



Productive Zakat Empowerment by Baznas in Improvement of *Mustahiq's* Economy in Kotamobagu

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Abstrak

Instrumen zakat memegang peranan penting dalam ruang lingkup keagamaan. Zakat dalam kaidah Islam, selain menjadi salah satu ibadah yang bersifat wajib secara spiritual, zakat juga dapat menjadi salah satu alternative dalam proses pengentasan kemiskinan. Diperlukan manajemen pengelolaan serta pemberdayaan zakat secara optimal agar fungsi zakat tidak hanya sebatas menjalankan ibadah secara spiritual akan tetapi zakat juga dapat menjadi alat untuk menuntaskan kemiskinan di masyarakat khususnya bagi umat Islam. Peningkatan pemahaman terhadap manfaat zakat baik bagi muzzaki maupun mustahiq menjadi salah satu hal yang sangat penting, agar pemanfaatan dana zakat tidak hanya habis untuk di konsumsi akan tetapi zakat juga dapat diberdayakan kearah usaha produktif, sehingga diharapkan zakat tersebut dapat merubah kualitas hidup mustahiq menjadi lebih baik.

Kata kunci: Pemberdayaan, Zakat, Produktif

Abstract

Zakat instrument plays an important role in religious scope. Zakat in Islamic principle, besides serving as a spiritually mandatory form of worship, can also be an alternative in poverty eradication process. Optimal zakat management and empowerment are needed for zakat to serve not only to perform worship spiritually but also as an instrument to eradicate poverty in the community, especially for Muslims. Improved understanding of the benefits of zakat both for *muzzaki* and *mustahiq* is very important. Zakat fund will not be spent only for consumption but can also be empowered for a productive business. Thus zakat is expected to change *mustahiq's* quality of life for betterment.

Keywords: Empowerment, Zakat, Productive

Introduction

Poverty is a problem that cannot be underestimated since poverty has long become a reality of life in the community. Poverty is a factual reality caused by many factors, such as minimum employment, low education level, and others, causing the community's quality of life to be low. Islam has given solutions to humanitarian problems, especially poverty in the community, one of which is through Zakat. Allah SWT. says in Al-Qur'an in QS at Taubah 103:

“Take zakat out of their wealth through which you may cleanse and purify them, and pray for them. Indeed, your prayer is a source of peace for them. And Allah is All-Hearing, All-Knowing”.¹

Etymologically, zakat is derived from *zakath* that means blessing, growing, hygiene, and good. The term *zakacan* also mean growing fertile. Terminologically, zakat means property spent by a Muslim out of Allah's right for those deserving it (*mustahiq*).² According to Law No. 23 of 2011 on Zakat Management, zakat is a property that must be paid by a Muslim or business entity and given to those deserving it under Islamic law.³ According to Wahbah Zuhaylyin the study of various schools, Maliki School defined zakat as “paying a special part of special property that has reached *nasab* (least quantity for which Muslims are required to pay zakat) to those deserving it (*mustahiq*), and that ownership is full and achieving *haul* (one year), not mineral and not agricultural yield.”⁴

In Indonesia, zakat is regulated in Zakat Law. Zakat Management Law states that the government has established an agency assigned and serving to collect Zakat fund, Amil Zakat National Agency (*Badan Amil Zakat Nasional*-BAZNAS). In Zakat Law (UUZ) Number 23 of 2011, BAZNAS is an autonomous Non-structural Government Agency responsible to the President through the minister. The law explains that BAZNAS's task is to manage zakat, infaq, shadaqah, and other religious social fund nationally.⁵

Provincial and Regency or Municipal Amil Zakat National Agency (BAZNAS) are regulated in article 15 paragraphs 1-5 and article 16 paragraphs 1 and 2 of that law. In which Provincial BAZNAS is responsible to Governor and central BAZNAS while Regency/Municipal BAZNAS is responsible to Regent/Mayor and Provincial BAZNAS.⁶

As the implementation of Law No. 23 of 2011 articles 15 and 16, the Amil Zakat National Agency of Kotamobagu (BAZNAS Kotamobagu) was formed. BAZNAS Kotamobagu is an Amil Agency assigned to manage, collect, and

¹ Kementerian Agama RI, *Al-Qur'an Dan Terjemhannya* (Jakarta: PT. Sinergi Pustaka Indonesia, 2012), 51.

