
THE IMPLEMENTATION OF PRODUCTIVE ZAKAT UTILIZATION IN ECONOMIC EMPOWERMENT OF ZAKAT RECIPIENTS: A CASE STUDY OF THE NATIONAL AMIL ZAKAT AGENCY, CIAMIS REGENCY

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Received 23 May 2022

Accepted 2 September 2022

Abstract

This study aimed to determine the program and implementation of *zakat* utilization at the National Amil Zakat Agency, Ciamis Regency. The research method used is the descriptive qualitative method, namely identifying the state of objects or events to draw conclusions that apply in general. Data collection techniques were carried out by observation, interviews, documentation, and triangulation. Meanwhile, data analysis includes data reduction, data presentation, and conclusion. The study results show that *zakat* funds are utilized consumptively, such as giving rice to the poor to fulfill their daily and productive lives. In contrast, *zakat* funds are channeled into developing businesses. The productive *zakat* utilization program of Baznas Ciamis Regency is BMUK (Small Business Capital Assistance) in the form of money and livestock (goats). The implementation of BMUK funds is channeled to people who are classified as poor and already have businesses so that the funds continue to roll. As a result, their interactions are more advanced and are used for productive things so that the recipients of this assistance are more independent in running their businesses so that their standard of living is increased. Therefore, the utilization of productive *zakat* in Baznas Ciamis Regency is said to have succeeded because the community can feel the benefits, and the development of its business has also increased, seen from the independence of *mustahik* and the ability of *mustahik* to give *infaq*.

Abstrak

Tujuan penelitian ini adalah untuk mengetahui program dan implementasi pendayagunaan *zakat* di Badan Amil Zakat Nasional, Kabupaten Ciamis. Metode penelitian yang digunakan adalah metode kualitatif deskriptif, yakni mengidentifikasi keadaan objek atau peristiwa untuk mengambil kesimpulan yang berlaku secara umum. Teknik pengumpulan data dilakukan dengan observasi, wawancara, dokumentasi, dan triangulasi. Sementara itu, analisis data meliputi reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa dana *zakat* didayagunakan bersifat konsumtif seperti pemberian beras kepada fakir miskin untuk memenuhi kehidupan sehari-hari dan produktif dimana dana *zakat* ini disalurkan untuk mengembangkan usaha. Program pendayagunaan *zakat* produktif Baznas Kabupaten Ciamis yaitu BMUK (Bantuan Modal Usaha Kecil) dalam bentuk uang dan hewan ternak (kambing). Implementasi dana BMUK ini disalurkan kepada masyarakat yang tergolong miskin yang sudah mempunyai usaha supaya dana tersebut terus bergulir dan usahanya lebih maju dan di manfaatkan kepada hal yang produktif sehingga penerima bantuan ini lebih mandiri dalam menjalankan usahanya supaya taraf hidupnya lebih meningkat sehingga pendayagunaan *zakat* produktif di Baznas Kabupaten Ciamis dikatakan sudah berhasil karena manfaatnya dapat dirasakan masyarakat, perkembangan usahanya pun meningkat dilihat dari adanya kemandirian *mustahik* dan kemampuan *mustahik* berinqaf.

Keywords: *Mustahiq*, *muzakki*, utilization, productive *zakat*

Introduction

Poverty is a severe problem for the country's future if it is not taken seriously by the government. Twenty years ago, it was concluded that the core of the poverty problem was the deprivation trap or poverty trap (Musnandar, 2017). The poverty trap consists of five misfortunes that entangle low-income *families*: poverty, physical weakness, alienation, vulnerability, and powerlessness. All of these are interrelated, resulting in a prolonged trap of some misfortunes. The most considered are vulnerability and powerlessness (Novalia, Sumantri, & Panorma, 2020). The vulnerability causes the poor to sell their remaining property so that he becomes even poorer. Meanwhile, powerlessness is when the poor, due to their weak *family* position or low level of education, make the poor poorer because they are faced with government regulations or irresponsible rich people (Agung et al., 2017: 92).

The high poverty rate in Ciamis Regency is a consideration for the government to find the right instrument to accelerate poverty reduction. Unfortunately, various policies that have been adopted have not been effective in reducing poverty (Agung, Hilmi, & Fitri, 2018). It is illustrated in the poverty rate, which reaches 6.65% of the total population in Ciamis Regency, meaning that there are 79,410 poor people in Ciamis Regency out of 1,195,180 residents (Central Statistics Agency, 2019).

