

Sharia Economic Law on Zakat as Productive Business Capital : LAZ Klik Sedekah Recehan Ujung Berung

Shalahuddin Al Ayyubi¹, Mustofa², Jujun Jamaludin³, Jaenudin⁴

^{1,2,3,4}Islamic Economic Law, UIN Sunan Gunung Djati Bandung, Indonesia
shalahaddin52@gmail.com

Article Info

Article history:

Received September 04, 2026

Revised October 01, 2026

Accepted October 01, 2026

Published October 05, 2026

ABSTRACT

This study aims to evaluate the implementation and supervision of zakat distribution for venture capital in the form of productive assets at LAZ Klik Sedekah Recehan Ujung Berung, analyzed from the perspective of Islamic Economic Law and Law Number 23 of 2011 concerning Zakat Management. This study employs a qualitative field research method with an empirical juridical approach. Data were gathered through direct observation, interviews with amils and mustahiks, and documentation studies. The results indicate that the implementation of productive asset distribution is well-structured, starting from initial assessment through neighborhood heads (RT), identification of mustahik needs, to asset procurement using the Hibah Muqayyadah (conditional grant) contract, which aligns with the tamlik principle and Article 27 of Law Number 23 of 2011. However, the supervision aspect relies solely on online follow-ups via WhatsApp, posing a risk of deficit control and asymmetric information. Therefore, this study recommends a blended monitoring model by integrating physical spot checks and optimizing the role of local RT to ensure the sustainability of productive assets according to Maqashid Shariah.

Keywords : Islamic Economic Law; Productive Zakat; Supervision; Venture Capital.

INTRODUCTION

In the concept of Islam, all human socio-economic activities are regulated in the framework of muamalah, which emphasizes the principles of justice, help-help, and mutual benefit in order to prevent the turnover of wealth only in the rich [1]. One of the instruments of muamalah that has a very strong social dimension is zakat. Along with contemporary developments, the management of zakat has been transformed from just short-term consumptive distribution to long-term productive distribution. Through the innovation of Muamalah Fiqh, zakat funds can now be realized in the form of business capital in the form of productive assets, such as work equipment or business facilities. This approach aims to empower the mustahik economy structurally, so that the transfer of ownership (*tamlik*) of these assets is able to support their economic independence in order to achieve the highest goal of sharia (*maqashid syariah*) in the aspect of property protection (*hifzh al-maal*) [2].

Legally-formally in Indonesia, the practice of utilizing productive zakat has received a strong legal umbrella through Law Number 23 of 2011 concerning Zakat

Management. In Article 27 of the law, the state explicitly allows the utilization of zakat for productive businesses in the context of handling the poor and improving the quality of the people, provided that the basic needs of mustahik have been met [3]. This legality is emphasized by the Fatwa of the Indonesian Ulema Council (MUI) of 1982 which requires guidance and supervision so that the productive assets handed over are not exhausted or misused for consumptive purposes. However, in reality, maintaining the consistency of mustahik and carrying out the multi-layered supervision function of the distributed assets is not an easy matter at LAZ Klik Sedekah Recehan Ujung Berung, so it requires an in-depth study of how the implementation of capital provision and the form of supervision of productive assets runs when viewed from the perspective of Sharia Economic Law.

Based on this background, this study aims to answer the problems that arise related to the effectiveness and suitability of sharia in the management of zakat. Therefore, the formulation of the problem in this study is focused on two main points, namely how to implement the provision of business capital to mustahik in the form of productive assets at LAZ Klik Sedekah Recehan Ujung Berung, and how the form of supervision carried out by the institution in providing zakat funds so that it remains sustainable and on target. These two issues will later be dissected in depth using the analysis knife of Sharia Economic Law, applicable laws and regulations, and the rules of contemporary muamalah fiqh.