² Rinto Agustino Sony Santoso, *Zakat Sebagai Ketahanan Nasional* (Yogyakarta: DEEPUBLISH, 2018), 2.

³ Nurul Huda, *Zakat Perspektif Mikro Dan Makro* (Jakarta: Kencana, 2015), 3.

⁴ Huda, 3.

⁵ “Undang-Undang Zakat (UUZ) Nomor 23 Tahun 2011” (2011), pasal 5 ayat (3).

⁶ Undang-Undang Zakat (UUZ) Nomor 23 tahun 2011, pasal 15 dan 16.

distribute zakat, infaq, shadaqah, and other religious social funds at the level of Kotamobagu City.

BAZNAS of Kotamobagu City was formed under the Decision of Mayor of Kotamobagu Number 80 of 2017 on the Leader Appointment and Number 104 of 2017 on the Establishment of Organizational Structure of BAZNAS Kotamobagu for the period 2017-2022. In the performance of its tasks and functions, BAZNAS Kotamobagu prepared some programs of zakat, infaq, shadaqah, and other religious social funds empowerment (ZIS-DSKL) that were always implemented pursuant to the priority and detail of the program, including:

1. Pious Kotamobagu Program (operational aid for *da'i*, Muslim young generation development, Islamic law development aid)
2. Smart Kotamobagu Program (Scholarship for Elementary School, Junior High School, Senior High School and equals and Bachelor Degree, Master Degree)
3. Caring Kotamobagu Program (religious holiday package aid, permanent consumptive aid, natural disaster aid and response, *Musafir* (traveler) and *Mualaf* (convert) aid and development)
4. Healthy Kotamobagu Program (medication and accompaniment aid, additional medication aid, mobile health, and ambulance)
5. Prosperous Kotamobagu Program (uninhabitable house renovation aid)
6. Public facility aid for the poor environment.
7. Incidental Program (mass circumcision, cleft lip surgery, and bazaar)
8. Kotamobagu Welfare Program (stimulant business capital and place of business aid, productive business capital aid, life skill)⁷

From the programs above, one of the latest programs of BAZNAS Kotamobagu was the Kotamobagu Welfare Program. This program was a follow-up of BAZNAS Kotamobagu's mission:

1. Realizing Muslims' collective awareness in understanding the concept of zakat
2. Establishing an empowerment program to produce productive, innovative, and self-reliant people towards physical and spiritual well-being
3. Transforming *mustahiq* into *muzakki*

In practice, BAZNAS Kotamobagu in 2019 had started to empower Zakat, Infaq, and Shadaqah (ZIS) in productive business activities. It was in line with the increase of ZIS collection in Kotamobagu City of over 130 percent. It was supported with the aid from BAZNAS Kotamobagu that provided business capital (productive zakat) in the form of work equipment that helped the productivity of *mustahiq* with the hope that it would increase their income that they could have their own business.

According to Kiai Sahal, productive zakat means "how zakat is capable of increasing the economic strata of *mustahiq* (those deserving zakat) to *muzakki*

⁷ BAZNAS, "BAZNAS Kotamobagu," accessed February 26, 2020, kotamobagu.baznas.go.id.

(those paying zakat). This change in the structure needs many measures, one of which makes zakat capital that can be used to finance productive businesses."⁸ One of the purposes of productive zakat is to increase the standard and level of life of *mustahiq* and to be a social medium for livelihood distribution.⁹ Therefore, achieving the purpose of productive zakat needs the control and supervisory functions of BAZNAS Kotamobaguas the distributor of zakat fund. It is intended that in the zakat empowerment process, *mustahiq* can use the aid given by BAZNAS Kotamobagu optimally and that the chance that the zakat fund aid empowerment is used contradictorily to the sharia principles will be minimized.

