



Zakat Fund As The Starting Point of Entrepreneurship in Order to Alleviate Poverty (SDGs Issue)

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Abstract: As known, Indonesia is a nation with the largest Moslem society in the world. According to data issued by Bappenas, in 2020 the population of Indonesia is predicted about 271,066,400 people (Bappenas: 2018). 85 percent of this population (ca. 230.406.440 people) are Moslems. It shows the huge potential in the acceptance of zakat fund, as an obligation for a Moslem who has qualified in accordance with the provisions of Islam. Since MDGs declared in 2000 (UNRC: 2008) which contains a commitment to accelerate human development and poverty alleviation (8 goals), Indonesia has a strong commitment to achieve the MDGs targets became one of Indonesia's main priorities. As a continuation of the MDGs program, in 2015, more than 190 world leaders committed to 17 Sustainable Development Goals (SDGs). In Indonesia, 17 SDGs are grouped into 4 part, one of them is poverty alleviation (UNDP Indonesia: 2018). One of the goals for poverty alleviation is explained with the goal number 8, that is decent work and economic growth. And one of the drivers the existence of decent work and economic growth is the growth of entrepreneurship activities. The growth of entrepreneurship can be implemented with the support of funds. One of them come from the distribution of zakat fund acceptance. By terminology, zakat means a certain amount of property that is required by Allah SWT to be given to the mustahik mentioned in the Qur'an. Or it could also mean a certain amount of certain property given to a particular person (Solihin: 2010). There is a fund transfer from muzaki (zakat payer) to mustahik (zakat recipient). With the transfer of funds, there is an expectation that there will be a better life change for mustahik, so that in time they will be becomes muzaki. This activity is expected to occur continuously, forming a circle of increasing goodness. And ultimately will improve society wellbeing. To support this paper, the author use a qualitative methods with secondary datas and supported by Tawhidi String Relation (TSR) theory which includes the method of circular causation and IIE (interaction, integration and evolution) method.

Keywords : Zakat, Entrepreneurship, Poverty Alleviation, SDGs, TSR.

Introduction

As the largest Muslim population in the world, Indonesia has a great potential in collecting zakat funds. As known, every person who has fulfilled the term specified by Islam is obliged to pay zakat. QS 2 verse 43 mention "And be steadfast in prayer, practise regular charity, and bow down your heads with those who bow down (in worship)". Other than that, in QS 2 verse 110 mention "And be steadfast in prayer and regular in charity. And whatever good ye send forth for your souls before you, ye shall find it with Allah. For Allah sees Well all that ye do". The suggestion to pay zakat for everyone is assertive so in some verses in the Quran the suggestion to pay zakat is equivalent to do salat. In other words, if you have fulfilled the specified condition by Islam to pay zakat, you have to. If ignored it then will get a punishment from Allah.

Through the zakat movement, Muslims are known as society that participate in development to the global level, and can even be a major contributor. One of the purpose of

obligatory zakat is to alleviate poverty and inequity between society. Alleviating poverty is one of kind things which is part of *maqashid sharia*. Etymologically, *maqashid sharia* consists of two words, that is *maqashid*, means intent or purpose, and *sharia* means the road to water or the road to the source of life (Fauzia and Riyadi: 2014). In general, *maqasid sharia* is the provision of Allah to give *mashlahah* to humans. These *mashlahah* are 1) the need of *daruriyyat* (primary needs). *Daruriyyat* need protecting 5 things, they are *al-din* (religion), *al-'aql* (mind), *al-nafs* (soul), *al-nasl* (descent), dan *al-mal* (assets) ; 2) the need of *hajiyyah* dan ; 3) the need of *tahsiniyah*.

For every human being it is important to be able to fulfill those needs starting from the basic. The need for *daruriyyat* must be fulfilled so that humans can survive. If one of the *daruriyyat* needs is not fulfilled, then human will experience difficulties which leads to extinction. Because this need is very basic, even for the poor this must be fulfilled.

