

CONTRIBUTION OF THE NATIONAL ZAKAT AMIL AGENCY OF TERNATE TO THE FOOD SECURITY PROGRAM

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Abstract

This study aims to examine the contribution of the National Amil Zakat Agency (BAZNAS) of Ternate City in strengthening mustahik-based enterprises to meet basic needs and support community food security. Established in 2010, BAZNAS Ternate implements five flagship programs: Ternate Taqwa, Welfare, Health, Intelligence, and Social Care, with food security integrated into the Ternate Sejahtera program. This research adopts a qualitative approach and was conducted at BAZNAS Ternate City. Data were collected through interviews, documentation, and observations, and analyzed using inductive, deductive, and comparative techniques. The findings indicate that zakat management through micro and small business empowerment aligns with Islamic principles and positively contributes to mustahik economic growth. However, zakat distribution has not been evenly implemented, as reflected in the declining number of mustahik receiving business capital assistance each year.

Keywords: Contribution, Food Security, Program, BAZNAS

Abstrak

Penelitian ini bertujuan menganalisis kontribusi Badan Amil Zakat Nasional (BAZNAS) Kota Ternate dalam memperkuat usaha mustahik guna memenuhi kebutuhan pokok dan mendukung ketahanan pangan masyarakat. Sejak berdiri pada tahun 2010, BAZNAS Kota Ternate mengembangkan lima program unggulan, yaitu Ternate Taqwa, Kesejahteraan, Kesehatan, Kecerdasan, dan Kepedulian, dengan fokus ketahanan pangan terintegrasi dalam program Ternate Sejahtera. Penelitian ini menggunakan pendekatan kualitatif dengan lokasi penelitian di BAZNAS Kota Ternate. Data diperoleh melalui wawancara, dokumentasi, dan observasi, kemudian dianalisis secara induktif, deduktif, dan komparatif. Hasil penelitian menunjukkan bahwa pengelolaan zakat melalui penguatan usaha mikro dan kecil telah sesuai dengan prinsip syariat dan memberikan dampak positif terhadap pertumbuhan ekonomi mustahik. Namun, penyaluran dana zakat belum merata, tercermin dari menurunnya jumlah mustahik penerima bantuan modal usaha setiap tahun.

Kata kunci: Kontribusi, Ketahanan Pangan, Program, BAZNAS.

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Introduction

Zakat is a certain portion of assets that every Muslim must pay if they have reached the specified conditions. Law Number 23 of 2011 concerning Zakat Management, what is meant by zakat management are planning, implementing, coordinating activities in collecting, distributing and utilizing zakat. In terms of distribution of zakat funds, there are two criteria, namely consumptive and productive. Consumptive zakat distribution is giving zakat funds to mustahik without them participating in mustahik empowerment. Meanwhile, productive zakat distribution is the provision of zakat funds to mustahik followed by empowerment. The term productive zakat arises from the lack of optimization of zakat in society. Because so far the zakat that is given to many people is consumptive zakat. It is only given once a year, namely in the form of zakat fitrah. This model of zakat is not unnecessary, but it will be difficult to rely on to minimize poverty in society. It is in this area that zakat in a productive form is needed. The Law on zakat indicates that zakat can be used productively, as emphasized in Law Number 23 of 2011 article 27, Zakat can be used for productive efforts in the context of handling the poor and improving the quality of the community.

In Article 7 of Law Number 23 of 2011 concerning Zakat Management, it is explained that zakat management which includes planning, organizing, implementing and supervising the collection, distribution and utilization of zakat is carried out by BAZNAS (National Zakat Amil Agency) assisted by LAZ (Institution Amil Zakat). In Article 19 of Law Number 23 of 2011 concerning Zakat Management, it is stated that LAZ is obliged to report the implementation of the collection, distribution and utilization of zakat that has been adopted to BAZNAS periodically to BAZNAS. Referring to the explanation of several articles in the Law above, the management and utilization of zakat is aimed at the welfare of the community, including the utilization of community businesses such as MSEs and MSMEs.

As a driver of economic development by moving micro sectors, the existence of micro, small and medium enterprises (MSMEs) constitutes the largest part of the national economy, representing community participation in various sectors of economic activity. So far, MSMEs have been proven to be a source of safety in times of crisis, through job creation mechanisms and added value, success in improving MSMEs means strengthening business in society. This can help speed up the national economic recovery process, and is also a source of real support for regional governments in implementing government autonomy. The development of MSMEs is an excellent process for bringing a nation to prosperity. The development of MSMEs can expand employment opportunities and utilize the potential of natural resources and human resources, there by improving a country's economy.¹

Based on the results of the author's observations as shown in the table, there were 133 Mustahik Micro Small Enterprises (UMK) in 2019, 281 mustahik in 2020, 98 mustahik in 2021 and 25 mustahik in 2022. This means that so far there are still many MSEs and MSMEs in the city of Ternate still do not receive utilization facilities from BAZNAZ in

