

## **PRODUCTIVE ZAKAT, HEALTHY LIFESTYLE AND WELFARE: AN INDONESIAN CASE STUDY**

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**Abstract:** *The purpose of this study was to analyze the effect of productive zakat on healthy lifestyles and its impact on welfare. This research method uses quantitative analysis to determine the impact of productive zakat on healthy lifestyles and its impact on welfare. The data used is primary data in the form of questionnaire. Data analysis uses the Structural Equation Model (SEM)-PLS measurement model with SmartPLS software. The population is the people of Lebak Regency Indonesia and the sample is 109 respondents. The results showed that productive zakat affects a healthy lifestyle but healthy lifestyle does not affect the welfare of mustahik. The healthy lifestyle program funded by productive zakat funds does not directly affect the welfare of mustahik. This explains that the healthy lifestyle program is a program that seeks to change the mindset of the community from unhealthy mindsets that have been going on for generations to healthy mindsets.*

**Keywords:** *Community Welfare, Healthy Lifestyle, Productive Zakat*

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### **INTRODUCTION**

Different from other acts of worship, zakat for Muslims is a socio-economic act of worship that is closely related to society. On the other hand, zakat can play an important role in meeting sustainable development goals related to poverty, global health and well-being, quality education, decent work, economic growth and income inequality. (Shaikh & Ismail, 2017). In alleviating the problem of poverty, Islam puts forward a very appropriate and effective solution, namely requiring Muslims who meet the requirements to give alms or zakat. Currently, awareness of the obligation to pay zakat is increasing among Muslims (Embong dkk., 2013).

One of the essential reasons and purposes of Islam proposing the zakat instrument is to solve the problem of inequality in the distribution of economic income and reduce the income gap that is still faced by most developing countries, including Indonesia. (Darsono dkk., 2019). Thus, zakat is expected to be a system that is able to make capital always rotate and move, as a social control to meet the needs of the poor or people who need capital for business. (Pailis dkk., 2016). According to (Zakaria & Malek, 2014) giving zakat is one of the five principles of Islam and has become an obligatory act of worship for all Muslims who have excess wealth and income.

However, the main function of the implementation of zakat has not been fully realized effectively in the lives of people today. According to Mas'udi in (Mushthafa & Khunaini, 2020), In general, there are three fundamental weaknesses that are interrelated in such a long-time span (12 centuries or even more) among Muslims regarding the thought and practice of zakat, namely first; weaknesses in terms of philosophy or epistemology; second; in terms of institutional structure, and third; weaknesses in terms of operational management. In relation to the weaknesses concerning the philosophy and epistemology, it is caused by the absence of a social view that underlies the practice of zakat, where zakat is seen as nothing more than a ibadah mahdah (*maliyah ritual*) which has a function far from the social context. Zakat is paid only because of the command from Allah SWT. This dogmatic view makes zakat become asocial and alienated from its essential function. *Proceedings of the 2nd International Conference on Zakat, Tax, Waqf & Economic Development (ZAWED 2022) 27-28 Desember 2022*.

To eliminate these weaknesses, a model of zakat distribution that is not consumptive-oriented but productive is currently developed. Although some research shows that both ways of distributing zakat are proven to be able to improve the welfare as well as reduce the poverty of mustahik, productive zakat is more able to improve the welfare of mustahik compared to consumptive zakat (Ali dkk., 2016). The model of productive distribution of zakat is given to Mustahiq as capital to carry out an economic activity, which is to develop the economic level and the potential for productivity. (Chaniago, 2015).

According (Qadir, 2001), Productive zakat is the provision of zakat that can make the recipients produce something continuously, with the zakat assets they have received. In other words, the zakat funds given to the mustahiq are not spent but are developed and used to help their businesses, so that with these businesses they can meet their needs continuously. Productive utilization of zakat through ways or efforts in bringing greater and better results and benefits. The utilization of property zakat is very dependent on its management, if the management is good, then its utilization will be felt by the community.