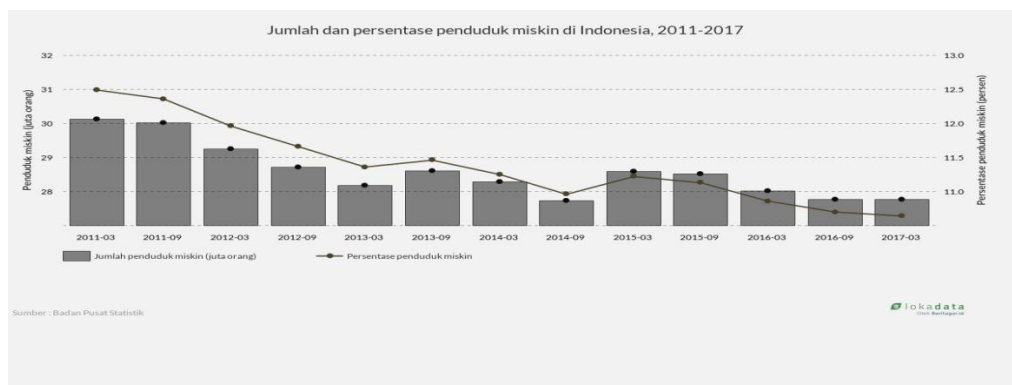
In 2015, more than 190 world leaders committed to 17 Sustainable Development Goals (SDGs). One and the first goal is no poverty, means to end poverty in all its forms everywhere. The agenda of SDGs agreement is a plan of action for people, planet and prosperity. The eradicating poverty in all its forms and dimensions, including extreme poverty, is the greatest global challenge and an indispensable requirement for sustainable development (United Nations: 2018). The growth of small enterprises whose capital obtained from the distribution of zakat funds collected is able to alleviate society poverty. Zakat funds distributed for the establishment of small enterprises are expected to develop if managed properly by the *mustahik* who receive this funds. The development of the small enterprises shows the increasing of *mustahiks*' economy. Which means there has been a poverty alleviation for the *mustahik* who has receive the zakat funds.

The increasing economy of a country illustrates the improvement of society wellbeing. One indicator of an increasing economy is the existence of supply and demand, which is implemented by business activities. In this connection, capital is needed to build a business. There is a relationship between the collection and distribution of zakat funds with the establishment of businesses, especially for small economic society (*mustahik*). These businesses presence is expected to be able to sustain and increase *mustahiks*' economy, which in turn makes them as *muzaki*.

Literature Review

Poverty

Poverty is seen as an economic inability to fulfill basic food and non-food needs, which is measured in terms of expenditure. Poor people are people who have an average per capita expenditure below the poverty line. Based on the datas, the proportion of people living below the international poverty line has decreased. In 2012 the percentage was 11.76% and became 6.80% in 2016 (BPS: 2018). Table 2.1. shows a figure of a decrease in number and percentage of poor people in Indonesia. In the period 2011-2017 the total and percentage of poor people in Indonesia continued to decline. Of the 30.12 million people of the poor population (12.49 % population) in 2011, it decreased to 27.77 million people in March 2017 (10.64% population). Despite the decline, it has not able yet to eliminate the population living below the international poverty line.

Table 2.1. Total and Percentage of Poor People In Indonesia in Year 2011-2017

Source: Beritagar (2017).

Zakat

Zakat is one of the important factors in Islamic philanthropy. As the third pillar of Islam, paying zakat is obligatory for every Muslim who has fulfilled the qualify in order to purify their assets, by distributing the zakat from muzaki to mustahik. According to language, zakat means developing, increasing. Zakat is able to purify a person from sin by fulfilling his obligation to pay zakat, develops the reward and the person wellbeing (Az-Zuhaili: 2011). According to etymology, zakat comes from the word zakat, which has several meanings, namely sacred, growing, blessing, commendable and developing (Mardhani: 2013). According to Shara' terms, zakat is issuing a certain assets to be given to those who have the right to receive with terms that have been determined by Shara' (Sholihin: 2010).

