

OPTIMIZATION OF PRODUCTIVE ZAKAT FOR THE DEVELOPMENT OF AR ROHMAH MOSQUE IN BINTARO VILLAGE, MAGELANG

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Abstract - *Zakat maal activities are carried out by not directly giving zakat assets to mustahiq, but zakat assets are given in the form of benefits that can be taken regularly by mustahiq. The problem that will be studied in this research is the potential benefits of productive zakat for the construction of the Ar Rohmah Mosque. This research uses both qualitative and quantitative methods (mixed method). This study uses a conceptual approach and a case approach. The research findings describe that theoretically and practically, productive zakat can be useful for the construction of a prayer room.*

Keywords: *productive zakat, mosque development.*

1. INTRODUCTION

Economic factors are very strategic in human life as well as for a country or region. As time goes by and the development of the times, of course, the need for humans is increasing, especially in the economic field. Philanthropy (Philanthropy is the act of someone who loves fellow human beings and human values to donate their time, money, and energy to help others. This term is generally given to people who give a lot of money to charity), Islam has an important role in economic terms. According to Wibisono (2009), the philanthropic instrument is a transfer mechanism from the rich (capable) to the poor (poor) that is right on target.

With the synergy of income from the rich to the poor, there will be demand for goods and services from the poor, which generally include basic life needs. In the perspective of Islam, it is explained in the Qur 'an " Take zakat from some of their wealth, with that zakat you clean and purify them and pray for them. Verily, your prayer (becomes) peace of soul for them. And Allah is All-Hearing, All-Knowing" (Surah At-Taubah: 103)" as well as in the words of the Messenger of Allah which reads "There are three things that I swear on to them, namely that their wealth will not decrease because of charity, no slave will be wronged. Then he is patient, surely Allah will increase the glory, and no servant opens the door begging, except Allah will open for him the door of poverty." (HR. At-Tirmidhi).

Zakat is a pillar of Islam is the obligation of every Muslim who can pay it and is intended for those who are entitled to receive it with good management. Zakat, as we know, is a definite obligation (qath'i) imposed by Allah SWT on Muslims. However, in its implementation, zakat is not an individual obligation that depends solely on the conscience of each. Zakat is an obligation carried out under the supervision of the government. For Zakat to become a source of funds that can be used for the welfare of the community, especially to alleviate people from poverty and eliminate social inequality, the need for professional and responsible zakat management carried out by the community together with the government. In this case, the government is obliged to provide protection, guidance, and services to Muzakki, Mustahiq, and zakat management.

The purpose of zakat management is to increase public awareness in the payment and service of zakat worship, to increase the function and role of religious institutions to realize community welfare, and social justice, as well as to increase the yield and efficiency of zakat. Thus, the implementation of zakat depends on two factors. First, external factors, namely the supervision of the government (and the Islamic community). Second, internal factors, namely the impulse of conscience of every Muslim that comes from their faith in Islam.

According to the Head of BAZDA Magelang Regency, HM. Zaenal Arifin SH, who is also the Deputy Regent of Magelang, this year's BAZDA revenue has increased by 15% from last year. In 2010 and then the receipt of Rp. 623,960,896, - (six hundred and twenty-three million nine hundred and sixty thousand eight hundred and ninety-six rupiah) while in 2011 the revenue increased to reach: Rp. 654,070,330 (six hundred fifty-four million seventy thousand three hundred and

thirty rupiahs) so that there is an increase of Rp. 30,109,434 (thirty million one hundred nine thousand four hundred and thirty-four rupiah) or 15% (<https://www.mgelangkab.go.id/home/detail/basda-kabmagelang-accept-bantuan-mobil/907>). From these data, it can be seen that the enthusiasm of muzaki in Magelang Regency to distribute zakat is very high.

In one hamlet named Bintaro in the Magelang area, the general public and the congregation of the Ar Rohmah mosque, in particular, have a high spirit to carry out infaq and shodaqoh, so that the distribution of infaq and shodaqoh has become a habit of the congregation of Mushollah Ar Rohmah, in terms of This shows how high the initiative of the congregation of Mushollah Ar Rohmah in carrying out infaq and shodaqoh, from this potential means that the congregation of Mushollah Ar Rohmah has a high spirit to pay zakat. With the above background, this paper will examine the optimization of productive zakat for the construction of the Ar Rohmah Mosque in Bintaro Hamlet, Magelang.

