

## THE COMPARISON ANALYSIS OF THE EMPOWERMENT PRODUCTIVE ZAKAH BETWEEN CITY AND RURAL COMMUNITIES IN WEST KALIMANTAN PROVINCE

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**Abstract:** This research purpose is to know the comparison empowerment of productive zakah between rural and urban communities in West Kalimantan Province. This research was conducted in two places, namely Lembaga Amil Zakah (LAZ) Rumah Zakah and Lembaga Amil Zakah (LAZ) Dompot Peduli Ummat. The discussion of this research is about how the comparison of productive zakah empowerment performed by LAZ Rumah Zakah to urban and LAZ Dompot Umat to rural communities in West Kalimantan Province. This research was design in the form of a qualitative descriptive research throughout case studies strategy. In this research, the researcher using observation, interview and documentation as the instruments of data collection. The researcher was interested using a pairing pattern, making of explanation and analysis of time series in technique of data analysis. Research result shows that, zakah empowerment that conducted by LAZ Rumah Zakah to urban community has fulfilled in one of the indicators which is the ability to take advantage of future enterprises. Whereas, the empowerment programs which conducted by LAZ Dompot Umat to rural community also fulfilled two indicators: the decision-making ability and economic independence. For overall, the empowerment programs which conducted by LAZ Dompot Umat is better than what LAZ Rumah Zakah did to the urban because there are two indicators achieved.

**Keywords:** productive zakah, empowerment, amil zakah institution, rural community, urban community

**JEL Classification:** O10, L20, R51

**Abstrak:** Penelitian ini bertujuan untuk mengetahui perbandingan pemberdayaan zakah produktif antara masyarakat desa dan kota di Provinsi Kalimantan Barat. Penelitian dilakukan di dua tempat yaitu Lembaga Amil Zakat (LAZ) Rumah Zakah dan Lembaga Amil Zakat (LAZ) Dompot Peduli Ummat. Pembahasan penelitian ini adalah bagaimana perbandingan pemberdayaan zakah produktif yang dilakukan oleh LAZ Rumah Zakah untuk masyarakat kota dan LAZ Dompot Ummat untuk masyarakat desa di Provinsi Kalimantan Barat. Metode penelitian yang digunakan dalam penelitian ini adalah kualitatif deskriptif dengan strategi penelitian menggunakan studi kasus. Penelitian ini menggunakan observasi, wawancara dan dokumentasi dalam pengumpulan datanya. Teknik analisis data dalam penelitian ini menggunakan penjadwalan pola, pembuatan penjelasan dan analisis deret waktu. Hasil penelitian adalah pemberdayaan zakah yang dilakukan oleh LAZ Rumah Zakah untuk masyarakat kota telah memenuhi satu indikator pemberdayaan yaitu kemampuan untuk memanfaatkan usaha di masa datang. Program Pemberdayaan yang dilakukan oleh LAZ Dompot ummat untuk masyarakat desa telah memenuhi dua indikator pemberdayaan yaitu kemampuan dalam pengambilan keputusan dan kemandirian ekonomi. Secara keseluruhan program pemberdayaan yang dilakukan oleh LAZ Dompot Ummat lebih baik daripada program pemberdayaan yang dilakukan oleh LAZ Rumah Zakah untuk masyarakat kota. Hal ini terlihat dari terpenuhinya dua indikator pemberdayaan.

**Kata kunci:** zakat produktif, pemberdayaan, lembaga amil zakah, masyarakat desa, masyarakat kota

**Klasifikasi JEL:** O10, L20, R51

## INTRODUCTION

Indonesia is an archipelagic country with total land area at about 910,931.32 km<sup>2</sup>. Population Census conducted by the Central Statistics Agency (BPS) in 2010 revealed that the total population of Indonesia in 2010 was about 237, 641, 326 people, includes people living in urban area was 118,320,256 (49.79 per cent) and in rural area was approximately 119,321,070 (50,21per cent). As a country that has a dense population, Indonesia has intractable problem, poverty. The Central Statistics Agency (BPS) said that the number of people living below the poverty line in Indonesia in March 2015 reach 28,59 million or 11,22% of the total population of Indonesia.

