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ANALYSIS OF EMPLOYMENT OF PRODUCTIVE ZAKAT AS A MEANS OF BUSINESS ASSISTANCE FOR MUSTAHIQ TOWARDED BAZNAS CIREBON CITY

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ABSTRACT:

The Covid-19 virus pandemic in Indonesia has resulted in an increase in the poverty rate in the community, the impact of the outbreak of the Covid-19 pandemic is very much felt in many countries, especially in Indonesia. Four sectors are most depressed due to the Covid-19 virus outbreak, namely households, MSMEs, corporations, and the financial sector. Productive zakat is one of the effective zakat distribution models in solving social problems, especially poverty alleviation. So productive zakat must be managed properly. The distribution of zakat should be prioritized to build productive businesses for zakat recipients in order to be able to generate income for mustahiq. In other words, the distribution of zakat must change from a consumptive pattern to a productive pattern. This study aims to analyze the productive zakat program in BAZNAS Cirebon city, analyze the implementation of productive zakat by the Cirebon city BAZNAS, and analyze the benefits of productive zakat on the welfare of mustahiq. This research uses a descriptive qualitative approach with the type of case study research, in which the researcher conducts an in-depth exploration of the program, events, processes, activities, of the Cirebon City BAZNAS employees and the mustahiq of the productive zakat program. The results of the study showed that BAZNAS Cirebon city maximized efforts in collecting and distributing zakat by using several strategies. In terms of collection, BAZNAS Cirebon city uses a socialization strategy through zakat fitrah and socialization through social media. In terms of distribution, BAZNAS Cirebon uses a strategy of utilizing zakat by creating social programs. There are also several problems at BAZNAS Cirebon city in carrying out community empowerment through the utilization of zakat or commonly called productive zakat, namely: Immature program planning, Lack of reliable companion human resources, Not yet established a sustainable empowerment cycle. The external problems of BAZNAS are: Low ZIS income to BAZNAS, Low awareness of zakat obligors, Low entrepreneurial spirit of mustahiq.

Keyword: Productive Zakat, Mustahiq, BAZNAS

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A. INTRODUCTION

The Covid-19 pandemic which has taken place since the end of 2019 until now is very concerning, especially in Indonesia.¹ Because of the virus, most of the community's activities have been disrupted, this is because most of the people are no longer working or trading as a government policy that aims to reduce the number of infected with the Covid-19 virus in Indonesia through the PSBB policy.²

The impact of the Covid-19 pandemic outbreak has been felt in many countries, especially Indonesia. Minister of Finance of the Republic of Indonesia Sri Mulyani Indrawati also said the four sectors that were most depressed due to the Covid-19 virus outbreak were the household, MSME, corporate and financial sectors. Economic growth is also expected to decline.³

Then the next thing that arises as a result of the Covid-19 pandemic outbreak is poverty, to overcome it, support from the rich to the poor groups is needed. Therefore, Islamic economics offers a solution to prevent unequal income distribution, namely with the concept of zakat as an instrument to channel wealth from the rich to the poor, as commanded by Allah SWT in QS At-Taubah verse 103,

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

It means: "Take zakat from some, their property with zakat you clean and purify them and pray for them. Verily, your prayer is a peace of mind for them and Allah is All-Hearing, All-Knowing."(QS At-Tauba: 103)

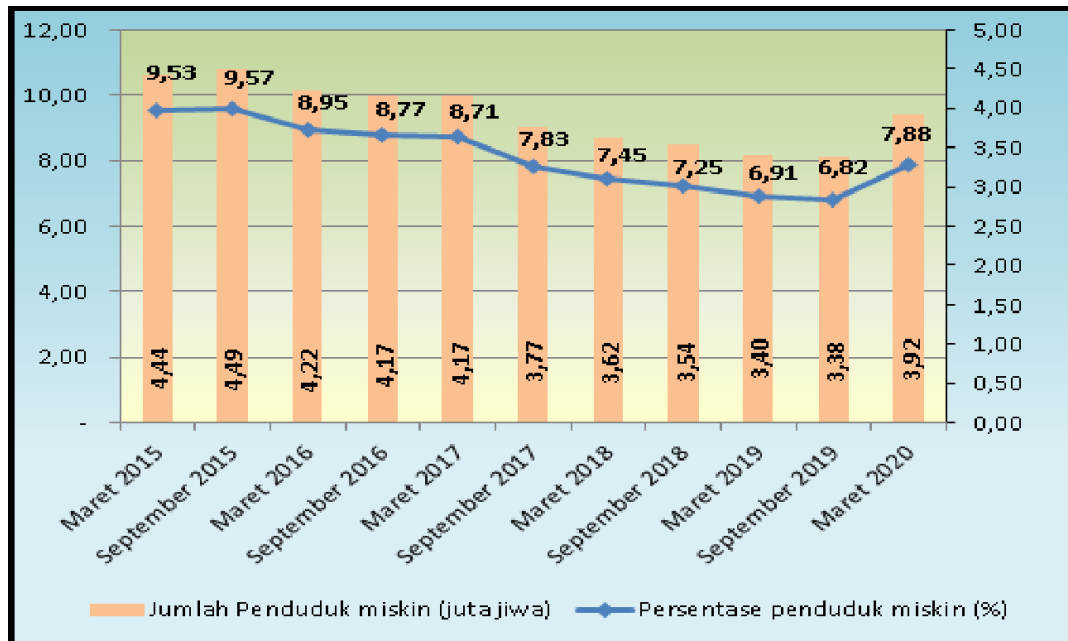
To be able to get a little picture of the problem of poverty in Indonesia, you can see the data below:

Table 1.1
Development of Number and Percentage of Poor Population in West Java
March 2015 –March 2020

¹Fakhrul Rozi Yamali and Ririn Noviyanti Putri, 'The Impact of the Covid-19 Pandemic on the Indonesian Economy', *Ekonomis: Journal of Economics and Business*, 4.2 (2020), hlm 386.

²Livana PH and others, 'The Impact of the Covid-19 Pandemic on the Economy of Village Communities', *Indonesian Journal of Nursing and Health Sciences*, 1.1 (2020), hlm 43.

³Hanung Eka Atmaja And Dian Marlina Verawati, 'Business Opportunities in the Era of Covid-19', 6.2252 (2020), page 1.



Source: Central Statistics Agency of West Java Province.⁴

Productive zakat is one model of zakat distribution that is effective in solving social problems, especially poverty alleviation. So productive zakat must be managed properly.⁵The distribution of zakat should be prioritized to build productive businesses for zakat recipients so that they are able to generate income for them *mustahiq*.

In other words, the distribution of zakat must have a change from a consumptive pattern to a productive pattern. As explained in the Law of the Republic of Indonesia Number 23 of 2011 concerning the management of zakat, article 25 explains that zakat must be distributed to *mustahiq* in accordance with the provisions of Islamic law and article 27 zakat can be utilized for productive businesses in the context of handling the poor and improving the quality of the people.⁶

The pattern of distribution tends to be towards the distribution of consumptive zakat while the distribution of productive zakat is not yet optimal. *mustahiq*. So researchers feel it is important to discuss this because there are still few and not many scientific journals, both academic and practical, have been found.