In the zakat distribution process to *mustahiq*, BAZNAS Kotamobagu launched the latest program, Kotamobagu Welfare Program. In this program, BAZNAS Kotamobagu gave aid of stimulant business capital, place of business, productive business capital aid, and life skill to the *mustahiq* with soft skills in small businesses.¹⁰ In 2019 BAZNAS Kotamobagu screened some *mustahiq* to give them business capital aid and guidance from BAZNAS Kotamobagu, including tailors, cassava chips home-industry producers, and cake home-industry producers.

It is necessary to change the Muslims' perspective and mindset of zakat to optimize productive zakat empowerment for the *mustahiq*. It intends that the community will understand that zakat is allocated to consumptive needs and can also be managed to support the creative economy sector. Thus zakat can be an alternative to solving poverty issues, especially for poor Muslims in Kotamobagu.

In reality, however, BAZNAS is faced with some obstructive factors in productive zakat empowerment. They are non-optimal zakat fund collection, traditional zakat distribution practice that causes zakat fund collection tend not to be well-conditioned; thus, a beneficiary receiving double allocations is a possibility, and the community's (*mustahiq*) low understanding and high consumption level, which are the serious issue faced by the Muslim in Kotamobagu.

The community's minimum understanding of zakat fund management makes the zakat received by the *mustahiq* spent only for consumption. It is an important problem that needs an immediate solution so that the zakat fund received by the *mustahiq* will make changes to the community's economy from the perspective of increased quality of life.¹¹ On the other hand, it is highly expected that zakat will potentially help the government's empowerment programs with their common limitations.¹²

⁸ Jamal Ma'mur Asmani, *Tasawuf Sosial* (Jakarta: PT. Elex Media Komputindo, 2019), 189.

⁹ Ani Nurul Imtihanah; Siti Zulaikha, *Distribusi Zakat Produktif Berbasis Model Cibest* (Yogyakarta: GRE Publishing, 2019), 81.

¹⁰ Editor Bolmora, "Zakat Produktif BAZNAS Kotamobagu," accessed February 26, 2020, <http://bolmora.com/09/2019/31962/tambah-zakat-produktif-baznas-kota-kotamobagu-bantu-usaha-kecil/>.

¹¹ Abdul Ghofur, *Tiga Kunci Fundraising* (Jakarta: Gramedia Pustaka Utama, 2018), 8.

¹² Abdul Ghofur, 7.

Based on the problems explained in the background above, the objective of this research was to examine the form of BAZNAS's productive zakat empowerment in improving the quality of *mustahiq's* life in Kotamobagu, to examine whether BAZNAS's productive zakat empowerment was effective in the development of *mustahiq's* productive business in Kotamobagu, and whether BAZNAS's productive zakat empowerment affected the improvement of *mustahiq's* quality of life in Kotamobagu.

Method

This research is a legal study. In developing legal research methods, normative and empirical legal research must be combined or used simultaneously since combining the two kinds of research will result in complete results.¹³

In this research, the author collected the data through observation, interviews, and documentation. These methods are very important in education since whether the research is good or bad mostly depends on data collection technique, thus in this case, the author used:

a. Observation

Observation or field research is a data collection technique carried out by directly conducting observation at the research location. For more detail, the researcher used participatory observation. In this observation, the researcher was involved in the daily activities of people observed or taken as the source of research data.

b. Interview

An interview is a meeting of two people to exchange information and ideas through questions and answers. Thus the meaning of a certain topic can be constructed.¹⁴ The respondents interviewed were the Head of BAZNAS Kotamobagu and the *mustahiq* that received Kotamobagu Welfare Program.

The research used a non-structural interview, which was a free interview, in which the researcher did not use the systematically and completely arranged interview guidelines for data collection. The interview guidelines used were in the form of the outline of problems to be asked.

c. Documentation

Documentation is a record of past events. A document can be in the form of monumental writing, picture, or works of an individual.

Productive Zakat Empowerment of BAZNAS of Kotamobagu City

According to Mr. Jainudinas the Head of BAZNAS of Kotamobagu City, concerning the productive zakat empowerment of BAZNAS of Kotamobagu City, there were some excellent programs in the zakat fund empowerment, namely:

1. Pious Kotamobagu Program (operational aid for *da'i*, Muslim young generation development, Islamic law development aid)

¹³ Amiruddin; et.al, *Pengantar Metode Penelitian Hukum* (Jakarta: PT Raja Grafindo Persada, 2004), 118.

