



## Professional zakat empowerment strategy for improving community welfare in Central Lombok

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### Abstract

Professional zakat is one of the zakat instruments that has the potential to improve the welfare of the community. However, this potential has not been optimally exploited. Therefore, efforts are needed to improve the empowerment of zakat professionals. The purpose of this study is to analyze the strategy of empowering zakat professionals to improve community welfare in Central Lombok. This research uses qualitative research methods. This method is done by collecting data and information through in-depth interviews, observations, and document studies. The data that has been collected is then analyzed in three stages, namely data reduction, data presentation and conclusion drawing. The results showed that professional zakat has great potential to improve community welfare. The strategy of empowering professional zakat to improve community welfare in Central Lombok can be done in several ways, including increasing public awareness, organized professional zakat management, adequate professional zakat policies and regulations. So it can be concluded that the potential for professional zakat in NTB Province is very large and can be an important source of funds to improve community welfare. Professional zakat empowerment strategies need to be prepared and implemented in a planned and structured manner so that they can have a significant impact on improving community welfare.

**Keywords:** Zakat Empowerment, Professional Zakat, Welfare, Central Lombok

### 1. Introduction

Professional zakat is part of the zakat that individuals with income from specific jobs or professions must pay. Professional zakat is usually imposed on income earned from specific fields of work, such as doctors, lawyers, engineers, or other professions. Professional zakat is calculated based on the income or profits obtained from the profession, with the amount determined based on Islamic law. Professional zakat is given to help groups in need and is used for charitable purposes, social welfare, and community empowerment (Aziz & Sholikah, 2014).

The professional zakat instrument aims to help and empower needy groups in society. Through professional zakat, a portion of the income earned from certain professions is set aside and distributed to people in need and used for other charitable purposes to improve the social and economic welfare of the wider community. Professional zakat plays a vital role in efforts to create social resilience and help people who need financial support (Al Arif, 2013).

The potential for zakat has broad possibilities in dealing with inequality between those who have enough and those who need it, as long as zakat policy and management are managed comprehensively by the government. The amount of zakat collected must be carefully monitored, and its use must be avoided to be allocated for developing infrastructure and public facilities. This is because zakat payers should not receive direct benefits from their zakat donations. The main aim of zakat in Islam is to reduce poverty and encourage equal distribution of prosperity in society (Vivit, 2022). However, this potential cannot be utilized optimally. Therefore, efforts are needed to increase the empowerment of the zakat profession.

Previous research Muhammad (2021) shows that the Baitul Ihsan Social Charity House (RASBI) has empowered zakat funds effectively. This can be seen from the broad scope of empowerment, such as education, student scholarships (HR) and facilities, social community, microeconomic development, health administration, religious facilities, Qurban assistance, and

Amilan operational funds. Therefore, the empowerment of professional zakat funds at RASBI Bank Indonesia is quite effective in the sense of meeting the target of achieving six ashraf. Only Ashnaf Ibn Sabil and Gharimin have not been touched.

Another research by Monaria (2021) shows that the fundraising strategy for professional zakat funds at BAZNAS Pekanbaru City begins with analyzing needs by segmenting potential donors and mapping profiles of potential donors and then grouping professional zakat donors based on their occupation and regional origin. BAZNAS disseminates information in the form of print or digital media to areas where donors live or work who have more significant opportunities. BAZNAS also carries out promotions in various ways, such as using digital media or social media, which is distributed through online media and offline media in the form of holding events, forming volunteers, and creating advertisements that aim to be read by the public directly for those who see them so that candidates Donors can find out about professional zakat and are willing to donate part of their wealth.

Similar research by Lenny (2021) shows that the fundraising strategy for professional zakat funds at BAZNAS Pekanbaru City begins by analyzing needs by segmenting potential donors and mapping the profiles of potential donors and then grouping professional zakat donors based on their occupation and regional origin. BAZNAS disseminates information in printed or digital media to the areas where donors live or work that have greater opportunities. BAZNAS also promotes in various ways, such as using digital or social media versions that are disseminated through online media and offline media in forms such as organizing events, forming volunteers, and making advertisements that aim to be read by the public directly for those who see it so that potential donors can find out about professional zakat and are willing to donate part of their assets. BAZNAS Pekanbaru City convinces professional zakat donors by informing them about Islamic laws governing professional zakat.