¹ Beny Johan, 'Analisis Usaha Mikro Kecil Dan Menengah Di Pudas Kebudayaan Dan Olah Raga Wayhalim Kota Bandar Lampung', *Skripsi Program Ekonomi Universitas Lampung*, 2016, pp. 99–101; Sanmas Abu Syaifuddin and Asep Hedi Turmudi, 'Mitigation Strategy Of Islamic Financing Risk : A Case Of Bank Jatim Syariah', 13.1 (2024), pp. 210–34, doi:10.22373/share.v13i1.20580.

the city of Ternate. In fact, the number of MSMEs that have received assistance from BAZNAZ is decreasing every year.²

The decrease in this figure was due to budget limitations so that many MSEs could not be facilitated. Meanwhile, a seller of chicken porridge in the Grand Mosque area of Ternate city, namely Mrs. Yani, admitted that she had received assistance from BAZNAZ of Ternate city in 2022 amounting to IDR 4,000,000 in developing her business which is still growing and supporting the family's economy.³ By providing financing through zakat funds, people will be able to carry out productive activities so that they can develop their economy independently and survive economic competition.⁴

Zakat as a means of distribution and economic equality, as well as a means of doing good deeds for the benefit of society, occupies an important role in the economy of society in general and among Muslims, therefore it is interesting to study again as a huge potential for the community to solve various social problems in society. Apart from that, zakat is a form of worship that is social in the order of social life and is very beneficial rather than individual in nature, this is due to the beneficial factors that arise and can be felt by many people.⁵

Theoretical Studies

Zakat in Community Development Programs

The definition of zakat according to the language (lughat) comes from zaka (a form of masadar) which means blessing, growth, clean, holy and good. It is said to be a blessing because zakat will give blessings to the assets of someone who has given zakat. It is said to be holy because zakat can purify the wealth of property owners from greed, shirk, stinginess and falsehood. It is said to grow, because zakat will double the rewards for muzakki (zakat payers) and help with economic and financial difficulties for mustahik (zakat recipients).

The word zakat etymologically means purity, development, blessing and also means growth. According to terminology, zakat is a certain amount of property given to those entitled to receive it and with certain conditions. There are others who interpret zakat as an obligation towards specific assets, having certain conditions, certain allocations and certain times. According to the Islamic religion, zakat is a fardu worship that is obligatory for every Muslim to own property under certain conditions.⁶

Zakat is the term masdar from the words zakat-yazku-zakah which means blessing, growth, cleanliness, goodness and development. Meanwhile, the word productive comes from the meaning of producing or providing many results. So productive zakat can be interpreted as a gift that can make the recipients produce something continuously. Productive zakat is zakat in the form of assets or funds given to mustahik and used to

² Syaifuddin Syaifuddin, Abu Sanmas, and Asep Hedi Turmudi, 'Manajemen Strategis Digitalisasi Bank: BPRS Pemerintah Daerah Di Indonesia', *Ay Syar'iyah: Jurnal Ilmu Syari'ah Dan Perbankan Islam*, 8.2 (2023), pp. 84–113.

³ BAZNAS Kota Ternate, 'Laporan', 2024.

⁴ Risdan Harly And Syaifuddin Syaifuddin, 'Produk Pembiayaan Pinjam Sambil Simpan Uang (Pisang) Bprs Bahari Berkesan Kota Ternate: Upaya Peningkatan Ekonomi Ummat', *Indonesian Journal Of Shariab And Justice*, 1.2 (2021), Pp. 113–34.

⁵ Arif Maslah and others, 'Pengelolaan Zakat Secara Produktif Sebagai Upaya Pengentasan Kemiskinan (Studi Kasus Pengelolaan Pendistribusian Zakat Oleh Basis Di Tarukan, Candi, Bandung, Semarang)', *Skripsi*, 2012.

⁶ Wahbah Al-Zuhayly, 'Zakat Kajian Berbagai Mazhab, Cet. 6, Bandung: PT', *Remaja Rosdyakarya*, 2005.

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develop businesses, so that from this business the mustahik can fulfill their daily needs on an ongoing basis.⁷

The term productive zakat arises from the lack of optimization of zakat in society. Because the zakat that many people give is always consumptive zakat. It is only given once a year, namely in the form of zakat fitra. This model of zakat is not unnecessary, but it will be difficult to rely on to minimize poverty in society. In this area, zakat in productive form is needed. Law Number 33 of 2011 article 27 "Zakat can be used for productive efforts in the context of handling the poor and improving the quality of the people".⁸

This law is not only the basis for zakat institutions in Indonesia to develop zakat productively, but also to provide understanding for the Indonesian Muslim community about the importance of the existence of productive zakat for the lives of the nation's society, especially for the poor. The presence of productive zakat that is well managed by zakat institutions, including mosques, is at least a solution to help alleviate poverty in this country.⁹

So far, efforts to do this have only been carried out in consumptive zakat, namely by giving zakat assets directly and intended for people who need them, especially the poor. Consumptive zakat assets are generally directed towards meeting the basic needs of the mustahik who receive them, such as daily food needs. Of course, capital zakat is very useful for the people who receive it. However, capital zakat is only limited to the consumptive power of the community, but is unable to raise the economic status of poor/middle class communities.¹⁰

