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Productive Zakat Distribution at National Amil Zakat Agency (BAZNAS) of Tanjungpinang City: A Review Based on Indonesia's Minister of Religious Affairs Regulation No. 52 of 2014

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Abstract

This study examines the system of distributing productive zakat at the National Amil Zakat Agency (BAZNAS) of Tanjungpinang City in 2021, reviewed based on the Regulation of the Minister of Religious Affairs of the Republic of Indonesia Number 52 of 2014. The purpose of this study is to determine the implementation of productive zakat distribution and its compliance with sharia principles and applicable regulations. The research method used is descriptive qualitative, employing interviews, observation, and documentation. The results show that the distribution of productive zakat has been carried out in accordance with sharia principles after the basic needs of the beneficiaries (mustahik) are fulfilled. The programs implemented include assistance in the form of carts, business capital, business equipment, and facilities for fishermen, with priority given to the poor (fakir), the needy (miskin), and converts (muallaf). However, there are obstacles in the aspects of mentoring and supervision, which have not been optimal, resulting in some beneficiaries' businesses not developing. The efforts made by BAZNAS include re-collecting data on beneficiaries and providing additional assistance for businesses that are still running. In conclusion, the system of productive zakat distribution at BAZNAS Tanjungpinang City is in accordance with regulations, but still requires improvement in mentoring and supervision.

1. Introduction

In the life of interactions among people, there are several interconnected components, one of which is worship (*ibadah*) and social transactions (*muamalah*). *Ibadah* is a term that encompasses everything loved and approved by Allah, whether in the form of words or actions, both inward (spiritual) and outward. Meanwhile, *muamalah* refers to activities that regulate matters related to human interactions in fulfilling daily needs.[1]

Islam has provided guidance to humanity regarding happiness and well-being in both this world and the hereafter. It also emphasizes that wealth should not circulate only among a limited group of the rich. The pious are those who are aware that within their wealth lies the rights of others. Islam offers solutions to humanitarian problems, including poverty alleviation, by encouraging those who are able to allocate a portion of their wealth to those in need.[2]

Zakat, infaq, sadaqah, waqf, and taxes are pillars integrated into Islamic charitable practices, all contributing to the economic empowerment of the community. They form a foundation that strengthens the establishment and existence of Islam. Conversely, a person's religious life may weaken if this foundation is not strong. By fulfilling zakat, infaq, sadaqah, waqf, and paying taxes, one essentially upholds Islam within oneself, and through these, social welfare is also upheld.[3]

In managing zakat, infaq, and sadaqah (ZIS) funds, there are regulations not only derived from the Qur'an and Hadith but also from government legislation. While the principles in the Qur'an remain unchanged over time, government regulations may evolve according to the needs of different periods.

As stated in Law of the Republic of Indonesia Number 23 of 2011 concerning zakat management:[4] Article 25 explains that zakat must be distributed to eligible beneficiaries (*mustahik*) in accordance with Islamic law. Article 26 states that zakat distribution must be based on priority scales, considering principles of equity, justice, and regional aspects. Article 27 (1) states that zakat may be utilized for productive efforts aimed at alleviating poverty and improving community welfare. Point (2) explains that such utilization is carried out after the basic needs of *mustahik* have been met. Point (3) states that further provisions regarding productive zakat utilization are regulated by ministerial regulations.

The ministerial regulation referred to is the Regulation of the Minister of Religious Affairs of the Republic of Indonesia Number 52 of 2014 concerning the requirements and procedures for calculating zakat maal and zakat fitrah, as well as the utilization of zakat for productive purposes. Zakat must be distributed to eight categories (*asnaf*) and should not be given to others as long as these categories still exist. However, the Prophet Muhammad (peace be upon him) distributed zakat according to needs and available resources. In practice, zakat distribution can take both consumptive and productive forms.[5]

Productive zakat distribution is generally divided into two forms. First, zakat is directly given to *mustahik* to be developed (non-investment or traditional productive distribution). This includes: (1) cash assistance used as business capital, adjusted to the needs of the *mustahik* to generate profit; (2) provision of productive assets or tools such as sewing machines, barber tools, livestock, and others. Second, zakat distribution in the form of investment (creative productive distribution), where zakat is not directly handed over. This includes: (1) rotating business capital among *mustahik*; (2) developing social or economic projects such as providing workplaces or facilities.[6]