From the explanation of zakat, a lot of goodness will be obtained by paying zakat. And also in line with Allah's promise in QS 2 verse 261, that is "The parable of those who spend their substance in the way of Allah is that of a grain of corn: it groweth seven ears, and each ear Hath a hundred grains. Allah giveth manifold increase to whom He pleaseth: And Allah careth for all and He knoweth all things".

Besides helping the economy of mustahik, zakat has the potential to overcome economic and poverty disparities in a country. One illustration can be showed that zakat is a balancing instrument in the national economic sector, which aim to transform mustahik into muzaki. Income and wealth distribution have an effect to society's wellbeing. This can be illustrated that by fulfilling the basic needs of society, it will reduce crime. One way to distribute income and wealth is to pay zakat for those who have fulfilled the terms set by Islam.

The collection of zakat funds in Indonesia on average shows a relevant number, which range about 28.90%. Datas show the percentage of zakat fund collection received by Baznas in 2014 (Rp.69.865.506.671) increased by 37.69% from 2013 (Rp.50.741.735.215). In 2015 (Rp.82.272.643.293) increased by 17.76% from 2014. In 2016 (Rp.97.637.657.910) increased by 18.68% from 2015. In 2017 (Rp.138.096.290.551) increased by 41.44% from 2016 (Baznas: 2018).

Meanwhile, the collection of zakat, infaq and alms funds nationally show an increase. In 2015 it reached Rp.3.6 trillion and significantly increased in 2016 to Rp.5 trillion. Based on study, the overall potential of zakat reached Rp.217 trillion, but collected only around 2.7% or around Rp. 6 trillion per year. In other words, there are still around 97% of national zakat potential has not been collected (Republika.co.id.: 2018). This shows that there is still a large amount of zakat fund that should be used for the benefit of the society, specially for poverty alleviation.

In order to alleviate poverty, one of the Baznas programs is to provide productive financing assistance (micro finance) to mustahik with the principle of non for profit, in the

framework business development. Capital is the main factor needed to develop a business unit. Lack of capital in small enterprises due to the introvert business characteristics, relying on capital from the owner which is very limited, while the capital loan from bank or other financial institutions is difficult to obtain, which is caused by non fulfillment of the administrative and technical terms requested by the bank. The main objective of microfinance program is to provide access to productive financing services to mustahik in order to develop its business (Baznas: 2018).

The business criteria that can be financed are: 1) has been running for the past year with a clear business concept, 2) provide a Business Certificate from village, 3) having a bookkeeping record of business activities that can assess assets, 4) having a bank account. The conditional grant is carried out by: the participants are required to pay installments in the amount of 10% of the total funding each month for ten months. Later, the funds will be an addition capital for participants without proposing to bank mustahik.

Entrepreneurship in Islam Perspective

The word entrepreneurship is derived from the French *entreprendre* and the German *unternehmen*. Both verbs translate to "undertake". In a way, the entrepreneur undertakes endeavors that other do not (Gümüsay: 2015). According to Joseph Schumpeter (Alma: 2010), entrepreneurs are people who break the existing economic system by introducing new goods and services by creating new organizational form or processing new raw material. The person carry out its activities through a new business organization or done in an existing business organization. It was also explained that entrepreneur is a person who has initiative to establish a business that is self-managed by paying attention to financial risks that might occur (Sholihin: 2010).

Entrepreneurship from an Islamic perspective is more than a simple summation of Islam and entrepreneurship. It is based on three pillars. The first pillar, based on the definition of entrepreneurship, is the pursuit of opportunities. The second pillar is socio-economic or ethical. Effectively, entrepreneurship from an Islamic perspective is guided by a set of norms, values and recommendations. The third pillar is religio-spiritual and links people to God with the ultimate objective of pleasing Allah. These pillars are interlinked. Pillar two and three are not simply added. All three pillars support shape each other. Furthermore, these pillars have specific scriptural sources as well as institutions and processes of interpretation. Entrepreneurship from an Islamic perspective thus contains its own methodology of approaching its understanding. It needs to be comprehended and analyzed holistically containing entrepreneurial pursuit, religiously-shaped values, concrete Islamic obligations, community-influence, scriptural sources and an ecosystem of actors, and institutions which provide an interpretation for this religio-spiritual lens (Gümüsay: 2015).