2. METHOD

This research uses both qualitative and quantitative methods (mixed method). Qualitative methods are carried out by searching, reading, analyzing, and understanding data in the literature related to the problems discussed. The quantitative method is carried out by examining the data in the field, describing the results of the translation of the data in the field. The analysis was carried out after bringing together data from the literature and data from the field. Considering that this research uses a mixed-method, the approach to the research findings is carried out using a conceptual approach and a case approach.

3. RESULT AND DISCUSSION

A. Productive Zakat

Productive Zakat is the provision of zakat that can make the recipients produce something continuously through the zakat assets they have received. Productive Zakat, thus, is zakat where the assets or zakat funds given to mustahik are not spent but are developed and used to help their businesses so that with these efforts they can meet the needs of life continuously (Dimiyati, 2017).

1) Legal Basis of Productive Zakat

The idea of the presence of productive zakat needs to be started with a discussion of the legal basis for productive zakat which is not found in the Qur'an and Sunnah. As the main legal basis, the Qur'an letter At Taubah verse 60, only mentions 8 groups who are entitled to receive zakat. This verse, as well as other Qur'anic verses that regulate zakat, does not explain whether the distribution of zakat should be equitable or unequal, productively or consumptively. Regarding the technical distribution of zakat, it is also not found in the As-Sunnah. Rasulullah SAW gave an example that the distribution of zakat is by the needs of life and adjusted to the existing zakat supply (Siti Zalikha, 2016). The Prophet did not explain the distribution and the conditions that must be met at the time of zakat.

Istinbath law on productive zakat also needs to be done. This Istinbath is carried out by taking into account the view that every Shari'ah must have benefits, and the benefits contained in the texts are absolute general benefits and not specific ones. For example, to organize the benefit of the people, to prevent damage for the good of the world and the hereafter. Not only that, as mentioned above, zakat is worship in the field of muamalah and not pure worship (worship of mahdah) which must be obeyed absolutely according to the literal meaning of the text. Although zakat includes worship as prayer, it contains worship values that prayer does not have. Namely worship between fellow human beings which is certainly closer to social relations.

Yusuf al Qardawi in particular has carried out legal istinbath for productive zakat (Siti Zalikha, 2016). He argued that to empower the poor, it is permissible for zakat institutions to develop zakat funds if the quotations are large (Yusuf al-Qarāwī, 1984). This activity aims to develop zakat assets within a certain period, with various methods that are allowed to realize the benefit of people who are entitled to receive zakat (Yusuf al-Qarāwī, 1991). Qardawi's view is the result of tarjih by Imam Abu Sulaiman Khitabi. He based his opinion on the Hadith Qabisah, where zakat is given to people who are afflicted with calamities and the poor so that they can be independent or can meet their own (sufficient) life needs (Yusuf al-Qarāwī, 2005).

In Indonesia itself, the Indonesian Ulema Council (MUI) has issued a fatwa that allows the use of zakat for business capital. This is stated in Fatwa Number 4 of 2003 concerning the Use of Zakat Funds for investment (investment). The fatwa mentions several conditions for the use of zakat for business capital (Maltuf Fitri, 2017).

2) Productive Zakat Important Points

If zakat is generally only "originally" distributed, productive zakat is not. Productive zakat is not the same as zakat in general that only "pays off" the obligation of worship alone. In productive zakat, there are social obligations that must also be paid off. So then, the definition of productive zakat is emphasized in two aspects, the first is a distribution and the second is utilization or utilization.

In terms of distribution, Siti Zulaikha argues that productive zakat is distributed to mustahik by being managed and developed through business behaviors. With an indication that the property is used as capital, which is expected to increase the mustahiq's economic level.

In terms of utilization, productive zakat must be able to meet the formulation of social welfare, namely (Hendri Anto, 2017): Holistic and balanced well-being. This means that this welfare includes both material and spiritual dimensions and includes both individual and social dimensions. The second one is prosperity in this world and the hereafter, because humans do not only live in this world but also the hereafter. The general term that is widely used to describe a state of life that is materially-spiritually prosperous in the life of the world and the hereafter in the

frame of Islamic teachings is *falah*. In a simple sense, *Falah* is the glory and victory of life.