In addition to the economic impact as described above, according to (Wahib, 2022) productive zakat can have an impact on individual health, especially the healthy lifestyle of the community as a whole. According (Nurzaman, 2017) that the productive zakat variable is positively correlated with the level of Human Development Index (HDI). Thus it can be said that Zakat, especially productive-based Zakat, can play an important role in improving the welfare of households and the poor.

In the context of Indonesia, which is the largest Muslim country in the world, the implementation of productive zakat and its influence on healthy lifestyles and welfare has become an interesting phenomenon to be studied in depth, especially in Lebak Regency, Banten Province. However, in its implementation, the linkage of the three dimensions is still not effective and there are various problems such as community behavior that has been hereditary accustomed to unhealthy lifestyles, low levels of education and high poverty rates so that productive zakat has not given an optimal impact.

Some research results that discuss productive zakat and its impacts on healthy lifestyle and welfare are presented by some researchers. Amalia (Amalia, 2012) said that the management of zakat is distributed in the form of utilization of zakat through productive schemes, loan and capital assistance with the Qardul Hasan method, training and skills as well as assistance to livestock & agriculture centers. The results of the research conducted by the

community strongly agree that the utilization of zakat through loans and capital assistance is accompanied by training and skills which will help the community's economy and become an independent community. The similar research results were also presented (Hidayat dkk., 2019; Sartika, 2008; Taufiq dkk., 2018) which showed a significant influence and impact between the amount of funds distributed to mustahiq income. This means that the amount of funds (zakat) distributed really affects the income of mustahiq, in other words, the more the funds allocated, the higher the mustahiq income will be.

The different research results were presented by (Putri & Prahesti, 2018) which mentions that although productive zakat funds have a role in empowering mustahiqs, especially in the economic field, the magnitude of the effect of capital on turnover has a small effect. Research with similar results was conducted by (Utami & Lubis, 2013) that the results of statistical analysis through paired sample t-test showed that there was a difference in the level of mustahiq income before and after receiving productive zakat, where the difference on average increased even though it was in a relatively small amount.

Alwi (Alwi dkk., 2019) in their research results show that the average objective welfare level of productive zakat recipients for six dimensions (economy, home, health, education, vehicle and time) is still classified as moderate. Even for the elderly community group and low-educated respondents are still at a lower level of objective welfare. Bahari said that the empowerment of recipients of productive zakat for the poor and needy in zakat institutions requires a human resource development program based on the concept of capacity building program or empowerment program as an important factor in influencing the success of productive zakat recipients. Based on the description above, this study aims to analyze the effect of productive zakat on healthy lifestyles and its effect on welfare (Bahari, 2014).

## LITERATURE REVIEW

### **Zakat Produktif, Pola Hidup Sehat dan Kesejahteraan**

The formal management of zakat is to increase the effectiveness and efficiency of services in the management of zakat, and increase the benefits of zakat to realize community welfare and poverty alleviation. (Fitri, 2017). The targets of zakat are, among others, improving living standards, education and scholarships, overcoming the problem of employment or unemployment, and health service programs. Zakat on production assumes that the muzakki are those who generally work as producers, then the benefits of zakat by producers will be felt through the level of consumption that is maintained, due to the zakat they pay is spent by mustahik to consume goods and services from producers. So the higher the amount of zakat, the higher the consumption that can drive the economy. At this time zakat not only can be utilized which is only consumptive in nature, it will be more useful if zakat can be productively empowered. (Hafidhuddin, 2002). Because this will help the mustahik not only in the short term but for the longer term. The existence of zakat which was originally intended to alleviate poverty raises thoughts and innovations in the distribution of zakat funds themselves, one of them as assistance in productive businesses.

The word productive is derived from the English word "productive" which means producing a lot; giving a lot of results; producing a lot of valuable goods; having good results. "Productivity" means production power. In general, productive means producing a lot of work or goods. Productive also means "producing a lot; giving a lot of results. The combination of the word's zakat and productive means that zakat is distributed in a productive way as opposed

to consumptive. Or in other words, the naming of this productive zakat is taken from the purpose of distributing the zakat, namely "to be produced".