The role of Islam in managing entrepreneurial human activities is based on the interlinkage between the textual and contextual sources. The primary sources are the Quran and Sunnah. It is explained in QS: 62 verse 10, that is "And when the prayer is finished, then may ye disperse through the land, and seek of the Bounty of Allah and celebrate the Praises of Allah often (and without stint): that ye may prosper". Rasulullah Saw is a role model in entrepreneurship activities. In the face of the economic crisis in Medina at the time of hijrah, as head of state Rasulullah Saw was able to carry out an accurate strategy, namely: 1) conducting a survey directly to the market as an effort to see the real condition of the society's economy and prepare a place for Muslims from Mecca to establish their business, 2) Rasulullah Saw helped establish a partnership between the Muhajirin and the Anshar in Medina. The Anshar have extensive field while the Muhajirin have good energy and expertise as well as hard workers (Rokan: 2013).

In Islamic perspective, the foundation for doing business is moral value. This is explained in the principles: 1) Ilahiah principle (teology); who believes that Allah is a substance

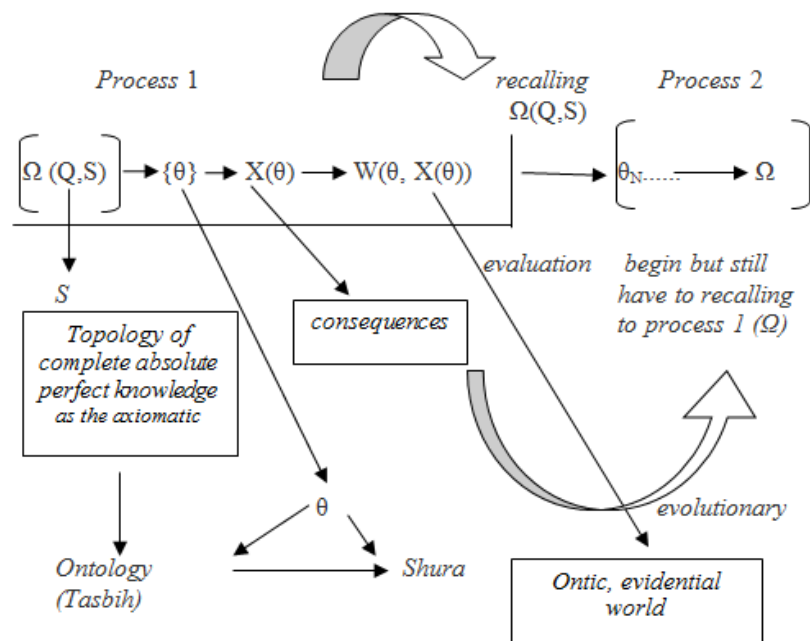
that regulates everything in the universe and humans are only the trustee, 2) the principle of balance (*mizan*), 3) the principle of honesty and truth (*shiddiq*) (Rokan: 2013). Islam encourages people to conduct production activities and play a role in various economic activity. Doing activities in the world is worship and jihad if it is done according to Allah's rules, with good intentions and not forgetting Allah. It is expected that the work done in the world can benefit humans.

Methodology

This paper used a qualitative methods with secondary datas about zakat, entrepreneurship and poverty alleviation supported by Tawhidi String Relation (TSR) theory which includes the method of circular causation and IIE (interaction, integration and evolution) method.