Productive zakat aims to make *mustahiq* more productive. In fact, this big goal has not been optimally achieved. In this study the indicators used in

⁴BPS, 'Poverty and Inequality in West Java March 2020', 2020, 37, 2020, hlm 2.

⁵Mansur Efendi, 'Productive Zakat Management with a Social Entrepreneurship Insight in Alleviating Poverty in Indonesia', *Al-Ahkam: Journal of Sharia Law and Law*, 2.1 (2017), hlm 36.

⁶Mulkan Syah Riza, 'Analysis of the Effectiveness of Productive Zakat Distribution in Improving Mustahik Welfare (Study of Rumah Zakat Branch Offices in North Sumatra)', *AT-TAWSSUTH: Journal of Islamic Economics*, 4.1 (2019), hlm 139.

determining the success of mustahiq use indicators which include increasing capital, increasing income, increasing production and income of the number of consumers as well as increasing mustahiq's charity.⁷

Based on the explanation of the background of the problems above, the researchers made the focus of research on the utilization of the productive zakat program carried out by BAZNAS in the city of Cirebon to improve the welfare of mustahiq during the Covid-19 pandemic.

From the background of the problems above, the researcher then formulated several questions as follows:

1. How is the utilization of productive zakat in BAZNAS Cirebon city?
2. How is the implementation of productive zakat on micro businesses in BAZNAS Cirebon city?
3. Can productive zakat improve people's welfare?

B. RESEARCH METHODS

1. Research Approach

This research uses a qualitative approach that is descriptive with the type of case study research, in which the researcher conducts in-depth exploration of programs, events, processes, activities, towards BAZNAS Cirebon employees and the *mustahiq* productive zakat program. This research will focus on the management of productive zakat funds distributed to the community.⁸

2. Research sites

This research was carried out at the BAZNAS office in the city of Cirebon and at the place of business of *paramustahiq* zakat recipients. This research was conducted to obtain more complete data or information with the intention that the research results are truly valid and authentic.

3. Data source

The data sources in this study are divided into two, namely primary data sources and secondary data sources:

- a. Primary Data, data obtained directly from the field, in this case the researcher uses the method of collecting data through *indepth interview* with BAZNAS and *paramustahiq* productive zakat.
- b. Secondary Data, data that does not come from the main source. Secondary sources are sources that do not directly provide data to data

⁷Rachmat Darmawan and Sunan Fanani, 'Productive Zakat in the Success of Mustahiq's Business in View of Indicators of Increasing Capital, Increasing Income, Increasing Number of Consumers, Increasing Production and Increasing Charity of Jariyah Mustahiq (Case Study of LAZ Initiative Zakat Indonesia East Java Branch)', *Journal of Theory and Applied Sharia Economics*, 6.11 (2020), hlm 2295.

⁸Sugiyono, *Qualitative Research Methods*, ed. by Sofia Yustiyani Suryandari (Alfabeta, 2018), page 2.

collectors. The secondary data used by researchers is in the form of poverty data and zakat funds data.⁹

4. Population and Sample

a. Research Population

Population is an object or subject that is in an area and fulfills certain requirements related to research problems. In this study, the population was BAZNAS staff in the city of Cirebon, totaling 3 people, namely; representatives of the leadership of the Cirebon city BAZNAS, staff of the Cirebon city BAZNAS collection section and staff of the Cirebon city BAZNAS distribution section. While the productive mustahiq zakat population assisted by BAZNAS Cirebon city is 65 people, of which: 40 mustahiq people in the fishing sector and 25 mustahiq people in the trade sector.¹⁰

b. Research Sample

The sample is part of the population that has certain characteristics or conditions to be studied. The sampling technique used in this study used a purposive sampling technique, purposive sampling is a sampling technique with certain considerations. The reason for using this purposive sampling technique is because it is suitable for use in this research which requires criteria in determining the sources. The samples taken in this study amounted to 9 people. Among them consist of; 3 people from BAZNAS Cirebon city and 6 productive zakat mustahiq assisted by BAZNAS Cirebon city.¹¹

5. Data Collection Techniques

Regarding the type of data used in this study, it consists of primary and secondary data types. Primary data is taken from respondents or key informants in the field, namely those who are directly involved in the management of the Cirebon City BAZNAS. Secondary data is obtained from the literature that discusses or relates to the problem being studied.¹²

The data collection was obtained by the following methods:

a. Field Research

Field research is a study that is carried out systematically by collecting existing data in the field by conducting direct observations and observations at the BAZNAS in the city of Cirebon.

- 1) Observation (Observation); The type of observation used in this study is passive participant observation (*passive participation*),

⁹ Ibid.

¹⁰ Sugiyono, *Qualitative Research Methods*, ed. by Sofia Yustiyani Suryandari (Alfabeta, 2018), page 2.

¹¹ Sugiyono, *Qualitative Research Methods*, ed. by Sofia Yustiyani Suryandari (Alfabeta, 2018), page 2.

¹² Ibid.

observations were made to research sites, including: the BAZNAS office and the place of business of *paramustahiq* productive zakat recipients. So in this case the researcher comes to the observed activity but is not involved in the activity.

2) Interview (Interview); This study used a semi-structured interview technique with a list of questions that were used as a guide for researchers to conduct interviews. These interviews were conducted with several BAZNAS employees of the city of Cirebon and several *mustahiq* productive zakat recipients. The purpose of this interview is to find problems more openly, where the informants are asked to give their opinions, and especially the ideas of the informants *mustahiq* built by BAZNAS Cirebon city. In conducting interviews, researchers need to listen carefully, record and document what the informants say.

b. Documents

The data needed includes the profile of the Cirebon city Baznas, the Cirebon city Baznas input annual report, the Cirebon city Baznas zakat distribution report, as well as several documents related to research.

6. Data analysis technique

Data analysis is the process of compiling data obtained from the research field, data obtained from the field is then analyzed qualitatively and compared with the facts that occur, between practice and the theory that has been obtained. Furthermore, it is reviewed to check the validity of the data and then interpreted to give meaning to the analysis. This data analysis is carried out in three ways, namely:¹³

a. Data reduction

Data reduction is a process of selecting and simplifying data, transforming raw data obtained from the field. The data is summarized and the main things related to the problem are selected, so as to provide an overview of the results of observations and interviews.

b. Data Presentation

In presenting data besides using narrative text, it can also be in the form of nonverbal language such as charts, graphs, plans, matrices, and tables. Presentation of data is the process of gathering information that is arranged based on the categories or groupings required.

c. Data verification

Data verification is carried out if the initial conclusions put forward are still temporary, and there will be changes if not

¹³Ibid.

accompanied by strong supporting evidence to support the next stage of data collection. If the conclusions put forward at the initial stage are supported by valid and consistent evidence when the research returns to the field, then the conclusions put forward are credible or trustworthy conclusions.