One way to overcome poverty is to support people who can spend their wealth in the form of *zakat* funds to those in need. *Zakat* is one of the five strategic instrumental values and is very influential on general human and community economic behavior and economic development (Sartika, 2008: 75-76). *Zakat* is also one of Islam's most important and strategic religious subjects besides the creed, prayer, fasting, and pilgrimage. *Zakat* is the third pillar of Islam after the creed and prayer, which is more related to humans (*hablun minan nas*) and is more social in nature as a form of human responsibility on earth to help each other and share among others (Widiastuti & Rosyidi, 2015: 98). The development of *zakat* is productive by making *zakat* funds as business capital, to empower the recipient's economy, and so that the poor can run or finance their lives consistently. With these *zakat* funds, the poor will get a steady income, increase their business, develop their business, and they can set aside their income for saving (Sartika, 2008: 77).

Productive *zakat* in the early stages must be able to educate *mustahik* so that they are really ready to change. Because there is no way that poverty can change unless it starts from the mental change of the *mustahik* itself. *Zakat* that can be collected in the long term must be able to empower *mustahik* to the plains of business development (Zumar, 2020). In this regard, *zakat* can function as a source of socio-economic funds for Muslims. It means that the utilization of *zakat* managed by the Amil *Zakat* Institution is not only limited to certain activities based on conventional orientation (consumptive activities), but can also be used for economic activities of the people, such as in poverty alleviation programs and unemployment by providing productive *zakat* to those who need it as business capital (Hariyanto & Humaidy, 2019).

Zakat given to *mustahik* will play a role as a supporter of their economic improvement if it is channeled to productive activities (Widad, 2021). The utilization of productive *zakat* has a careful planning and implementation concepts, such as studying the causes of

poverty, lack of working capital, and lack of employment. With these problems, it is necessary to plan that can develop productive *zakat*.

Productive *zakat* funds are more optimal when carried out at the Amil Zakat Agency or the like because the organization is trusted for the allocation, utilization, distribution, and utilization of *zakat* funds, they do not give *zakat* just like that, but they accompany, provide direction and training so that the *zakat* funds are actually used as *zakat* funds working capital so that the recipient of *zakat* can earn a decent and independent income (Retsikas, 2020).

The government formed the National Amil Zakat Agency with the aim of introducing the community to *Zakat, infaq, shadaqah* and the public will be aware of the obligation to pay *zakat*, besides that the Amil Zakat Agency invites the public to be more concerned about the environment by paying Zakat, Infaq, and Shadaqah. Where by paying Zakat, Infaq, Sadaqah one way to reduce poverty (Indra, 2018).

The National Amil Zakat Agency (BAZNAS) of Ciamis Regency is one of the *zakat* management institutions established to manage and distribute productive *zakat* in the Ciamis Regency area. Baznas Ciamis Regency has several programs that have been adapted to existing conditions in Ciamis Regency. The Baznas of Ciamis Regency always makes efforts to develop the businesses of the economically disadvantaged community, so that *zakat* productive businesses are able to educate *mustahik* so that they are truly ready to change. Utilization of *zakat* assets collected by Baznas Ciamis Regency is directed at *mustahiq* business programs that provide long-term benefits for improving the welfare of *mustahik*. In the company profile, Baznas, Ciamis Regency, has distributed *zakat* funds, including livestock assistance, business capital assistance, as well as production equipment assistance, to the poor to have a business and earn income.

The productive *zakat* program at Baznas Ciamis Regency is Small Business Capital Assistance (BMUK). This BMUK is dominated by people who already have groups, this assistance is given in the form of livestock and money which is supervised by the local Village and District UPZ. Money is given to *mustahik*, who already have a business of at least 500,000. The *mustahik* business itself includes duck livestock, crickets, hawkers, the home industry on a small scale, and so on, according to the group. Based on an interview with the secretary of Baznas, the institution developed the concept of a continuous revolving *zakat* fund distribution for *mustahik*, so that one day they can improve their standard of living and be able to change from a *zakat* recipient to

a *zakat* provider and *zakat* funds are sufficient to help the *mustahik* economy.

Method

The type of research used is a qualitative approach. The research method uses descriptive analysis. The researcher uses a descriptive method intended to describe the process of utilizing productive *zakat* in the Baznas of Ciamis Regency in empowering the *mustahik* economy, this is in line with the opinion (Tanjung & Devi: 45). The data were collected through interviews, observation, and document review. Data analysis through the stages of data reduction, data presentation, and conclusion.