The purpose of this study is to find out and analyze in depth the mechanism for the implementation of productive asset-based business capital and the supervision system applied by LAZ Klik Sedekah Recehan Ujung Berung. The expected benefits theoretically are to be able to make scientific contributions and add to the treasures of literature in the study of Sharia Economic Law, especially related to contemporary muamalah fiqh thinking about productive zakat. Practically, this research is expected to be an evaluation and recommendation material for the management of LAZ Klik Sedekah Recehan, as well as a reference for other amil zakat institutions in optimizing the governance of the distribution and supervision of people's funds so that they are more effective in alleviating poverty.

This research was compiled by referring to various scientific papers and the results of previous research that are relevant to the study of zakat. A number of previous studies were used as the main reference and reference in the implementation of this research, among others to strengthen the originality of this research, there are several previous studies that are relevant as comparative materials. First, research by Aan Muhamad Anwar (2026) which examines community economic empowerment through productive zakat at the Majalengka Ummah Zakat Center (PZU) with a Community Based Research approach [4], where the focus lies on the active involvement of local communities in the empowerment process. Second, research from Muhammad Ichlassul Amal (2022) which measures the level of effectiveness of the distribution of productive zakat funds by Baitul Mal Bireuen Aceh Regency on indicators of improving the economic welfare of mustahik [5]. Third, research by Wendi Taufik (2024) which analyzes the implementation of productive zakat for community empowerment in BAZNAS West Java Province based on the perspective of fiqh and laws and regulations in

Indonesia [6]. The fundamental difference between these studies and this research lies in the locus of research conducted at LAZ Klik Sedekah Recehan Ujung Berung, as well as the focus of the analysis that specifically dissects the mechanism for the implementation of muamalah contracts and the sharpness of the supervision system for zakat funds which is manifested in the form of ownership of productive assets.

The theoretical study in this study is based on several main concepts of Sharia Economic Law, including the theory of productive zakat utilization, the concept of Tamlik (transfer of ownership), the Muqayyadah Grant contract (conditional grant), and Maqashid Shariah [7]. The contemporary theory of productive zakat utilization, as stated by Yusuf Qardhawi, emphasizes that zakat funds are not only distributed for short-term consumption, but are realized as a business capital stimulus or the provision of work tools to provide a sustainable economic impact for mustahik [8]. In practice, distribution in the form of assets requires a validity analysis in terms of Tamlik theory to ensure that the ownership is transferred perfectly, which is technically bound using the Muqayyadah Grant contract in order to limit mustahik from selling the assets. In addition, the efficiency of the supervision system of zakat institutions in maintaining asset sustainability is analyzed using the Maqashid Shariah approach, especially on the principles of property protection (*Hifzh al-Maal*) and life protection (*Hifzh an-Nafs*), which direct the economic transformation of the ummah towards structural independence [9].

METHOD

This research is a field research conducted with a qualitative approach and empirical juridical methods [10]. This approach is used to examine in depth how the application of the Sharia Economic Law system, laws and regulations, and MUI Fatwas to the real practice of zakat management in Islamic philanthropic institutions. The location of the research focuses on LAZ Klik Sedekah Recehan Ujung Berung, Bandung City, with the main research subjects being the leaders or amil managers of LAZ as key resource persons, as well as mustahik micro business actors to obtain actual information related to the mechanism of implementing muamalah contracts and the effectiveness of the supervision system in distributing business capital in the form of productive assets.

Data collection techniques are carried out systematically through observation, interviews, and documentation studies. Observations and interviews are carried out at the LAZ office of Klik Sedekah Recehan Ujung Berung directly to obtain results or answers to every problem that arises related to the mechanism of distribution and supervision. In addition, the researcher conducts a literature and documentation study on these objects, with reference to primary legal materials such as the Qur'an, Hadith, and Law Number 23 of 2011 concerning Zakat Management [11], as well as secondary legal materials in the form of the MUI Fatwa of 1982 concerning the Obligation of Zakat Funds for Productive Activities and other relevant Sharia Economic Law literature.