7. Data validity test

According to Prof. Dr. Sugiyono in the book *Qualitative Research Methods*. Data validity test is divided into four as follows:¹⁴

a. *Credibility*

Testcredibility (credibility) or a test of trust in the research data presented by researchers so that the results of the research carried out are not doubted as a scientific work.

1) Extend Observation

Extension of the observation means that the researcher returns to the field, makes observations, interviews again with the data sources he has encountered as well as newer data sources.

2) Improving Accuracy in Research

To increase the persistence of researchers, this can be done by reading various references, books, previous research results, and related documents by comparing the research results that have been obtained. In this way, researchers will be more careful in making reports which in the end the reports made will be of higher quality.

3) Triangulation

Triangulation in testing credibility is defined as checking data from various sources at various times. Thus there is source triangulation, data collection technique triangulation, and time triangulation.

- Source Triangulation

To test the credibility of the data, it is done by checking the data that has been obtained from several sources, namely several Baznas employees and several *mustahiq*. The data obtained was analyzed by the researcher to produce a conclusion which was then requested for agreement (member check) with three data sources.

- Engineering Triangulation

To test the credibility of the data is done by checking the data to the same source with different techniques. For example, to check the data can be through interviews, observation, documentation. If the data credibility testing

¹⁴Ibid.

technique produces different data, the researcher will conduct further discussions with the relevant data sources to ensure which data is considered correct.

- Time Triangulation

Data collected by interview techniques can then be carried out by checking, observation or other techniques at different times. If the test results produce different data, then it is carried out repeatedly so that data certainty is found.

4) Negative Case Analysis

Doing negative case analysis means that researchers are looking for data that is different or even contradicts the data that has been found.

5) Using Reference Materials

What is meant by a reference is a support to prove the data that has been found by researchers. In research reports.

6) Conduct Member Check

Objectivemembercheck is to find out how far the data obtained is in accordance with what is provided by the data giver. So *aimmembercheck* is so that the information obtained and will be used in writing the report is in accordance with what is meant by the data source or informant.

b. *Transferability*

Questions related to transfer values can still be applied/used in other situations. So that when research can be used in different contexts in different social situations the validity of transfer values can still be accounted for.

c. *Depenability*

Testdepenability carried out by conducting an audit of the entire research process, the method is carried out by an independent auditor, namely a supervisor in conducting research.

d. *Confirmability*

Research can be said to be objective if the research results have been agreed upon by more people.

C. Results and Discussion

1. Productive Zakat Utilization at Baznas Cirebon City

BAZNAS Cirebon city is required to increase the welfare of at least 1% of the total population of Cirebon city every year by the central BAZNAS, through Zakat, Infaq and Alms distributed in the form of community empowerment programs. Cirebon city BAZNAS really

maintains public trust, therefore Cirebon city BAZNAS is routinely audited annually by an external auditor, namely from An Utomo, and so far it has always been WTP (Unqualified), so that people trust BAZNAS Cirebon city to pay zakat, and also every activity is always published on social media and electronic media such as on TV and has been covered by RCTV. All of this is for the sake of transparency and also trust in the public will be maintained.¹⁵

The system used at BAZNAS in Cirebon city is that when there are incoming zakat funds, initially it will be deducted first for amil rights, which is equal to 5% of the incoming zakat funds, after that the funds go into the Cirebon city BAZNAS treasury and can be distributed to mustahiq either in the form of zakat productive or consumptive.¹⁶

BAZNAS Cirebon city divides zakat into 2 parts; that is consumptive and productive. For consumptive zakat, it is aimed at mustahiq who are no longer able to work or trade. Such as the poor, the poor who really don't have the ability to work due to the age factor if forced to work will have a harmful effect on themselves such as illness or even to the point of causing death.

Then for productive zakat, it is given to mustahiq who are able to work according to their profession and people who want to do business but are constrained by capital problems.

In order to be able to utilize zakat, BAZNAS of Cirebon City made mustahiq economic empowerment programs. BAZNAS of Cirebon City does not only focus on economic empowerment programs, but BAZNAS of Cirebon City pays attention to other aspects.

a. Productive Zakat Fund Programs

The program that uses the concept of productive zakat at BAZNAS Cirebon is only in the Cirebon Mandiri program, BAZNAS in Cirebon also pays attention to other aspects, in BAZNAS Cirebon there are 5 programs, which are as follows:

- Smart Cirebon Program: a program specifically designed to educate mustahiq.
- Healthy Cirebon Program: a program created specifically to make mustahiq healthy.
- Cirebon Care Program: a program specifically made to deal with disaster victims.
- Cirebon Taqwa Program: a program created specifically for the welfare of mosque imams etc

¹⁵ Nasuka. Deputy Chairman II. Interview result. BAZNAS Cirebon City. December 3, 2021.

¹⁶ Elis Herwina. Distribution staff. Interview result. BAZNAS Cirebon City. December 3, 2021.

- Cirebon Mandiri Program: a program created specifically to improve the economic welfare of the community.¹⁷

Specifically for the Cirebon Mandiri program, there are 2 sub-programs, namely;

- Z Mart Program; Z mart launching on October 5, 2021, on Jalan Kandang Perahu, Karyamulya, Kesambi. Until now there have been 25 Z mart points throughout the city of Cirebon. The Z mart program is included in the Cirebon Mandiri program which is a productive zakat concept, the Z mart program is an economic empowerment program packaged in the form of developing small stalls owned by mustahiq which aims to alleviate poverty. The aim of the Z Mart program is to increase the capacity of small stalls so that they can compete in the modern retail market. Z mart will also be the center of branding, marketing and will mutually develop stalls with each other which are formed at various Z mart points.¹⁸

The following is a list of mustahiq names registered as Z-mart program fostered partners at BAZNAS Cirebon:

Table 4.1
List of Names Mustahiq Z Mart

| Data Z Mart | | |
|--------------------|-----------------|---|
| No | No | Address |
| 1 | Nurul Qomariyah | Penggung Utara Rt/Rw 003/010 kel. Harjamukti Kec. Harjamukti |
| 2 | Mariah | Kalijaga Rt/Rw 008/003 kel. Kalijaga Kec Harjamukti |
| 3 | Rosnawati | Jl. Pelita II Pegajahan selatan Rt/Rw 005/005 kel. Jagasatru kec. Production |
| 4 | Mulyati | GG. Sitidari Pulasaren Timur No. 94 Rt/Rw 004/001 kel. Pulasaren Pekalipan District |
| 5 | Asirih | KP. North Cengkol Rt/Rw 004/004 kel. Lemahwungkuk kec. Weak bow |
| 6 | Novia Rahayu | Jl. Saleh GG Kedrunan III No 156 Rt/Rw 001/008 kel. Kesenden kec. Prosecutor |
| 7 | Eti Sulastri | Cengkol Utara Rt/Rw 009/004 kel Lemahwungkuk kec. Weak bow |

¹⁷Ibid.