Islam considers poverty is something to be avoided. Qardhawi (2010) states that Islam regards poverty is dangerous to faith, morals and behavior, thoughts, family and community. Poverty can be harmful to *aqidah* because poverty can be a major cause doubts about the wisdom of God when a poor people be neighbors with a rich people who are not good or when a poor hard-working people be neighbors with a rich who just sit at home.

Poverty is dangerous to *akhlak* or behavior because it makes people with their tiredness to act something despicable. Poor people who cannot fulfill their needs also can be harmful for their thought. Poverty also has bad impact for family especially for formation, needs and serenity.

The highlight of poverty does not only affect them self and their family but also dangerous for the community peace. If poverty arising from unfair distribution of wealth and the luxuries life of few people then cause the social jealousy that can evoke emotions and cause a problem to ruin *silaturrahim* between communities (Qardhawi 2010). As contained in Surah An-Nisa: verse 9,

وَلْيَخْشَ الَّذِينَ لَوْ تَرَكَوْا مِنْ خَلْفِهِمْ  
ذُرِّيَّةً ضِعَافًا خَافُوا عَلَيْهِمْ فَلْيَتَّقُوا  
اللَّهَ وَلْيَقُولُوا قَوْلًا سَدِيدًا

“And let those (executors and guardians) fear (injustice) as if they (themselves) had left weak offspring behind and feared for them. So, let them fear Allah and speak words of appropriate justice.”

Poverty in Indonesia is also happening in West Kalimantan Province which is the fourth largest province in Indonesia and has a total population in September 2014 to reach 4716.1 million (statistical yearbook of Indonesia). The number of people living below the poverty line in West Kalimantan in March 2015 was 383 700, or approximately 8.03% of the total population (pontianak.tribunnews.com).

West Kalimantan has 12 districts and 2 cities and has several districts, sub-districts and villages. The number of districts, sub districts and villages in West Kalimantan are presented in the following table:

**Table 1. The Number of Districts and the Number of Village in West Kalimantan**

Regency/City	The Number of Sub Districts	The Number of Urban Communities	The Number of Villages
Kab. Sambas	19	-	183
Kab. Pontianak	9	7	60
Kab. Sanggau	15	6	163
Kab. Ketapang	20	9	240
Kab. Sintang	14	6	281
Kab. Kapuas Hulu	23	4	278
Kab. Bengkayang	17	2	122
Kab. Landak	13	-	156
Kab. Sekadau	7	-	87

Regency/City	The Number of Sub Districts	The Number of Urban Communities	The Number of Villages
Kab. Melawi	11	-	169
Kab. Kayong Utara	6	-	43
Kab. Kubu Raya	9	-	115
Kota Pontianak	6	29	-
Kota Singkawang	5	26	-
Kalimantan Barat	<b>174</b>	<b>89</b>	<b>1.897</b>

Source: RPJMD West Kalimantan Province 2014 – 2018

West Kalimantan (Kalimantan Barat) is populated by several ethnic groups namely ethnic Dayak (34.93%), Malays (33.84%), Javanese (9.74%) and ethnic Chinese (8.17%). The characteristics of Dayak ethnic as the dominant ethnic are strong, handsome, brave and tenacious. The most religion embraced by the West Kalimantan people is Islam with the percentage 59.22%, followed by the Protestant or Catholic 34.32% (id.wikipedia.org).

Zakah potential in West Kalimantan in 2011 reached 1.2 trillion (Bazda Pontianak). Zakah collected by Baznas in West Kalimantan Province in 2011 reached Rp 1,628 billion (www.IMZ.com). This study is comparing empowerment in the rural by Lembaga Amil Zakah (LAZ) Dompot Ummat and empowerment in the city conducted by the Rumah Zakah. Dompot Ummat is one of amil zakah institutions in Pontianak, West Kalimantan which was established in 2001. Dompot Ummat has variety programs such as scholarship, ambulance, assistance for livestock villages and other. LAZ Dompot Ummat also has excellent program namely empowerment program for the weavers in Sambas.