The data obtained in the field is then dissected using analytical descriptive techniques through a systematic workflow [12]. The analysis process begins by reducing data, checking the validity of informants, and classifying findings based on the cluster of contract implementation and assistance program supervision

patterns. The next step is to interpret the data by relating the reality of practice at LAZ Klik Sedekah Recehan Ujung Berung with applicable legal instruments. Through this stage, the researcher can draw scientific conclusions to assess the suitability of the mechanism for distributing business capital in the form of productive assets with the principles of Sharia Economic Law, especially regarding the validity of the transfer of ownership (tamlik) and the efficiency of the asset maintenance control function (hifzh al-maal).

RESULTS AND DISCUSSION

Based on the results of field research through an in-depth interview with the management of LAZ Klik Sedekah Recehan Ujung Berung, and strengthened by direct observation of the beneficiary mustahik, a structured operational flow was found. This implementation process does not occur instantly, but through several planned sub-stages from upstream to downstream.

The first crucial step in the operational chain of distributing zakat funds as business capital by LAZ Klik Sedekah Recehan is the process of finding mustachik objects. Instead of using a passive approach where the institution only waits for proposals for assistance to come, LAZ Klik Sedekah Recehan applies the active hunting method. The LAZ manager went directly to the Chairman of the Neighborhood Units (RT) in the Ujung Berung area. The main purpose of this first step is to ask, check, and verify demographic data based on Family Cards (KK) registered in the local RT scope.

In terms of the sociology of Islamic law, this step of tracing through RT has high significance. The head of the RT is seen as a key informant who holds the authority of social validation closest to the daily life of the community. The LAZ asked for recommendations from the head of the RT regarding who are the residents in the neighborhood who are in a vulnerable economic condition, but have specific characteristics: experiencing a lack of business capital and at the same time having a commitment/business embryo that is or will be running. This approach ensures that the accuracy of poverty data does not only rely on the subjective claims of the community, but is based on structural objective testimony from the apparatus of the neighborhood harmony. This tracing step through KK and RT ensures the fulfillment of the principle of justice in the distribution of zakat assets so that there is no overlap in the provision of assistance.

Based on the results of the interviews, until December 2025, more than 1000 mustahik have gone through the screening stage through this mechanism, with a range of businesses including grocery stalls, sewing services, home culinary, and street vendors. As conveyed by Agus Kosasih Muharrom, Manager of LAZ Klik Sedekah Recehan, "We can't just sit and wait for proposals to enter the office, because people who need it the most often don't know how to apply for assistance. That's why we pick up the ball directly to the RT, because they are the ones who know the real condition of their citizens best" (Interview, December 12, 2025).

After receiving the recommendation data from the head of the RT, amil LAZ Klik Sedekah Recehan proceeded to the next stage, namely conducting direct home visits and business places (home visits and field assessment) to prospective beneficiaries. This direct review step aims to conduct clarification, confirmation,

and personal interviews. In the face-to-face interaction, LAZ officers asked in detail about the type of business they were engaged in, the history of income, the underlying causes of capital shortages, and the potential sustainability of the business unit. If in the assessment of the amil candidate mustahik has met the strict internal criteria of the institution, the process does not stop at the conclusion of "worthy of assistance", but steps to the stage of determining the specifications of assistance (needs assessment).

LAZ officers actively ask and note: "What are the goods, raw materials, or facilities that are currently most urgently needed to support your business capital downturn?" This action signifies a shift from the top-down aid paradigm (where the institution dictates assistance) to bottom-up (assistance based on real needs). After the specific needs of mustahik are known in detail, LAZ Klik Sedekah Recehan takes a policy not to hand over aid funds in the form of pure cash. The step taken is that the amil of the institution acts to buy and provide all goods, physical facilities, and capital materials requested by the mustahik.

The process of independently procurement of goods by amil has a strategic function to prevent deviations (deviations) in the allocation of zakat funds. If funds are given in the form of cash, there is a psychological risk where it is impossible to use them for non-business emergency needs, such as paying consumptive debts and receivables or fulfilling daily consumption that is consumed. The peak phase of this implementation is marked by the process of handing over capital goods which is formally held by including documentation aspects (photos, videos, and signing of minutes). Once the handover is completed, all goods, facilities and capital materials are juridically transferred to the personal property of the zakat recipient (mustahik) in the form of productive assets. This documentation serves a dual function: as proof of accountability of the report to the muzaki (donors) and as a marker of the juridical turning point of the transfer of ownership of goods.