Results and Discussion

The collection of *zakat* funds is called fundraising. Fundraising means raising money. However, what is meant by fundraising in this paper is not merely money but also includes and is closely related to funds broadly, including goods or services with material value. Examples of fundraising in terms of goods can be in the form of collecting used clothes, books that have been read, and clothes and pants that are suitable for use. While examples of fundraising in the sense of services can be in the form of transportation, expertise in a field, teaching, and training (Hilman et al., 2016: 346).

The fundraising planning of the Ciamis Regency Baznas includes (1) Ciamis Regency Baznas in collaboration with all elements of the Ciamis region community as a *zakat* fundraising strategy planning. (2) Cooperating with DPRD to formulate and issue PERDA (regional regulations) on *zakat* management. PERDA related to *zakat* management has been successfully made and issued, contained in PERDA No. 13 of 2016, which is now used as a legal basis by BAZNAS Ciamis. (3) Baznas Ciamis Regency formed UPZ (*zakat* collection unit). Its function was to collect *zakat* funds at the sub-district and village levels in the Ciamis district because BAZNAS only reached the district/city level.

In the formation of this UPZ, several procedures must be fulfilled, as for the procedures, namely: (1) Baznas Ciamis Regency collects data on Offices, Agencies, Government Institutions, Education Units, Districts, and Villages, as well as Private Institutions in Ciamis Regency. (2) Baznas Ciamis Regency Organizes socialization with the

leaders of the Service, Agencies, Government Institutions, Education Units, Districts, and Villages, as well as Private Institutions in the context of forming the Zakat Collecting Unit (UPZ). (3) Heads of Departments, Agencies, Government Institutions, Education Units, Districts, Villages, and Private Institutions form UPZ in their respective working environments and then submit applications for approval to the general chairman of Baznas Ciamis Regency. (4) The administrator of the Ciamis Regency Baznas administration confirms the proposed UPZ in the form of a Ciamis Regency Baznas Decree.

In collecting and depositing *zakat* funds, the Baznas of Ciamis Regency formulates several procedures that must be fulfilled: (1) The Zakat Collecting Unit (UPZ) conducts socialization to *muzakki*, *munfiq*, *mutashadiq* in their respective work environments. Based on the results of interviews with the Surti as the head of UPZ, Cigembor sub-district, the socialization carried out by UPZ in Cigembor sub-district conveyed the Baznas and UPZ programs through recitations. (2) The Zakat Collecting Unit (UPZ) cooperates with the personnel and treasurer divisions to collect data on prospective *muzakki*, *munfiq*, and *mustashadiq* in their respective work environments. (3) The Zakat Collecting Unit (UPZ) submits a willingness form to prospective *muzakki*, *munfiq*, and *mustashadiq*. (4) The Zakat Collecting Unit (UPZ) takes the *Muzakki*, *munfiq*, *mutashodiq* willingness forms which have been filled in by the person concerned and then submitted to the Amil Agency National Zakat (BAZNAS) Ciamis district. (5) The Zakat Collecting Unit cooperates with the treasurer or related parties for their respective work environments for *zakat*, *infaq*, and *shodaqoh* funds.

The procedure for depositing *zakat*, UPZ submits and *zakat*, *infaq*, *shadaqah* to the Ciamis Regency Baznas in two ways: (1) By going directly to the Ciamis Regency Baznas office. (2) By means of transfer through a bank account in the name of the National Amil Zakat Agency (BAZNAS) of Ciamis Regency. (3) Direct deposit or transfer must ensure the personal data of each *Muzakki*. (4) UPZ documents deposit evidence issued by Baznas of Ciamis Regency per individual *muzakki*, *munfiq* and *mutashoddiq* in their respective work environments. (5) Proof of deposit of *Zakat*, *infaq*, *shadaqah* will also be sent by Baznas of Ciamis Regency directly via SMS notification to HP and email notification to the email accounts of *muzakki*, *munfiq*, and *mutashaddiq* respectively.