¹⁴ Sugiyono, *Penelitian Kuantitatif Dan Kualitatif dan R & D* (Bandung: CV. Alfabeta, 2013), 37.

2. Smart Kotamobagu Program (Scholarship for Elementary School, Junior High School, Senior High School and equals and Bachelor Degree, Master Degree)
3. Caring Kotamobagu Program (religious holiday package aid, permanent consumptive aid, natural disaster aid and response, *Musafir* (traveler) and *Mualaf* (convert) aid and development)
4. Healthy Kotamobagu Program (medication and accompaniment aid, additional medication aid, mobile health, and ambulance)
5. Prosperous Kotamobagu Program (uninhabitable house renovation aid)
6. Public facility aid for the poor environment.
7. Incidental Program (mass circumcision, cleft lip surgery, and bazaar)
8. Kotamobagu Welfare Program (stimulant business capital and place of business aid, productive business capital aid, life skill)¹⁵

From the programs, the Kotamobagu Welfare Program was one of the latest programs of BAZNAS of Kotamobagu City, with distribution target being the *mustahiq* with certain skills or business field but faced with constraints in the form of business capital and supporting facilities. The productive zakat distribution was carried out by distributing the zakat fund collected by BAZNAS in the form of business capital to empower the *mustahiq*'s economy and make the *mustahiq* capable of funding their own life independently (transforming *mustahiq* into *muzakki*).¹⁶

Based on the results of the interview with Mr. Jainudin, the Head of BAZNAS Kotamobagu, the productive zakat empowerment was carried out in the following stages:

1. *Mustahiq* selection process

The distribution of Kotamobagu Welfare program was carried out through strict selection by BAZNAS. This process was carried out by BAZNAS by conducting a direct survey with potential *mustahiq*, so that BAZNAS could directly observe the skills or types of business that the *mustahiq* had, their economic condition, character, and business spirit. The requirements for receiving productive zakat (Kotamobagu Welfare Program) were:

- a. Muslim
- b. Honest and trusted
- c. Having certain skill/business
- d. From the poor or low-income family with earnings lower than daily necessities
- e. Having a strong business spirit and motivation

On the other hand, the survey's objective was that BAZNAS could examine what types of necessities were to be distributed. The productive zakat distribution (Kotamobagu Welfare Program) could be in the form of business capital in the form of production supporting equipment or cash aid.¹⁷

¹⁵ Jainudin, *Zakat Produktif, Catatan Lapangan*, n.d., 27 Juli 2020.

¹⁶ Muslih Adi Saputro, "Peran Zakat Produktif Terhadap Pemberdayaan Ekonomi Mustahiq" (IAIN Surakarta, 2017), 60.

¹⁷ Jainudin, *Zakat Produktif, Catatan Lapangan*, 27 Juli 2020.

2. Kotamobagu welfare program distribution

Table 4.1

List of *Mustahiq* to Receive Kotamobagu Welfare Program

No	Name	Address	Type of Business	Business Capital
1	Rokimin	Molinow	Chips	1 unit of dryer 1 unit of press machine
2	Fatimah	Podundayan	Taylor	1 unit of power network 1 unit of overlock machine and serger machine
3	Neniagansi	Matali	Cake	1 unit of gas stove 1 unit of gas cylinder 1 PCS of cooking utensils
4	BudiawanTundu	Poyowa Besar	Doughnut	Cash Rp5,000,000

Source: BaznasKotamobagu's data of *mustahiq*

According to the data above, the productive zakat (Kotamobagu Welfare program) has been distributed to 4 *mustahiq* with varied backgrounds of skill and business. The business capital mostly allocated by BAZNAS was in the form of business supporting equipment.