To get a balanced picture, the researcher also interviewed mustahik beneficiaries. One of the mustahik, Mr. Amir, a resident of Pangjat Pangaritan, a cart dealer, said that "In the past, I often had difficulty with capital to buy raw materials and trading tools, especially since my old cart was broken. After being assisted by carts and raw materials by LAZ, my goods became smoother and more customers came" (Interview, December 15, 2025). This statement shows that the productive asset assistance provided by LAZ Klik Sedekah Recehan is directly felt by mustahik in supporting their business continuity, as well as opening up opportunities for mustahik to start building economic independence through their business. The provision of business capital in the form of physical goods by LAZ Klik Sedekah Recehan when viewed from the perspective of Sharia Economic Law (HES) and Fiqh Muamalah has several very interesting contract implications to be analyzed in depth.

One of the basic pillars of zakat worship is the existence of the Tamlik element, namely the transfer of ownership of property from the zakat payer (muzaki) through the manager (amil) to the recipient of zakat (mustahik) in a complete and binding manner. In classical fiqh, the majority of scholars require zakat to be given in the form of staple food or cash so that it can be used

immediately. However, what if it is converted into a productive asset in the form of business facilities?

The practice carried out by LAZ Klik Sedekah Recehan who buys business facilities and hands them over in their entirety (so that it is legal to belong to mustahik) is legal according to sharia and fulfills the pillars of tamlik. When capital goods are handed over and documented, mustahik has the right of full control (milk tamm) over the economic benefits of the asset for its survival. This is in line with the contemporary view of Imam Nawawi in the book *Al-Majmu'*, which states that: "If a mustahik has expertise in a profession (such as sewing, farming, or trading), then amil is allowed to provide working capital or production tools whose value is able to meet his life needs continuously." [13]

Thus, the transfer of zakat from money to productive assets in LAZ Klik Sedekah Recehan actually strengthens the essence of tamlik, which is to provide long-term economic independence for the poor, not just eliminate hunger for just one or two days. Although all capital goods have officially become the property of the recipient of zakat, this handover is framed by a binding purpose, namely for business capital. In the theory of the Muamalah Fiqh contract, this scheme can be identified as the Muqayyadah Grant Agreement or conditional grant.

The LAZ provides assets for free (as an extension of muzaki), but binds mustahik with moral and functional conditions: the assets must be used to produce and run a business, must not be abandoned, and implicitly must not be sold for ordinary consumptive purposes. The construction of this contract is valid in Islam in order to realize greater benefits (*maslahah mursalah*), namely empowerment-based poverty alleviation. The field practice applied by LAZ Klik Sedekah Recehan Ujung Berung shows very high legal compliance with positive state regulations, especially Law Number 23 of 2011 concerning Zakat Management. This harmony can be seen in detail through the following articles. In Article 27 paragraph (1) of Law No. 23 of 2011 it is explicitly stated that: "Zakat can be used for productive business in the context of handling the poor and improving the quality of the people." [11]

The action of LAZ Klik Sedekah Recehan which buys capital materials and physical facilities directly for mustahik who lack capital is a direct embodiment of the dictum "used for productive business". This institution succeeded in reforming the zakat scheme which was initially charitable (social assistance, compensation) to educational-productive (economic empowerment). In addition, harmony can also be seen from compliance with the mustahik priority scale as stipulated in Article 27 paragraph (2) of Law No. 23 of 2011, which reads: "The utilization of zakat for productive businesses as referred to in paragraph (1) is carried out when the basic needs of mustahik have been met." [11]

The mechanism of LAZ Klik Sedekah Recehan that visits RTs, checks families, and conducts direct interviews to ensure that the mustahik candidates already have a business but lack capital, automatically prove that the mustahik has passed the phase of fulfilling basic consumptive needs. They are no longer an extreme hunger group that needs emergency staple food, but a productive poor group that is ready to jump towards economic independence. If LAZ provides business capital to people whose daily food needs have not been met, the law and

sharia prohibit it because the assistance will inevitably fail and be consumed. Through this strict selection process, LAZ Klik Sedekah Recehan has fulfilled the mandate of the law perfectly.