¹⁸ Nasuka. Deputy Chairman II. Interview result. BAZNAS Cirebon City. December 3, 2021.

| | | |
|----|------------|--|
| 8 | Carmen | Jl. Prahu Cage No. 10 Mekar Mulya Rt/Rw 003/011 Kel. Karyamuya kec. Kesambi |
| 9 | Surgery | Jl. Sunyaragi GG Taman Sari 7 Rt/Rw 003/002 kel. Sunyaragi kec. Kesambi |
| 10 | Nyi Sanai | cr. Anyar GG. Galunggung No. 22 Rt/Rw 003/001 kel. Kesambi kec. Kesambi |
| 11 | Smart Tati | Jl. Arnyakiban Rt/Rw 004/006 kel. Pekiringan kec Kesambi |

- BURJO Program; The BURJO program is launching on November 30, 2021, on Jalan Samadikun on the coast. BURJO stands for Business Assistance for Ijo Shellfish Fishermen, there are 40 mustahiq people who are assisted by BAZNAS in Cirebon city. The BURJO program is specifically for mustahiq whose livelihood is cultivating green mussels which are located on the seafront, the BURJO program does not only provide business assistance but also provides assistance.¹⁹

Business assistance provided by BAZNAS Cirebon city, which was last distributed, was quite a large amount because for 40 people, which is around 40 million, the money was distributed by BAZNAS Cirebon city within the framework of the BURJO program (Business Assistance for Ijo Shellfish Fishermen).²⁰

The following is a list of mustahiq names registered as BURJO program fostered partners at BAZNAS Cirebon:

Table 4.2
List of Names Mustahiq BURJO

| |
|-----------------------|
| Fisherman Data |
|-----------------------|

¹⁹Ibid.

²⁰Ibid.

| No | No | Address |
|----|----------------------|--|
| 1 | Arif Rahman | Jl. Kp samadikun GG X Rt/Rw 02/10 Kel Kesenden Kec. Prosecutor |
| 2 | Rustam | Jl. Kp samadikun GG X Rt/Rw 02/10 Kel Kesenden Kec. Prosecutor |
| 3 | Lord Kristian Farhan | Jl. Kp samadikun GG X Rt/Rw 02/10 Kel Kesenden Kec. Prosecutor |
| 4 | Budiyanto | Jl. Kp samadikun GG X Rt/Rw 02/10 Kel Kesenden Kec. Prosecutor |
| 5 | Juwanhar | Jl. Kp samadikun GG X Rt/Rw 02/10 Kel Kesenden Kec. Prosecutor |
| 6 | It grows | Jl. Kp samadikun GG X Rt/Rw 02/10 Kel Kesenden Kec. Prosecutor |
| 7 | Alif Imam Legowo | Jl. Kp samadikun GG X Rt/Rw 02/10 Kel Kesenden Kec. Prosecutor |
| 8 | Wahyudi | Jl. Kp samadikun GG X Rt/Rw 02/10 Kel Kesenden Kec. Prosecutor |
| 9 | Usman | Jl. Kp samadikun GG X Rt/Rw 02/10 Kel Kesenden Kec. Prosecutor |
| 10 | Akhmad Saefuddin | Jl. Kp samadikun GG X Rt/Rw 02/10 Kel Kesenden Kec. Prosecutor |

b. Productive Zakat Collection Strategy

The strategy used by BAZNAS Cirebon city in collecting zakat is by socializing, initially socializing through zakat fitrah every year while socializing zakat fitrah the amil also socializes zakat mal, zakat profession, infaq and alms. In addition to through zakat fitrah, BAZNAS Cirebon city also socializes through media, such as print media and digital media such as Facebook, Instagram and others, BAZNAS Cirebon city also uses a transparency strategy to maintain public trust. BAZNAS Cirebon city has been audited 4 times and all are WTP (Unqualified), and also every distribution of BAZNAS in the city of Cirebon is always up in the media so that people can trust the amil zakat.²¹

And also to maximize zakat collection BAZNAS Cirebon city uses a ball pick-up strategy, because most muzakki of BAZNAS Cirebon city are ASNs.²²

c. Productive Zakat Fund Distribution Strategy

²¹Luthfi Novantio, Collection Staff, Interview Results, BAZNAS Cirebon City, 3 December 2021.

²²Ibid.

In Cirebon city BAZNAS for determining mustahiq of productive zakat funds there is an assessment, this assessment is used by Cirebon city BAZNAS as one of the procedures and strategies to determine mustahiq eligibility so that it is right on target.²³

The strategy undertaken by BAZNAS Cirebon city in channeling productive zakat funds is by creating zakat empowerment programs. There is a special institution at BAZNAS Cirebon city whose job is to design empowerment programs so there are 2 types of distribution, namely distribution and empowerment. For those whose distribution is called LAB (Active Service BAZNAS), this service will be on standby 24 hours non-stop if a disaster or any disaster occurs, this service will immediately go down to the location.²⁴

At BAZNAS in the city of Cirebon, the productive zakat program is often called the Cirebon Mandiri program. The Cirebon Mandiri program was created to make mustahiq economic self-sufficient, with a focus on the mustahiq economic sector.²⁵

Then the strategy carried out by BAZNAS Cirebon city so that the distribution is right on target, namely at BAZNAS Cirebon city, has a survey team and an assessment team whose job is to ensure that the mustahiq are really people who need it and also their efforts will check whether it is genuine or fake.²⁶

This procedure needs to be carried out because of the reality that exists when giving zakat is given without any conditions or restrictions that will make zakat only be used consumptively. The skill or ability possessed by the mustahik is an important point in distributing zakat productively because this skill will ensure that the productivity of zakat develops.

For the size of the business assistance provided by the Cirebon city BAZNAS to mustahiq, it can be flexible according to the mustahiq's needs and the agreement of the Cirebon city BAZNAS leaders. with the needs of the mutahiq himself and also the agreement of the Cirebon city BAZNAS leaders.²⁷

This assistance must go through the procedures and conditions that have been determined, because without any conditions that limit the productivity of the zakat before it is utilized, the mustahik zakat must know about the utilization of zakat, because perhaps the mustahik zakat does not need zakat that is the productive.

²³Ibid.

²⁴Elis Herwina. Distribution staff. Interview result. BAZNAS Cirebon City. December 3, 2021.

²⁵Ibid.

²⁶Ibid.

²⁷Ibid.