The National Amil Zakat Agency (BAZNAS) of Tanjungpinang City was established based on the Mayor's Decree Number 11 of 2011 as a follow-up to the Director General of Islamic Community Guidance Decree Number DJ.11/568/2011. There are five programs implemented by BAZNAS Tanjungpinang in distributing zakat, infaq, and sadaqah funds:

- Tanjungpinang Taqwa: activities to strengthen religious values and outreach, such as assistance for converts (*muallaf*) and those in the path of Allah (*fisabilillah*).
- Tanjungpinang Sehat: healthcare assistance for underprivileged communities, including medical treatment and BPJS arrears.
- Tanjungpinang Cerdas: educational assistance to prevent school dropouts, such as tuition support.
- Tanjungpinang Peduli: social care programs for disaster victims and the poor, including basic needs and business capital assistance.

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[1] Sandy Perdana Lilirano, "Tata Cara Penyaluran Zakat Produktif di BAZNAS Kota Palu", *Jurnal Ilmiah,* Vol. 1, No. 1, (Juli, 2010), hlm. 1.

[2] *Ibid.,* hlm. 2

[3] Zulkifli, *Panduan Praktis Memahami Zakat, Infak, Shadaqah, Wakaf, dan Pajak,* (Depok: Kalimedia, 2020), hlm. 1.

[4] Presiden Repubik Indonesia, 'Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat', 11.2 (2011).

[5] Siti Zalikha, 'Pendistribusian Zakat Produktif Dalam Perspektif Islam', *Jurnal Ilmiah Islam Futura*, Vol. 15, No. 2 (Februari, 2016), hlm. 306.

[6] M. Saiyid Mahadhir and Ahmad Arifai, "Zakat Produktif Dalam Tinjaun Hukum Islam", *Jurnal Kajian Ekonomi Islam*, Vol. 2. No. 2 (Desember, 2021), hlm. 183.

- Tanjungpinang Makmur: provision of stimulative assistance to productive poor communities to improve welfare through business development.[7]

In 2021, there was an increase in zakat collection following the issuance of Mayor Regulation Number 3 of 2019 concerning zakat, infaq, and sadaqah management sourced from civil servants and regional officials. The regulation introduced a salary deduction system for zakat, collected by government treasurers and then deposited to BAZNAS. With the increase in collected funds, BAZNAS distributed zakat through various programs, including productive assistance such as business carts, business renovations, capital for micro-enterprises, sewing machines, barber equipment, fishing tools, and others.[8]

The empowerment of productive zakat is crucial for institutions managing zakat funds. It provides knowledge and capital to *mustahik*, enabling them to run businesses and potentially transition from *mustahik* (recipients) to *muzakki* (contributors).[9]

However, based on field observations, several issues were identified in 2021: some business carts were abandoned, many *mustahik* were unable to generate increased income, and there was a lack of mentoring and supervision, such as training programs for recipients of productive zakat assistance. As a result, some businesses did not develop and eventually ceased operations.[10]

Supervision is essential to ensure that zakat funds are used appropriately according to Islamic principles and are not wasted. Information from a BAZNAS staff member indicated that the 2021 productive zakat program was not fully mature. Due to the significant amount of collected funds, the program had to be implemented, even though there was no dedicated personnel responsible for supervision. Consequently, many supported businesses failed to grow and eventually went bankrupt.[11]

Therefore, if the process of distributing productive zakat does not function properly, it does not fully align with the criteria and objectives of productive zakat as regulated. However, it should also be understood that the implementation of productive zakat distribution depends on the policies of each managing institution.[12]

2. Methods

In this study, the researcher employed a qualitative method using an empirical juridical approach (empirical legal research).[13] The primary data sources were obtained from the National Amil Zakat Agency (BAZNAS) and *mustahik* who received productive zakat.[14] Meanwhile, the secondary data were collected from websites, books on productive zakat, and the Regulation of the Minister of Religious Affairs of the Republic of Indonesia Number 52 of 2014 concerning the requirements and procedures for calculating zakat maal and zakat fitrah, as well as the utilization of zakat for productive purposes.[15]

The data collection techniques used in this study included observation, interviews, and documentation.[16] Observation was conducted directly at the BAZNAS Office of Tanjungpinang City to gather data and understand how the productive zakat distribution system was implemented in 2021.[17] Interviews were conducted using a stratified random sampling technique, which involves dividing the population into several strata or smaller groups based on characteristics relevant to the study. Therefore, the researcher first classified the types of programs distributed in the form of productive ventures, then randomly selected *mustahik* from each category of productive zakat programs. The interview subjects included the Vice Chairman II of BAZNAS in charge of distribution, staff members in the distribution division, and several *mustahik* who received productive zakat programs.[18] In this study, documentation data were obtained from archival records at the BAZNAS Office of

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[7] Badan Amil Zakat Nasional (BAZNAS) Kota Tanjungpinang https://baznaskotatanjungpinang.org/, diakses pada tanggal 10 Maret 2024.

