an *amil* institution that lacks zakat funds to distribute it, it will be assisted by other institutions with the same program campaign. Another example, when one *amil* institution has distance constraints, it will be helped by the access of other institutions that are closer. In essence, this AEP is a joint program that is carried out jointly. The big LAZ will strengthen the small ones, and vice versa.

Apart from collaborating with other *amil* institutions, AEP can collaborate with CSR funds from the private sector. This can increase the chances of program sustainability and increase benefits. A more complete scheme is explained on figure 2. AEP can be

⁵⁵ Authors, 2022

⁵⁶ Maulana Kurnia Putra, "Kolaborasi Filantropi Pada Pandemi Covid-19: Studi Manajemen Kolaborasi Gerakan Zakat Merespon Dampak Pandemi Covid-19 Tahun 2020-2021" (UIN Sunan Kalijaga, 2022).

implemented using the following step: First, BAZ (National Zakat Agency) and LAZ (Zakat institutions) on a national scale form a compartment to run the AEP program. Then choose one of the institutions to be the implementing coordinator of AEP. Second, Zakat funds in each institution can be combined into one by the AEP coordinator. Allocation of funds for the AEP program can be determined by deliberation for consensus. Third, the collected zakat funds are then allocated to finance AEP for two main programs, namely business capital assistance programs and non-capital assistance programs.

Fourth, *mustahiq* or *asnaf* form a community of AEP participants. The community formed can be based on the same profession or the same area of domicile. Fifth, capital and non-capital assistance from the AEP program are given to *mustahiq* or *asnaf* who have been previously selected by the *amil* institution and have formed a community. Sixth, *mustahiq* can run the business with assistance from *amil* in the AEP program. Final step, *mustahiq* within a certain period of time return capital assistance funds from productive zakat to *amil* in the AEP program to then be rolled back into capital and non-capital assistance to other *mustahiq*.

The private sector can support the AEP by providing CSR funds to be used as additional capital and non-capital assistance. Capital assistance funds from the private sector are not directly given to *mustahiq* but are invested first in Islamic financial instruments in Islamic banks and may also be invested in other companies to generate returns. The proceeds earned can be given to the AEP program. Meanwhile, non-capital assistance funds can be given directly to *mustahiq* to support *mustahiq* business assistance.

Opportunities and Challenges

Asnaf Entrepreneurship Program has opportunities and challenges if this program is implemented. Some of the opportunities that can be obtained include: Firstly, the AEP program can be used as a forum for collaboration between *amil* zakat institutions. *Amil* institutions complement each other between their strengths and weaknesses so that there is no egocentric institution, there is only one common goal, namely increasing the welfare of *mustahiq*. Secondly, capital or non-capital assistance in the AEP scheme will be larger in terms of the amount and beneficiaries because from the input side the zakat managed funds will be large as many are joined in the *amil* compartment. Thirdly, AEP utilizes productive zakat with sustainable programs so that it can provide more significant benefits to *mustahiq* to change their standard of living, and even succeed in becoming *muzzaki* in the future.

In addition, the AEP program can be a forum for synergizing with the private sector. *Amil* institutions and private parties can cooperate and both can claim the program. Then, as the success of *asnaf* becomes a *muzzaki*, the potential for *muzzaki* will increase and the zakat funds will also increase. *Asnaf* who succeeds in becoming a *muzzaki* of the AEP program can be offered to become a regular donor of this program. A multiplier effect from AEP can be achieved because this program is not only beneficial for *asnaf* itself, but is beneficial in absorbing labor, increasing economic turnover in the regions, and facilitating supply and demand in the regions.

Besides having opportunities, the AEP program has challenges that must be faced by *amil* zakat institutions. First, there must be a common perception and unity of purpose between different *amil* zakat institutions. There are no egocentric institutions and interests outside the interests of the people. Second, human resources who become *amil* must have additional competencies, namely entrepreneurship. For example, *amil* must be competent in determining business feasibility, accompanying, supervising, and evaluating the business run by *asnaf*. Third, in addition to the main tasks of collecting, distributing or utilizing zakat, *amil* must also be able to carry out another role, namely overseeing business operations.

The other challenges that may be faced are low operational funds to run programs outside the institution. The responsibility for operational funding can also be a problem due to the ambiguity of the main functions within a compartment. Then, *amil* institutions must face risks when there is an *asnaf* that cannot repay *qardh* loan funds because the business loses money or the *asnaf* disappears and misuses the funds provided. In addition, *amil* institutions also must develop standardization of productive zakat management through AEP so that the division of tasks, risk mapping, workflow and *asnaf* business success indicators are clearer.

Conclusion

Productive zakat is not explicitly explained in sharia law, but the implementation of the Asnaf Entrepreneurship Program (AEP) can be based on Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management. *Asnaf* Entrepreneurship Program (AEP) is a program for zakat or *asnaf* recipients who are capable with certain criteria to carry out entrepreneurial activities. The aim of this program is to increase the welfare of *asnaf* so that *asnaf* does not only fulfill their basic needs, but can become *muzzaki* in the future. Only the needy and the poor who are physically and mentally healthy can participate in the AEP. Apart from that, they are able to run their own business. The implementation of AEP requires collaboration from several *amil* zakat institutions that form a compartment. The assistance funds given to *mustahiq* are divided into two, namely capital and non-capital assistance funds. It is hoped that the idea of this program will increase the chances of *asnaf* becoming *muzzaki* in the future. Apart from that, there is a possibility of a multiplier effect from AEP because this program is not only beneficial for *Asnaf* itself, but also useful in advancing the regional economy. This research is still in the form of the idea of implementing productive zakat in Indonesia, and has not yet analyzed its real application. In addition, this research has not analyzed more comprehensively regarding the law of zakat distribution as *asnaf* capital assistance. Future research can discuss the implementation of productive zakat distribution for *asnaf* and analyze the law of zakat distribution as capital assistance for *asnaf* entrepreneurs.

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