Distribution of Productive Zakat

In the management of *zakat*, the collection and distribution of *zakat* are equally important. However, the Qur'an pays more attention to the problem of distribution. It may be because distribution includes collection as well. What will be distributed if there is nothing that must be collected or held first. Moreover, *zakat* is not so difficult to manage because *muzakki* prefer to deposit *zakat* rather than waiting to be collected, while its distribution is more complex and requires various facilities and facilities as well as data collection and monitoring activities. Without it, it is very unlikely that the distribution of *zakat* funds can be completed or less effective (Khasanah, 2010: 64).

The *zakat* distribution program in Baznas Ciamis district is not only wasteful but some are productive. Basically the distribution pattern of *zakat* is consumptive in the form that *mustahik* receive from Baznas only to meet daily basic needs such as basic necessities. However, there are also non-food consumptive programs in the distribution program at Baznas Ciamis itself, and there are several consumptive programs in their distribution. Based on the results of an interview with Mr. Kikin as secretary of Baznas, the criteria for *mustahik* who are given consumptive *zakat* are vomiting whose income is below Rp. 1,000,000. Productive *zakat* is increasingly being intensified, encouraging every *zakat* institution to formulate programs related to the distribution of productive *zakat*, including the Ciamis Baznas.

The distribution of this consumptive *zakat* is what is called traditional consumptive, such as *zakat* fitrah which is distributed to the poor, the poor to fulfill their daily lives or *zakat* mal which is distributed to victims of natural disasters, and there is what is called creative consumptive such as providing scholarship school equipment. to students.

Zakat funds are obtained from individuals, companies and ASN (State Civil Apparatus) The target of the distribution of *zakat* funds, distributed to groups or *mustahik* that have been determined in the Qur'an letter at-Taubah verse 60, these *mustahik* are divided into eight *asnaf*: the indigent, the poor , *amil* (*zakat* administrator), converts, debtors, *sabilillah* and *ibn sabil*.

Distribution procedures carried out by UPZ: (1) Zakat Collecting Unit (UPZ), according to statutory regulations, does not have the authority to utilize the collection results in their work environment. (PP.No.14.Th.2014 article 46 paragraphs 1-6). (2) The

Zakat Collecting Unit (UPZ) may submit an allocation for distribution to *mustahik* to the Baznas of Ciamis Regency according to the needs proportionally from the results of the collection of *zakat*, *infaq*, *shadaqah* of the Ciamis Regency Baznas. (3) Ciamis Regency Baznas Approve if the allocation of distribution within UPZ is correct immediately when *zakat* funds are deposited to Ciamis Regency Baznas. (4) If the allocation of distribution within the UPZ has not been fulfilled or is not appropriate, then what is approved (disbursed) by Baznas Ciamis Regency is only the operational area of *zakat* collectors. (5) UPZ obtains operational costs of 7.5% from the total collection at the UPZ concerned and 5% for operational costs of Baznas Ciamis Regency (according to amylin rights 12.5%)

Productive Zakat Utilization

In utilizing *zakat*, it is necessary to consider the benefits that will be obtained in the future. *Zakat* funds collected are used to develop knowledge and channeled to *mustahik*, who need to control funds, so they are not wasted. The process of utilizing *zakat* to empower *mustahik* includes the steps: recommendation from UPZ, feasibility survey, providing assistance, direction or guidance, and mentoring and supervision.

Ciamis Regency Baznas as *zakat amil* has several programs to utilize the collected *zakat* funds, in distributing their *zakat* funds Ciamis Regency Baznas not only provide assistance or provide facilities for the community but think about how to empower them to become independent communities.

The pattern of utilization of *zakat* funds in the Baznas of Ciamis Regency is as follows (a) *Zakat* is given to *mustahik* directly for daily consumptive needs which is called traditional consumptive and creative consumptive such as *zakat* fitah in the form of rice and scholarships for students. (b) *Zakat* is given to productive goods, where by using these goods *mustahik* can create businesses such as giving livestock (goats). *Zakat* funds are included in conventional productive. (c) *Zakat* is given creatively and productively, where *zakat* funds are realized in the form of providing capital for businesses.

