DOES MANAGEMENT OF PRODUCTIVE ZAKAT AFFECT ON MUSTAHIQ EMPOWERMENT IN BAZNAS SOUTH SUMATRA?
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Abstract: This research aims to discover the influence of management of productive zakat on the mustahiq in the BAZNAS South Sumatra province, Indonesia. Data collection method used in this research utilized questionnaire in likert scale. Wherein all of 30 residents (population) are being used as sample (census technique). The F test, t test and the coefficient determinan ($R^2$) showed that management of productive zakat has a positive and significant impact on mustahiq empowerment in (BAZNAS) south sumatra province

Keyword: the management of productive zakat, empowerment of mustahiq.

Introduction
The efforts made to help, encourage and motivate the potential mustahiq to be independent in business activities carried out from productive zakat funds are part of empowering mustahiq. With this empowerment, it is expected to create understanding, awareness and shape the attitudes and behavior of people's lives towards independence. Zakat is a form of worship that can draw closer to Allah. Therefore, whatever is applied in zakat must be in accordance with its application. Zakat is required for those who are able to cover the needs of the poor and as a form of gratitude for the blessings of wealth that God has bestowed. As a main worship, zakat in Islam is the fourth pillar of the five pillars of Islam. The existence of zakat is considered as ma'lum min ad-dien bi adl-darurah (it is known automatically and is an absolute part of one's Islam). Zakat itself is required because it has a large role in improving the economy of a country's society (Hasanah, 2010).

Management of zakat by the Amil Zakat Institute (LAZ) and the Amil Zakat Agency (BAZ), one of which is the National Amil Zakat Agency (Baznas) by collecting, distributing and utilizing zakat. The purpose of management itself is to increase the effectiveness and efficiency of services in the management of zakat and increase the benefits of zakat to realize community welfare and poverty reduction. With the help of the zakat funds they obtain, they can expand their businesses so that they will further develop which allows their income to increase and can absorb labor from the surrounding community. In the best use and utilization of zakat, it is necessary to have the policy of zakat management institutions involving the role of government (Baznas, 2016).

The National Sharia Finance Committee (KNKS) explained that zakat in Indonesia has a large potential of around Rp 200 trillion. However, optimizing the collection of zakat right now is still at minimal condition, which can be observed through zakat funds collected and currently managed stands only at the figure of Rp 8 trillion. This number should be greater, considering the majority of Indonesia's population is Muslim. Collection of

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zakat is properly carried out to help productive zakat management activities to be carried out properly (Richard, 2019).

Table 1

Potential of Zakat in Indonesia

<table>
<thead>
<tr>
<th>Number</th>
<th>Year</th>
<th>Amount of Alms Collection</th>
<th>Percentage Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2016</td>
<td>Rp5.017,29 Billion</td>
<td>2.3%</td>
</tr>
<tr>
<td>2</td>
<td>2017</td>
<td>Rp6.224,37 Billion</td>
<td>2.8%</td>
</tr>
<tr>
<td>3</td>
<td>2018</td>
<td>Rp8.100 Billion</td>
<td>3.7%</td>
</tr>
</tbody>
</table>

Sources: Collected from various sources, 2019

The National Amil Zakat Agency (BAZNAS) is the official and only body formed by the government based on Presidential Decree No. 8 of 2001 which has the duties and functions of collecting and distributing zakat, infaq, and alms (ZIS) at the national level. Birth of Law No. 23 of 2011 concerning Management of Zakat further strengthens the role of BAZNAS as an institution authorized to conduct zakat management nationally. Thus, BAZNAS together with the Government is responsible for overseeing the management of zakat that is based on Islamic Shari`a, trustworthiness, expediency, justice, legal certainty, integrated and accountability (BAZNAS, 2019).