In this context the researchers focused on the zakat empowerment program in the economic field, namely the Cirebon Mandiri program, this program was created with the aim of empowering the mustahiq economy through the concept of productive zakat, which is one of the strategies of BAZNAS Cirebon city in improving people's welfare.

d. Cirebon City BAZNAS Financial Report

1.) Zakat Receipt Data for the 2019 Period

To find out an overview of zakat receipts at BAZNAS Cirebon city along with financial reports on the zakat receipts sector at BAZNAS Cirebon city in the 2019 period:

Table 4.3
Cirebon City BAZNAS Financial Report 2019

| RECEPTION | |
|---------------------------------|-----------------|
| ZIS BALANCE IN 2018 | Rp188.253.888 |
| PROFESSIONAL ZAKAT | Rp774.209.163 |
| Zakat Maal | Rp247,016,557 |
| TITHES | Rp518.328.350 |
| Bound INFAC | Rp69,221,589 |
| UNLIMITED INFECTION | Rp300.388.035 |
| WE ARE INFAC | Rp25,928,300 |
| PROFIT SHARING FROM THE ACCOUNT | Rp1.511.478 |
| TOTAL REVENUE OF ZIS | Rp2.124.857.360 |

In the financial reports of BAZNAS, the city of Cirebon has maximized the income of zakat, such as; income zakat, wealth zakat and zakat fitrah. And also has maximized infaq and alms income.

2.) Zakat Distribution Data for the 2019 Period

To find out an overview of the distribution of zakat at BAZNAS Cirebon city along with financial reports on the zakat distribution sector at BAZNAS Cirebon city in the 2019 period:

Table 4.4
Total Zakat Disbursement Per Asnaf

| DISTRIBUTION PER ASNAF | |
|------------------------|---------------|
| ASHNAF FAKIR MISKIN | Rp991.864.068 |
| Ashnaf AMIL | Rp216,782,744 |
| ASHNAF MUALLAF | Rp5.400.000 |
| ASHNAF GHARIMIN | Rp24.980.000 |

| | |
|------------------------------|-----------------|
| ASHNAF FISABILLAH | Rp296,702,200 |
| ASHNAF IBNU SABIL | Rp6.135.000 |
| ZIS BALANCE IN 2019 | Rp582.993.348 |
| TOTAL DISTRIBUTION PER ASNAF | Rp2.124.857.360 |

In the financial report above, almost all asnaf get a share, there is no asnaf as slave servant because in this modern era the practice of human slavery no longer exists.

Table 4.5

Amount of Disbursement Per Program

| DISTRIBUTION PER PROGRAM | |
|--------------------------------|-----------------|
| CIREBON PROSPEROUS | Rp22,500,000 |
| SMART CIREBON | Rp28,800,000 |
| HEALTHY CIREBON | Rp26,330,384 |
| CIREBON CARES | Rp1.406.884.015 |
| CIREBON TAQWA | Rp296,702,200 |
| AMIL OPERATIONAL COSTS | -Rp239,352,587 |
| ZIS BALANCE IN 2019 | Rp582.993.348 |
| TOTAL DISTRIBUTION PER PROGRAM | Rp2.124.857.360 |

In the financial report above, all aspects have been channeled, such as; economic aspects, educational aspects, health aspects, social aspects and religious aspects.

2. Implementation of Productive Zakat on Micro Enterprises at the Cirebon City Baznas

The practice of channeling productive zakat funds carried out by BAZNAS varies in each region, such as determining the number of special mustahiq at BAZNAS Cirebon city depending on the proposals submitted.²⁸

And from the business capital system, Cirebon City BAZNAS does not require returns from mustahiq for business assistance provided, because this is similar to zakat, but zakat is used to make it more productive.²⁹ And also because it does not require returns, there are no sanctions at all.³⁰

Cirebon city BAZNAS not only distributes business assistance just like that, but Cirebon city BAZNAS provides facilities in the form of

²⁸Ibid.

²⁹Ibid.

³⁰Ibid.

special assistance if there are mustahiq who need assistance in terms of managing their business.³¹

a. Management of Productive Zakat Funds at BAZNAS Cirebon city

Productive zakat funds contained in the Cirebon Mandiri program, the source of funds is ordinary (consumptive) zakat funds, from zakat funds that go to BAZNAS Cirebon city.³²

The case is different with productive zakat, in the productive zakat program when the distribution is empowered, for 1 year the progress will be considered, if the mustahiq has progress in a better direction, namely increasing the number of turnover then it is finished, if the business is in the middle of a standstill then there will be special assistance from BAZNAS Cirebon city is a special person outside the amil who will assist the mustahiq.³³

In BAZNAS Cirebon city, when the distribution of productive zakat funds and consumptive zakat funds is highly dependent on incoming proposals, if no proposals are received, there will be no distribution of productive zakat funds.³⁴ When distributing zakat funds, if for the management of zakat funds that are consumptive at the time of distribution when they are given then it is finished. However, for zakat that is productive BAZNAS Cirebon city will monitor the business development of mustahiq for the next 1 year.

In the management of zakat funds at BAZNAS Cirebon city, during the Covid-19 pandemic yesterday, in terms of zakat income it did not decrease as stated by the staff in the collection section.

During the Covid-19 pandemic yesterday, Cirebon City BAZNAS did not experience a decrease in income at all, maybe because for large companies it was not optimal yet, precisely during the Covid-19 pandemic Cirebon City BAZNAS experienced an increase of 4% to 5%, even though BAZNAS The city of Cirebon is already pessimistic because the presence of the Covid-19 pandemic will apparently not affect the income of zakat and will instead experience an increase.³⁵

This is because the main income of zakat in BAZNAS Cirebon city is government employees or ASN in Cirebon city.³⁶

b. Productive Zakat Collection Mechanism

³¹Ibid.

³²Ibid.

³³Ibid.

³⁴Ibid.

³⁵ Luthfi Novantio, Collection Staff, Interview Results, BAZNAS Cirebon City, 3 December 2021.

³⁶Nasuka, Deputy Chair II, Interview Results, BAZNAS Cirebon City, 3 December 2021.

The stages of collection start from socializing first by telephone, when the muzakki wants to pay zakat, infaq, or alms, they can come directly to the Cirebon city BAZNAS office, because Cirebon city BAZNAS accepts services for muzakki, later every income or expenditure will be recorded in BAZNAS management information system, so for example a muzakki comes to pay zakat later the amil will input and provide proof of zakat deposit (BSZ), because the system is already integrated with the central BAZNAS, so whenever there is income or expenditure the system goes directly to the center, in order to maintain the trust of the muzakki of BAZNAS in the city of Cirebon, after being inputted into the system, the muzakki is given proof of zakat deposit (BSZ).³⁷