Table. Patterns of Utilization of Zakat Funds

No	Utilization	Category of Asnaf
1	Social program (Ciamis peduli)	
	<i>Muallaf</i> help	<i>Muallaf</i>
	Travelers aid/out of supplies/ <i>ibn sabil</i>	<i>Ibnu Sabil</i>
	Food needs debt payment assistance	<i>Gharimin</i>
	Human trafficking liberation assistance	<i>Riqab</i>
	Natural disaster relief	<i>Miskin</i>
	Rutilahu development assistance	<i>Miskin</i>
	Basic social infrastructure assistance	<i>Fakir</i>
2	Economics program (Ciamis sejahtera)	
	Small business capital assistance (bmuK)	<i>Miskin</i>
	Small business capital assistance through bmt	<i>Miskin</i>
	Qardhul hasan	<i>Miskin</i>
	Consumptive blt in economic prone areas	<i>Fakir</i>
	Assistance for underprivileged volunteer workers	<i>Miskin</i>
3	Education program (Ciamis cerdas)	
	Education cost assistance for orphaned students	<i>Fakir</i>
	Achievement scholarship assistance	<i>Sabilillah</i>
	Teacher assistance for underprivileged volunteers	<i>Sabilillah</i>
	Educational facilities and infrastructure assistance	<i>Sabilillah</i>
4	Health program (Ciamis sehat)	
	Free medical assistance	<i>Fakir</i>
	Hospitalization patient care assistance	<i>Miskin</i>
	Circumcision assistance	<i>Miskin</i>
	Health support tools	<i>Miskin</i>
5	Da'wah program (Ciamis agamis)	
	Rehab assistance for religious facilities / mosques	<i>Sabilillah</i>

Ulama/santri cadre education assistance	<i>Sabilillah</i>
Religious training assistance	<i>Sabilillah</i>
Islamic shia activities assistance	<i>Sabilillah</i>
6 Operational (institutional)	
Administration/secretary	<i>Amilin</i>
Meetings and coordination	<i>Amilin</i>
Amilin incentive	<i>Amilin</i>
Coaching	<i>Amilin</i>
Vehicle operation and maintenance	<i>Amililn</i>

Productive Zakat Utilization Program at Baznas, Ciamis Regency

Baznas Ciamis Regency in the utilization of productive *zakat* has several programs, Mr. Kikin said this productive *zakat* program could be in the form of property and also community empowerment or *mustahik* itself. Several property-giving programs include routine development programs (uninhabitable houses), basic social infrastructure development assistance, educational and religious facilities and infrastructure assistance, and health support equipment assistance. Meanwhile, the empowerment-based productive *zakat* distribution program is Ciamis Sejahtera which consists of Small Business Capital Assistance (BMUK) and Small Business Capital Assistance through BMT.

BMUK is a form of productive *zakat* funds that are distributed directly by Baznas to *mustahik* and some are channeled through BMT. In this case, the *mustahik* given by BMUK is in the form of sheep and aya in the form of money. the criteria for *mustahik* given by the BMUK are *mustahik* who already have a business and group businesses dominate the recipients of this BMUK but there are also individual businesses, and the recipients of this BMUK are businesses whose income is around Rp. 1,500,000 up to Rp. 3,000,000 and ready to cooperate with Baznas.

In providing BMUK funds to *mustahik*, baznas provides several procedures that must be met, there must be a recommendation from the local UPZ, *mustahik* business development must be stable and have the opportunity to be more advanced. The efforts made by the *mustahik* so that the *mustahik* have a sense of responsibility for the funds that the baznas have provided to develop the business managed by the *mustahik* themselves.

Supervision carried out by the Ciamis Regency Baznas in collaboration with the central Baznas study center (PUSKAS) and the local UPZ. Based on the interview with Mr. Kikin as the secretary of the Ciamis Regency Baznas, the most important thing is that Baznas studies the impact of *zakat* (KDZ) and this KDZ is carried out every year in collaboration with the Central Baznas Puskas. In UPZ itself, based on the results of an interview with Mrs. Surti as the Head of UPZ, Cigembor Village, it can be seen from the development of her business and infaq payments. The monitoring and reporting procedures that UPZ must carry out. First, UPZ when depositing *zakat* every month to the Baznas of Ciamis Regency submits a recapitulation of monthly *zakat* collection in its work environment and is signed by the head of each agency. Second, UPZ always coordinates and consults with Baznas of Ciamis Regency as one of the monitoring and evaluation efforts as well as solving problems that exist in each UPZ.

This BMUK program uses a grant contract. In distributing *mustahik*, *mustahik* is recommended to pay infaq according to the *mustahik*'s own ability, and the infaq is collected by Baznas and redistributed to BMUK itself. The source of revenue for the Amil Zakat Agency does not only come from professional *zakat* funds but also from infaq funds. The professional *zakat* is *zakat* issued from income generated from non-*zakat* undertaken, such as salaries of civil servants / private, consultants, doctors, companies and others. Based on the results of an interview with Mr. Kikin, the secretary of Baznas, Ciamis Regency, the source of this productive *zakat* fund comes from the *Muzakki* of the State Civil Apparatus (ASN), companies and individuals.