If the implementation aspect at LAZ Klik Sedekah Recehan is considered to be very ideal and in line with legal regulations, then the controlling aspect shows a unique empirical reality and requires in-depth critical analysis. Based on interview data, the supervision system carried out by LAZ Klik Sedekah Recehan after the handover of productive assets is only carried out through an online follow-up process using the WhatsApp application by LAZ's internal parties.

The supervision pattern through the WhatsApp application has proven to have several empirical advantages when viewed from the operational aspect of the institution. First, this system provides cost and time efficiency (*masalah al-iqtishadiyah*), considering that local-scale zakat institutions often face limitations in the number of *amil* personnel and limited operational costs sourced from *amil* rights of one-eighth or 12.5% [14]. By utilizing the instant messaging feature, video calls, or sending photos of business developments online, the institution can reduce transportation costs while also streamlining the working time of the *amil* in the field. Second, this digital pattern presents a high communication response speed, where *mustahik* can easily report business problems, running out of raw material stocks, and damage to work facilities in real-time without having to wait for *amil* officers to come physically to visit the Ujung Berung area.

However, when viewed from the perspective of Sharia Economic Law, especially the principle of prudential management (prudent governance) and the mandate of the 1982 MUI Fatwa on Productive Zakat, the supervisory pattern that only relies on WhatsApp has very risky loopholes. First, this system opens a gap in data and information manipulation that triggers the risk of *gharar* in reporting, because remote supervision gives birth to information asymmetry where *mustahik* can provide text or photo reports that do not reflect real conditions in the field. As a result, *amil* cannot detect for sure if the asset turns out to be rented to another party, abandoned, or even mortgaged secretly. Second, this digital pattern has an impact on the weak ties of business assistance, even though productive zakat really needs a touch of mental coaching and financial skills. Relationships that are only bridged by smart gadget screens tend to be cold and lack psychological impetus for *mustahik* to be disciplined in developing their business. Finally, this weakness is a threat to the purpose of asset protection (*maqashid syariah: hifzh al-maal*), because one of the main goals of productive zakat supervision is to ensure that zakat assets, which are public funds of Muslims, remain sustainable and developing. If supervision in the field is relatively weak, the risk of losing the productive value of assets becomes very high, which means that *amil* has the potential to commit negligence (*taqshir*) in maintaining the mandate of the zakat fund.

This study has limitations because it only focuses on one local scale *amil* zakat institution, namely LAZ Klik Sedekah Recehan Ujung Berung, so the findings regarding the monitoring pattern and its effectiveness cannot be generalized directly to other *amil* zakat institutions with different scales or characteristics. Further research with a wider locus coverage is needed to test the consistency of these findings.

Overall, the implementation mechanism at LAZ Klik Sedekah Recehan Ujung Berung has been proven to be authentic, comprehensive, and in line with the principles of tamlik fiqh muamalah and Article 27 of Law No. 23 of 2011. However, in terms of supervision, full dependence on WhatsApp media raises new challenges in the form of the risk of a control deficit that must be immediately addressed through optimizing the role of local stakeholders (RT) in order to achieve the true benefits of Maqashid Shariah.

CONCLUSION

The implementation of the distribution of productive zakat at LAZ Klik Sedekah Recehan Ujung Berung, starting from the screening with the Chairman of RT to the handover of assets to mustahik, is legal under Sharia Economic Law because it meets the principle of tamlik, is classified as a Muqayyadah Grant contract, and is in line with Article 27 of Law No. 23 of 2011. However, supervision that only relies on WhatsApp is still at risk of gharar, weak in mentoring, and has the potential to be taqshir, thus threatening the principle of hifzh al-maal. Therefore, it is recommended to implement blended monitoring (WhatsApp combined with physical spot check) and the involvement of the Chairman of RT as an external supervisor, while further research can further examine the construction of the contract and compare the effectiveness of digital supervision and social institutions in other LAZs.