Rumah Rakat is zakah organization which was established in 2008. LAZ Rumah Zakah Pontianak has several programs that are integrated with the center of LAZ Rumah Zakah namely *Senyum Juara*, *Senyum Sehat*, *Senyum Mandiri* and *Senyum Lestari*. *Senyum Mandiri* is one of empowerment program conducted by LAZ Rumah Zakah to *mustahiq* located in East Pontianak more precisely in Banjar Serasan village.

This research was done because of the *amil zakah* institutions prefer choose to empower the city than the village. It was causing unbalanced empowerment programs conducted by *amil zakah* institutions and as the result a welfare gap between urban and rural communities can't be avoided.

Based on this background, the researcher concluded that West Kalimantan is very interesting to dig deeper because of the enormous potential of *zakah* there however not supported by optimal community development. Given the breadth of areas in West Kalimantan, the researcher limited research about the empowerment of *zakah* into two regions are Sambas to representing rural areas and Pontianak to representing urban areas. There are some literature in accordance with *zakah's* concept and definition,

### Zakah Concept

*Zakah* is derived from *Zakā* which means to grow to flourish. In the Islamic law books, *zakah* words interpreted as purified, grow, and develop as well as blessing (Adi, 1988). Nawawi said that the definition of *zakah* based on four School Stances (*mahzab*) are as follow: *Zakah*, according to the Hanafi *mahzab*, is *zakah maal* giving due to Allah, to be owned by the poor, besides Bani Hashim and his former slave with condition that the treasure advantage must be disconnected, ie not back to the original owner in any way.

*Zakah*, according to the Malik *mahzab*, was issued a specific part of specific treasure as well, which has reached *nisab* given to those who deserve it, ie, if the goods that belonged full of

givers and had birthday, for in addition to mineral and agricultural products (Adi, 1988).

*Zakah*, according to the Shafi'i *mahzab*, is a particular treasure that must to be taken out from certain assets in certain ways as well. Shafi'i reveals that there are two kinds of *zakah* maal, namely *zakah* on goods of trade or trading and related to the goods themselves like animals, valuables and plants. *Zakah*, according to the Hambali School *mahzab*, is the right of property that must to be taken out. Hambali Jurists say that in principle the levy and distribute *zakah maal* is the task of the government, in other words the law of *zakah* including the wealth of the people are regulated by the government (Adi, 1988).

Asnaini (2008) in Widiastuti (2015: 64), productive *zakah* is *zakah* that can make the recipients produce something sustainably with *zakah* had received. Thus, productive *zakah* is a *zakah* where wealth or charity funds given to the *mustahiq* not spent for consumption or daily needs, but developed and used to help their businesses, so that with their businesses can fulfill their daily needs.

*Zakah* according to Nawawi (2009) aimed to reduce poverty and creating income distribution for society. Surah At-Taubah: verse 60 states that, *zakah* is a tool to improve social relations between rich and poor to reduce income disparity.

﴿إِذْمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ  
وَالْعَامِلِينَ عَلَيْهَا وَالْمَوْلَىٰ فُؤُوبُهُمْ وَفِي  
الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ  
السَّبِيلِ ۗ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ﴾

“*Zakah* expenditure are only for the poor and for the needy and for those employed to collect (*zakah*) and for bringing hearths together (for Islam) and for freeing captives (or slaves) and for those in debt and for the cause of Allah and for the (standed) traveler - an obligation (imposed) by Allah. And Allah is Knowing and Wise.”

Yusuf Al-Qardawi summarized in a book by Chalil (2009), stating that the purpose of *zakah* in Quran is described in two phrases that *Tuthahhiruhum*, clean them (the *zakah* giver or *muzakki*), and *Tuzakkihim*, purify *muzakki*. Nawawi (2010) states that *zakah* has several functions such as social function, economic function, and circulation of money and business function.

The social function of *zakah* is to keep and save capital humanely, by cutting off a certain part of the economic capital profits, which is then directed to the areas that must be financed, so the capital human safety and economic capital can be guaranteed, and social growth and the growth of Islamic society be guaranteed.