[8] Observasi pengaruh Peraturan Wali Kota Tanjungpinang Nomor 3 Tahun 2019 kepada *muzakki* di BAZNAS Kota Tanjungpinang, 10 Maret 2024.

[9] Rachmat Hidajat, Penerapan Manajemen Zakat Produktif dalam Meningkatkan Ekonomi Umat di PKPU (Pos Keadilan Peduli Umat) Kota Makassar, *Jurnal Studi Agama.* Vol. 17. No. 1 (Agustus, 2017), hlm. 3.

[10] Observasi mustahik yang menerima bantuan Zakat Produktif oleh BAZNAS Kota Tanjungpinang, 10 Maret 2024.

[11] Observasi pengelolaan zakat produktif di BAZNAS Kota Tanjungpinang, 10 Maret 2024.

[12] Erliyanti, Pendistribusian dan Pengelolaan Zakat Produktif sebagai Pemberdayaan Ekonomi Umat. *Jurnal Warta,* Vol. 1. No. 1, (Oktober, 2019), hlm. 2.

[13] Sugiyono, *Metodologi Penelitian Kuantitatif, Kualitatif Dan R & D*, (Bandung: Alfabeta, 2014), hlm. 9.

[14] Rahmadi, *Pengantar Metodologi Penelitian*, (Kalimantan: Antasari press, 2011), hlm.71.

[15] *Ibid,.* hlm. 72.

[16] Sugiyono, *Metodologi Penelitian Kuantitatif, Kualitatif Dan R & D*, (Bandung: Alfabeta, 2014), hlm. 137.

[17] *Ibid.,* hlm. 145

[18] Sugiyono, *Metodologi Penelitian Kuantitatif, Kualitatif Dan R & D*, (Bandung: Alfabeta, 2014), hlm. 138

Tanjungpinang City to complement the research.[19] Meanwhile, the data analysis technique [20] was carried out in several stages, namely data reduction [21], data presentation [22], and drawing conclusions. [23]

3. Results and Discussion

3.1 Productive Zakat Distribution at National Amil Zakat Agency (BAZNAS) of Tanjungpinang City in 2021

The National Amil Zakat Agency (BAZNAS) of Tanjungpinang City is an institution established based on the Mayor of Tanjungpinang's Decree Number 11 of 2011, as a follow-up to the Decree of the Director General of Islamic Community Guidance Number DJ.11/568/2011. BAZNAS Tanjungpinang City implements five main programs in distributing zakat, infaq, and sadaqah (ZIS) funds:

- **Tanjungpinang Taqwa:** a program aimed at strengthening religious values and promoting Islamic outreach within the community, including assistance for converts (*muallaf*) and support for activities in the path of Allah (*fisabilillah*).
- **Tanjungpinang Sehat:** a healthcare assistance program for underprivileged communities in Tanjungpinang, such as medical treatment support and payment of outstanding BPJS (health insurance) contributions.
- **Tanjungpinang Cerdas:** an educational support program designed to prevent students from dropping out of school, including assistance for school expenses and unpaid tuition fees.
- **Tanjungpinang Peduli:** a social care program aimed at helping communities affected by disasters or hardship, including basic living assistance, support for the poor (dhuafa), and business capital aid.
- **Tanjungpinang Makmur:** a program that provides stimulative assistance to productive low-income communities to improve their welfare through the development and mentoring of various business activities.[24]

In 2021, there was an increase in the collection of zakat funds following the issuance of the Mayor of Tanjungpinang Regulation Number 3 of 2019 concerning procedures for managing zakat, infaq, and sadaqah sourced from civil servants, members and leaders of the Regional House of Representatives, commissioners, directors, and employees of regionally owned enterprises. Under this regulation, the system for collecting zakat is carried out through salary and performance allowance deductions by the expenditure treasurers of each regional government organization. These treasurers then deposit the collected zakat funds to BAZNAS Tanjungpinang City. As a result of this significant increase in fund collection, BAZNAS Tanjungpinang City distributed the zakat through various channels, including its established distribution programs. In addition, zakat funds were also allocated in the form of productive assistance, such as providing business carts for trading, renovating business premises, offering capital for micro, small, and medium enterprises (MSMEs), and supplying fishing equipment for fishermen.