Tawhidi String Relation (TSR) Concept

Figure 3.1. The Formal Concept of Unity of Knowledge (Tawhidi):
The IIE or Shuratic Process



Source: Choudhury (2013)

For the Moslems, tawhid word is familiar. Tawhid means the oneness of Allah. This oneness of Allah described in Al Quran and Hadith as the foundation of all the roots of science. Essentially, the understanding of tawhid covers all matters relating to oneness of Allah, with varied opinions of the unitary system of knowledge, gained by following Rasulullah (sunnah) guidance in all activities in the entire world system (Choudhury, 2011). The source of knowledge derives from Al Quran is gives as omega (Ω). As a guidance for mankind, the implementation is done for what Rasulullah has done, which called Sunnah (S). In other words, TSR concept derived from Al Quran and Sunnah (Ω, S), describes the unity of knowledge (θ), ongoing activities, learning process, social interaction system, integration, cooperation, sincerity for complementary and subsistence (Choudhury, 2013).

TSR concept describes the delivery beginning process of knowledge until the implementation for human kindness. It is done by shuratic process with participation and complementary (pairing) method. In this shuratic process, there is an interaction (I) between all

parties in it. From this interaction will increase an integration (I), that shows a consensus. The integration will evolve to the next process to evaluation previous process and move forward to the next process. This IIE process will produce a sosial wellbeing and the notation is $W\{\theta, X(\theta)\}$ (Choudhury, 2013).

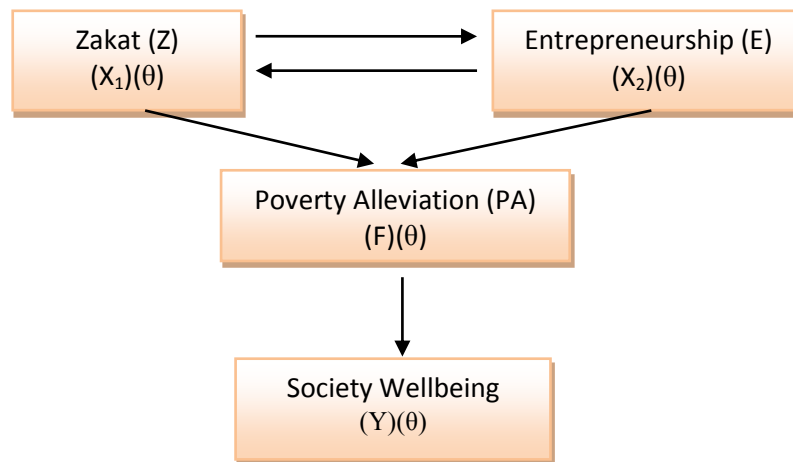
Discussion and Result

Tawhidi String Relation Analysis

Tawhidi String Relation is an unity of knowledge concept model that focus to knowledge induced recusively by shuratic process, which known as interaction, integration and evolution process. It's concept is a pervasive complementary, not a substitution, which every variable has opportunity become explanatory variables as well as explained variables.

Figure 4.1. explains the relationship model between zakat, entrepreneurship and poverty alleviation variables, in order to achieve a society wellbeing. According to the model, the value of zakat, entrepreneurship and poverty alleviation variables that support the poverty change to society wellbeing can be calculated. In other words, zakat, entrepreneurship and poverty alleviation variables complement each other.

Figure 4.1. Tawhidi Model



Source: Processed (2018)

These variables embedded by tetha, wherein each variable interconnected to one another to form circular causation. In mathematics, this concept will create a model:

$$\begin{aligned}
 \text{PA} &= f(Z, E) (\theta) \\
 &= f\{ Z(\theta), E(\theta)\} \\
 \text{WB} &= (PA, Z, E) (\theta) \\
 &\underbrace{\hspace{10em}} \\
 &\text{Evaluation is done by}
 \end{aligned}$$

Estimation and simulation to form a circular causation model as follows:

$$\begin{aligned} \text{PA} &= f_{\text{PA}}(\text{Z}, \text{E}) (\theta) \\ \text{Z} &= f_{\text{Z}}(\text{PA}, \text{E}) (\theta) \\ \text{E} &= f_{\text{E}}(\text{PA}, \text{Z}) (\theta) \\ (\theta) &= \text{WB} \Sigma (\text{PA}, \text{Z}, \text{E}) (\theta) \end{aligned}$$

The linear equation ($Y = \alpha + \beta X$) for the model above are:

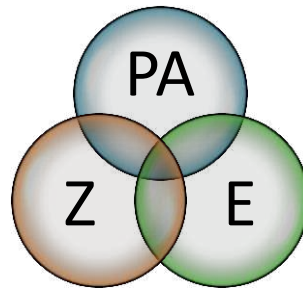
$$\begin{aligned} \text{PA} &= \alpha_{1.0} + \beta_{1.1}\text{Z} + \beta_{1.2}\text{E} + \beta_{1.3}\theta \\ \text{Z} &= \alpha_{2.0} + \beta_{2.1}\text{PA} + \beta_{2.2}\text{E} + \beta_{2.3}\theta \\ \text{E} &= \alpha_{3.0} + \beta_{3.1}\text{PA} + \beta_{3.2}\text{Z} + \beta_{3.3}\theta \\ (\theta) &= \alpha_{4.0} + \beta_{4.1}\text{PA} + \beta_{4.2}\text{Z} + \beta_{4.3}\text{E} + \beta_{4.4}\theta \end{aligned}$$

This model will create a circular causation between zakat, entrepreneurship and poverty alleviation variables. The value in each variable will influence another variable. The change of percentage in one variable will change another variable as they are. The resulting value on the relationship of each variable can be expected in positive value, but will possibly show a negative value. If the result is negative value, simulation will be done to change that negative value to positive value. The value will chosen by observation of the things pertaining to the variable and also do the shuratic process to the competent person. The positive value describes that zakat distribution for entrepreneurship activity can support the increasing of mustahik's economy.

Intercausality Between Zakat, Entrepreneurship and Poverty Alleviation

Zakat is able to reduce the problem of inequality between income distribution and improvement of social life. Distributing zakat funds as a capital for mustahik to establish a business is one way to alleviate poverty. The intercausality process of zakat, entrepreneurship and poverty alleviation variables is explained in Figure 4.2. below.

Figure 4.2. Intercausality between PA, Z and E



Source: Processed (2018)

Figure 4.2. shows intercausality between 2 explanatory variables in alleviating poverty to obtain a wellbeing. Each variables are complementary and not a substitution for other variables. There are a pairing. This intercausality is a result from interaction process (from a small group). It begins from relationship between person to person from a relation activities with zakat and entrepreneurship and poverty alleviation. In this activities, there is a conformity and nonconformity. There is an evaluation to form an integration, that is the relation between group from these three variables. Integration process is done by repeated evaluation to find conformity inter and intra group. Evaluation is done by learning previous phase. If there is a conformity, then it will be an evolution, that is the transfer to the second phase of the re-starting of the interaction, then integration and evolution process. This IIE process will continue until the end of the world, make a circular causation to obtain a wellbeing. Intercausality illustration between PA, Z and E can be explained as follows:

Zakat ↔ Entrepreneurship

$Z \rightarrow E$: The collecting of zakat funds from muzaki are distributed to mustahik as a business capital. Muzaki can provide some inputs to mustahik so that funds are managed properly. For mustahik, the chosen business form must be adjusted to its ability to manage. In addition, they must know the market share to be addressed and the need of the small society. This is important so the business can run as planned.

$E \rightarrow Z$: For the business itself, the existence of zakat funds that are rolled out will lead to the growth of small enterprises that are able to move the economy of small society. The better management of small enterprises will be able to increase mustahik's income, and in time the mustahik will transform into muzaki. The increasing number of muzaki is an indicator of the decrease number of mustahik. In other words there has been a reduction in poverty.

Entrepreneurship ↔ Poverty Alleviation

$E \rightarrow PA$: The growing and developing of small enterprises will move the economy of small society. The movement of economy of small society shows the indication of the increasing economic society. Which is followed by an increase in production activities that will reduce the unemployment rate. And then increase society's purchasing power (domino effect).

$PA \rightarrow E$: One of the effort to alleviate poverty is the existence of small enterprises. Poor society get capital to do business according to their abilities and also the prospects of the business to be run. With the implementation of the business, will be able to sustain the economy of the poor. The better the business goes, it will turn mustahik into muzaki.