The novelty of this research comes from the object and subject of the research, namely the strategy of empowering professional zakat to improve community welfare in Central Lombok, which has never been studied before. This is because previous research focused research on BAZNAS zakat and in areas other than Lombok. The results of this research can be used to increase public understanding regarding the importance of professional zakat as an instrument for improving welfare. Outreach and education programs directed at the community can strengthen awareness of the role of professional zakat. This research analyzes strategies for empowering professional zakat to improve community welfare in Central Lombok.

## 2. Method

This research uses qualitative research methods. The qualitative research method is an approach in research that aims to understand and explain phenomena that occur in a natural context in depth. This approach focuses on interpreting a phenomenon's meaning, process, and complex context. Qualitative methods allow researchers to collect data in text, sound, or images and then analyze it descriptively and in-depth (Sari et al., 2022). This method is carried out by collecting data and information, including interviews with professional zakat distributors, observing professional zakat collection activities, and exploring journals, books, and other information relevant to research obtained from Google Scholar. The subjects of this research are the people of Central Lombok, while the object of this research is professional zakat. The data that has been collected will be analyzed through three stages, namely data reduction, data presentation, and conclusion.

## 3. Results and Discussion

Poverty is a problem that humanity has faced for a long time. The problem of poverty can impact all aspects of human life economically, socially, and culturally. Poverty is also

dangerous to mankind because it can cause a nation's civilization to decline. As the Prophet Muhammad SAW said, "Poverty is close to kufr." This word shows that poverty can cause a person to be disobedient to Allah and His Messenger. This is because poverty can cause a person to feel hopeless and lose hope. There is no shortage of news about suicides due to economic deprivation or deaths due to malnutrition. The fall of victims due to poverty also shows another poverty: the poverty of the nation's collective conscience and lack of concern.

One of the fundamental efforts to reduce or minimize poverty is to optimize the management of zakat (Mutmainnah et al., 2023). The term professional zakat consists of two words, namely zakat and profession. In classical fiqh literature, zakat is the right to be issued from property or body. In connection with the definition of the literature, Wahbah al-Zuhayly argued that zakat is the fulfillment of mandatory rights in property. In the Big Indonesian Dictionary, profession is a field of work based on education expertise (Rofiqoh et al., 2018). So, it can be concluded that professional zakat is one type that must be issued by everyone with income from his profession, such as salary, wages, honorarium, etc. Meanwhile, according to Hafidhuddin, zakat that is imposed on each job or certain professional expertise, whether carried out alone or jointly, with other people or institutions, which brings in income (money) that meets the Nisab is called professional zakat (Nugraha & Zen, 2020).

Central Lombok's poverty rate is ranked second among the poorest regions in NTB. In the data from the Central Statistics Agency (BPS), the Central Lombok Regency Government claims that the poverty rate was 13.44% in 2021 when the last survey was conducted. This figure may increase or decrease, so Central Lombok must receive government attention in organizing equitable social welfare. One of the things that can be utilized is professional zakat for people who can help people who are still on the poverty line. The provisions for the implementation of community zakat in Central Lombok are based on a legal basis, namely:

- 1) Qur'an Surah Al-Baqarah verse 267 is an order to spend wealth, either in the form of professional zakat or alms. This verse commands the believers to spend some of their good works and some of what Allah SWT brings out of the earth for them, such as agricultural products, fruits, and metals.
- 2) Law no. 23 of 2011 concerning the management of zakat.
- 3) Government Regulation of the Republic of Indonesia No. 14 of 2014 implementing the implementation of Law No. 23 of 2011.
- 4) Central Lombok Regency Regional Regulation No. 9 of 2016 concerning the Management of zakat, Infaq, and sadaqah.