The empowerment of productive zakat is very important for every institution or organization that manages zakat funds. It aims to provide *mustahik* with knowledge and skills in running businesses, such as trading, as well as to offer capital support to micro, small, and medium enterprises (MSMEs) in need. Through these efforts, productive zakat can improve the welfare of disadvantaged communities and enable beneficiaries (*mustahik*) to eventually become contributors (*muzakki*).

Based on the statement of Mr. Syahrial Ajis, Vice Chairman II for Utilization and Distribution of Zakat at BAZNAS Tanjungpinang City, the implementation of productive zakat distribution in 2021 was an effort to empower the community through productive business activities. In this practice, BAZNAS Tanjungpinang City had carefully planned the program and implemented it once sufficient funds had been collected in 2021. Furthermore, the realization of productive zakat distribution has complied with sharia provisions. The distribution of productive zakat can only be carried out after the primary needs of the main *mustahik* have been fulfilled, namely the eight eligible categories (*asnaf*) as stated in Surah At-Taubah [9]: 60. Thus, productive zakat distribution is implemented only after the essential needs of these eight groups of zakat recipients have been adequately met. [25]

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[19] Rahmadi, *Pengantar Metodologi Penelitian*, (Kalimantan, Antasari press, 2011), hlm. 80.

[20] *Ibid,.* Hlm. 92.

[21] Sugiyono, *Metodologi Penelitian Kuantitatif, Kualitatif Dan R & D*, (Bandung: Alfabeta, 2014), hlm. 247.

[22] *Ibid.,* hlm. 249

[23] *Ibid,.* hlm. 252

[24] Badan Amil Zakat Nasional (BAZNAS) Kota Tanjungpinang https://baznaskotatanjungpinang.org/, diakses pada tanggal 10 Maret 2024.

[25] Wawancara dengan Bapak Syahrial Ajis, Wakil Ketua II Bidang Pendayagunaan & Pendistribusian Zakat, di Kantor BAZNAS Kota Tanjungpinang, tanggal 15 Juli 2024.

Based on information obtained from Mr. Syahrial Ajis, the productive zakat distribution program in 2021 was designed at the beginning of the year and implemented in the middle and at the end of the year. The types of productive zakat distributed were categorized into several groups:

- **Business Group:** included providing business capital for ongoing MSMEs, renovation of business premises, provision of business facilities such as "blessing carts" (*gerobak berkah*), and business equipment such as stoves, woks, food containers, and other tools needed for trading.
- **Fishermen Group:** included the provision of fishing equipment such as nets, repair of fishing tools, and crab traps (bubu ketam).
- **Farming Group:** included assistance with agricultural tools such as hoes, pesticide tanks and herbicides, plant seeds, and plant treatment supplies.
- **Service Business Group:** included the provision of sewing machines, shoe-repair tools, and hair clippers.

In addition, in 2021 BAZNAS Tanjungpinang City also distributed a "100 blessing carts" (*100 gerobak berkah*) program to eligible *mustahik*.

It can be seen from the programs above that the urgency and objective of implementing productive zakat distribution are to empower the community and improve the capacity of beneficiaries (*mustahik*) in carrying out business activities. In addition, these programs aim to support the financial condition of *mustahik* through the profits they earn after running their businesses.

Then, Mr. Syahrial Ajis explained that the priority recipients of productive zakat funds in 2021 at BAZNAS Tanjungpinang City were the poor (*fakir*), the needy (*miskin*), and converts (*muallaf*), as well as individuals who were truly in need based on their conditions. Priority was also given to *mustahik* who already had skills in running a business and whose businesses were already operating. In addition, the level of urgency of the business being carried out was also considered in determining priority recipients of productive zakat. In the implementation of productive zakat distribution in 2021, BAZNAS Tanjungpinang City referred to the applicable Standard Operating Procedures (SOP), including zakat laws and ministerial regulations. However, in the selection process, the final decision was based on the results of deliberation meetings with the leadership of BAZNAS Tanjungpinang City. Therefore, the recipients of productive zakat were determined through agreement among the institution's leaders. The purpose of establishing priority among *mustahik* is to ensure that the distribution of zakat is not wasted and is truly effective. However, it is also emphasized that mentoring and supervision must be carried out by BAZNAS Tanjungpinang City to ensure the sustainability and success of the productive zakat programs.