Based on the interview with Mr. Jainudinas the Head of BAZNAS Kotamobagu, the nominal of productive zakat distribution to the *mustahiq* varied according to the type of business they operated. BAZNAS Kotamobagu distributed the zakat fund gradually in 3 to 4 stages, according to the *mustahiq*'s performance and evaluation results by BAZNAS.¹⁸

3. *Mustahiq* accompaniment

Accompaniment for the *mustahiq* was needed greatly to maximize the productive zakat empowerment. Based on the results of the interview with Mr. Jainudin, Head of BAZNAS Kotamobagu, the accompaniment by BAZNAS included:

- a. Problem-solving
- b. Product innovation
- c. Business motivation

The accompaniment was carried out regularly for 6 months. BAZNAS Kotamobagu carried out the accompaniment program directly with the *mustahiq*.¹⁹

¹⁸ Jainudin, 27 Juli 2020.

¹⁹ Jainudin, 27 Juli 2020.

4. Training

In the empowerment process, training is an important component as one factor that supports productivity. Based on the interview results with Mr. Jainudin, Head of BAZNAS Kotamobagu, the concept of BAZNAS's training had been available, but the field realization with the *mustahiq* was hindered by the covid-19 pandemic. Thus it was impossible to have people gathered in a place. This time, BAZNAS tries to focus on the matters that can be realized, such as accompaniment and evaluation processes.²⁰

5. Evaluation

Evaluation is the last process in BAZNAS Kotamobagu's productive zakat empowerment. Based on the interview results with Mr. Jainudin, Head of BAZNAS Kotamobagu, the evaluation was carried out simultaneously with the accompaniment process in the 6 months. In the evaluation process, the indicators were evaluated by BAZNAS to measure the increase in the *mustahiq*'s quality of life, including:

- a. Increased income
- b. Product innovation
- c. Production capacity
- d. *Mustahiq*'s self-reliance

BAZNAS Kotamobagu suggested the *mustahiq* with an oral agreement between BAZNAS and *mustahiq*, who received the productive zakat during the evaluation process. If the *mustahiq*'s income had reached *nishab*, they were required to pay zakat from that business.²¹

1. Effectiveness of Productive Zakat Empowerment in *Mustahiq*'s Business Development

A program is declared effective if the business of that very program achieves the target and objective. Other parameters were used to measure the extent of Kotamobagu Welfare's program was declared effective:

- a. Program target accuracy

The target of this program was specifically directed to *mustahiq* with certain skills or business but facing constraints from an economic perspective (business capital). It was proved with the increase in their production capacity and income compared to before receiving Kotamobagu Welfare program.

Based on field findings, 3 out of 4 *mustahiq* that received Kotamobagu Welfare program had their production capacity and income increase. One *mustahiq* was not affected by Kotamobagu Welfare program since the aid given by BAZNAS was not operated well by the *mustahiq*. Even the aid had been returned to BAZNAS.

Results of the interview with Mr. Rokimin, *mustahiq* that received the Kotamobagu Welfare program:

"There was no effect that I felt. I received the aid of 1 unit of chip drying machine at a capacity of 3kg. However, the aid was not operated since that

²⁰ Jainudin, 27 Juli 2020.

²¹ Jainudin, 27 Juli 2020.

machine's capacity could only accommodate 3kg chips, while our chip production in 1 day was about 1 big sack of cassava. Thus, if we used the aid given by BAZNAS, it would certainly take a long time and not be efficient. I also obtained aid in the form of a press machine from BAZNAS, but that aid was not operated since it was still manual and did not fit the specifications. The constraint in operating that machine was that if the caution was not good, the lit of plastic to be pressed would be damaged and affect the chips' quality. There was no effect that I felt from the aid given by BAZNAS, and the progress of my business and increased income was the outcome of my self-reliance without interference from any other party."²²

Results of the interview with Mrs. Fatimah, *mustahiq* that received the Kotamobagu Welfare program:

"Yes, there was. Initially, I obtained aid from BAZNAS in the form of power installation, overlock machine, and serger machine. Previously, before receiving aid from BAZNAS, my sewing machine was still manual and not driven by electric power since there was no power network in my house, which certainly affected the sewing process that took a long time. My earnings in the past were unpredictable since only a few customers came of Rp100,000.- monthly. However, after receiving aid from BAZNAS, my customers increased, and the sewing process got more efficient since my sewing machine was electric power-driven. My earning also increased, that I earned Rp200,000.-Rp300,000.- monthly"²³

Results of the interview with Mrs. Neni Agansi, *mustahiq* that received the Kotamobagu Welfare program:

"Thanks to God, yes. The effect that I felt was that from the perspective of earnings. Previously, I earned monthly about Rp300,000.-. I only produced 1 type of cake since I did not have cooking utensils. To solve this issue, I took the initiative to borrow my neighbor's cooking utensils with an agreement that the gas was my own. After receiving the aid from BAZNAS, however, thanks to God, I could make 5 types of cake since I had had a gas stove and the gas cylinder. Thus, in my opinion, the business capital from BAZNAS had a good effect on my business productivity. From earnings perspective, there was certainly an increase, even if it was unpredictable, ranging from Rp300,000.-Rp800,000.- monthly."²⁴

Results of the interview with Mr. Budiawan Tundu, *mustahiq* that received the Kotamobagu Welfare program:

"Thanks to God, yes. There was an increase in production. Before receiving the aid from BAZNAS, my monthly income was only about Rp500,000.-. My doughnut production per day was about 10-20 boxes. The constraints are about boxes lacking to put the doughnut to be sold and also lack of capital. After receiving the aid from BAZNAS, my doughnut production increased from 10-20

²² Rokimin, *Dampak Program Kotamobagu Sejahtera, Catatan Lapangan*, n.d., 04 Agustus 2020.

²³ Fatimah, *Dampak Program Kotamobagu Sejahtera, Catatan Lapangan*, n.d., 04 Agustus 2020.

²⁴ Neni Agansi, *Dampak Program Kotamobagu Sejahtera, Catatan Lapangan*, n.d., 05 Agustus 2020.

boxes to 30-50 boxes per day. My profit also increased, that I earned a profit of about Rp800,000.--Rp1,000,000.-."²⁵

b. Program objective

Every program organized by an institution or organization certainly has some objective, hoping that such a program can give benefits and achieve the desired goals. The objective of this program was to establish an empowerment program to create productive, innovative, and self-reliant people towards physical and spiritual well-being and transform *mustahiq* into *muzakki*.²⁶ Of the 4 *mustahiq* interviewed after receiving the aid from the Kotamobagu Welfare program from BAZNAS, 3 *mustahiq* had increased production and income. In comparison, 1 *mustahiq* did not feel any effect or benefit from the program given by BAZNAS Kotamobagu. In contrast, the increase felt was derived from his own business without any other party's interference.²⁷

c. Monitoring

In a program organized by an institution or organization, monitoring is very important to examine the improvement in *mustahiq*'s quality. The monitoring by BAZNAS Kotamobagu was carried out through accompaniment for the *mustahiq* that received the Kotamobagu Welfare program for six months. The accompaniment was giving business motivation, product innovation ideas for the *mustahiq*, and problem-solving.²⁸ Out of the 4 *mustahiq* that received the Kotamobagu Welfare program, 3 *mustahiq* were still active in the monitoring process by BAZNAS, while the remaining 1 *mustahiq* was no longer visited by BAZNAS.²⁹

Based on the results of interviews with the *mustahiq* above, we can conclude that BAZNAS's productive zakat empowerment (Kotamobagu Welfare program) effectively developed the *mustahiq*'s business in Kotamobagu.

2. Effect of Productive Zakat Empowerment on Mustahiq's Quality of Life

According to Ginanjar Kartasmita, empowerment means an effort that is resource deployment to develop the people's economic potential to improve their productivity. Thus the productivity of both the human resource and natural resources around the people can be improved.³⁰

The effects to be observed based on the life quality indicator theory are: occupation, business productivity, increased income, and capability of paying

²⁵ Budiawan Tundu, *Dampak Program Kotamobagu Sejahtera, Catatan Lapangan*, n.d., 05 Agustus 2020.

²⁶ Jainudin SP, *Program Pemberdayaan Zakat Produktif, Catatan Lapangan*, n.d., 27 Juli 2020.

²⁷ Mustahiq, *Dampak Pemberdayaan Program Kotamobagu Sejahtera*, n.d., 04 Agustus 2020.

²⁸ Jainudin SP, *Program Pemberdayaan Zakat Produktif, Catatan Lapangan*, 27 Juli 2020.