Productive zakat is not a type of zakat, either zakat maal or zakat fitrah. Productive zakat is not a type of zakat on goods that are subject to zakat, such as zakat on gold, silver and others. Rather, productive zakat is a method of distributing zakat funds to targets in a broader sense, in accordance with the maqasid shari'ah. The method of distribution that is appropriate, effective in its benefits with a versatile and productive system, in accordance with the message of shariat and the role and socio-economic functions of zakat. Productive zakat is a model of zakat distribution that can make mustahiq produce something continuously, with the zakat treasure they have received. In short, productive zakat is zakat property given to mustahiq that is not spent or consumed but is developed and used to help their business, so that with this business mustahiq can fulfill their needs continuously. (Thoriquddin, 2017).

In principle, there is no conceptual difference of opinion about the distribution of zakat, but what is different is the technical implementation. If productive zakat is distributed in the form of grants and there is no obligation for mustahik to return it, it is still an agreement of the ulama. However, if the productive zakat is distributed in the form of mudharabah, murabahah, or qardhul hasan then this is what becomes a disagreement because there is no transfer of ownership to the mustahik. This includes if the productive zakat funds are managed by amil in a productive business then the profits are given to the mustahik.

In developing countries such as Indonesia and other countries, the existence of productive zakat in the form of mudharabah, murabahah or qardhul hasan is needed in order to alleviate poverty and raise the standard of living of mustahik. Ideally, the zakat funds do not need to be returned, but the reality is that the number of mustahik who are in need of these funds is still far more than those of muzakki. If the zakat funds are not returned and given free of charge (grants), the funds will run out quickly while the number of those in need is quite large (Fasiha, 2017).

Thus, the method of providing capital in the form of mudharabah and Qardul hasan is the best solution so that the funds can rotate to all mustahik in need. In fact, this does not contradict the meaning of lit-tamlik (ownership by mustahik) because the funds only rotate among mustahik). The point is that if it cannot be done ideally then it does not have to be abandoned altogether.

This is in line with Qardhawi's opinion that productive zakat can be given through asnaf fi Sabilillah which can be interpreted as any form of activity related to the benefit of the people today and in accordance with Islamic religious law such as the construction of mosques and for other public interests. Wahbah az-Zuhaily applies the meaning of fi sabilillah as a narrower asnaf, namely a journey to carry out benefits, such as performing the Hajj pilgrimage. (az-Zuhaily, 1989; Monica & Abidah, 2021)

Based on the description above, it is more appropriate that on the basis of maslahah, the productive zakat distribution program in the form of businesses that can bring profit is permissible because it is in accordance with maqashid ash-shariah. With the capital the mustahik can increase their income by productive business with the zakat funds they receive. It is expected that the composition of society will change or with the aim of making mustahik become a muzakki. Technically (Damayanti dkk., 2017) describes productive efforts in zakat empowerment, namely providing capital, training and mentoring.

The productive zakat variable in this research is a productive zakat distribution technique carried out in various ways as long as the goal is achieved, namely removing the poor from poverty. However, the distribution technique in this research is limited to the assistance program.

Assistance is an activity carried out by someone to create a condition so that the assistants and the assisted can consult solve problems together, have a common understanding and can foster confidence, and easily make adjustments between the both of them (Kamil, 2010). Assistance carried out includes supervision, location review, product review and continued capital provision (Bonandar, 2018).