Regarding the requirements that must be fulfilled by prospective *mustahik* in 2021, Ms. Sakinah, a staff member of the distribution division, explained that the *mustahik* must be an original resident of Tanjungpinang City as proven by an ID card (KTP). In addition, the *mustahik* is required to submit a proposal requesting assistance and complete the administrative documents determined by BAZNAS Tanjungpinang City. The required administrative documents include a photocopy of the KTP, a photocopy of the family card (KK), documentation of the ongoing business, a Certificate of Poverty (*Surat Keterangan Tidak Mampu/SKTM*) issued by the local village or sub-district office, and a recommendation letter from the nearest Zakat Collection Unit (*UPZ*).[26]

Regarding the selection process for prospective recipients of productive zakat, Mr. Firdaus, a staff member of the distribution division, explained that after BAZNAS receives proposals, the applications are further screened due to the high number of applicants for business capital assistance in 2021. The first stage of selection is the verification of administrative completeness. Applications are checked to ensure that all required documents are properly completed. The next stage involves a field survey to assess the business conditions directly, including whether the business is eligible for assistance, what challenges are being faced, and whether the business has the potential to be sustainable in the long term. This process is carried out with the objective of ensuring that productive zakat distribution in 2021 can truly empower *mustahik*, improve their welfare, and ideally enable them to progress from *mustahik* to *muzakki*. After the field survey, BAZNAS officials and the leadership hold a meeting to determine the appropriate amount of capital assistance and the specific needs of each *mustahik*. Once a decision is reached through deliberation, the productive zakat funds are then distributed according to the allocated budget that has been previously determined.[27]

For the "100 Gerobak Berkah" program, Mr. Syahrial Ajis explained that after BAZNAS identified the eligible *mustahik* to receive the carts, both BAZNAS and the beneficiaries entered into a written agreement. The agreement stated that if the "Gerobak Berkah" was left unused or neglected for three consecutive months,

[26] Wawancara dengan Kak Sakinah, staff bagian Pendistribusian dan Pengawasan Zakat, di Kantor BAZNAS Kota Tanjungpinang, tanggal 15 Juli 2024.

[27] Wawancara dengan Bang Firdaus, Staff Bagian Pendistribusian dan Pengawasan Zakat, di Kantor BAZNAS Kota Tanjungpinang, tanggal 15 Juli 2024.

BAZNAS had the right to reclaim the cart. This written agreement was signed by both parties and stamped with a duty stamp (*materai*) as a form of legal acknowledgment and commitment between BAZNAS and the *mustahik*. After the distribution process is completed, there are follow-up agendas and efforts carried out by BAZNAS Tanjungpinang City, namely evaluation, supervision, and mentoring. These activities are conducted by BAZNAS Tanjungpinang City to assess the effectiveness of the productive zakat distribution program and to ensure that the assistance provided is properly utilized by the *mustahik*.

Based on information obtained from Mr. Firdaus, evaluation of productive business programs is conducted every six months. This evaluation assesses whether the businesses run by *mustahik* are still operating or have stopped. If the business is still running, it is considered a successful outcome of the 2021 productive zakat distribution program. However, it was also found that many *mustahik*'s businesses stopped after one or two months because the business capital was exhausted and did not generate sufficient income. There were several obstacles in the 2021 productive zakat distribution, one of which was limited funding, which was not sufficient to support long-term business sustainability. As a result, many assisted businesses were unable to continue operating for an extended period. The indicator of success in this program is when some *mustahik* have successfully transitioned into *muzakki*. Additionally, BAZNAS also places infaq boxes (*kaleng infak*) in business locations, encouraging business owners to donate a portion of their profits as a form of ongoing contribution.

Based on information from Ms. Mayasari, a staff member of the distribution division, it was explained that in terms of mentoring and supervision, there is currently no dedicated expert staff member who is fully responsible for supervision and assistance. This is due to limited human resources (HR) within the institution. However, in the program planning, supervision of productive business assistance is scheduled to be carried out three months after the *mustahik* begins their business, to evaluate its progress. This supervision is conducted by gathering the productive business beneficiaries and listening to the challenges they face in running their businesses. The policy of BAZNAS Tanjungpinang City regarding abandoned productive businesses includes re-registering *mustahik* who received productive zakat in the form of business carts, to identify which carts are still active and which are no longer in use. According to the initial agreement, if a cart is abandoned, BAZNAS has the right to reclaim it. However, there are challenges in this re-registration process, particularly because many *mustahik* have moved to other locations, making it difficult to trace them. For businesses that are still operating, BAZNAS will re-evaluate whether additional capital is needed. If so, assistance will be provided according to the business needs and available conditions. These efforts reflect BAZNAS Tanjungpinang City's commitment to productive zakat distribution as a means of empowering *mustahik*, improving their business capacity, and ultimately enabling them to transition from *mustahik* to *muzakki*.[28]