Implementation of Productive Zakat Utilization in Mustahik Economic Empowerment at the National Amil Zakat Agency of Ciamis Regency

Utilization of productive *zakat* in Baznas Ciamis Regency to empower *mustahik* using the BMUK (Small Business Capital Assistance) program. BMUK is a form of *zakat* fund utilization program in the Ciamis Regency Baznas which is distributed in the form of business capital assistance for people who are categorized as poor who already have businesses, to be used to develop *mustahik* businesses. The mechanism for its utilization are: First, the distribution. It has been explained at the beginning that the Baznas of Ciamis Regency has clearly determined the groups that are the target of the allocation of *zakat* funds, the distribution of productive *zakat* funds is channeled to the poor who already have a business with the

Small Business Capital Assistance (BMUK) program. This BMUK is distributed in the form of livestock and money. The mechanism for distributing this aid is: (1) Recommendation from local UPZ. The first stage of implementing this program is a recommendation from the local UPZ. UPZ collects data on who is the recipient of the assistance, then it is deposited with Baznas. (2) 2) Site feasibility analysis. The second stage is a survey of the places or locations of potential beneficiaries. It is done because not all locations have good prospects for business development. The environment and the availability of nature are considered before the policy of this program is given. All of this is intended so that this program policy runs optimally, besides that the improvement of *mustahik* must also meet the criteria required by the Ciamis Regency Baznas. The criteria are: (1) Muslim, this program is given to Muslim communities, non-Muslim communities are not entitled to receive this assistance. (2) Included in the poor asnaf, this criterion is intended so that the recipients of this program can improve the economy. (3) Residents of Ciamis Regency, other than residents of Ciamis Regency are not entitled to receive this program.

The third stage is carried out by Baznas after the site feasibility survey, namely the provision of assistance. The first rock giving technique; Baznas provides direct assistance to the place or person who will be given assistance if there are many who receive it in UPZ then Baznas collects *mustahik* who will be given assistance in one place or the second; Baznas summoned the local UPZ chairman to take the aid funds to the Ciamis Regency Baznas and the funds were given to UPZ to be submitted to *mustahik*. The next stage is directing/coaching so that this program is right on target in its use and *mustahik* does not use it for consumptive purposes. The briefing carried out by Baznas is carried out while providing assistance funds to *mustahik*.

The assistance and supervision activity was carried out by Baznas in collaboration with the local UPZ as an effort to exercise control over the businesses run by *mustahik*. what Baznas does Mr. Kikin said Baznas conducted a study on the impact of *zakat* assessing the development of its business and Mrs. Surti also said that what was done by UPZ Cigembor Village was seen from the development of its business and from its infaq payments apart from being seen from the development of Baznas Ciamis Regency's business, judging from the aspect of faith and the worship is like the obligatory prayer and its sunnah and the obligatory fasting and its sunnah.

Productive *zakat* is the provision of financial assistance so that the recipient can take advantage of *zakat* funds by producing continuously so that the funds can rotate where *zakat* funds are not

consumed in the short term but are used to develop businesses, with the circulation of these funds *mustahik* be able to fulfill their daily lives. .

In the pattern of using productive *zakat* to empower the *mustahik* economy, the Baznas of Ciamis Regency carried out the BMUK program which was directed to help the underprivileged in the economy in order to support their daily needs and the BMUK program was to improve their standard of living, by practicing self-reliance. *mustahik* and are required or have the obligation to give infaq so that *mustahik* fulfills the responsibility to increase their business, with the hope that there will be an increase from *mustahik* to *munfiq* and finally to *muzakki*.

Economic empowerment for the people of Baznas, Ciamis district, has an empowerment program that is given to *mustahik*, namely the provision of funds of Rp. 500,000, - to increase the business capital of the underprivileged. requirements for obtaining BMUK funds according to Mrs. Surti As the most important head of UPZ Cigembor, UPZ must always submit infaq from *mustahik* to BAZNAS Ciamis Regency and submit a. Proposals b. Photo of business conditions c. Identity Card (KTP) *Mustahik* d. Family Card (KK) *mustahik*.