With the achievement of social welfare through *zakat*, there is continuity between religious teachings and human life. In this case, the relationship between *zakat* and social welfare can also be viewed from the perspective of Islam, which is then called the welfare of the people, namely the teachings of the Islamic religion that are beneficial to Muslims. Apart from the two aspects above, it is also included in the definition of productive *zakat* if *zakat* assets are managed and developed by *amil* whose results are distributed to *mustahiq* regularly.

3) Productive Zakat Theory

The theory is a human effort to understand the world, which is described in a short formula but like human creation is limited by space and time (Suteki and Galang Taufani, 2020). That's why the theory is always changing according to the development of human needs at that time. The theory itself comes from the word *theory* in Latin which means "contemplation", which in turn comes from the word *then* in Greek which means "way or result of a view is construction in man's imaginative idea about the realities he encounters in his life. His life experience. According to Kerlinger, a theory is a set of interrelated constructs, concepts, definitions, and propositions, which present a systematic view of a phenomenon by specifying the relationships between variables to explain and predict phenomena (Fred N. Kerlinger, 2000).

If a common thread is drawn to then be framed into a general theory to identify a phenomenon of productive *zakat*, according to the author, an activity can be called productive *zakat* if: (1) there are an effective and efficient distribution and utilization; (2) there is a manifestation of the socio-economic function of *zakat* itself, and it continues to carry out the function of worship without violating the *syar'i*; (3) can be developed and used to support the needs of *mustahiq* life continuously; (4) has long-term benefits to reduce the number of *mustahiq* and develop *muzakki*.

Based on the four frameworks above, the author tries to formulate a theory of *zakat* productivity, where *zakat* can be said to be productive if in its distribution, management, and utilization it contains not only worship values but also social values, and is not only functioned as payment for worship obligations but also as social funds to overcome poverty. Social problems in society. The mention of the word "fund" indicates that productive *zakat* tends to occur in *zakat maal*, and not in *zakat fitrah*. As for *zakat fitrah*, it can be called productive *zakat* if the collection and distribution are carried out effectively and efficiently, in the sense that *zakat* is given to people who are entitled to receive *zakat*. The distribution of *zakat fitrah* to 8 groups, for example, must be based on considerations. Like the presence or absence of the eight classes, which group has priority over the other, what if one fulfills one class and does not fulfill any of the eight classes at the same time, etc.

In terms of practice, productive *zakat* is carried out by diverting stored and unproductive assets into circulating and productivity among the community. The

presence of the concept of productive zakat has shifted the paradigm of zakat from the original zakat must be done by giving wealth, to zakat is done by providing benefits from wealth. So, muzakki does not give the object or proper directly but provides benefits from the object.

Yusuf Qardhawi said that zakat belongs to the community because it is also obtained by the joint efforts of the community (Yusuf Qardhawi, 1979). Furthermore, according to Qardhawi, zakat aims to develop zakat assets within a certain period, with various methods that are allowed to realize the benefit of people who are entitled to receive zakat (Yūsuf al-Qarḍawī, 1991). The zakat paradigm has once again shifted. From what was originally given in the form of property, now it does not have to be with wealth, but only with the benefits of the assets that are zakat. From what was originally directly consumed, now it is not directly consumed, but must be managed effectively and efficiently first. This is generally understood as a change from being consumptive to being productive.

4) Types Of Productive Zakat

Arif Mufrani packs the innovative forms of zakat distribution into four forms. First, the distribution is traditional consumptive namely, zakat is distributed to mustahik to be used directly, such as zakat fitrah, or zakat mal which is distributed to victims of natural disasters. Second, the distribution is creative consumptive, namely zakat which is realized in other forms from the original goods, such as being given in the form of school equipment or scholarships. Third, the distribution is traditional productive namely zakat is given in the form of productive goods such as goats, cows, and so on. Giving in this form can create businesses that create jobs for the poor. Fourth, the distribution in the form of creative productive namely zakat is realized in the form of capital either to increase the capital of small business traders or to build social projects and economic projects (Arif Mufrani, 2006).