Furthermore, information from several *mustahik* whose businesses are still running indicates that the monitoring and mentoring process conducted by BAZNAS Tanjungpinang City is only carried out once, namely three months after the funds are distributed. It was also observed that many recipients of business assistance experienced failure and their businesses eventually stopped operating. According to one informant, Mr. Jhon Matyn, the main factor causing many assisted businesses to cease operations is the absence of continuous mentoring from BAZNAS Tanjungpinang City. He stated that ideally, there should be ongoing programs such as business development training. With such training, business actors would be more motivated, better equipped to manage their businesses, and more capable of competing with other entrepreneurs.

From this program, there are several benefits for both BAZNAS and the *mustahik*. For BAZNAS, the program helps to socialize and demonstrate that BAZNAS Tanjungpinang City has initiatives aimed at empowering the community. In addition, BAZNAS also receives monthly infaq contributions from *mustahik* whose businesses are still running. For the *mustahik*, the business assistance helps them to develop their existing businesses, increases their motivation in running business activities, and generates additional income after their businesses begin to operate effectively.

3.2 Tinjauan Peraturan Menteri Agama Republik Indonesia Nomor 52 Tahun 2014 Tentang Sistem Pendistribusian Zakat Produktif di Badan Amil Zakat Nasional (BAZNAS) Kota Tanjungpinang tahun 2021

The Regulation of the Minister of Religious Affairs of the Republic of Indonesia concerning the distribution of productive zakat was established and formulated in 2014. This regulation has greatly contributed to helping communities categorized as poor. As stated in Minister of Religious Affairs Regulation Number 52 of 2014,

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[28] Wawancara dengan Kak Mayasari, Staff bagian Pendistribusian Zakat, di Kantor BAZNAS Kota Tanjungpinang, tanggal 15 Juli 2024.

Chapter V on the utilization of zakat for productive purposes, the regulation provides guidelines for managing zakat funds in a way that supports productive economic activities.

Article 32 states that zakat may be utilized for productive activities in order to address poverty and improve the quality of the community. Based on this explanation, the author argues that zakat is an investment for both this world and the hereafter. In other words, through productive zakat, the improvement of community welfare can be achieved and aligned with the teachings of the Qur'an and Sunnah. Furthermore, productive zakat also enables poor and needy individuals to meet their daily needs and improve their living conditions, eventually becoming financially stable. In the long term, this process is expected to transform their status from *mustahik* (zakat recipients) into *muzakki* (zakat payers).

Then, Article 33 states that the utilization of zakat for productive purposes must meet the following conditions:

- **If the basic needs of *mustahik* have been fulfilled.**
  The basic needs referred to are primary necessities for *mustahik*, because productive zakat cannot be implemented if these basic needs have not been met. This is in line with the regulations of BAZNAS Tanjungpinang City, as based on the author's research findings, productive zakat distribution in 2021 could not be realized before the basic needs of *mustahik* were fulfilled. Once these needs are met, assistance can then be distributed to *mustahik* who have been selected by BAZNAS Tanjungpinang City.
- **Complying with Sharia Provisions.**
  Compliance with sharia provisions refers to productive business activities that are distributed in accordance with Islamic principles, such as businesses that do not involve usury (*riba*), are halal, and do not involve oppression. Based on the regulations of BAZNAS Tanjungpinang City, productive business assistance in 2021 must comply with sharia principles. The assessment of whether a business complies with sharia is determined through the selection process of *mustahik* who already have businesses. If the business is deemed compliant with sharia, then it is eligible to receive productive zakat assistance from BAZNAS Tanjungpinang City.
- **Generating Added Economic Value for *Mustahik*.**
  Generating added economic value means that the productive business assistance is expected to provide economic benefits and improvement for *mustahik* who carry out productive economic activities. Based on interviews with BAZNAS Tanjungpinang City officials, the distribution of productive zakat is expected to increase the economic value of *mustahik* and eventually transform their status from zakat recipients (*mustahik*) into zakat payers (*muzakki*).
- **The *Mustahik* Must Reside in the Working Area of the Zakat Management Institution.**
  Mustahik must reside within the working area of the zakat management institution. If they do not reside within the institution's jurisdiction, their application will be rejected. This is in accordance with the regulations of BAZNAS Tanjungpinang City, which state that recipients of productive zakat must be residents within the operational area of BAZNAS Tanjungpinang City. Otherwise, the application submitted will be rejected and not processed.