The economic function of *zakah* according to Nasutin (2007) in Nawawi, (2010) are:

1. Production: *zakah* will create new demander potential to increase aggregate revenues which encourage producers to increasing their production to fulfill demand.
2. Investment: increasing production will encourage companies (firms) to increasing investment.
3. Field work: increasing investment to encourage production expansion bigger will create jobs.
4. Economic growth: increased aggregate consumption and increased investment will encourage economic growth.
5. Social inequality: *zakah* also distributes the revenues, particularly in reducing income gap and social inequality.

*Zakah* functions in money and business circulation are:

1. *Zakah* with money urge a *muzakki* to do money circulation so as to encourage capital activities in the country on economy and capital projects.
2. Investment motive in Islamic nature is growth because if money does not grow and did not give any results, it will soon be eroded by *zakah*.

Amil *Zakah*, Infaq, and Sadaqah Institution (LAZIS) has the responsibility and obligation to manage and utilize the zakah as stated in Surah At-Taubah: verse 103,

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

“Take, (O, Muhammad), from their wealth a charity by which you purify them and cause them increase, and invoke (Allah’s blessing) upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing.”

### Empowerment

Kartasasmita (1996) revealed that empowerment in society context is individual’s ability who fused in community and build community empowerment is concerned. Empower communities is an attempt to improve the society dignity which in present conditions are not able to escape from trap of poverty and underdevelopment, in other words, empowerment is to enable and empower community’s independence.

Islam teaches people to have a perspective to be better today than yesterday and tomorrow should be better than today. Therefore, Islam gives impetus to man to always work and develop themselves. Allah says in the Surah At-Taubah: verse 105,

وَقُلْ اَعْمَلُوا فَسَيَرَى اللَّهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ وَسَيُرَدُّونَ إِلَىٰ عَالِمِ الْغَيْبِ وَالشَّهَادَةِ فَيُنبِّئُكُمْ بِمَا كُنْتُمْ تَعْمَلُونَ

“And say. “Do (as you will), for Allah will see your deeds, and (so, will) His Messenger and the believers. And you will be returned to Knower of the unseen and the witnessed, and He will inform you of what you used to do.”

The empowerment indicators in this study is cited from opinion of Prananka and

Vidhyandika (1996), Kartasasmita (1995), Slamet (2003), and Jamasy (2004) which summarized in Widjajanti (2011) that states that the society empowerment is its powers, strength or ability by communities to identify the potential and problems also be able to determine alternative solution independently. Community empowerment is measured through three aspects (a) the ability of decision-making, (b) economic independence, and (c) the ability to utilize the business for the future.

## RESEARCH METHOD

Yin (2014) states that the case study is one of the research methods of the social sciences. The case study is an appropriate strategy when the principal question of a study with regard to how and why, when researchers have little opportunity to control events that will be investigated, and where the focus of his research lies in contemporary phenomenon (present) in the context of real life.

This research was conducted to answer the research problems formulation on how do comparison of the productive *zakah* empowerment between urban and rural communities in West Kalimantan Province. The problem formulation needs a thorough and in-depth study and accurate data so the researchers conducted observation and interview the informant directly.

Informants in this study were shown to LAZ Rumah *Zakah* and Dompot Ummat chairman as policymakers in amil zakah institution. The reason for choosing this informant is expect that LAZ chairman can provide information about the importance of empowering the productive zakah to *mustahiq*. Empowerment managers are responsible for LAZ empowerment program. The reason for choosing informants was because empowerment manager expected to know about empowering productive zakah conducted by LAZ Rumah *Zakah* and Dompot Ummat clearly. *Mustahiq* receives assistance from LAZ

Rumah Zakah and Dompot Ummat more than 1 year. The reason for choosing this informant was to determine the success of a productive zakah empowerment programs conducted by LAZ Rumah Zakah and Dompot Ummat.

This type of data obtained consists of primary and secondary data. The primary data obtained from interviews with various parties such as the leader of Amil Zakah Institute Rumah Zakah and Dompot Ummat as policymakers in LAZ, empowerment program manager who is in charge *mustahiq* empowerment programs in Dompot Ummat. *Mustahiq* get the beneficiaries of the empowerment productive zakah program in Rumah Zakah and Wallefs Ummah. Secondary data from this study were obtained documents used as reference in making this paper. Other secondary data obtained from the study of literature that contains literature on Islamic economics, journal, and web sites.