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law of origin of zakat which has been stated in the texts. According to the author, the practice of productive zakat as long as it concerns the benefit of Muslims and does not conflict with the Qur'an and Sunnah then is legal to do so.

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B. The Idea of The Ideal Practice of Productive Zakat to Reach The Functional Stage

Management of productive zakat needs to be carried out as much as possible to realize productive zakat that is ideal, efficient, and effective. In the legislation to increase usability and yield, zakat is managed institutionally. This is stated in Article 2 of Law no. 23 of 2011 concerning Zakat Management which states that the management of zakat is based on: Islamic law, trustworthiness, expediency, justice, legal certainty, integration, and accountability. Then in Article 3, it states that zakat management aims to improve the effectiveness and efficiency of services in zakat management and increase the benefits of zakat to realize community welfare and poverty alleviation (Khariri, 2014).

The utilization of zakat is closely related to how it is distributed, if it is right on target and appropriate, the utilization of zakat will be optimal. Utilization of zakat funds in the form of empowerment, namely the distribution of zakat accompanied by a target to change the condition of the recipient from the condition of the mustahiq category to the muzakki category. This can be realized when the utilization of zakat assets is directed towards productive ones, meaning that zakat assets are utilized (managed), and developed so that they bring benefits that can be used to meet the needs of the poor (poor) in the long term. The application of zakat funds can be utilized for productive investment, financing various development projects in the fields of education, health care, clean water, and other social welfare activities, which are solely for the benefit of Mustahiq.

C. Management of Productive Zakat Management

Productive zakat, namely zakat assets distributed to people who are entitled and can be utilized, the essence of zakat is not how many rupiahs mustahiq receive, but how zakat can improve the welfare of the people. Productive Zakat is a potential source of funds that can be used to promote general welfare for the whole community (Armiadi, 2008). Productive Zakat is given to mustahiq as capital to

carry out an economic activity, namely to develop the economic level and productivity potential of mustahiq (Didin Hafidhuddin, 2002).

Zakat funds can be developed and used to help business and mustahiq life needs continuously. For zakat to become a source of funds that can be used for welfare, especially to alleviate people from poverty and eliminate social inequality, it is necessary to have professional and responsible zakat management carried out by the community together with the government. The existence of zakat which is aimed at eradicating poverty ultimately raises ideas and innovations in the distribution of zakat funds itself. To be more optimal, there are stages in the management of productive zakat including collection, data collection, distribution or distribution, and supervision. From these stages, the author tries to give an idea related to the ideal process in the implementation of productive zakat so that it can be realized at the practical and functional levels. There are at least 3 processes that must be carried out, namely pre-implementation, implementation, and post-implementation.

1) Pre-Implementation

- a) **Institutional structure:** before going far into the process of implementing productive zakat, it is necessary to think about the ideal form in the institutional structure. The structure is designed to fulfill every strategic post needed in the practice of productive zakat in the future. For example, at the Makassar Branch of the Amil Zakat PKPU Institution, the institutional structure consists of the head of the branch and there are three areas and four divisions: firstly the head of the branch, the second is the fundraising, the third is the area of utilization, the CRM division, the retail division, the environmental health & education division, and the division. disasters and the economy (Rachmat Hidajat, 2017). Such a structure will later play an important role in supporting the implementation of productive zakat.
- b) **Program preparation:** in realizing productive zakat, the management makes concrete plans which are then poured into the form of activity programs. Broadly speaking, 2 programs can be carried out, namely the economic empowerment program in this case related to the provision of capital assistance, the provision of life skills, and mental & spiritual mustahiq programs that aim to build a healthy mindset based on the Qur'an. an and sunnah. The preparation of the productive zakat program is made by each part of the management structure. This is done so that all parties in the management can be involved.

2) Implementation

The implementation phase includes:

- a) **Socialization,** socialization needs to be carried out for introductions to create understanding in the community related to productive zakat, and increase public awareness in the obligation to pay zakat, improve the function and role of religious institutions to realize community welfare and

social justice, as well as increase the results and efficiency zakat (Law No. 38 of 1999 on Zakat Management). This outreach can be done in several ways, namely through public recitations (Majlis Ta'lim), magazines, bulletins, brochures, email marketing, SMS and telephone marketing, and others.