Next, Article 34 states that the utilization of zakat for productive purposes must at least meet the following conditions:

- **Beneficiaries are individuals or groups who meet the criteria of *mustahik*.**
  This means that recipients of productive zakat assistance can be individuals or groups, as long as they meet the criteria of *mustahik*. In the implementation of productive zakat distribution in 2021 by BAZNAS Tanjungpinang City, assistance was given both to individuals who already had businesses and to groups such as BKMT (Association of Islamic Women's Study Groups) and orphanages in Tanjungpinang City.
- **Receiving assistance and mentoring from zakat administrators (*amil*) in the mustahik's area of residence.**
  This means that in productive zakat distribution, there must be mentoring provided by zakat administrators (*amil*) located in the *mustahik*'s residential area. Mentoring is carried out after the productive zakat program has been implemented. This is in line with BAZNAS Tanjungpinang City practices. Based on interviews with BAZNAS officials and *mustahik*, mentoring should ideally be conducted every three months after the implementation of the productive zakat program. However, in practice, mentoring was only carried out once after the 2021 program was implemented. As a result of this lack of continuous mentoring, several *mustahik* experienced business failure and their businesses eventually stopped operating. There is currently no dedicated mentoring team within BAZNAS Tanjungpinang City due to limited human resources (HR) and budget constraints.

Regarding the duties and authority of zakat management institutions in the effort to utilize zakat for productive purposes, zakat management institutions are authorized to collect, distribute, and utilize zakat funds in an honest and transparent manner. Furthermore, Article 35 states the duties and authority of zakat management institutions according to the ministerial regulation as follows:

- **Zakat management institutions are required to report the utilization of zakat for productive purposes.**
  Each zakat management institution must prepare reports on the utilization of productive zakat funds, as these institutions are required to ensure administrative transparency. Reports must include all activities related to productive zakat utilization and are prepared in stages. In this regard, BAZNAS Tanjungpinang City prepares both consumptive and productive zakat reports annually, which are then uploaded to the official BAZNAS Tanjungpinang website so that the public can access them transparently.
- **The report referred to in paragraph (1) is submitted in stages with the following provisions:**
  - Zakat management institutions at the district/city level submit reports to the provincial BAZNAS and the regent/mayor;
  - Zakat management institutions at the provincial level submit reports to BAZNAS and the governor; and
  - BAZNAS submits reports to the Minister.
- **The report referred to in paragraph (1) is submitted every six months and at the end of the year.**
  Reporting is conducted twice a year with the aim of evaluating BAZNAS performance and identifying which productive zakat programs have been implemented. Based on field research, BAZNAS Tanjungpinang City compiles reports annually, and after completion, the reports are uploaded to the official BAZNAS Tanjungpinang website.
- **The report referred to in paragraph (1) must at least include:**
  - **Identity of *mustahik*.**
    The identity of *mustahik* is essential for data input. In Tanjungpinang City, required documents include photocopies of family cards (KK), ID cards (KTP), Certificates of Poverty (SKTM), family photos, recommendation letters from sub-district UPZ, and photos of business locations.
  - **Identity of the zakat management institution.**
    Similar to *mustahik* identity, institutional identity is also important because the institution is responsible for ensuring accountability in managing all recorded data.
  - **Type of productive business.**
    Reports must include the type of business funded through productive zakat. These businesses must comply with sharia principles, must not involve *riba*, and should increase the economic value of *mustahik*. In 2021, BAZNAS Tanjungpinang distributed assistance in the form of business capital and equipment such as carts (*gerobak berkah*), barber tools, sewing machines, and fishing equipment.
  - **Location of productive business.**
    Reports must also include the location of the funded businesses in accordance with applicable regulations. BAZNAS Tanjungpinang City distributes assistance within the Tanjungpinang City area, with business locations chosen to be strategic and accessible.
  - **Amount of funds distributed.**
    Zakat management institutions must carefully record and calculate the amount of zakat funds distributed for productive purposes to ensure accurate and error-free reporting.
  - **Business development.**
    Institutions must report whether the productive businesses have improved or declined, as this affects the effectiveness of zakat utilization. BAZNAS Tanjungpinang City monitors which businesses are still operating and which have stopped. Businesses that remain active may receive additional capital support from BAZNAS.