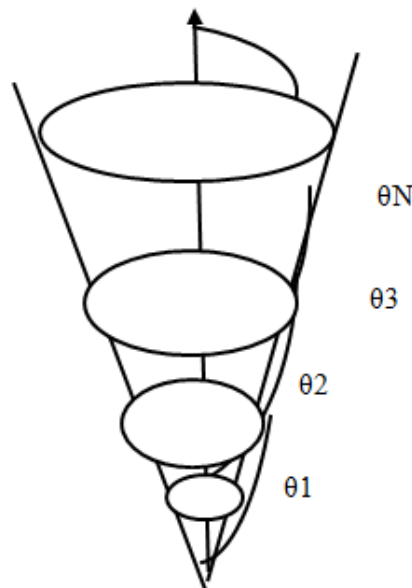
Zakat ↔ Poverty Alleviation

$Z \rightarrow PA$: Zakat funds that have been collected will be distributed to mustahik in order to alleviate poverty. One of the methode to alleviate poverty is to provide zakat funds as business capital. The business that establish is managed well so that it is able to develop, and finally would alleviate poverty the mustahik who receives the zakat funds.

$PA \rightarrow Z$: One of the SDGs goals is no poverty. The distribution of zakat funds is one of the tools to alleviate poverty. The collected zakat funds distribute for society development, disaster prevention, education, health, microfinance and strategic study center.

Circular Causation

Figure 4.3. Pervasive Complementary Between Zakat, Entrepreneurship and Poverty Alleviation Variable (Circular Causation)



Source: (Choudhury, 2011)

Figure 4.3 describes the circular causation illustrated with an inverted tube. Most small circle (θ_1) at the bottom of the inverted tube describes an interaction between individuals, assemblies to assemblies and person to assemblies. The interaction occurs because of the suitability of the discussion topics related to zakat, entrepreneurship and poverty alleviation to achieve wellbeing. Furthermore, through the IIE process, each circle grew larger and occupies a higher position (θ_2) than the previous. The larger circle (θ_3, θ_4) describes the interaction of a wider between some people who form a group to other groups, among several assemblies to several other assemblies, among several groups to multiple assemblies that discuss about zakat, entrepreneurship and poverty alleviation related to wellbeing. This will occur (θ_N) continuously until the end of world (hereafter). Any changes in the growing circle is expected to be a benefit to the creatures in this world. Every change is always through an evaluation and eventually evolved into a circle and the next position.

Conclusion and Suggestion

Conclusion

Poverty is an ongoing problem in the life of the world society generally and Indonesia society in particular. Indonesia government participates in achieving the goals of the SDGs, one of which is alleviating poverty. In an effort to alleviate poverty, one of the instruments that is considered accurate is the collection and distribution zakat funds appropriately. With the potential of such a large zakat fund, Indonesia has a great opportunity to succeed in alleviating poverty.

To support the use of zakat funds, the establishment of small enterprises for the mustahik is an alternative that give good hopes. With good management these small enterprises expected to grow and become bigger. It will directly affect the improvement of the mustahik economy. If the development of this business goes on continuously, it will transform mustahik into muzaki.

Tawhidi String Relation methode implement that every variables is a pairing and complementary so that each variables relate to complement one another. Improvement is obtained with the TSR methode. Zakat variable has an influence to entrepreneurship growing and poverty alleviation. Entrepreneurship has an influence to poverty alleviation and management of zakat funds. Poverty alleviation has also influence to entrepreneurship growing and zakat funds using. This is the explanation of IIE process.

Suggestion

Some recommended suggestions are:

- a) High awareness is needed for people who have fulfilled the requirement to pay zakat. Understanding that paying zakat will not reduce what we have must be truly implemented.
- b) The importance of education and business management training to the mustahik, so the use of zakat funds to establish a business will provide benefits. And in time the mustahik will transform into muzaki.
- c) The effort of alleviating poverty will produce results if all parties, both mustahik, muzaki, zakat institutions, ulama, regional and central government play an active role in accordance with each capacity.

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