## RESULT AND DISCUSSION

Dompot Ummat is an Amil Zakah Institution (LAZ) located in Pontianak, West Kalimantan, which is responsible for receiving, managing and distributing zakah, *infaq*, alms and *waqaf* from donors to *mustahiq*. The programs that exist in the Dompot Ummat include ambulances, educational scholarship, help the childbirth cost, empowerment and other livestock village. The flagship program owned by LAZ Dompot Ummat is empowering productive zakah to the weavers in the Village of Hope, District Sambas, West Kalimantan.

Amil Zakah Institution Rumah Zakah is one of an Amil Zakah Institution in Pontianak. LAZ RZ initially a clinic program held by Indosat enterprise. Over time the demand for free health care for the poor and zakah, alms, *infaq* potential and more so Rumah Zakah Centre which located in Bandung opened new branch in Pontianak in November 2008. The flagship program of LAZ Rumah Zakah is

empowering the poor cake businessman in Pontianak precisely in Banjar Serasan area, Kapuas River banks.

This study uses three indicators: decisions making ability, economic independence and ability to take advantage of future enterprises. This study demonstrated to LAZ's leader, empowerment manager and *mustahiq*.

The first indicator is decision making ability for rural people who are *mustahiq* of empowerment productive zakah of LAZ Dompot Ummat that seen from ability to take big decisions like buying a house and other productive item such as looms and motorcycles to facilitate business.

Decision making ability for urban people who are *mustahiq* of empowerment productive zakah of LAZ Rumah Zakah is seen from the decision to buy production tools thereby increasing the amount of cake production and expand marketing area. Decision making ability better implemented by rural *mustahiq* than urban *mustahiq* because many important decisions taken by rural *mustahiq* which indicates increase income and welfare.

Economic independence for the rural people who are *mustahiq* of LAZ Dompot Ummat is seen from *mustahiq* ability to pay off their debts to collectors so as to create economic independence. Economic independence for the urban people who are *mustahiq* of LAZ Rumah Zakah is seen from the ability to produce and market the cake production them self and not depend on others. Economic independence of rural *mustahiq* is better than urban because *mustahiq* economic independence in rural before empowerment is very low and as evident is *mustahiq's* debt to collectors that caused *mustahiq* dependent on collectors.

Ability to utilize the business in the future for rural people who are *mustahiq* of LAZ Dompot Ummat is seen from their saving and productive asset for business continuity in the future while ability to utilize the business in the future for urban people is seen from saving and productive asset as well as the innovation made

by *mustahiq* to survive in the business. Ability to utilize the business in the future better applied by the urban than rural people for their innovation and use of technology so that urban people by can develop and maintain their business well.

## CONCLUSION

The conclusion of this study is the empowerment of zakah productive by Amil Zakah Institute Rumah Zakah which was shown by urban people and Amil Zakah Institution Dompot Ummat which was shown by rural people who successfully executed. The results of this study indicated that empowerment in rural is run better than urban. It can be seen from the fulfillment of these two indicators by rural people that the first is the ability to make decisions judged by *mustahiq* ability in taking important decisions for survival in the long term and the second is economic independence assessed on *mustahiq* ability to fulfill daily needs without depending on others. The ability to utilize future enterprises of *mustahiq* assessed on the ability to develop and maintain its business in the long term. The ability to take advantage of future enterprises is better applied by the urban people because of their innovation and technology.

Based from conclusion above, the study suggests some recommendations to *zakah* institution, government, and further research are:

1. For *zakah* institution

Zakah institution should give more empowerment programs because of empowerment program is a program that is highly effective in reducing poverty. Zakah institutions also should hold cooperation with various parties, both the government and private sector in order to give greater value assistance to *mustahiq* so that the number of empowered *mustahiq* increased.

2. For government

The government should participate in development programs either in the form of funds and the provision of access to development programs undertaken by amil zakah institutions.

3. For further research

Future studies are expected to examine the empowerment program by using more indicators involving more *Amil Zakah* institution as research subjects. Further research is also expected to examine the other development programs to remote rural and not only in urban.

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