c. Productive Zakat Distribution Mechanism

1.) The flow of filing a mustahiq financing application³⁸

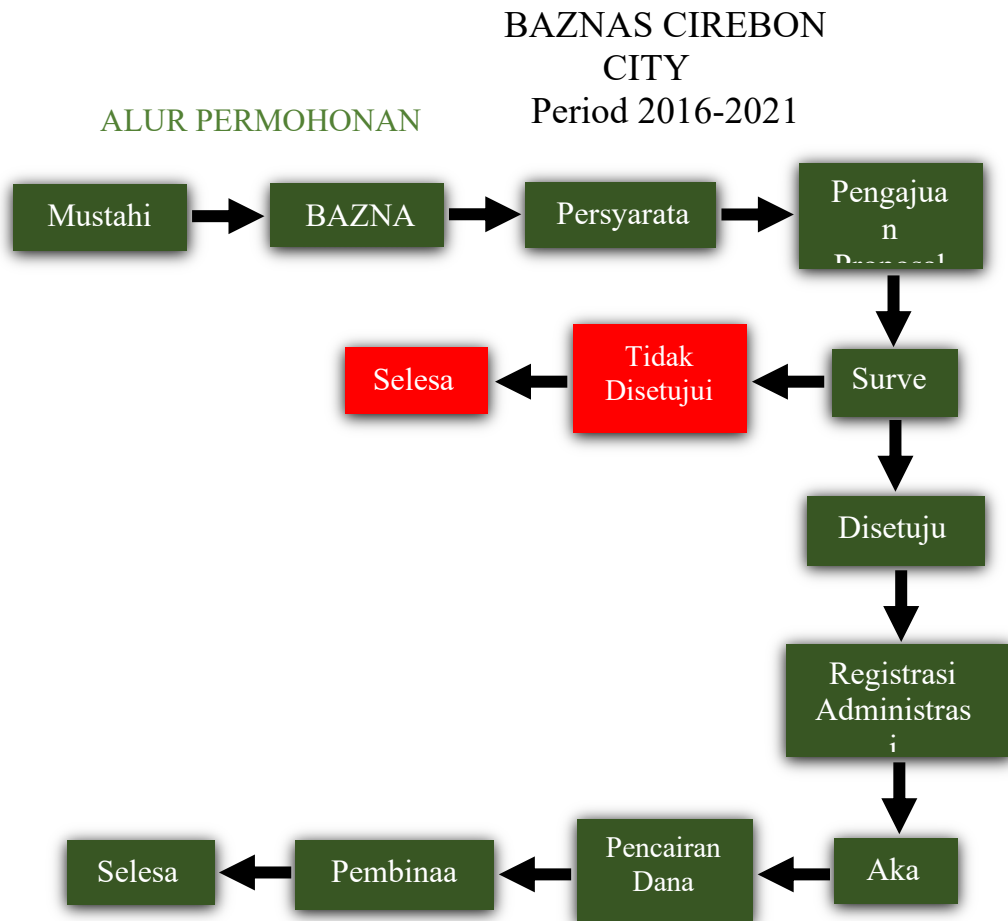


Figure 4.1

³⁷ Luthfi Novantio, Collection Staff, Interview Results, BAZNAS Cirebon City, 3 December 2021.

³⁸ Elis Herwina, Distribution Staff, Documentation, BAZNAS Cirebon City, 3 December 2021

The flow of filing a mustahiq financing application initially mustahiq submits a proposal to BAZNAS Cirebon city, then a period of 2 weeks will be considered by BAZNAS Cirebon city leaders to determine whether the mustahiq is eligible to be given financing in the form of productive zakat funds, when it has been ACC by all city BAZNAS leaders Cirebon, the next step is to submit the requirements in the form of a business photo, business certificate, certificate of incapacity, fc KTP, fc KK and finally a letter of application.³⁹

2.) Requirements for submitting a financing application:

- Family card
- Copy of KK
- Photocopy of ID card
- Certificate of Disability
- Business Certificate (for those who already have a business)
- Business photo
- Letter of Application or Submission Letter (handwritten)⁴⁰

d. Socialization of the Productive Zakat Fund Program

Socialization of the productive zakat program to the community carried out by the Cirebon city BAZNAS, namely by going directly to the field and looking for small stalls or MSMEs that need them, and if the stalls or MSMEs meet the criteria and pass the Cirebon city BAZNAS assessment, they will be processed immediately and immediately thawing.⁴¹

Based on the results of the researcher's interview with the mustahiq, Mrs. Bedah, she knew that there was a productive zakat program, namely from BAZNAS by conducting a survey.⁴²

Based on the results of the researcher's interview with the mustahiq, Mrs. Een, she knew that there was a productive zakat program from BAZNAS employees.⁴³

Based on the results of the researcher's interview with the mustahiq, Mrs. Nurul Qomariyah, she knew that there was a productive zakat program from BAZNAS.⁴⁴

Based on the results of the researcher's interview with mustahiq, namely Mrs. Rosnawati, she knows about the productive

³⁹Elis Herwina. Distribution staff. Interview result. BAZNAS Cirebon City. December 3, 2021.

⁴⁰Ibid.

⁴¹Elis Herwina. Distribution staff. Interview result. BAZNAS Cirebon City. December 3, 2021.

⁴² Surgery, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁴³ Een, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁴⁴ Nurul Qomariyah, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

zakat program from Mrs. Elis's offer, namely as an employee of BAZNAS Cirebon city, zakat distribution division.⁴⁵

Based on the results of the researcher's interview with the mustahiq, namely Mr. Karmen, he learned about the productive zakat program from his friends.⁴⁶

Based on the results of the researcher's interview with the mustahiq, namely Mr. Agus, he knows that there is a productive zakat program from BAZNAS.⁴⁷

Because the community is not yet familiar with the productive zakat program, Cirebon city BAZNAS employees go directly to the field and look for small shops.

e. Barriers Faced by BAZNAS Cirebon City

1.) Collection Section

BAZNAS of Cirebon City has not been doing much in distributing zakat, because the income to BAZNAS of Cirebon City is still not optimal. If there is a lot of income, then there will be a lot of distribution and utilization, according to Law No. 23 of 2011 there are 2, namely BAZNAS and LAZ, if LAZ (Amil Zakat Institution) the founders are the community or Islamic organizations, for example: LAZISMU, LAZISNU, Dompot Duafa, Zakat House, Zakat Center etc. If BAZNAS is the government's Amil Zakat, the targets are government employees or ASN.⁴⁸

Of the many ASNs in the city of Cirebon, the BAZNAS of the City of Cirebon admits that only 30% pay zakat even though the regulations are clear in the mayor's PERWAL number 9 of 2018.⁴⁹ One of the problems or obstacles faced by BAZNAS Cirebon City in collecting zakat is that people still think that zakat is something that does not need to be regulated because fulfilling zakat itself is indeed a Muslim obligation according to most people, it is better to distribute it directly to those closest to them, because indeed people's trust in zakat institutions are still lacking, after the issuance of the law regarding the management of new zakat, namely law no. BAZNAS Cirebon City.⁵⁰

2.) Distribution Section

The obstacle faced by BAZNAS Cirebon City in the distribution section was that during social restrictions due to a pandemic, amil could not go directly to mustahiq to provide

⁴⁵ Rosnawati, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁴⁶ Karmen, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁴⁷ Agus, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁴⁸ Nasuka, Deputy Chair II, Interview Results, BAZNAS Cirebon City, 3 December 2021.