The provisions of professional zakat tend to be regulated in Islamic regulations, such as the provisions of the Nisab amount of professional zakat and the person obliged to receive professional zakat. There is a Nisab and the amount of zakat that must be paid for people who have fulfilled the obligations of professional zakat, Nisab is the minimum limit or minimum amount of assets that are subject to zakat obligations. Because this professional zakat is relatively new, the Nisab must be returned (compared) to the Nishab of another zakat, which already has legal provisions (Fitria, 2015). According to Larasati (2020), professional zakat is analogous to agricultural zakat because there are similarities between the two (Al-Syabah). It is analogous to money zakat rates because salaries, honorariums, wages, and others are generally received as money. Therefore, the rate of zakat is 2.5%. This means that professional zakat is one of the mal zakat that must be given on assets obtained from income or regular income obtained from work that is not contrary to Sharia principles. This professional zakat must be issued for every person who meets the requirements of zakat every time they get income, whether monthly, quarterly, or in other periods, with an amount of 2.5%. For example, how to calculate professional zakat if an advocate earns Rp 10,000,000 / month so that Nisab

of professional zakat is  $2.5\% \times \text{Rp } 10,000,000 = \text{Rp } 250,000$  / month. The amount of professional zakat collected is then given to the recipient of professional zakat or mustahik.

Mustahik is a term or designation for people entitled to receive zakat. The mustahik criteria listed in Surah at-Taubah verse 60 consists of 8 criteria, namely *fakir*, *miskin*, *amil*, *mualaf*, *slave*, *gharim*, *fisabilillah*, and *ibnu sabil*. Fakir means people who do not have enough property or income to meet their basic needs, while poor are those who have property but not enough to meet the basic needs of life, amil zakat are those who are tasked with managing or managing zakat to collect, distribute, and manage zakat funds, muallaf are people who have just converted to Islam or who need help to strengthen in tawhid and sharia, slaves who want to free themselves, gharimin are people who have debts that they cannot pay, fisabilillah those who fight in the way of Allah in the form of jihad and public interest activities in line with Islamic teachings, and ibnu sabil are travelers or people who are on a journey and need help or those who run out of money on the way in obedience to Allah SWT. Seeing from the side of professional zakat that can help these mustahik, so it is not an exaggeration to say that the obligation of zakat is not just a mahdhah ritual practice, but also has the meaning of social obligation (Fitria, 2015).

The benefits of this professional zakat that if utilized properly can indirectly improve the welfare of the community. Some of the benefits of professional zakat such as helping to reduce social inequality, improve the quality of education, improve the degree of public health, improve the community's economy, and create jobs. So that professional zakat is worth saying as an alternative for the local area to improve the welfare of the people in Central Lombok.

The first benefit of professional zakat can reduce social inequality, according to (Mujahidin, 2019) one of the Islamic teachings that aims to overcome social inequality and turmoil in society is zakat. Professional zakat has an important role in reducing social inequality. This is because professional zakat is channeled from people who are able to people in need. People who are able to pay professional zakat can help people in need to fulfill their needs. Thus, social inequality can be minimized because professional zakat can be a link between people who are able and those who need it both from the needs of education, health, and the economy.

In improving the quality of education, professional zakat can be used to finance the education of underprivileged people. The distribution of zakat in the field of education can be done either directly or indirectly in the form of education spending and aims to finance short-term education needs (Nur, 2023). The following is an example of the distribution of professional zakat for education such as the provision of scholarship programs, as has been done in Cirebon. The implementation of the management of professional zakat distributed through the Cirebon Smart program by providing scholarships, namely scholarships received by students in the Cirebon Regency environment in collaboration between BAZNAS and UPZ (Selasi et al., 2019). Therefore, professional zakat is one of the important instruments in realizing quality and equitable education. by channeling professional zakat for education can participate in building a better future of the nation. However, in addition to education, the role of professional zakat can also improve the degree of public health, because professional zakat can be used to finance the health of underprivileged people.

The distribution of zakat in the health sector can be organized in the form of medical assistance for treatment and rehabilitation, while the distribution of zakat in the humanitarian sector can be given to victims of natural disasters, accident victims, victims of persecution and others (Nur, 2023). Thus, professional zakat can help them to get access to quality health services, so that they can improve their health status to finance the health of underprivileged people. The distribution of zakat in the health sector can be organized in the form of medical assistance for treatment and rehabilitation, while the distribution of zakat in the humanitarian



sector can be given to victims of natural disasters, accident victims, victims of persecution and others (Nur, 2023). Thus, professional zakat can help them to get access to quality health services, so that they can improve their health status and develop their ability in the economy.