If zakat is able to be actualized properly by zakat institutions, including those based on mosques, it can certainly provide economic benefits for the lower middle class. On the other hand, as an alternative to consumptive zakat capital. If consumptive zakat is given once a year and given once a year and given to fulfill primary needs in the form of food, then productive zakat can be given in order to train lower middle class people to have business capital. So that by getting capital, they can improve their economic conditions for the better. Economic improvement for the lower middle class is one form of Islamic teachings that is actualized.¹¹

The lower middle class of society still dominates in our country. For this reason, various efforts are made so that poverty alleviation can bring prosperity to every soul who feels financially deprived. Zakat is present as a solution to this problem. If zakat management can be evenly distributed, it will certainly be able to reduce the turmoil of social jealousy. It can even reduce the level of crime that occurs, along with economic growth.

⁷ Hotna Pane, 'Status Hukum Zakat Profesi Menurut Yusuf Qardhawi Dan Wahbah Az-Zuhaili' (UIN Sunan Gunung Djati Bandung, 2019).

⁸ Tukhfatul Aeny and others, 'The Effect of Intellectual Capital, Size of the Sharia Supervisory Board and Islamicity Performance Index on Profitability', *Jurnal Multidisiplin Madani*, 3.2 (2023), pp. 358–69, doi:10.55927/mudima.v3i2.2427; Yusuf Al-Qaradhawi, Sari Narulita, and Fauzi Fauzan, *Spektrum Zakat Dalam Membangun Ekonomi Kerakyatan* (Zikrul Hakim, 2005); Maya Novitasari, Richo Diana Aviyanti, and Wan Adiba Wan Ismail, 'The Role of Third-Party Funds on the Effect of Ratio on Firm Performance in Islamic Banks', *Journal of Islamic Accounting and Finance Research*, 4.2 (2022), pp. 283–300.

⁹ Ahmad Faisal, 'Nuansa Fiqh Sosial KH. MA. Sahal Mahfudh', *Al-Ulum*, 10.2 (2010), pp. 363–82; KHMA Sahal Mahfudh, *Nuansa Fiqh Sosial* (Lkis Pelangi Aksara, 2003).

¹⁰ Nunung Nurlaela, 'The Dsn-Mui Fatwa Related To Fintech Applications in Islamic Financial Institutions Review', *Share: Jurnal Ekonomi Dan Kenangan Islam*, 9.2 (2020), pp. 206–26, doi:10.22373/share.v9i0.7989; Al-Qaradhawi, Narulita, and Fauzan.

¹¹ Muhammad Asri and Patimah Patimah, 'Penyaluran Zakat Infak Sedekah (ZIS) Di LAZNAS Yatim Mandiri Makassar Perspektif Hukum Islam (2019-2020)', *Qadauna: Jurnal Ilmiah Mahasiswa Hukum Keluarga Islam*, 2.2 (2021), pp. 217–27; Pane.

Food for Community Welfare

Allah requires zakat to Muslims for a noble purpose. Zakat eliminates envy and hatred. Because this characteristic will weaken productivity. Islam does not fight this disease with mere advice and guidance, but tries to uproot it through the mechanism of zakat, and replace it with brotherhood that cares for each other.¹²

There are several purposes of zakat, including: (1) Zakat purifies the soul from the nature of thought. Zakat which is given solely because it obeys Allah's commands and seeks His blessing will make the soul pure and free from stinginess. (2) Zakat educates charity and giving. Just as zakat purifies the soul from stinginess, it also educates people to have a great sense of empathy towards fellow humans. (3) Behaving with God's morals. When humans are purified from being stingy, they are ready to give. And he is almost close to the perfection of God's nature, because one of his characteristics is to give goodness, mercy, compassion and wisdom, without any benefit returning to him.

In essence, everything in the universe was created by Allah SWT. Is for the life of humanity. But God determines that every human being born in the world has different conditions. There are those who have been given abundant possessions by Allah and there are also those who have possessions that are far from enough. Therefore, zakat is a solution in the midst of these differences to help each other, give and help so that a balance is created between one human being and another human being in their life, especially in terms of wealth.¹³

According to Wahbah al-Zuhaili, there are at least four important aspects of the wisdom of zakat administration, which can be summarized as follows: Zakat can become a treasure for those who are crazy about wealth; Zakat is assistance to the poor and people who need help. Giving zakat to mustahik will encourage them to work to improve their standard of living; Zakat can cleanse the human soul from greed and make believers become generous people. In this way they will do social charity for the common good and prosperity; Reminding people to be grateful for the blessings of wealth they receive.¹⁴

The lessons learned from the zakat service are as follows: Eradicating the stinginess in a person's soul, training oneself to have generous qualities, and leading one to be grateful for Allah's blessings which will ultimately purify oneself and develop one's personality; Creating peace and tranquility not only for recipients, but also for zakat givers. Envy and jealousy can arise if they live in poverty; Develop property.¹⁵

Zakat in the Islamic Financial System

Management is carrying out activities that include management functions, namely planning, implementation and supervision to achieve goals effectively and efficiently. Andri Soemitra in his book entitled *Sharia Banks and Financial Institutions*, states: zakat management is the activity of planning, organizing, implementing and supervising the collection, distribution and utilization of zakat. An inseparable part of zakat management is muzakki and zakatable assets, mustahik and amil.¹⁶

In Indonesia, legal regulations governing zakat management only emerged in 1999 with the birth of Law Number 38 of 1999 concerning Zakat Management which was then

¹² Wahbah Zuhayli, *Al-Muamalat Al-Maliyah Al-Muasirah: Bubuth Wa-Fatawa Wa-Hulul* (Dar al-Fikr al-Muasir, 2002); Al-Zuhayly.