- b) **Eligibility test**, the distribution of productive zakat must be considered by the people who will receive it, whether he is one of the people who are entitled to receive zakat, as well as those who have a strong desire to work and try. conducting a feasibility study is an effort to obtain clear data on mustahiq candidates, in determining who is entitled to receive productive zakat funds. This is important so that the distribution of productive zakat is right on target.
 - c) **Providing capital, guidance, and counseling**, providing capital can be done with a revolving fund system, namely zakat can be given by the manager to mustahiq with a note that it must be qardhul hasan, meaning that the amount of return must be the same as the amount lent. There must be no excess that mustahiq must give to the manager when returning the loan. After the capital is given, the mustahiq must then be given guidance and counseling on financial management, marketing management, and motivation. The aim is to increase skill capacity and maintain the stability of the mustahiq's spirit. It is not enough there, mustahiq also ideally be accompanied in terms of increasing moral capacity such as weekly recitations and monthly social gatherings to maintain friendship and togetherness in a community group.
 - d) **Monitoring, controlling, and supervising**, this becomes difficult when the mustahiq has not realized the importance of control. The Amil Zakat Institution is responsible for its monitoring and supervision. Relevant parties can go directly to mustahiq's houses in carrying out this task. Then, no less important, the Amil Zakat Institute should also encourage to create awareness of supervision by mustahiq themselves. This means educating mustahiq to be responsible for all business decisions and social behavior.
- 3) Post Implementation
- a) **Conducting Evaluation**, work evaluation of the productive zakat work program is carried out by looking at the progress of each month. Evaluation is carried out to obtain data, for example in the distribution of productive zakat in the form of providing business capital, with an evaluation that the business being carried out can develop according to plan, and the funds distributed are truly on target. This program can be done together with mustahiq. So that mustahiq can also evaluate themselves.
 - b) **Reports, financial reports** are made in written form on the productive zakat program at the Amil Zakat Institution. Installment financial reports deposited by mustahiq through a team of assistants appointed in the field to the Amil Zakat Institution to be reported as revolving funds for planning and distribution to the next mustahiq. After the report, the last step is to record

mustahiq data, mustahiq data that have been received and are eligible for business capital, are recorded to facilitate inspection (Nasrullah, 2015).

D. Factor Supporters of Productive Zakat Practices

In the implementation of productive zakat, several supporting factors can make this zakat run functionally, namely;

1) Quality of the Management of the Amil Zakat Institution

The management of the Amil Zakat Institution is one of the factors supporting the allocation of this productive zakat practice. The existence of self-quality both scientifically and with experience from the management will greatly affect the achievement of this productive zakat to the ideal level. Moreover, the quality is wrapped with intention, sincerity, and sincerity, so, certainly, the efforts in carrying out productive zakat for the benefit of the people will be more real.

2) Cooperation with Strategic Parties

The cooperation of the Amil Zakat Institution with strategic parties will also greatly accelerate the process of implementing this productive zakat. The strategic party in this case is the person or institution that is relevant to the strategy of implementing productive zakat who is felt to have the same vision and mission to realize the same goal. Some of these strategic parties include; the village or sub-district government, community leaders, scholars, and others.

Cooperation with the village government, for example, makes the process of implementing productive zakat easier and more effective. In this case, the amil zakat institution will be helped in assessing which people are entitled to receive productive zakat and which are not. This will facilitate the distribution of productive zakat itself. As for the ulama, it will make the implementation of productive zakat more enthusiastic. Because scholars through their da'wah forums can educate as well as socialize productive zakat directly to various levels of society. Thus, if the implementation of productive zakat is endeavored by way of cooperation with strategic parties, then the practice will be realized.

3) Mustahiq's Strong Intention to Become a Muzakki

Mustahiq's strong intention to become muzakki is the most important supporting factor in the practice of productive zakat. Without the intention of mustahiq, productive zakat will not run functionally. It should be noted that the function of productive zakat is to empower mustahiq so that they can transform into independent muzakki. So that this strong intention factor should ideally be grown in every mustahiq. Because this is the first step to meet their needs, with strong intentions, you will be more creative and able to develop your business.