⁴⁹ Ibid.

⁵⁰ Luthfi Novantio, Collection Staff, Interview Results, BAZNAS Cirebon City, 3 December 2021.

assistance, because in that area many were positive for Covid-19, but after the incident BAZNAS Cirebon City immediately held a SWAB for his employees and thank God negative.⁵¹

3. Benefits of Productive Zakat on Mustahiq Welfare

a. Distribution of Business Assistance

Based on the results of the researcher's interview with the mustahiq, namely Ms. Bedah, she is one of the mustahiq of BAZNAS in Cirebon, she did not apply for business capital, at that time she was given capital of around 800 thousand but in the form of goods, the funds were used to sell groceries and after the capital, Mrs. Bedah had daily average income of 1 million gross.⁵²

Based on the results of the researcher's interview with the mustahiq, namely Mrs. Een, she was given around 3 million in capital but in the form of goods, the funds were used to sell groceries and after that capital, Mrs. Een had an average income of 200 thousand a day.⁵³

Based on the results of the researcher's interview with the mustahiq, namely Mrs. Nurul Qomariyah, she was given around 1 million in capital but in the form of goods, the funds were used to sell basic necessities and after that capital Nurul Qomariyah had an average daily income of 100 thousand sometimes 200 thousand.⁵⁴

Based on the results of the researcher's interview with the mustahiq, namely Mrs. Nurul Qomariyah, she was given around 5 million in capital but in the form of goods, the funds were used to sell basic food and rice and after that capital Rosnawati had an average daily income of 400 thousand.⁵⁵

Based on the results of the researcher's interview with the mustahiq, namely Mr. Karmen, he was given around 12 million in capital but in the form of goods, the funds were used to sell groceries and after that capital Mr. Karmen had an average daily income of 300 thousand to 400 thousand.⁵⁶

Based on the results of the researcher's interview with the mustahiq, namely Mr. Agus, he was given capital of around 40 million for 4 groups in the form of money, the funds were used for the

⁵¹ Elis Herwina, Distribution Staff, Interview Results, BAZNAS Cirebon City, December 3, 2021.

⁵² Surgery, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁵³ Een, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁵⁴ Nurul Qomariyah, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁵⁵ Rosnawati, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁵⁶ Karmen, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

business of cultivating green mussels and after that capital Mr. Agus had an average income of 140 thousand a day.⁵⁷

From the interview above, it can be concluded that the zakat mustahiq were initially affected by this pandemic, after being given an injection of funds by BAZNAS Cirebon city, namely productive zakat in the Cirebon Mandiri program, the mustahiq received a positive response, namely an increase in income.

The results of the interviews between the researchers and the mustahiq above, found that all mustahiq who were given business assistance in the form of a productive zakat program which was a program from BAZNAS in the city of Cirebon received positive results, because after being given business assistance in the form of productive zakat funds, all the mustahiq interviewed by the researchers had not included in the poor anymore.

When referring to the poverty indicator according to the world bank, which is around \$ 2 per person per day or if it is converted to rupiah at an exchange rate of 14,360.35 rupiah per dollar, it means that according to the world bank, the poverty indicator is that people who earn below around 28,720.70 per person per day are classified as the poor category. . Based on interviews with researchers with mustahiq, whose average income is above Rp. 100,000 per day, when referring to world bank indicators, they are no longer classified as poor.

Because in terms of poverty indicators which refer to poverty indicators from BPS, namely the ability to meet basic needs such as: (clothing, food and shelter), these mustahiq have been able to fulfill them. And also according to BPS the calculation of the poverty line in society is people who earn below IDR 7,057 per person per day. Based on the researcher's interview with mustahiq, when viewed from the indicators from BPS, it is no longer classified as poor.

b. Business Assistance Program Benefits

During the Covid-19 pandemic, most mustahiq experienced a decrease in turnover due to the lack of buyers caused by large-scale social restrictions. Researchers have conducted interviews with several mustahiq BAZNAS Cirebon City and all mustahiq admit that they have been affected by the Covid-19 pandemic which requires people to limit their social activities, so small traders such as mustahiq BAZNAS Cirebon city are affected such as lack of buyers and time restrictions for trading. Researchers have conducted interviews with several mustahiq by asking the question, have they been affected by

⁵⁷ Agus, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

the co-19 pandemic? Here are some confessions from several mustahiq:

Based on the results of the researcher's interview with the mustahiq, Mrs. Bedah, she admitted that she felt affected by the Covid-19 pandemic.⁵⁸

Based on the results of the researcher's interview with the mustahiq, Mrs. Een, she admitted that she was affected by the Covid-19 pandemic because the environment was quiet and there were fewer buyers.⁵⁹

Based on the results of the researcher's interview with the mustahiq, Mrs. Nurul Qomariyah, she admitted that she felt affected by the Covid-19 pandemic.⁶⁰

Based on the results of the researcher's interview with the mustahiq, Mrs. Rosnawati, she admitted that she was affected by the Covid-19 pandemic because her merchandise was not as busy as usual.⁶¹

Based on the results of the researcher's interview with the mustahiq, namely Mr. Karmen, he admitted that he was affected by the Covid-19 pandemic, because the majority of the buyers were boarding children, with automatic social restrictions the surrounding environment was quiet and caused a decline in sales figures.⁶²

Based on the results of the researcher's interview with the mustahiq, namely Mr. Agus, he admitted that he was affected by the Covid-19 pandemic.⁶³

Based on the results of the researcher's interview with the mustahiq above, all the mustahiq the researchers interviewed admitted to being affected by the Covid-19 pandemic, because most mustahiq make a living through trading, when there is a social restriction policy, traders are affected due to lack of buyers and time restrictions. to trade.

During a crisis like this, the concept of zakat which is used productively really helps ease the burden on mustahiq, because there is an injection of capital to stimulate mustahiq's businesses which have been sluggish due to the co-19 pandemic. To find out how helpful the productive zakat funds are distributed to mustahi, researchers have conducted interviews with several mustahiq assisted by BAZNAS

⁵⁸ Surgery, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁵⁹ Een, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁶⁰ Nurul Qomariyah, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁶¹ Rosnawati, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁶² Karmen, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁶³ Agus, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

Cirebon city, by asking the question, are mustahiq helped by this productive zakat program? Here are some statements from mustahiq:

Based on the results of the researcher's interview with the mustahiq, Mrs. Bedah, she admitted that she felt helped by the productive zakat program.⁶⁴

Based on the results of the researcher's interview with the mustahiq, Mrs. Een, she felt helped by the existence of this productive zakat program because her merchandise increased.⁶⁵

Based on the results of the researcher's interview with the mustahiq, Mrs. Nurul Qomariyah, she felt helped by the productive zakat program.⁶⁶

Based on the results of the researcher's interview with the mustahiq, namely Mrs. Rosnawati, she admitted that she felt helped by the productive zakat program.⁶⁷

Based on the results of the researcher's interview with the mustahiq, namely Mr. Karmen, he admitted that he felt helped by the productive zakat program.⁶⁸

Based on the results of the researcher's interview with the mustahiq, namely Mr. Agus, he admitted that he felt helped by the existence of productive zakat.⁶⁹

From the interview above, the urgency of productive zakat is increasingly apparent. Mustahiq, who usually have a small shop but do not have the capital to buy the merchandise they need in trading, can be given zakat in the form of capital to buy their merchandise.