¹³ Rafiq Yunus Al-Misri, *Fiqh Al-Mu'amalat Al-Maliyah* (Dar al-Qalam, 2005).

¹⁴ Zuhayli; Pane.

¹⁵ Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern* (Gema insani, 2002).

¹⁶ Soemitra Andri, 'Bank Dan Lembaga Keuangan Syariah', *Jakarta: Kencana*, 2009, pp. 60–63.

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amended by Law Number 23 of 2011 concerning Zakat Management contained in article 1 paragraph 1 "Management of Zakat includes planning, organizing, implementing and supervising the collection and distribution and utilization of Zakat carried out by BAZNAS (National Amil Zakat Agency) which is assisted by LAZ (Amil Zakat Institution)." ¹⁷

In Indonesia, Zakat management by executives depends on Law Number. 38 of 1999 concerning the implementation of Zakat with the Decree of the Religious Pastor (KMA) Number. 581 of 1999 concerning the implementation of Law Number 38 of 1999 and the decree of the General Chairperson regarding the direction of Muslim groups and the implementation of the Hajj Number. D/291 of 2000 concerning special provisions for administering Zakat. Although it must be acknowledged that in this guideline there are still many very basic shortcomings, for example not imposing sanctions on muzakki who break their commitments.

The National Zakat Amil Agency of Ternate

The National Zakat Amil Agency (BAZNAS) is the official and only body formed by the government based on Presidential Decree No. 8 of 20011 which has the task and function of collecting and distributing zakat, infaq and alms (ZIS) at the national level. The enactment of Law Number 23 of 2011 concerning zakat management further strengthens the role of BAZNAS as an institution that has the authority to manage zakat nationally. In this law, BAZNAS is declared a non-structural government institution that is independent and responsible to the president through the Minister of Religion. Thus, BAZNAS together with the government are responsible for overseeing the management of zakat which is based on Islamic law, trust, benefit, justice, legal certainty, integration and accountability. ¹⁸

Well managed zakat will open up wide employment opportunities and asset ownership by Muslims. Thus, according to Yusuf Qardhawi, zakat is *ibada maliyyah Ijtima'iyah*, namely the field of worship which has a strategic, important and determining function in developing the welfare of society. Whatever the aim of zakat management is to increase public awareness in carrying out and serving zakat in accordance with Islamic law, increasing the function and role of religious institutions in an effort to realize the community's economy and social justice, increasing the results and effectiveness of zakat. ¹⁹

Zakat is an application of integrated worship as a form of faith and gratitude for all the blessings given and a form of social community. Proper and efficient use of zakat will improve community welfare and eliminate the social disparities that are created. Utilization of zakat is an important aspect to determine the appropriate way to utilize the zakat that has been collected.

The procedures for utilizing zakat can be classified into four categories, namely: (1) Traditional consumptive use of zakat, namely that zakat is distributed to people who are entitled to receive it for direct use by those concerned, such as zakat fitra which is given to the poor to meet their daily needs. or zakat on assets given to victims of natural disasters. (2) Creative consumptive zakat is zakat which is realized in other forms than the original

¹⁷ rizka Ramadhani Delila, 'Peran Zakat Community Development (Zcd) Baznas Dalam Mendorong Ketahanan Pangan Mustahik Melalui Konsep Pertanian Terpadu Di Desa Wlahar Wetan Kecamatan Kalibagor Banyumas' (UIN Prof. KH Saifuddin Zuhri, 2022).

¹⁸ PRANOTO IMAM, 'Implementasi Program Zakat Produktif Pertanian Dalam Meningkatkan Produktifitas Dan Ketahanan Pangan Mustahik (2020-2021)(Studi Program Zakat Produktif Pertanian Oleh Baznas Bandar Lampung)' (UIN RADEN INTAN LAMPUNG, 2022).

¹⁹ M Fahmi Hidayat and Fauziyah Latiefa Salsabila, 'Kontribusi Zakat Untuk Ketahanan Pangan Dan Pengentasan Stunting: Tinjauan Literatur Sistematis', *IHTYATH: Jurnal Manajemen Keuangan Syariah*, 8.1 (2024), pp. 46–66.

goods, such as in the form of school equipment, scholarships, construction of madrasas and Islamic boarding schools and so on. (3) Traditional productive zakat is zakat given in the form of productive goods, for example buying goats, cows, sewing machines, carpentry tools and so on as a source of mustahik income.²⁰

Zakat as an economic institution of the people can be managed and distributed better, including: It is educational, productive and economical so that zakat recipients can change their status from being zakat mustahik to become muzakki. For the poor, converts and Ibn Sabil, the emphasis on giving zakat is to the individual, not to the legal institution that administers it. For the amil, gharim, and sabilillah groups, the emphasis is on distribution to the legal entity or to the institution that manages Islamic activities.²¹

With the explanation above, the author concludes that zakat funds allocated appropriately will have a tremendous impact on the community's economy, especially in improving the standard of living, creating social prosperity, and alleviating community poverty.