Professional zakat develops the community's economy because it can be used to develop the businesses of underprivileged people. By providing direct assistance to the poor, which if they have skills, then the aid money can be used as small business capital, and if they do not have skills, it will be used as assistance that can ease their burden (Larasati, 2020). For example, by providing business capital, business capital can be given to underprivileged people to start or develop their business. Productive distribution is the result of zakat mal and including professional zakat given to mustahik who are fakir or poor to develop businesses, both in the form of business and breeding livestock in accordance with objective conditions. For example, developing goats, cows, buffaloes, ducks, chickens and so on (Mujiatun, 2017). This business capital can help the community to increase their income and create new jobs so as to reduce poverty.

Professional zakat can also create new jobs by using it to finance community empowerment programs, such as skills training and business assistance. For example, funds from zakat mal or profession are given in the form of scholarships, skills training, courses on certain disciplines that are expected to improve the quality of human resources (Mujiatun, 2017). Thus, we can help people to develop their skills and businesses, so that they can create new jobs.

In order for professional zakat to have a significant positive impact on improving the welfare of the people in Central Lombok, effective empowerment strategies are needed. Empowerment strategy is an effort to allocate resources to empower people to take an active role in the development process, increase their capacity, and achieve their goals. The following are some strategies for empowering professional zakat to improve community welfare in Central Lombok can be done in several ways, namely first increasing public awareness, then organized professional zakat management and finally adequate professional zakat policies and regulations.

The first step that needs to be done in the strategy of empowering professional zakat to improve the welfare of the community in Central Lombok is to increase public awareness about professional zakat. Increasing public awareness as a strategy to empower professional zakat is an effort to increase public understanding and awareness about the importance of professional zakat, the process of organizing professional zakat and how to manage professional zakat. Public awareness can be said to be a feeling that grows in people to do their obligations according to what they already know and understand (Zikriyah, 2017). Awareness in this community is important to increase zakat activities in Indonesia, especially in professional zakat activities.

Increasing public awareness can be done through various activities, such as socialization, counseling, and campaigns. These activities can be carried out by BAZNAS Central Lombok Regency, other zakat institutions, as well as government and private institutions. If public awareness about professional zakat increases, this will have an impact on increasing the amount of professional zakat collected, the purpose of zakat as cleaning property, increasing piety, and helping people in need can be achieved and the collected zakat can be used to help people in need.

After increasing public awareness, the next step is to improve the effectiveness of professional zakat management. Zakat management organizations in Indonesia, namely Badan Amil Zakat (BAZ) and Lembaga Amil Zakat (LAZ) have an important role in managing and collecting professional zakat from the community. In Law no. 23 of 2011 concerning zakat management, both institutions have the same task of collecting and distributing ZISWAF funds

(zakat, infaq, and shodaqah). On a national scale, BAZNAS is an institution authorized to carry out zakat management, which means managing, namely planning, implementing, and controlling the activities of collecting, distributing, and utilizing zakat, as well as reporting and accountability for zakat. BAZNAS Lombok is currently publishing its latest zakat fund report, namely 2022, with the following data.

Table 1

*Zakat Fund Report 2021-2022*

Information	2022	2021
Reception		
Reception from Muzaki		
Muzaki Entity	37.753.978	13.488.82
Individual Muzaki	12.404.279.927	11.634.167.982
Receipt of Zakat Fitrah	14.375.000	5.775.000
Miscellaneous receipts	459.158.592	342.304.9998
Number of receipts	12.915.567.487	11.995.736.809
Distribution		
The poor	6.062.905.470	4.993.628
Amil	1.555.254.237	1.455.957.101
Converts to Islam	5.000.000	30.000.000
Gharimin	65.000.000	82.575.000
Fisabilillah	4.539.565.000	6.482.188.000
Ibn Sabil	1.200.000	14.950.000
Number of Distributions	12.228.924.707	13.059.298.101
Surplus (Deficit)	686.642.780	(1.063.561.292)
Beginning balance	1.364.191.931	2.437.753.223
Ending balance	2.050.834.711	1.364.191.931

Based on Table 1, the results show that the Central Lombok Zakat funds in 2021 - 2022 experienced an increase in the balance of 686,642,780, resulting in a final balance of Rp. 2,050,834,711. In Central Lombok, zakat funds play a crucial role in helping to meet various community needs that require financial support. These zakat funds are used for various purposes to improve local communities' welfare and quality of life. Based on the results of interviews, several uses of zakat funds in Central Lombok include.