Based on the results of interviews with BMUK program *mustahik* who have received *zakat* funds from Baznas, Ciamis Regency, it is concluded that the program greatly influences their economic empowerment. This can be seen from the increase in their income when compared to before they received the program assistance.

According to Mrs. Tati, one of the recipients of the Baznas BMUK program in Ciamis Regency who has a business in the snack food sector, namely Comring and Kicimpring, stated that after receiving funds from Baznas, she could increase her business capital and her business has increased. but now it's more than what he wants, lacking in the field of Human Resources (HR) to help him after the demand has become more and more.

According to Mrs. Yuyu, who has a fried food business, she said that this assistance was very helpful in increasing capital. His business is running smoothly but after the Covid-19 pandemic his income has dwindled. According to Mr. Juju, a hawker stated that after he received the BMUK program from Baznas, Ciamis Regency, it was very helpful to increase his capital but his income was still as usual.

According to Ibu Yayah, a rice seller, the existence of BMUK has made her business grow, this can be seen from the food she sold more than usual before she received assistance from Baznas, but the type of food she sells alone does not create a new innovation because his lack of knowledge about other food recipes.

According to Mrs. Esin, a vegetable seller, she stated what she felt after receiving assistance from the Baznas of Ciamis Regency, the business she managed, which previously was not sufficient for her daily income. will also increase so that his daily needs can be fulfilled. So from the interview above, it can be concluded that the financial assistance is very helpful for their business and their income increases from before, but training is needed to improve their business so that it is more developed (Aini, 2019).

The management of productive *zakat* carried out by the Baznas of Ciamis Regency is a capital assistance needed by *mustahik* in developing a business that can produce something useful. Therefore, with the empowerment of productive *zakat* funds through the BMUK program, it is the ability to do business in the long term so that recipients of this assistance are more independent in carrying out their efforts to improve their standard of living (Bisri & Husni, 2020).

The pattern of productive *zakat* for economic empowerment includes: First, capital. Capital in the form of financial assistance, to increase the previously insufficient capital to become sufficient. The advantage of this capital is that it is given to develop its business to be more advanced (Indra, 2018). Based on the results of an interview with Mr. Kikin as the secretary of National Development Planning Agency, this fund is to be given to people who already have businesses but lack capital to develop their businesses in the hope that their business will develop and their economic level will increase. Second, providing assistance and moral motivation. Providing assistance and moral motivation regarding human functions, rights, and obligations in life. Such as faith, worship, work, endeavor, this can be carried out in recitations, religious discussions. Based on the results of interviews with Mr. Kikin as secretary of Baznas Ciamis Regency and Mrs. Surati as Chair of UPZ, Cigembor Village, Baznas accompanied his personality such as worship in the hope of increasing faith by praying, fasting, both mandatory and voluntary. Third, business training (Juliani, 2020). The positive value of business training is that people who take part in this business training will get new, more comprehensive insights that motivate them to become entrepreneurs. With the assistance of business capital, *mustahiq* are able to empower *mustahik* to become independent *muzakki*. Based on the results of an

interview with Mr. Kikin As secretary of Baznas Ciamis Regency, the training is handed over to each group, Baznas only assists from its business instruments and personality, but if there is training from related agencies, they indirectly cooperate even though there is no agreement, Baznas provides the sample capital. the trade service providing training. Third, supervision. Supervision activities are to find out what obstacles are experienced which will later become an evaluation for Baznas. Baznas conducts surveillance in an uncertain period of time. The supervision carried out by Baznas is to assess the impact of *zakat* judging from the business if the business has developed then the economic level will increase and that is carried out by UPZ Cigembor Village.

Conclusion

The results of the study show that *zakat* funds are utilized consumptively such as giving rice to the poor to fulfill their daily and productive lives where *zakat* funds are channeled to develop businesses. The productive *zakat* utilization program of Baznas Ciamis Regency is BMUK (Small Business Capital Assistance) in the form of money and livestock (goats). The implementation of BMUK funds is channeled to people who are classified as poor who already have a business so that the funds continue to roll and their business is more advanced and utilized for productive things so that the recipients of this assistance are more independent in running their business so that their standard of living is increased so that the utilization of productive *zakat* in Baznas Ciamis Regency is said to have been successful because the benefits can be felt by the community, the development of its business has also increased, seen from the independence of *mustahik* and the ability of *mustahik* to give infaq.

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