Zakat funds can be used for various aspects, for example creative productive zakat funds which are realized in the form of capital provided, either to build a social project or to help or increase someone's capital, which in this case can be given to micro entrepreneurs to be used as business capital.

Micro, Small Enterprises and Food Security

Micro and small businesses are business activities carried out by individuals or community groups, which initially do not have a large value and aim to make a profit with a limited number of employees and assets.²²

According to Republic of Indonesia Law Number 20 of 2008 concerning micro and small businesses, they are: Micro businesses, productive businesses owned by individuals or individual business entities that meet the criteria for micro businesses as regulated in this law. Small businesses: Productive economic businesses that stand alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part, either directly or indirectly, of medium or large businesses that meet the business criteria. small as intended in this law.²³

Characteristics of a Micro Business According to Deddy Edwart, there are several characteristics of a business that can be said to be a micro and small business, namely: The type of goods/commodities the business is not always fixed in, can change at any time, The place of business is not always permanent, it can change places at any time, Has not yet started financial administration is simple and does not separate family finances. Human resources do not yet have an adequate entrepreneurial spirit. The level of education is relatively low.

Characteristics of a small business: The types of goods/commodities that are sold generally do not change easily. The location or place of business is generally fixed and does not move. In general, financial administration has been carried out, even though it is still simple, company finances have begun to be separated from family finances. I have prepared a business balance sheet. Already have a business permit and other legal requirements

²⁰ Hafidhuddin.

²¹ Asri and Patimah.

²² Syaifuddin Syaifuddin, 'Maqasid Shari'ah™ Ah Jasser Audah Dalam Pengembangan Produk Keuangan Syari'ah™ Ah', *Istinbat: Jurnal Hukum Islam LAIN Mataram*, 15.1 (2016), p. 419472.

²³ Nurul Rohmah, 'Pemberdayaan Usaha Mikro Kecil Dan Menengah (UMKM) Pada Lembaga Inkubator Bisnis Baznas' (UIN Syarif Hidayatullah Jakarta: Fakultas Dakwah dan Ilmu Komunikasi, 2017, 2017); Achmad Rifa'i, 'Peran Bank Pembiayaan Rakyat Syariah Dalam Mengimplementasikan Keuangan Inklusif Melalui Pembiayaan UMKM', *HUMAN FALAH: Jurnal Studi Ekonomi Dan Bisnis Islam*, 1.1 (2017).

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including NPWP. Human resources (entrepreneurs) have experience in entrepreneurship.

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Research Methods

Design

This study employs a comprehensive research methodology to understand how BAZNAS distributes its zakat. The zakat distributed is not only for consumptive needs but also productive zakat which has an impact on food security in the Ternate community. The methodology is designed to examine and analyze the activities of planning, organizing, implementing, and monitoring financing activities, as well as to investigate how BAZNAS works for food security programs.

Data Collection

The main data for this study consists of both verbal and non-verbal information. Verbal data is collected through semi-structured interviews, conversations, and question-and-answer sessions at BAZNAS including managers, employees, and customers. These interactions are recorded and transcribed for analysis. Non-verbal data, in the form of publications and banking report documents, is also gathered to support the verbal data.²⁵ The main data comes from commissioners and other stakeholders.

Data Analysis

A thematic analysis approach will be employed to extract meaning from the collected data. This rigorous process involves a series of steps. First, the researcher will embark on a thorough familiarization with the data, meticulously reviewing transcripts and documents to gain a comprehensive understanding of the content. Subsequently, the data will undergo a systematic coding process, which entails identifying and labeling relevant segments of text that capture key concepts and ideas.²⁶ Following this, the analysis progresses to generating themes. Through careful examination of the coded data, broader themes and patterns that emerge across the dataset will be identified. To ensure the accuracy and relevance of the identified themes, a review and refinement stage will follow. Finally, the themes will be clearly defined and named, capturing their essence and connection to the study's objectives. The culmination of this analysis will be a comprehensive report that presents the findings in a clear and concise manner, substantiated by relevant quotes and illustrative examples gleaned from the data.

Validity and Reliability

To bolster the robustness and credibility of this investigation, a multifaceted approach will be employed to ensure both the validity and reliability of the data. Triangulation, achieved through the utilization of diverse data sources, both verbal and non-verbal, and a confluence of data collection methods, including interviews, open-ended conversations, and document analysis, will facilitate the cross-validation of the research findings. Furthermore, member checking will be implemented, which entails sharing the emergent themes and interpretations with participants to confirm the accuracy of these constructs and to glean any supplementary insights. To mitigate the influence of potential researcher bias and to identify inconsistencies, peer debriefing sessions will be

²⁴ Siska ELVANI, 'Pengukuran Kinerja Usaha Mikro Kecil Dan Menengah (Umk) Pengolahan Jamur Tiram Di Kabupaten Jember'.