Regarding the receipt of zakat in South Sumatra Province BAZNAS in 2019 it targets from the Muslim community in 17 regencies and cities in the local province area around Rp. 4.8 billion. Head of BAZNAS South Sumatra Province, Drs. H. Najib Haitami, MM., Said that the target was optimistic that it could be achieved because in 2018 the receipt of zakat could be reached around Rp4 billion (Abdullah, 2019). Based on the results of previous studies, indicating the existence of a research gap of the independent variables that influence the empowerment of mustahiq, namely as follows:

The effect of productive zakat management on mustahiq empowerment examined by Evi Nurmalasari (Nurmalasari, 2012) shows that productive zakat management has a positive and significant effect on mustahiq empowerment. This is different from the results of research conducted by Abdul Aziz and Rizki Amaliah (Aziz dan Rizki, 2019) which shows that the management of productive zakat has a negative effect on the empowerment of mustahiq.

Theoretical Basis
Actors Theory

The theory of "ACTORS" in community empowerment. The "ACTORS" theory of empowerment put forward by Sarah Cook and Steve Macaulay views society as a subject that can make changes by freeing someone from rigid control and giving that person the freedom to be responsible for his ideas, decisions, and actions (Maani, 2011). This theoretical framework in measuring the management and utilization of productive zakat for empowering mustahiq can be seen from the acronym "ACTORS" which consists of:

A = authority by giving trust. Namely the group / community is given the authority to change the stance or enthusiasm (work ethic) into something that becomes their own property. Thus, they feel that the changes made are the product of their desire for better change. In this case, the one who has the
authority in managing and utilizing productive zakat is the National Amil Zakat Agency (BAZNAS) as a non-structural government institution. Then the National Amil Zakat Board (BAZNAS) gives mustahiq the authority to manage and utilize the productive zakat that has been given.

**C** = confidence and competence that raises the confidence mustahiq by seeing their ability to be able to change the situation.

**T** = trust that is, giving rise to the belief that they (mustahiq) have the potential to change and they must be able (able) to change it.

**O** = opportunities namely the National Amil Zakat Agency (BAZNAS) provides the opportunity for the community to choose what they want so that they can develop themselves in accordance with the potential that exists within the community itself.

**R** = responsibilities that is, in making changes made both by the National Amil Zakat Agency (BAZNAS) and mustahiq must be managed so that it is carried out with full responsibility to change for the better.

**S** = support namely the need for support from various parties to make it better. In this case the expected support apart from the economic, social and cultural side also support from various stakeholders (government, society, and the business world) carried out simultaneously without being dominated by one of the parties/factors.

**Zakat**

Zakat in language means blessing, growth, holiness, goodness, and cleanliness of things. Whereas zakat on the basis of 'zakat is a certain calculation of assets and the like where the shariah' requires to issue it to the needy people and others with special conditions. The word zakat originally means: al-thaharah (clean), al-nama (growing, developing), al-barakah (enduring grace), al-madh (praiseworthy), and al-shalih (piety). All these meanings have been used both in the Qur'an and the hadith (Arifin, 2016).

**The group entitled to receive Zakat (Mustahiq)**

In distributing zakat, zakat distribution can only be given to eight groups (asnaf) as the word of Allah Almighty, in QS. At-Taubah (9) : 60.

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And indeed the zakat is only for the needy, the poor, for the administrators of zakat, the mu'allaf who are persuaded in their hearts, to free the slaves, the people who are in debt, for the way of Allah and for the people people who are on their way. As a provision required by God. And Allah is All-knowing, All-Wise. (QS. At-Taubah (9) : 60).
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The following is a further explanation of the eight Ashnaf according to El-Madani (El-Madani, 2013).

1) Indigent

Lafadzh fuqara 'is a form (plural) of the word fakir which is a person who does not have property, work, or he has property and work, but cannot fulfill his needs which include clothing, food, shelter, and the needs of people who be the responsibility.

2) Poor

Poor (masakin), taken from the word "breadfruit" which has the meaning of being unable to move is a person who is able to work with a
decent job, but cannot meet his needs including food, clothing, shelter, and other needs, as well as the needs of people whose livelihood is their responsibility.

3) Amil
Amil zakat is the workers, officers, guards, collectors, and registers of zakat that have been appointed by the government in collecting zakat assets, collecting, recording, guarding, and distributing them to the mustahiq zakat. The amil may not take a certain portion of the income they get, because their wages have been adjusted to their work.

4) Convert
A convert to Arabic, the word al-mu'allafah is a plural form of the word ta'alluf which means to unite the heart. Named converts in the hope that the tendency of their hearts will be stronger against Islam, because they get a boost in the form of matter.