Based on the researcher's interviews with the mustahiq, all the mustahiq the researchers interviewed felt helped by the existence of this productive zakat program, because with the presence of BAZNAS Cirebon city in the midst of society, the economy will indirectly be evenly distributed, because with the concept of zakat, people who are less can be helped, and also BAZNAS Cirebon city as a regulator as well as a facilitator can guide mustahiq to be self-sufficient, which in essence is to make mustahiq become muzakki.

BAZNAS in Cirebon City believes that with the existence of a productive zakat program, the welfare of the community will increase,

⁶⁴ Surgery, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁶⁵ Een, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁶⁶ Nurul Qomariyah, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁶⁷ Rosnawati, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁶⁸ Karmen, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁶⁹ Agus, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

because this program has just started again, and also the development of productive zakat mustahiq has not been very visible.⁷⁰

c. Mustahiq Success Indicators

The indicators used by BAZNAS Cirebon city to measure the success of mustahiq, there is no assessment but BAZNAS Cirebon city considers mustahiq who is successful is a mustahiq who actually comes back to the Cirebon city BAZNAS office but the mustahiq positions himself as a muzakki to pay zakat and donate and give alms.⁷¹

Because in essence economic empowerment programs that use the concept of productive zakat are to empower the mustahiq's economy, especially to change their status from mustahiq to muzakki.

d. Facilities provided by BAZNAS Cirebon city

BAZNAS Cirebon city also provides facilities in the form of training and counseling:

Based on the results of the researcher's interview with the mustahiq, Mrs. Bedah, she admitted that she had received training facilities from BAZNAS in Cirebon.⁷²

Based on the results of the researcher's interview with the mustahiq, Mrs. Een, she admitted that she had never received training facilities from BAZNAS in Cirebon.⁷³

Based on the results of the researcher's interview with the mustahiq, Mrs. Nurul Qomariyah, she admitted that she had received training facilities from BAZNAS in Cirebon.⁷⁴

Based on the results of the researcher's interview with the mustahiq, Mrs. Rosnawati, she admitted that she had never received training facilities from BAZNAS Cirebon city, but she was promised that there would be counseling from BAZNAS Cirebon city.⁷⁵

Based on the results of the researcher's interview with the mustahiq, namely Mr. Karmen, he admitted that he had received training facilities from BAZNAS in Cirebon.⁷⁶

Based on the results of the researcher's interview with the mustahiq, namely Mr. Agus, he admitted that he had never received

⁷⁰ Elis Herwina, Distribution Staff, Interview Results, BAZNAS Cirebon City, December 3, 2021.

⁷¹Ibid.

⁷² Surgery, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁷³ Een, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁷⁴ Nurul Qomariyah, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁷⁵ Rosnawati, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

⁷⁶ Karmen, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

training facilities from BAZNAS Cirebon city, but he had received counseling from BAZNAS Cirebon city.⁷⁷

Based on the results of interviews between researchers and mustahiq, there are some mustahiq who have received assistance facilities and some who have not received this assistance. This means that the facilities provided by BAZNAS in Cirebon are still not optimal.

D. Conclusion

In the discussion that has been put forward, the conclusions of this study are as follows:

1. Utilization of the Productive Zakat Program at BAZNAS Cirebon City.

In order for the productive zakat utilization program to run smoothly, there must be appropriate income from zakat, infaq, and alms. BAZNAS of Cirebon city must first carry out a strategy of collecting zakat, the strategy carried out by BAZNAS of Cirebon city initially carried out socialization through zakat fitrah, in addition to socializing through print and digital media such as Facebook and Instagram. Apart from that, BAZNAS in the city of Cirebon maximizes services by providing zakat pick-up facilities. So that people want to entrust their zakat funds through BAZNAS Cirebon city, BAZNAS Cirebon city maintains public trust through transparency by publishing all its activities in the media and also being audited by well-known external auditors.

Then for the strategy carried out by BAZNAS in the city of Cirebon in channeling productive zakat funds, namely by making zakat utilization programs, the productive zakat program is often called the Cirebon Mandiri program, the Cirebon Mandiri program was created to make the mustahiq's economy self-reliant, which focuses on the mustahiq's economic sector. which aims to help provide capital as well as guide mustahiq. Then the strategy carried out by BAZNAS Cirebon city so that the distribution is right on target, namely BAZNAS Cirebon city, has a survey team and an assessment team whose job is to ensure that mustahiq are really people who need it and also his efforts will check whether genuine or fake.

Among the internal problems of BAZNAS in implementing empowerment programs through the utilization of zakat or so-called productive zakat, are:

- a. Not yet mature program planning,
- b. Lack of reliable human resources companion,
- c. The continuous empowerment cycle has not yet been formed.

⁷⁷ Agus, Mustahiq, Interview Results, BAZNAS Cirebon City, 5 January 2022.

The problems from external BAZNAS are:

- a. Low income of ZIS to BAZNAS,
- b. Low awareness of the obligatory zakat,
- c. The low entrepreneurial spirit of mustahiq.

This research concludes that the dominant problem is an internal BAZNAS problem with the priority of the problem lying in 'the immaturity of program planning'.

2. Implementation of Productive Zakat at BAZNAS Cirebon City.

Business capital provided by the BAZNAS of the city of Cirebon, does not require returns from mustahiq for business assistance provided, because this is similar in nature to zakat. Cirebon city BAZNAS not only distributes business assistance just like that, but Cirebon city BAZNAS provides facilities in the form of special assistance if there are mustahiq who need assistance in terms of managing their business. The system used by BAZNAS Cirebon city in managing finances is quite sophisticated, because there is such a thing as a system BAZNAS management information, namely a system that is integrated with the center, where payment receipts are in the form of BSZ (Proof of Zakat Deposit). The requirements for submitting a mustahiq financing application are quite easy, because it only requires photocopies of administrative requirements and proposals submitted to the leadership of BAZNAS Cirebon city.

3. Public Welfare in the City of Cirebon.

Mustahiq were initially affected by this pandemic, after being given an injection of funds by the BAZNAS of the city of Cirebon, namely productive zakat, the mustahiq received a positive response, namely an increase in income. because after being given business assistance in the form of productive zakat funds, all the mustahiq interviewed by the researchers were no longer included in the poor community, if viewed using poverty indicators from the world bank and BPS, because on average mustahiq after being given venture capital assistance from the productive zakat program now have average income above 100 thousand per day.

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