²⁵ Syaifuddin, *Manajemen Pembiayaan Bank Syariah Milik Pemerintah Daerah*, ed. by Asep Hedi Turmudi, Satu (Akademia Pustaka, 2021).

²⁶ Syaifuddin and Turmudi.

conducted with colleagues and established authorities within the field. Finally, a meticulous audit trail will be meticulously documented, encompassing all stages of the research process, from data collection and analysis to the final interpretation. This comprehensive record will ensure transparency and allow for the potential replication of the study's methodology and subsequent findings.²⁷ The main data of this study is verbal information supported by non-verbal data in the form of publications and banking report documents²⁸. Verbal data were obtained through interviews, conversations and questions and answers, which were recorded and recorded.

Discussion

Zakat of BAZNAS Ternate

Based on the results of the decision of the Ternate city government by issuing regional regulation No.30 of 2011 concerning Zakat management followed by the formation of the National Zakat Amil Agency (BAZNAS) Ternate City for the 2011-2016 period through a decree from the mayor of Ternate is still at the level of infaq and Sadaqah which originates from Civil State Supervision (PNS) of Ternate City. Not yet implemented Zakat, both Zakat Fitra and Zakat Mal.²⁹

With the development of government regulation No. 14 of 2014 concerning the implementation of Law no. 23 of 2011 concerning Zakat management. So the Ternate City government formed a committee as the head of the Ternate City National Amil Zakat Agency (BAZNAS) in July 2016, the results of which were announced on 28 September 2016 after receiving consideration from the central BAZNAS, and on 15 November 2016-2021 confirmed by the mayor of Ternate in accordance with the Decree of the mayor of Ternate Number: 182/1.5/K T/2016.

To carry out the main tasks intended by BAZNAS, Ternate City has the following functions: (1) Planning, implementing and controlling the collection, distribution and utilization of Zakat, Infaq, alms and other religious social funds. (2) Reporting and accountability for the implementation of the management of Zakat, Infaq, Alms and other religious social funds. (3) In carrying out its duties and functions, BAZNAS can cooperate with related parties in accordance with statutory regulations.

BAZNAS mission: Increasing community participation in fulfilling zakat obligations, Optimizing the role of Zakat utilization through community self-reliance programs to increase the impact of development and public trust through trustworthy, professional, transparent and accountable Zakat management, Coordinating Zakat management to increase solidarity in the Zakat collection unit (UPS).) regarding the programs of the National Zakat Amil Agency (BAZNAS) of Ternate City.

To ensure the growth and development of MSEs in an area, local regional governments, such as the city of Ternate, must be responsive to the businesses that the community wants and will undertake. Therefore, through BAZNAS, which legally has an obligation to empower community businesses, whether small, micro or medium, it is hoped that they can carry out progressive efforts in achieving the goals of developing and empowering communities based on SMEs and MSMEs.

²⁷ Ghulam Sorwar and others, "To Debt or Not to Debt: Are Islamic Banks Less Risky than Conventional Banks?", *Journal of Economic Behavior and Organization*, 132 (2016), pp. 113–26, doi:10.1016/j.jebo.2016.10.012.

²⁸ Syaifuddin, *Metode Penelitian Kualitatif Interdisipliner Ekonomi Dan Hukum Islam* (IAIN Ternate Press, 2019).

²⁹ Ternate.

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Table 1
Distribution of Zakat and Amount of Mustahik
BAZNAS Ternate

	Bantuan	Year	Mustahik	Amount (Rp)	Amount (Rp)
1	Bantuan Modal Usaha	2020	181	Rp.3.751.000.000	Rp.679.000.000
		2021	84	Rp.3.000.000	Rp.252.000.000
		2022	25	Rp. 4.200.000	Rp.105.000.000
TOTAL			341	Rp. 10.951.000	Rp.1.036.800.000

Source: BAZNAS Ternate

To ensure the growth and development of MSEs in an area, local regional governments, such as the city of Ternate, must be responsive to the businesses that the community wants and will undertake. Therefore, through BAZNAS, which legally has an obligation to utilize community businesses, both small and medium, it is hoped that it can carry out progressive efforts in achieving the goals of developing and empowering communities based on MSEs and MSMEs. The amount of zakat collected from 2020, 2021 and 2022 is as follows:

Table 2
Collection of Zakat
BAZNAS Ternate

N	Year	Collect	Amount (Rp)
1	2020	ZAKAT MAAL	Rp. 208, 437, 500.
		ZAKAT FITRAH	Rp. 361, 429, 950.
2	2021	ZAKAT MAAL	Rp. 447, 842, 000.
		ZAKAT FITRAH	Rp. 272, 216, 900.
3	2022	ZAKAT MAAL	Rp. 324, 585, 104.
		ZAKAT FITRAH	Rp. 6, 475. 000.
JUMLAH			Rp. 1. 348.769.554