5) Riqab
Riqab (slave), there are three interpretations of the scholars regarding the meaning of this riqab. First, the mukatab slave who buys himself from his master with a number of dirhams, which is suspended in his dependents, then this person is given the zakat portion in order to pay to his master.

6) Gharim
Gharim is a person who is in debt. Ulama divide gharim into two parts, those who are in debt to reconcile the disputing parties, and those who are in debt to cover their unmet needs.

7) Fisabilillah
Fisabilillah meaning is jihad in the way of Allah. The fighters who voluntarily strive in the way of Allah, preach, defend Islam, and fight for the country's independence. They did not get compensation and salary for their activities.

8) Ibn Sabil
In Arabic, sabil means tariq (way), while Ibn Sabil can be interpreted as a traveler. Ibn Sabil was a traveler who traveled and they ran out of food.

Productive of Zakat
According to Yusuf Qardhawi, productive zakat is zakat which is managed as an effort to improve the economy of the poor by focusing on the empowerment of its resources, through research that leads to the improvement of his skills which in the end the zakat funds become capital for business development so that they have an income to meet his needs and become independent in developing the economy (Qardhawi, 2005). The word productive comes from the English word "productive" which means it gives a lot of results, produces, produces lots of valuables, and has good results. (Syahriza, 2019).

Kinds of Earning Zakat
1. Traditional Earning
Traditional productive zakat is zakat given in the form of productive items such as sewing machines, carpentry tools, goats, cattle, and so
forth. Giving zakat in this form can encourage someone to create a business or provide employment for the poor.

2. **Creative Earning**

Creative productive zakat is all utilization of zakat which is realized in the form of capital that can be used to build a social project or in terms of helping or increasing the capital of traders or small entrepreneurs.

**Management of Zakat**

According to Henry Fayol in Umrotul Khasanah, management or management can be interpreted as a process of planning, organizing, leadership, coordination, and supervision of the efforts of members of the organization and from other organizational sources to achieve the stated organizational goals (Hasanah, 2010). Management of zakat according to Law Number 23 of 2011 concerning Management of Zakat is the activity of planning, organizing, implementing, and controlling the collection, distribution, and utilization of zakat (BAZNAS, 2016).

**Indicator of Management**

According to Robert M. Ranftl in Sugiyono, suggested effective management indicators seen from the following variables (Sugiyono, 2017).

1. Planning, Develop realistic, time phased plans for long, medium, and short term.
2. Organizing and staffing, Establish a clear definition of function, authority, and accountability.
3. Directing, Delegate work effectively, encouraging maximum employee involvement and responsibility
4. Controlling, Monitor operational progress and promptly correct deficiencies.
5. Communication, Maintain good intra- and inter organizational communication.
6. Procurement/subcontracting, Establish effective time-phased plans for procurement.
7. Space and facilities, Accurately predict its space and facilities needs.

**Empowerment**

According to Shardlow in Rahman Mulyawan said “such a definition of empowerment is centrally about people taking control of their own lives and having the power to shape their own future” (Mulyawan, 2016). Community empowerment according to the Chamber in Munawar Noor is the concept of economic development that encapsulates the values of the community to build a new paradigm in development that *people-centered, participatory, empowerment and sustainable*. Chamber explained that the concept of development with the model of community empowerment is not merely meeting the basic needs of the community but rather as an effort to find alternatives for local economic growth (Noor, 2011).

**Purpose of Empowerment**

The purpose of empowerment refers to the ability of people, especially vulnerable and weak groups so that they have the ability and inner strength (Noor, 2011):
1. Meet their basic needs so they have freedom (freedom) which means not only free in expressing opinions but free from hunger, free from pain, and free from ignorance.
2. Reaching productive sources that enable them to increase their income so they get the goods and services they need.
3. It can participate in the development process and decisions that affect them.

Indicator of Empowerment
According to Schuler, Hashemi and Riley in Joko Hadi Purnomo developed several indicators of empowerment which they called the empowerment index. (Purnomo, 2018).