Health comes from the word "healthy" which is transferred from Arabic *suhbah* which means healthy, not sick, safe. This variable refers to the sanitation and clean water empowerment program. Its implementation includes the Clean Water Facilities Development program and the latrine construction program that involves community participation without subsidies through the Community Lead Total Sanitation (CLTS) approach. These programs focus on public awareness of the importance of defecation facilities to maintain health both personally and environmentally (R. Y. Amalia & Huda, 2020). The technicalities of this program are: 1) Conduct educational patterns in changing the mindset of the community. The long-standing and even hereditary habits of the community related to sanitation and clean water facilities need to be changed through intense education. Educational programs are also conducted in schools and other educational institutions. The approach taken is a religious and health approach so that when the mindset is advanced, the old habits are not repeated. 2) Involving the community directly, namely involvement in funding and building and maintaining sanitation and clean water facilities and infrastructure. 3) Applying the principle of *gotong royong*, namely the implementation is carried out together in mutual cooperation through groups both in terms of funding and in the process. Funding can be done with *arisan* patterns or mutual assistance, especially for underprivileged individuals such as widows and others. 4) Optimizing the role of facilitators. The facilitator is the person in charge of assisting, guiding and motivating the community to change their mindset regarding sanitation and clean water facilities. In fact, the facilitators accompany them for 24 hours and 5 days a week. This creates an intensive relationship in realizing the program. 5) Collaborating with Partners

Social welfare is a condition of fulfilling the material, spiritual and social needs of citizens in order to live properly and be able to develop themselves, so that they can carry out their social functions. social welfare will be created if three things are fulfilled, namely: First, static conditions or a state of well-being characterized by the fulfillment of physical, spiritual, and social needs. Second, a dynamic condition, namely the availability of organized efforts or activities to achieve this static condition. Third, the existence of institutions or fields of activity involving social welfare institutions. (Suharto, 2008).

Community welfare in this study used the BAZNAS Welfare Index model. IKB is composed of three indices, namely the CIBEST welfare index, the Modified Human Development Index (HDI), and the self-reliance index. To measure community welfare, the CIBEST model first determines the family's position in the CIBEST quadrant. The CIBEST quadrant consists of four indices, namely the welfare index, material poverty index, spiritual poverty index, and absolute poverty index. To find out whether the family is materially or spiritually well-off, it is necessary to calculate the minimum needs of material and spiritual needs first. A household is said to be materially well-off if its income is above the MV

(Material Value). Conversely, a household is said to be materially poor if its income is below the MV value (Beik & Arsyianti, 2017). In this study, the value determination used the Indonesia Central Bureau of Statistics (BPS) data modification approach, namely by modifying the poverty line (GK) per capita per month into a poverty line per household per month. This modification is done by multiplying the GK value by the average number of family members studied. Meanwhile, spiritual well-being (SV) is the fulfillment of minimum spiritual needs calculated from the fulfillment standards of five variables, namely the score for the implementation of prayer, zakat, fasting, family/household environment score and government policy score.

## **METHODOLOGY**

This research is quantitative analysis related to the analysis of the effect of productive zakat on healthy lifestyles and its effect on welfare. The data used is primary data with a research instrument in the form of a questionnaire. The object of this research is families who have participated in the healthy lifestyle and welfare program.

Data analysis uses the Structural Equation Model (SEM)-PLS measurement model with SmartPLS software. The population in this study is the people of Pandeglang Regency Indonesia and the sample of this study is 109 respondents spread across three villages, namely Margamulya village, Mekarjaya village and Pasindangan village, Lebak Regency Indonesia. The research hypothesis are as follows:

Ho1: Productive zakat has no positive effect on healthy lifestyle

Ha1: Productive zakat has a positive effect on healthy lifestyle

Ho2: Healthy lifestyle has no positive effect on welfare

Ha2: Healthy lifestyle has a positive effect on welfare

Ho3: Productive zakat has no positive effect on welfare

Ha3: Productive zakat has a positive effect on welfare

## **RESULTS AND DISCUSSIONS**

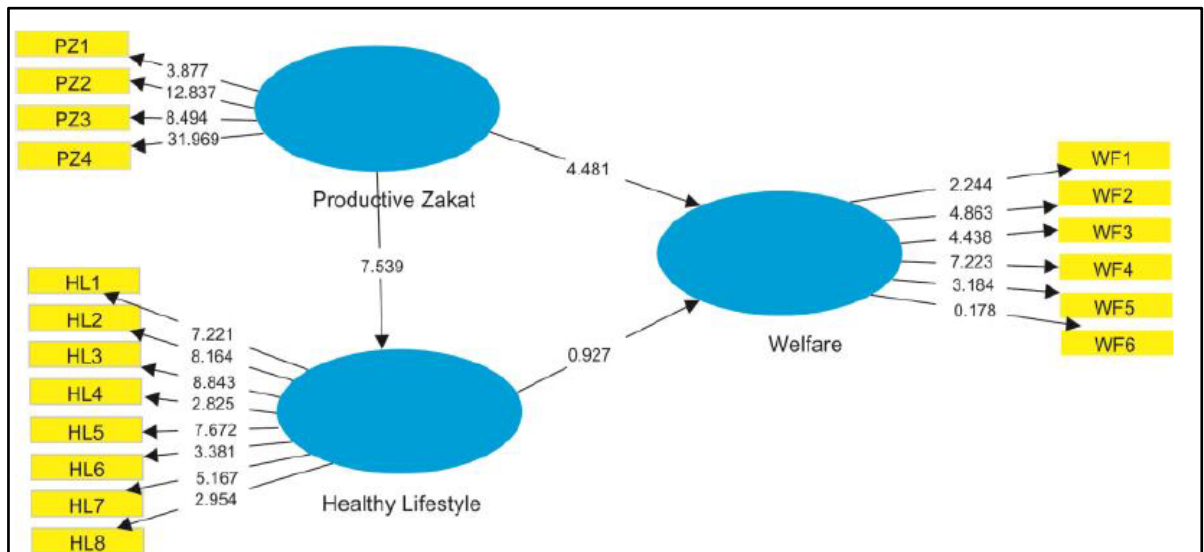
SEM-PLS Model Analysis: Productive Zakat, Healthy Lifestyle, and Welfare. This model shows the relationship between productive zakat (PZ), healthy lifestyle (HL), and welfare (WF). The Productive Zakat (PZ) variable consists of four indicators/statements, while the Healthy Lifestyle (HL) variable consists of eight indicators/ statements, and the Welfare (WF) variable consists of six indicators/statements.

**Table 1. Load Factor (SLF), t-Value, and Influence between Variables**

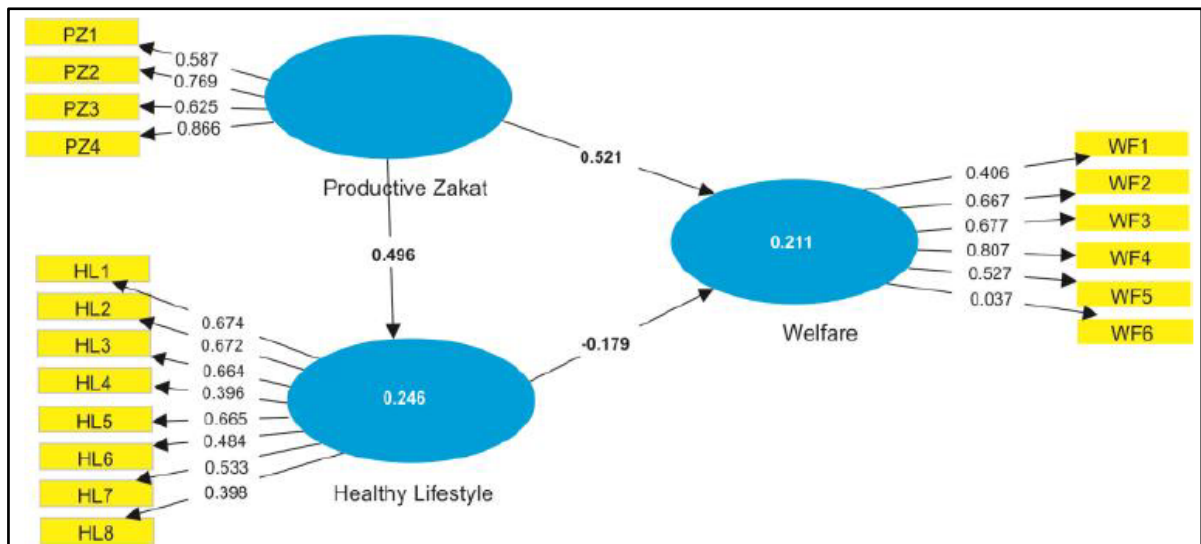
Latent Variables	Indicator	Koefisien/ SLF ( $\lambda$ )	T-value ( $\geq 1.64$ )	Influence of		
				Productive Zakat	Healthy Lifestyle	Welfare
Productive Zakat (T-value: 7.433; 4.669)					0.496	0.521
CR=80.8%, VE=51.9%	PZ1	0.587	3.877			
	PZ2	0.769	12.837			
	PZ3	0.625	8.494			
	PZ4	0.866	31.969			
Healthy Lifestyle (T-value: 0.960)						
CR=78.9%, VE= 32.8%	HL1	0.674	7.221			-0.179
	HL2	0.672	8.164			
	HL3	0.664	8.843			
	HL4	0.396	2.825			
	HL5	0.665	7.672			
	HL6	0.484	3.381			
	HL7	0.533	5.167			
	HL8	0.398	2.954			
Welfare						
CR=70.9%, VE=33.3%	WF1	0.406	2.244			
	WF2	0.667	4.863			
	WF3	0.677	4.438			
	WF4	0.807	7.223			
	WF5	0.527	3.184			
	WF6	0.037	0.178			