Source: BAZNAS Ternate

The data above shows the amount of Maal zakat and Fitrah zakat collected at BAZNAS Ternate City from 2020-2022. From the data collected above, BAZNAS Ternate City can manage and distribute it to the people of Ternate City. The distribution of Zakat to MSEs has become a priority activity for BAZNAS Ternate city every year. This was also conveyed by Mrs. Siti Djulaiha M. Maswara as an employee of BAZNAS Ternate city. There is a priority activity for BAZNAS Ternate City every year which is about distributing zakat proceeds to communities/families who can be said to be underprivileged in the city of Ternate, to be able to support their survival process.³⁰

From the results of the interview above, it can be concluded that the distribution of zakat funds is a priority program created by Baznas Ternate City to help underprivileged

³⁰ Siti Djulaiha M Maswaram, 'Wawancara', 2024.

families. Zakat distribution is an activity or activities to regulate according to management functions in an effort to distribute Zakat funds received by muzakki parties to mustahik parties. Zakat is assistance to the poor and people who need help, giving Zakat to mustahik will encourage them to work to increase the standard of living so as to achieve organizational goals effectively. This was also conveyed of chairman of the Ternate City Baznas that:

We are making an effort to distribute this zakat to encourage Micro and Small Businesses in the city of Ternate to support their survival for families who, judging from their family background, are not well off, apart from that, we carry out this distribution system of zakat funds directly, namely bringing them to the entitled parties/ eligible to receive zakat funds to be used as initial funds to open and develop their business.³¹

From the results of the interview above, researchers can draw the conclusion that Zakat distribution is often carried out by BAZNAS in Ternate city to support the survival of the people of Ternate city. Based on table 1, the distribution of Zakat funds is carried out by BAZNAS of Ternate city. It is not evenly distributed to every mustahik because the distribution is carried out by BAZNAS, judging by the size of the business built by the mustahik. Based on the data on the distribution of zakat funds by BAZNAS Ternate City above, it shows that the distribution of Zakat funds by BAZNAS Ternate City continues to be distributed to the people of Ternate City every year. This was also conveyed by Mr Adam Ma'ruf that:

We distribute Zakat to those who are entitled once every year, and the people of Ternate City do not as a whole receive this, because there is a measure that we use to detect who is entitled to receive it. Namely to the people of Ternate City who are less able to support their living expenses and also helping people who have opened Micro and Small Businesses but still want to develop their businesses. And in terms of the amount of Zakat funding assistance, we also distribute it unequally because the amount is seen from the business they want to do and what business they want to develop.

From the results of the interview, it is clear that the distribution of zakat funds is carried out by BAZNAS of Ternate City only once a year, and the funds distributed are not evenly distributed because it is seen from what business they want to do and what the people of Ternate City want to develop.

Table.3
 Receiving Business Capital Assistance
 BAZNAS Ternate

Name	Year	Businnes	Amount
Ibu Mina	2020	Jualan Kue	Rp.3.000.000
Ibu Siti Wati	2021	Penjual Pentolan	Rp. 3.000.000
Ibu Maryati	2022	Pisang Goreng	Rp. 1.000.000
Ibu Ani	2022	Bubur Ayam	Rp. 4.000.000
Ibu Ita Mjen	2022	Kios Sembako	Rp. 5.000.000

Source: BAZNAS Ternate

The Zakat distribution system has targets and objectives. The target is parties who are allowed to receive Zakat, while the goal is something that can be achieved from the

³¹ Adam Ma'rus, 'Wawancara', 2024.

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allocation of Zakat proceeds within a socio-economic framework, namely improving the welfare of society in the economic sector so as to reduce the group of poor people. As stated by Mrs. Siti Djulaiha M. Maswara, as an employee of BAZNAS for the city of Ternate, that. The Zakat distribution system has targets and objectives, the target is the people of Ternate city who are economically weak (underprivileged) and the goal is to improve the community's economy and support the community's survival. The system implemented by BAZNAS is a direct system without external assistance. The form of distribution in the program uses distribution in the form of cash. The pattern in the program uses an even and fair pattern.³²

The same thing was conveyed by Mrs. Ani, who sells chicken porridge, saying that:

As a chicken porridge seller, my address is Gamalama sub-district, Ternate city. I received capital assistance from BAZNAS Ternate city to support my survival, and that's why I took the initiative to open a chicken porridge business that has survived until now.³³

Zakat funds can be used for various aspects, for example creative productive Zakat funds which are realized in the form of capital provided, either to build a social project or help or increase someone's capital, which in this case can be given to micro entrepreneurs to use as business capital. From the results of the interview above, the researcher can draw the conclusion that the distribution of Zakat has been carried out by BAZNAS of Ternate City in accordance with the procedures, and right on the targets that must be aimed at in accordance with article 7 of Law Number. 23 of 2011 concerning Zakat management.

Impact of Business Capital Assistance on Micro and Small Enterprises at BAZNAS Ternate City.