(1) Freedom of mobility: the ability of individuals to go outside their homes or areas of residence, such as to markets, houses of worship, and so on.
(2) Ability to buy "small" commodities: the ability of individuals to purchase daily family needs items such as rice, kerosene, cooking oil, herbs and so on.
(3) Ability to buy "large" commodities: the ability of individuals to buy secondary or tertiary goods, such as buying motorbikes, gadgets, television and so on.
(4) Involved in making household decisions: able to make decisions alone or together with husband/wife regarding family decisions.
(5) Relative freedom from family domination: has it been forbidden to work outside, it is forbidden to go out at night, and so on.
(6) Legal and political awareness: knowing the name of a government apparatus, knowing the importance of having a KTP, and so on.
(7) Involvement in campaigns and protests: a person is considered "helpless" if he has been involved in a campaign or with other people protesting, for example, misuse of social assistance, or abuse of police and government employees' power and so on.
(8) Economic security and contribution to the family: owning a house, land, productive assets, and savings.

Hypothesis Development
The Effect of Productive Zakat Management on Empowering Mustahiq

Based on the "actors" Theory of empowerment put forward by Sarah Cook and Steve Macaulay view society more as a subject that can make changes by freeing someone from rigid control and giving that person the freedom to be responsible for his ideas, decisions, and actions (Maani, 2011). This theory aims to help people to live independently. Then this theory there is an acronym "R" responsibilities (responsibility), namely in making changes must be through management so that it is done with full responsibility to change for the better. In terms of community empowerment, appropriate strategies are needed such as zakat management for the empowerment of mustahiq. With the management, humans are able to practice effective and efficient ways of carrying out work. Likewise in the management of zakat, management can be used to plan, collect, utilize and develop the acquisition of zakat funds effectively and efficiently. This shows clearly that management plays an important role in achieving organizational goals.
This is supported by the results of Evi Nurmalasari's research entitled "Effect of Productive Zakat Management on Empowerment of Mustahiq on Laziswa At-Taqwa Cirebon" and research from Joko Hadi Purnomo entitled "The Effect of Zakat Management on Poverty Alleviation with Zakat Empowerment and the Utilization of Zakat as a Moderating Variable (Study at the Foundation of Joko Hadi Purnomo) Social Fund Al Falah (YDSF) East Java Province)." From these two studies, productive zakat management variables that are used have a positive and significant effects on the empowerment of mustahiq. Based on the results of previous studies, the hypotheses in this study are as follows:

\[ H_1: \text{Productive Zakat Management has a positive and significant effect on Empowerment of Mustahiq.} \]

![Conceptual Framework](image)

Research Methods

Population

The population in this study were all productive zakat alms in the National Amil Zakat Board (BAZNAS) of South Sumatra Province, amounting to 30 productive zakat alms (BAZNAS, Mustahiq Data, 2019).

Sample

Sampling in this research used nonprobability sampling technique with saturated sampling technique. This technique is a technique that uses all members of the population as part of the sample or used as samples to be examined. As for this study, the population of productive zakat mustahiq in the National Amil Zakat Board (BAZNAS) of South Sumatra Province, amounting to 30 people of productive zakat mustahiq.

Research variable

The variables in this study are as follows:

1. Independent Variable (X)

   The independent variable (influence) is also called the independent variable is the variable that plays a role in influencing other variables. In this study, the independent variable is Productive Zakat Management (X).

   **Indicators of Productive Zakat Management:** Planning, Organizing and Staffing, Directing, Control, Communication, Procurement/Subcontracting, Space and Facilities.

2. Dependent Variable (Y)

   The dependent variable (affected) is also called the dependent variable is a variable that is used as a factor that is influenced by a number of other variables. In this study, the dependent variable is Empowerment Mustahiq (Y) (Raudhah, 2017).

   **Indicators of Empowerment:** Freedom of mobility, ability to buy "small" commodities, ability to buy "large" commodities, involved in making household decisions, relative freedom from family domination,
legal and political awareness, involvement in campaigns and protests, economic security and contribution to the family.