- 1) Health Assistance: Some zakat funds are used to support the health sector, such as financing treatment and purchasing medicines and medical facilities. This helps people who cannot afford it to get better access to health services.
- 2) Education: Zakat funds are also allocated to support community education. Scholarship programs, purchasing school supplies, and organizing educational activities are the focus of using zakat funds to help improve the community's education level.
- 3) Economic Empowerment: Some zakat funds are allocated for economic empowerment projects, such as establishing small and medium businesses, skills training, and programs encouraging community economic independence.
- 4) Social Assistance: Communities affected by disasters or experiencing economic difficulties benefit from zakat funds through social assistance. This assistance includes necessities, clothing, and other basic needs.

5) Infrastructure and Public Services: Some zakat funds are also allocated for infrastructure and public service projects that positively impact society; this includes the construction of clean water facilities, road rehabilitation, and community projects.

The management of zakat funds in Central Lombok is carried out transparently and is accountable, involving active participation from the community to ensure that urgent needs can be met and positive impacts can be felt evenly throughout the community. Professional zakat can empower people in need through good management and improve their welfare. The collected professional zakat must be managed transparently and accountably and distributed in a targeted manner. Effective management of professional zakat can be done by implementing an integrated and digitized system innovation. People can pay Zakat at the official Amil Zakat office and through banks and digital channels, including applications from Amil Zakat and digital financial services (financial technology/fintech). Payment of zakat through digital channels provides many conveniences for zakat providers (Muzakki). Besides muzakki, amil zakat also claimed that it is easier to record zakat income (Mutmainnah et al., 2023). This new system can help BAZNAS Central Lombok Regency collect, distribute, and utilize professional zakat more efficiently and effectively. However, adequate professional zakat policies and regulations are also needed in addition to an organized, professional zakat management body.

Adequate professional zakat policies and regulations are policies and regulations that can support the optimization of professional zakat management. These policies and regulations must meet several criteria: transparency, accountability, effectiveness, and efficiency. Transparency and accountability are things that people often demand from a public institution. People need to know the flow of funds and the institution's performance. Whether the resources they hand over have been used correctly (Nofitasari, 2020), all people have the opportunity to gain access to information related to zakat management institutions, so that the more open an institution or company is, the more public trust in the institution or company will increase. The improvement in the professional zakat management body will increase the trust of Muzzaki or people who will give Zakat, so that public suspicion and distrust can be minimized. Thus, implementing professional zakat in Central Lombok can be an alternative to improve the community's welfare.

The potential of professional zakat can contribute significantly to improving community welfare in Central Lombok through several benefits. This involves reducing social inequality, improving education quality, improving public health status, encouraging economic growth, and creating employment opportunities. To optimally realize these benefits, a directed empowerment strategy is needed. The strategy of empowering professional zakat can be the first step in increasing public awareness through socialization, counseling, or campaigns. The next step is the management of professional zakat, which is organized by the body authorized to carry out management, namely BAZ and LAZ. Finally, the policies and regulations of professional zakat are transparent, accountable, effective, and efficient. By applying the right empowerment strategy, the potential of professional zakat to improve the welfare of the people in Central Lombok can be realized.

#### 4. Conclusion

Professional zakat has great potential to positively contribute to improving community welfare, especially in Central Lombok. To optimize this potential, a measurable professional zakat empowerment strategy is needed. Increasing public awareness of professional zakat is an essential first step, followed by organized and efficient management of professional zakat. It is also important to design professional zakat policies and regulations supporting its management to run well. Thus, it can be concluded that the potential for professional zakat in NTB Province, especially in Central Lombok, significantly impacts community welfare. The implementation



of the professional zakat empowerment strategy needs to be carried out in a planned and structured manner in order to utilize this potential optimally.

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