Based on the results of the distribution of Zakat funds carried out by BAZNAS in the city of Ternate above, it has had a huge impact on the people of Ternate city whose social status is said to be underprivileged. Theoretically, with capital assistance from the Zakat funds received by the mustahik, it will increase income. However, looking at the reality, every year the distribution of zakat funds is decreasing.³⁴ As a result, not all Ternate city residents whose social status is less fortunate cannot receive this assistance equally.

However, there is a positive impact on the distribution of zakat funds to mustahik who receive this assistance, because they (mustahik) can open businesses and are able to increase their business to survive from the results of zakat distribution carried out by BAZNAS in Ternate city. This was conveyed by Mrs. Siti Wati as a pentolan seller in Kalumata sub-district, Ternate city, Kec. South Ternate, said that:

With business capital assistance from BAZNAS in Ternate City, my family and I felt that the Zakat funding assistance from BAZNAS really helped us in obtaining capital assistance for our business. After that, our income increased or increased, after receiving business capital assistance, so that it could help with our daily living costs and our children's school fees.³⁵

Yani, a basic food kiosk entrepreneur, Dufa-Dufa subdistrict, District, North Ternate, said that:

With business capital assistance from BAZNAS in Ternate City, our family has been able to survive until now because we were able to open and develop a small business which previously only sold basic necessities. With capital assistance

³² Maswaram.

³³ Maqbul Nurdin, 'Wawancara', 2024.

³⁴ ELVANI.

³⁵ Armain Ali, 'Wawancara', 2024.

from BAZNAS we were able to open other businesses such as selling credit. So that the proceeds from this business capital assistance can fund our lives and our children's school fees.³⁶

Allah determines that every human being born in the world has different circumstances, some have been given abundant wealth by Allah and there are also those who have material possessions which are far from enough. Therefore, Zakat is a solution in the midst of these differences to help each other, give, assist so that a balance is created between one human being and another human being in their life, especially in terms of wealth.

From the results of the interview above, the researcher can draw the conclusion that the distribution of business capital to Micro, Small Enterprises (UKM) carried out by BAZNAS in Ternate City has a positive impact on the people of Ternate City whose social status is disadvantaged. Because from the business capital provided by BAZNAS of Ternate city, the community can open and develop businesses for their survival.

It's just that the distribution of Zakat funds is carried out by BAZNAS in the city of Ternate because the distribution of Zakat funds is not evenly distributed to families who are worthy of receiving the financial assistance. This was conveyed by Mrs. Yani, who sells fried bananas in Kampung Pisang sub-district, Central Ternate sub-district, Ternate city. So far, we have never received business fees from BAZNAS in Ternate City, even though looking at our family background, we could say we couldn't afford it. So the start of opening my business came from our neighbors who gave us a loan to open the business.³⁷

The same thing was conveyed by Mrs. Julaiha as a cake seller whose address is in Kampung Pisang sub-district, Central Ternate District, Ternate City. As long as I opened this business, I never received business capital assistance from BAZNAS in Ternate city, even though our family was clearly unable to finance all our living needs, so I dared to take out a loan at BRI Bank in Ternate city.³⁸ Zakat is a potential socio-economic asset of the Islamic ummah that is very promising if managed well. Wise use will influence the level of success, the goal to be achieved is the welfare of people who have the right to receive the mustahik.

From the results of the interview above, the researcher can draw the conclusion that BAZNAS of Ternate city has not evenly distributed business capital to the people of Ternate city who are entitled to receive business capital assistance to support their survival. The results of the interview above are in accordance with data obtained by researchers from the BAZNAS office in Ternate City, that every year there is a decrease in the number of Mustahik who receive business capital assistance.

Conclusions

The focus of this research is the strategy implemented by BAZNAS Ternate in creating a food security system by creating a welfare creation program for mustahik in Ternate. The way to do this is by reaching out to micro businesses managed by mustahik. What still needs to be improved is how mustahik are directed to manage natural potential-based businesses in the fisheries and plantation sectors in accordance with the advantages of the Ternate region. The Zakat distribution system for Micro and Small Business capital at BAZNAS Ternate city has been carried out well by BAZNAS Ternate city in accordance with the orders of article 26 of Law Number 23 of 2011 concerning Distribution. The distribution carried out by BAZNAS in Ternate city has the right aims and targets. Because Ternate

³⁶ Nurdin.

³⁷ Nurdin.

³⁸ Maswaram.

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City Baznas carries out a direct distribution system and also distributes zakat funds appropriately to people who are entitled to receive financial assistance from zakat.

The impact of business capital assistance on Micro and Small Enterprises at BAZNAS in Ternate City has two impacts. Positive, because the business capital assistance provided by BAZNAS Ternate City is right on target, namely to those who are entitled, in this case the people of Ternate City whose economic background is less fortunate, so that from the business capital provided by BAZNAS Ternate City, people can open businesses and develop their businesses. to be able to pay for their children's living and school fees. It's just that the business capital assistance provided by BAZNAS in Ternate city is not evenly given to the people of Ternate city who deserve it. This is evident from the number of mustahik who receive capital assistance from year to year decreasing drastically.

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