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

Edi Gunawan
Institut Agama Islam Negeri Manado
Jl. Dr. SH. Sarundajang Kawasan Ringroad I Kota Manado
Email: edigunawan@iain-manado.ac.id

Sahari
Institut Agama Islam Negeri Manado
Jl. Dr. SH. Sarundajang Kawasan Ringroad I Kota Manado
Email: sahari@iain-manado.ac.id

Wira Purwadi
Institut Agama Islam Negeri Manado
Jl. Dr. SH. Sarundajang Kawasan Ringroad I Kota Manado
Email: faruqwira7@gmail.com

Deden Afandi
Institut Agama Islam Negeri Manado
Jl. Dr. SH. Sarundajang Kawasan Ringroad I Kota Manado
Email: dedenafandi@iain-manado.ac.id

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 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 zakathat means blessing, growing, hygiene, and good. The termzakacan 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 Presidentthrough 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 Kotamobaguis an AmilAgency assigned to manage, collect, and

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

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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. Therefore, achieving the purpose of productive zakat needs the control and supervisory functions of BAZNAS Kotamobagu as 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 business capital, place of business, productive business capital aid, and life skill to the mustahiq with soft skills in small businesses. 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 mustahiqis spent only for consumption. It is an important problem that needs an immediate solution so that the zakat fund received by the mustahiqis will make changes to the community’s economy from the perspective of increased quality of life. On the other hand, it is highly expected that zakat will potentially help the government’s empowerment programs with their common limitations.

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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. Jainudin as 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.

2. Smart Kotamobagu Program (Scholarship for Elementary School, Junior High School, Senior High School and equal 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)


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.\(^{17}\)

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\(^{16}\) 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

<table>
<thead>
<tr>
<th>No</th>
<th>Name</th>
<th>Address</th>
<th>Type of Business</th>
<th>Business Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rokimin</td>
<td>Molinow</td>
<td>Chips</td>
<td>1 unit of dryer</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1 unit of press machine</td>
</tr>
<tr>
<td>2</td>
<td>Fatimah</td>
<td>Podundayan</td>
<td>Taylor</td>
<td>1 unit of power network</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1 unit of overlock machine and serger machine</td>
</tr>
<tr>
<td>3</td>
<td>Neniagansi</td>
<td>Matali</td>
<td>Cake</td>
<td>1 unit of gas stove</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1 unit of gas cylinder</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1 PCS of cooking utensils</td>
</tr>
<tr>
<td>4</td>
<td>Budiawan Tundu</td>
<td>Poyowa Besar</td>
<td>Doughnut</td>
<td>Cash Rp5,000,000</td>
</tr>
</tbody>
</table>

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. Jainudin as the Head of BAZNAS Kotamobagu, the nominal of productive zakat distribution to the mustahiq varied according to the type of business they operated. BAZNAS Kotamobagudistributed 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 Kotamobagucarried out the accompaniment program directly with the mustahiq.19

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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

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.”

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, overlook 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”.

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.”

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

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 Kartasasmita, empowerment means an effort that is resource deployment to develop 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

The impacts of BAZNAS’s productive zakat empowerment felt by the *mustahiqin* Kotamobagu based on the interview results are:

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

<table>
<thead>
<tr>
<th>No</th>
<th>Name</th>
<th>Occupation</th>
<th>Business Productivity</th>
<th>Increased Income</th>
<th>The capability of Paying ZIS</th>
</tr>
</thead>
</table>
| 1  | Rokimin    | Chips Seller | 1. Increased production capacity  
2. Increased variation of chip products  
(The increase felt by *mustahiq* 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 *mustahiq* was his self-reliant effort without any interference from the aid given by BAZNAS) | Capable of paying ZIS |
| 2  | Fatimah    | Taylor     | 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 | 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 |
<table>
<thead>
<tr>
<th>variation</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>Budiawantundu</td>
<td>Doughnut Seller</td>
</tr>
<tr>
<td></td>
<td>Initial income&lt; Rp800,000,-/month</td>
<td></td>
</tr>
<tr>
<td>1. Increase in production capacity</td>
<td></td>
<td>Capable of paying ZIS</td>
</tr>
<tr>
<td>2. Work efficiency</td>
<td>Current income Rp800,000,- - Rp1,000,000,-/month</td>
<td></td>
</tr>
<tr>
<td>3. Increase in demand for doughnut product</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Business self-reliance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 the availability of 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

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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