Research Results and Discussion

Classic Assumption Test

<table>
<thead>
<tr>
<th>Normality Test</th>
<th>Kolmogrov-Smirnov Test</th>
<th>Unstandardized Residual</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sig</td>
<td>0,980</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Heteroscedasticity Test</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sum of Squares</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
</tr>
<tr>
<td></td>
<td>R Square</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Linerity Test</th>
<th>Management of Produktive Zakat</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Linearity</td>
<td>0,005</td>
</tr>
</tbody>
</table>

Source: Primary data processed, 2019

Normality Test

Normality test is a test conducted to assess the distribution of data in a group of data or variables, whether the data distribution is normally distributed or not. Using the Kolmogrov-Smirnov method. Said to be normal if Asymp. Sig. > 0.05. Based on the table above, it can be seen that the data is normally distributed, namely Asymp. Sig. greater than 0.05. Thus, it can be concluded that the residual data are normally distributed and the regression model meets the normality assumption.

Heteroscedasticity Test

Heteroscedasticity test is used to find out whether or not there is a deviation from the classical assumption of heteroscedasticity, namely the variance in residual variance for all observations in the regression model. Using the Bresch-Pagan-Godfrey (BPG) method by regressing all the independent variables on the value of ρ1. The value of ρ1 is obtained from

\[ \text{residual_n} = 2,84230 \frac{n}{30} = 0,095 \]

wherein residuals are seen from Sum of Squares and n is the amount of data. If \( \text{Chi Square hitung} < \text{Chi Square table} \), then in the model there is no heteroscedasticity problem. The Chi Square value calculated in this method is obtained from

\[ R^2 \times TSS \]

Using \( R^2 = 0,024 \times 75,742 \)

\[ = 0,91 \]

wherein TSS is Total Sum of Square. Based on the data above, it can be seen that the regression model does not occur heteroscedasticity symptoms. This is because of value \( \text{Chi Square count} (0,91) < \text{Chi Square table} (41,337) \).

Linierity Test

Linearity test aims to find out whether two variables have a linear relationship or not significantly. Using the Test for Linearity at a significance level of 0.05. Two variables are said to have a linear relationship if...
significance (*Linearity*) < 0.05. Based on the above table, values are obtained *Sig. Linearity* sebesar 0,005 < $\alpha$ = 0,05, it means that linear regression can be used to explain the effect of management on empowering mustahiq.

**Simple Linear Regression Analysis**

This analysis is used to determine the direction of the relationship between the independent variable with the dependent variable whether each independent variable is positively or negatively related and to predict the value of the dependent variable if the value of the independent variable has increased or decreased.

<table>
<thead>
<tr>
<th>Table 3</th>
<th>Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unstandardized Coefficients</td>
<td>B</td>
</tr>
<tr>
<td>(Constant)</td>
<td>2.167</td>
</tr>
<tr>
<td>Total X</td>
<td>0.506</td>
</tr>
</tbody>
</table>

Source: Primary data processed, 2019

Based on the above table, the regression coefficients for each variable obtained with the help of SPSS version 16 obtain a multiple linear regression equation can be written as follows:

$$Y = a + bX$$

$$Y = 2.167 + 0.506X$$

From this equation it can be predicted that the empowerment variable mustahiq will change by 0.506 for each unit of change that occurs in the variable management of productive zakat.

**Hypothesis Test**

<table>
<thead>
<tr>
<th>Table 4</th>
<th>Hypothesis Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>F Test</td>
<td>Model</td>
</tr>
<tr>
<td>Regression</td>
<td>11.546</td>
</tr>
<tr>
<td>T Test</td>
<td>Model</td>
</tr>
<tr>
<td>(Constant)</td>
<td>3.365</td>
</tr>
<tr>
<td>Total X</td>
<td>3.398</td>
</tr>
<tr>
<td>Determinant Coefficient Test ($R^2$)</td>
<td>R Square</td>
</tr>
</tbody>
</table>