Based on Table 1, it can be seen that the SLF value of the variable has met the requirements of being above 0.50 and having a t-value  $\geq 1.64$  (10% real level), which means that the variable is significant and has a large contribution. The overall construct reliability of the model is high, with each CR and VE meeting or being declared valid. Where CR is declared valid if the value is  $> 70\%$  and VE is declared valid if the value is  $> 50\%$ .

The following is a picture of a path diagram consisting of productive zakat (PZ), healthy lifestyle (HL), and welfare (WF).



**Figure 1. Output t-value SEM**



**Figure 2. Output SEM**

Based on Figure 1 and Figure 2, it can be seen the magnitude of the influence between variables and their significance. Based on Figure 2, it can be seen that the coefficient of determination ( $R^2$ ) of the welfare (KS) model is 0.211. This result states that the variation in the influence of all exogenous variables (productive Zakat and healthy lifestyle) on the welfare (KS) variable can be explained by 21.1%. The others are explained by other variables that are not identified.

While the results of hypothesis testing can be seen in Table 2, where two of the three hypotheses are accepted. The relationship between a healthy lifestyle and welfare is the rejected hypothesis. The hypothesis testing step in this study is to compare the t-value with the t-table at the alpha 0.1 confidence level, namely 1.64, where if the t-value > t-table then the hypothesis is accepted with the following calculation results:

**Table 2. Hypothesis Testing Results**

Hypothesis	Relationship	Nilai t-Values ( $\geq 1.64$ )	P-Values	Direct Effect	Testing result
1	healthy lifestyle -> welfare	0.960	0.337	-0.179	Rejected
2	productive Zakat -> welfare	4.669	0.000	0.521	Accepted
3	productive Zakat -> healthy lifestyle	7.423	0.000	0.496	Accepted

## CONCLUSIONS

The results showed that productive zakat affects a healthy lifestyle, but a healthy lifestyle does not affect the welfare of mustahik. This explains why, with the existence of zakat, the community feels helped, especially in the clean water facility program and sanitation program. At the same time proving that the role of zakat in raising the standard of living of mustahik is undeniable. The finding of this study is that zakat that is managed productively through health programs affects the level of community welfare. However, because the goal of the healthy lifestyle program is only to change the community's mindset from unhealthy to healthy thinking, a healthy lifestyle does not directly affect the welfare of the community. In fact, at



least the community no longer feels worried about the high cost of medical treatment that is expensive and far from community access.

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