Based on the author’s explanation from the research findings above, it can be concluded that all regulations stated in the Minister of Religious Affairs Regulation have been implemented by BAZNAS Tanjungpinang City. However, according to the author’s view, the regulations regarding productive zakat in the BAZNAS Tanjungpinang City policy are more specific regulations that are explained in greater detail by BAZNAS Tanjungpinang City itself. These local regulations are special provisions that are not explicitly detailed in the Ministerial Regulation and are adapted to the productive conditions of Tanjungpinang City.

According to the author, the Minister of Religious Affairs Regulation on the utilization of productive zakat can be considered generally implemented and fulfilled as intended. However, there are still some provisions that have been carried out but not yet implemented effectively. One of them is Article 34 point (b), which states “receiving mentoring from zakat administrators (*amil*) in the *mustahik*’s residential area.” In BAZNAS Tanjungpinang City, mentoring has indeed been conducted, but only once after the distribution of productive zakat. This is not yet effective, as it cannot properly monitor or ensure whether the productive zakat programs are running well. Over time, it was found that some recipients’ businesses did not continue and became neglected due to the absence of a dedicated team for supervision and mentoring.

Based on interviews conducted by the author with Mr. Syahrial, Vice Chairman II for Utilization and Distribution of Zakat, the solution implemented by BAZNAS Tanjungpinang City after identifying both successful and unsuccessful businesses is to conduct re-data collection (*re-registration*) of *mustahik*. Through this process, businesses that are no longer operating will no longer receive supervision or assistance. Meanwhile, for businesses that are still running, BAZNAS will conduct monitoring to identify the challenges faced in running the business. If business actors still lack capital or equipment, they may reapply for assistance from BAZNAS Tanjungpinang City. After the re-data collection process is completed, BAZNAS will conduct supervision every three months to provide further mentoring and evaluation.

The utilization of zakat funds for productive purposes is in line with the view of Umar ibn Khattab, which was later followed by scholars of the Shafi'i school and the Hanbali school. There are several criteria that must be fulfilled in order to allocate zakat funds into productive business activities, including:

- **Has fulfilled sharia provisions.**
  Based on interviews with BAZNAS Tanjungpinang City officials and *mustahik*, the implementation of productive zakat distribution in 2021 had already complied with sharia principles. This is because BAZNAS conducted a selection process beforehand, ensuring that recipients of productive zakat met sharia requirements and that the businesses being run were halal.
- **Generating added economic value for *mustahik*.**
  Based on field observations conducted by the researcher, the main objective of the 2021 productive zakat program by BAZNAS Tanjungpinang City was to empower the community through productive economic activities. The businesses that were running were expected to generate added economic value for *mustahik* in the form of profits, and in the long term, enable them to transition from recipients of zakat (*mustahik*) to contributors (*munfik/muzakki*).
- **The *mustahik* must reside within the working area of the zakat management institution.**
  In the 2021 productive zakat distribution, assistance was only given to *mustahik* residing in Tanjungpinang City. Applications from outside the region were rejected. In the application process, *mustahik* were required to include a Certificate of Poverty (SKTM) and a recommendation letter from the local UPZ in Tanjungpinang City.
- **Beneficiaries are individuals or groups who meet the criteria of *mustahik*.**
  In the various productive zakat distribution programs implemented in 2021 by BAZNAS Tanjungpinang City, assistance was not only given to individuals but also to groups that met *mustahik* criteria. These included groups such as BKMT Tanjungpinang City, orphanages, online motorcycle taxi (*ojol*) groups, and fishing communities in Tanjungpinang City.
- **Providing mentoring and guidance from zakat administrators (*amil*) in the *mustahik*'s area of residence.**
  Based on interviews with Ms. Maya, a staff member of the distribution division, mentoring and supervision after the 2021 productive zakat distribution should ideally be conducted every three months, based on the results of internal meetings with BAZNAS leadership. However, in practice, mentoring was only carried out once, three months after implementation. As a result, over time, some beneficiaries' businesses stopped operating and some business carts were abandoned. In terms of supervision and mentoring, BAZNAS Tanjungpinang City does not yet have a dedicated team, making it difficult to measure the success indicators of the 2021 productive zakat program. In response, BAZNAS conducted re-data collection of *mustahik* to identify which businesses were still operating and which were not. Businesses that had stopped were no longer given further assistance, while those still operating were monitored for challenges faced and could receive additional capital support if needed.

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