ZAKAT FOR OWNERSHIP BASED ON COMMUNITY IMPOWERMENT: AN INNOVATIVE SOLUTION FOR THE UTILIZATION OF PRODUCTIVE ZAKAT

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Abstract.
Muhammad bin Shalih Utsaimin and Husein Shahatah state that zakat funds, after being paid to the collectors, must be promptly distributed to the beneficiaries as the rightful owners of the zakat. Zakat institutions should not distribute funds in the form of loans to beneficiaries because there is no definitive evidence addressing this issue. Utsaimin firmly prohibits the use of the al qardh al hasan contract. (2019). The approach used in this research is descriptive qualitative. Descriptive qualitative research aims to analyze and interpret data obtained from various relevant sources. The Hanafite scholars believe that ownership is a capacity established by Islamic law as the starting point for the exercise of authority. According to Ibn Shathi from the Maliki school of thought, ownership is the authority of a person to obtain benefits and provide benefits. The main points regarding the ownership of zakat for mustahik include; Al-qabdhu, which is part of the concept of ownership in zakat as a primary requirement for fulfilling several contracts such as gifts and donations, which will not be valid without ownership. Another principle is Tasarruf (transfer), which refers to the absolute transfer of ownership of the possessed wealth. In relation to zakat, the transfer of rights over a certain amount of wealth from the muzakki through the zakat management institution to the mustahik must be complete and permanent, whole and absolute, in accordance with ownership rights according to the sharia concept, rather than a temporary loan. The concept of permanently handing over zakat to the mustahik is referred to as Li Tamlik. This study offers an alternative concept by using the Tamlik contract through a qardhul hasan approach, where the funds provided to the beneficiaries utilize the Tamlik contract, but the beneficiaries are still bound by the "obligation" to return the funds. However, the repayment will become a mandatory savings for the beneficiaries who return it to the group. What is needed here is the strengthening of groups and the reinforcement of facilitators as instruments in community empowerment.

Keywords: Community Empowerment, Productive Zakat, Li Tamlik