Based on the above discussion, it can be concluded that to achieve the ideal, effective, and effective productive zakat practice, maximum management is needed. This is done to utilize and develop zakat assets so that it is useful to meet the needs of mustahiq in the long term.

The implementation of productive zakat must be regulated through professional and responsible management by the community and the government. To be optimal, there are processes in management that are important to implement to achieve functional productive zakat practices, namely the first Pre-Implementation which is carried out to prepare the institutional structure and program preparation, secondly the implementation which begins with the questioning and feasibility test, then the provision of capital to mustahiq and guidance, as well as control through monitoring and supervision, the third post-implementation which aims to evaluate and report the financial results of productive zakat. However, the process will not run smoothly, without the supporting factors that help in the implementation of this zakat. So that the implementation must be supported by several factors including the existence of quality amil zakat management, the existence of cooperation with strategic parties, and the strong intention of mustahiq to become muzakki. Thus, the goals and functions of productive zakat can be realized.

E. Productive Zakat for the Construction of the Ar Rohmah Mosque

Ar Rohmah Mosque is one of the prayer rooms located in Bintaro Hamlet, Gunungpring Village, Muntilan District, Magelang Regency. this Mosque already has infaq and sadaqah activities that run regularly and consistently. The congregation of the Ar Rohmah prayer room already has a habit of setting aside some of their wealth. This means that the Ar Rohmah mosque congregation has the potential to pay zakat mal. The inclusion of zakat activities into the worship activities of the Ar Rohmah mosque congregation is an activity that is right on target, due to the social and religious environmental conditions that strongly support the development of zakat activities.

The KKN team is trying to form a Zakat Collecting Unit (UPZ) for the Ar Rohmah prayer room. This is done with the consideration that the Ar Rohmah prayer room has a "green box" withdrawal activity which is carried out every two weeks in the congregation's homes and at every maghrib prayer based in the Ar Rohmah mosque itself. The green box or better known as the shodaqoh charity box has been running since 2011. The benefits of the green box can be seen from the development of the ar Rosmah prayer room which is relatively fast compared to other mosques in Bintaro hamlet. This means that the congregation of the prayer room is used to infaq shodaqoh. For that reason, the KKN team offered the presence of UPZ at the Ar Rohmah prayer room. This is because UPZ does not only oversee zakat activities but also infaq and sadaqah activities.



Picture 1. Submission of Decree UPZ Ar Rohmah Mosque

A series of programs carried out for the mosque construction activities are:

1) Productive Zakat Socialization

At this stage, the socialization was carried out in a hybrid manner by inviting speakers from the Field Supervisory Lecturer of the KKN team who were competent in the field of zakat fiqh. The presenters provide basic material which includes: the definition of zakat, the function of zakat in Islam, groups or mustahiq who are entitled to receive zakat, various types of zakat, the concept of productive zakat, the fiqh of zakat which is used in economic activities along with the arguments that underlie it, then supported by laws related to zakat management in Indonesia.

The purpose of this program is to equalize perceptions among the community, especially the Ar-Rohmah prayer room congregation, and the administrators who are responsible for the management of zakat in the mosque, To develop the function of zakat, is not only limited to consumptive needs as is usually done in the month of Ramadan through zakat fitrah but more than that, zakat can be developed through productive efforts that can provide benefits to mustahiq in the long term. This program received a positive response from the congregation of the Ar-Rohmah prayer room. In addition, the enthusiasm and curiosity of the congregation in this socialization is very high, as can be seen from the many questions asked about zakat mal, especially related to productive zakat.

2) Productive Zakat Training

The productive zakat training program is a means to provide a more specific understanding of the stages and procedural technicalities in the implementation of productive zakat. The target participants in this program are the administrators of the Ar-Rohmah prayer room. LAZISMU Magelang Regency, which is a strategic partner in terms of providing speakers in this program, discusses how productive zakat is executed in the pre-implementation, implementation, and post-implementation stages. The method of delivering material is done offline in the form of presentations, discussions, and questions and answers.