BIBLIOGRAPHY

- [1] T. Ekonomi and A. Mewujudkan, "Implementasi Prinsip-Prinsip Muamalah Dalam Aktivitas Ekonomi Halal," *Hukum Ekonomi Syariah*, vol. 3, no. 2, pp. 131-144, 2020.
- [2] S. Mukhlis, M. S. A. Nasution, and I. Harahap, *Pemberdayaan Zakat Produktif Berbasis Komunitas: Model, Strategi, dan Transformasi Tata Kelola Zakat*. Jakarta: PT. Atha Publishing Globalindo, 2025.
- [3] Melwani, "Implementasi Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat Sebagai Upaya Penanggulangan Kemiskinan di Pasaman Barat," Skripsi, Universitas Malikussaleh, 2024, pp. 1-91.
- [4] A. M. Anwar, "Pemberdayaan Ekonomi Masyarakat Melalui Zakat Produktif Pusat Zakat Umat (PZU): Studi Community Based Research di Desa Karangsambung Kecamatan Kadipaten Kabupaten Majalengka," Skripsi, UIN Sunan Gunung Djati Bandung, 2026.
- [5] M. I. Amal, "Pemberdayaan Ekonomi Masyarakat Melalui Zakat Produktif Pusat Zakat Umat (PZU): Studi Community Based Research di Desa Karangsambung Kecamatan Kadipaten Kabupaten Majalengka," Skripsi, UIN Sunan Gunung Djati Bandung, 2022.
- [6] W. Taufik, "Implementasi Zakat Produktif Untuk Pemberdayaan Masyarakat di BAZNAS Provinsi Jawa Barat Menurut Fikih dan Peraturan Perundang-Undangan di Indonesia," Skripsi, UIN Sunan Gunung Djati Bandung, 2024.
- [7] E. Y. Putri, "Implementasi Pengelolaan Zakat Produktif Untuk Pemberdayaan Ekonomi Umat Melalui UMKM Pada Program Ekonomi Mandiri (E-Man) di

Zakat Center Thoriqotul Jannah Cirebon Perspektif Hukum Ekonomi Syariah,” vol. 2, no. 3, pp. 306–312, 2024.

- [8] H. Azry, “Pendayagunaan Zakat Produktif Dalam Meningkatkan Perekonomian Mustahiq di Lazismu Kota Pekanbaru,” Skripsi, no. 7593, pp. 1–63, 2025.
- [9] W. A. Sukma, “Analisis Dampak Pemberdayaan Ekonomi Umat Berbasis Masjid Dalam Tinjauan Maqashid Syariah Dalam Studi Pada Masjid Al-Firdaus Sukabumi Bandar Lampung,” Skripsi, UIN Raden Intan Lampung, 2026.
- [10] Y. A. Sukmawan and D. Damayanti, “Metode Penelitian Hukum Normatif dan Empiris Sebagai Strategi Penguatan Perspektif Kajian Ilmu Hukum,” *Notary Law Journal*, vol. 4, no. 3, pp. 114–128, 2025.
- [11] Republik Indonesia, *Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat*.
- [12] L. Syaipudin, *Pengantar Penelitian Lapangan Sederhana Berbasis Jurnalistik (Kualitatif, Kuantitatif, R&D dan Studi Kepustakaan)*. Dawarmiyata Press LPPM STIE Al-Anwar, 2025.
- [13] An-Nawawi, *Al-Majmu' Syarh al-Muhadzdzab*, Jilid VI. Beirut: Dar al-Fikr, t.t.
- [14] Y. Qardhawi, *Fiqh al-Zakah*. Beirut: Muassasah al-Risalah, 1973.