²⁹ Mustahiq, *Dampak Pemberdayaan Program Kotamobagu Sejahtera*, 04 Agustus 2020.

³⁰ Abdil al Mahzumi, "Peran Zakat Produktif Dalam Upaya Peningkatan Pendapatan Mustahik (Studi Kasus Di BAZNAS Kota Semarang)" (UIN Walisongo Semarang, 2019), 87.

ZIS. The impacts of BAZNAS's productive zakat empowerment felt by the *mustahiqin* Kotamobagubased on the interview results are:

Table 4.2
Effects of Productive Zakat Empowerment on *Mustahiq's* Quality of Life

No	Name	Occupation	Business Productivity	Increased Income	The capability of Paying ZIS
1	Rokimin	Chips Seller	<ol style="list-style-type: none"> 1. Increased production capacity 2. Increased variation of chip products (The increase felt by <i>mustahiq</i> was his self-reliant effort without any interference from the aid given by BAZNAS)	Initial income < Rp1,000,000 Current income > Rp1,000,000.- - Rp3,000,000.- /month (The increase felt by <i>mustahiq</i> was his self-reliant effort without any interference from the aid given by BAZNAS)	Capable of paying ZIS
2	Fatimah	Taylor	<ol style="list-style-type: none"> 1. Work efficiency 2. Increase in production demand 	Initial income Rp100,000.- Current income Rp200,000.- - Rp300,000.- /month	Incapable of paying ZIS
3	Neniagansi	Cake Seller	<ol style="list-style-type: none"> 1. Production self-reliance 2. Work efficiency 3. Increase in the cake product 	Initial income < Rp500,000.- Current income Rp500,000.- - Rp1,000,000/month	Incapable of paying ZIS

			variation		
4	Budiawantundu	Doughnut Seller	<ol style="list-style-type: none"> 1. Increase in production capacity 2. Work efficiency 3. Increase in demand for doughnut product 4. Business self-reliance 	<p>Initial income < Rp800,000.- /month</p> <p>Current income Rp800,000.- - Rp1,000,000.- /month</p>	Capable of paying ZIS

Source: Interview with *mustahiq*

According to the interview results above, there is a difference in the increase in life quality of each *mustahiq*. Based on the interview results with *mustahiq* through the life quality indicator, one *mustahiq* did not feel any effect and benefit from the zakat empowerment by BAZNAS. In contrast, the increase felt by *mustahiq* was his self-reliant effort without any interference from BAZNAS. Two *mustahiq* felt the effect of increased business productivity and increased income but were still incapable of paying ZIS. In comparison, 1 *mustahiq* felt the impact in the form of increased business productivity and income and could pay ZIS.³¹

Conclusion

BAZNAS Kotamobagu's concept of productive zakat empowerment can be deemed very good. However, in the implementation process, there were some weaknesses that BAZNAS Kotamobagu needed to evaluate. One of them was sufficiently available human resources needed for the accompaniment process to be maximally covered. Hence, the benefits of the productive zakat can align with BAZNAS Kotamobagu's vision and mission and increase *mustahiq*'s quality of life in Kotamobagu. Others weaknesses are lack of accompaniment time and intensity for the *mustahiq*, non-realized planned training process, no report and bookkeeping as one aspect of monitoring and evaluation material for BAZNAS Kotamobagu.

BAZNAS's productive zakat empowerment effectively developed the *mustahiq*'s business in Kotamobagu, based on the parameters used by the

³¹ Mustahiq, *Dampak Pemberdayaan Zakat Produktif*, n.d., 05 Agustus 2020.

researcher, namely program accuracy, program objective, and monitoring. Out of the 4 *mustahiq* that received the aid, 3 succeeded in increasing their business productivity from the production, efficiency, product innovation, and increased income perspectives.

BAZNAS Kotamobagu's productive zakat empowerment had much effect on the *mustahiq*. Out of the 4 *mustahiq* that received the Kotamobagu Welfare program, 3 *mustahiq* had the effect of increased business productivity, income, product innovation, work efficiency, and increased production capacity. Meanwhile, 1 *mustahiq* did not affect BAZNAS's productive zakat empowerment since the aid given was not operated well.

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