In general, the speakers discussed more the initial steps that must be taken by the management of the Ar-Rohmah prayer room for the implementation of productive zakat. It was stated that 3 things must be prepared to start the

implementation of this program, namely institutional structuring, the legality of the Zakat Collecting Unit (UPZ), as well as program planning and zakat collection strategies supported by optimization of infaq and sadaqah. About the structure of the institution, the management of the Ar-Rohmah prayer room is advised to form a management structure consisting of a chairman, secretary, treasurer, and the necessary divisions.

The formation of this management structure is also to fulfill formal requirements in terms of the legality of the Zakat Collecting Unit (UPZ) through the National Amil Zakat Agency (BAZNAS) of Magelang Regency. This legality is carried out to anticipate the occurrence of violations of the law as stated in Article 38 of Law Number 23 of 2011 concerning Zakat Management which reads: "Everyone is prohibited from intentionally acting as zakat collectors to collect, distribute, or utilize zakat without the permission of the authorized official". As for the planning of programs and strategies for collecting zakat, the management of the Ar-Rohmah mosque is directed to optimize the infaq and sadaqah programs. Because when the program is successfully implemented, it can have implications for increasing the enthusiasm of the community in charity, especially issuing zakat which is mandatory for every Muslim who can afford it (mustahiq), so that the next zakat program will be easy to realize in the Ar-Rohmah mosque.

3) Comparative Study on the Establishment of UPZ

Comparative studies were conducted to gain insight and initial knowledge regarding UPZ activities that will be implemented later in the Ar-Rohmah prayer room. Representatives from the mudhole management, the KKN team in this case carried out a comparative study to the UPZ of the Al-Huda Mertoyudan Grand Mosque. The activity began with sharing experiences by the UPZ of the Al-Huda Grand Mosque regarding the background of the existence of the UPZ of the Great Mosque of Al-Huda, the process of forming UPZ, the empirical work experience that has been experienced by UPZ management from the stage of collecting zakat, infaq, and sadaqah, the stage of performing arts to the stage of development. In 2020, for example, UPZ Masjid Al-Huda succeeded in realizing programs in the form of social care actions (Covid-19 pandemic), educational funding assistance for orphans, mustahiq coaching, house renovation, and economic empowerment of the ummah. Other than that, The procedure for making a report on the activities of the UPZ of the Great Mosque of Al-Huda is also presented in this comparative study. Then, the activity continued with discussion and question and answer.

This comparative study is important for the management of the Ar-Rohmah prayer room who will start UPZ. With this comparative study, the management of the Ar-Rohmah prayer room received scientific enlightenment as well as experience for the implementation of UPZ in the future. After the comparative study was completed, the KKN Team then assisted and assisted the Ar-Rohmah management in the formation of UPZ and its legality. As a result, with the issuance of the Decree

of BAZNAS of Magelang Regency No. 792/Sk.BAZNAS/VIII/2021, UPZ Ar-Rohmah Mosque has officially been established.

4) UPZ Mentoring by BAZNAS

Mentoring is an integral part of the process of UPZ Ar-Rohmah Mosque going forward. In practice, the first mentoring program for UPZ Ar-Rohmah Mosque was accompanied directly offline by tasks executor Chairman of BAZNAS Magelang Regency, Mr. K.H. Khalid As'adi. He provided general scientific knowledge related to zakat, infaq, and sadaqah in UPZ explained the legal umbrella of UPZ, the rights, and obligations of UPZ, administrative needs that must be prepared in each section of UPZ management. Furthermore, he also explained the main duties and functions of the chairman, secretary, treasurer, collection division, pentasharufan division, and development division. The main purpose of the assistance is to ensure that UPZ Ar-Rohmah Mosque runs as it should.

4. CONCLUSION

Productive Zakat is conceptually a development of zakat mal. The benefits of productive zakat can be felt in the long term. This benefit has the potential to assist the construction of the Ar Rohmah Mosque, especially development in the field of human resource quality. Through several activities, such as socialization, training, comparative studies, and mentoring, the KKN team allowed the Ar Rohmah prayer room to reap the benefits of productive zakat. These benefits include, the congregation of the prayer room knowing about zakat maal worship, the mosque management knowing how to prepare, collect, and utilize zakat. Recommendations that can be given are, further studies are needed for each focus of zakat activities, For example, such as “pentasharufan” or the utilization of zakat and its benefits for zakat recipients.

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