Source: Primary data processed, 2019

**F Test**

If $F_{\text{count}} > F_{\text{table}}$, then $H_0$ is rejected and $H_a$ is accepted and vice versa if $F_{\text{count}} < F_{\text{table}}$, then $H_0$ is accepted and $H_a$ is rejected. From the calculation results, the numbers are obtained $F_{\text{count}}$ of 9.386 > $F_{\text{table}}$ of 3.35 so $H_0$ is rejected and $H_a$ is accepted. Thus, the regression model is feasible and correct. This means that the management and utilization of productive zakat simultaneously affect the empowerment of mustahiq. The effect is 41% and significance $0.001 < \alpha = 0.05$. The influence of other variables outside the regression model is calculated by the formula: $(1-R^2)$ or $(1-0.410) = 0.59$ or of 59%.
T Test

If \( t_{\text{count}} > t_{\text{table}} \), then Ho is rejected and Ha is accepted and vice versa if \( t_{\text{count}} > t_{\text{table}} \), then Ho is accepted and Ha is rejected. The magnitude of the numbers \( t_{\text{table}} \) under the condition \( \alpha = 0.05 \) and \( dk = (n-k) \) or \( (30-3) = 27 \). From these provisions obtained figures \( t_{\text{table}} \) of 1.703229.

The Effect of Productive Zakat Management on Empowering Mustahiq

Based on the calculation results, a number is obtained \( t_{\text{count}} \) of 3.398 > \( t_{\text{table}} \), so Ho is rejected and Ha is accepted. That is, there is an influence between the management of productive zakat on the empowerment of mustahiq.

Determinant Coefficient Test (\( R^2 \))

The coefficient of determination test is used to determine the percentage contribution of the simultaneous influence of the independent variables (X) to the dependent variable (Y). The coefficient of determination has a zero interval to 1 (0 = \( R^2 = 1 \)). If \( R^2 = 1 \) means that the percentage of the contribution of X to the Y variable together is 100%. If the coefficient of determination is close to 1, the effect of the independent variable on the dependent variable is getting stronger, the more suitable the regression line to predict Y. Based on the table above, shows that the independent variable is only able to explain the dependent variable by 29.2%, while the remaining 70.8% explained by other variables not included in this study. The results of the coefficient of determination test mean that there are still other independent variables that influence the empowerment of mustahiq. For this reason, further research is needed related to this topic.

Discussion

The Effect of Productive Zakat Management on Empowering Mustahiq

Based on the test results, it is discovered that the management of productive zakat has a positive and significant effect on the empowerment of mustahiq. Supported by the theory of "Actors" which explains the management of productive zakat is the process, organizing socialization, collection, distribution, and supervision in the implementation of zakat. Based on the theory of "Actors" about empowerment put forward by Sarah Cook and Steve Macaulay, they look more at society as a subject that can make changes (Maani, 2011). In making changes, it must be managed so that it is carried out with full responsibility to change for the better. The right strategy is needed such as zakat management for empowering mustahiq in terms of empowering mustahiq. With the management, humans are able to practice effective and efficient ways of carrying out work. Likewise in the case of zakat, management can be used to plan, collect, utilize, and develop the acquisition of zakat funds productively to be even more useful. This shows clearly that management plays an important role in achieving organizational goals.

This is consistent with the results of research by Evi Nurmalasari and Joko Hadi Purnomo which concluded that the variable management of productive zakat has a positive and significant effect on the empowerment of mustahiq.
Conclusion

Based on the results of research and discussion of the testing of the influence of the management and utilization of productive zakat on the empowerment of mustahiq in the National Amil Zakat Agency (Baznas) of South Sumatra Province and supported by the theory of "Actors" in empowerment, the authors conclude that: Management Management of productive zakat has a positive and significant effect on the empowerment of mustahiq in the National Amil Zakat Agency (Baznas) of South Sumatra Province. On the variable of productive zakat management, the questionnaire score results table with the majority of respondents on the choice of answers gives results (strongly agree and agree) which proves that the National Amil Zakat Board (Baznas) of South Sumatra Province is good in terms of productive zakat management. Based on the above conclusions, the following suggestions can be submitted:

1. The management performance of the National Amil Zakat Agency (Baznas) of South Sumatra Province has been running well, in terms of planning, distribution and utilization of zakat funds productively. The management carried out was already in a modern condition, yet it did not leave the sharia elements in it. However, to be more widely known in the management success, the National Amil Zakat Agency (Baznas) of South Sumatra Province should always pays attention in terms of providing services, distribution and facilities to productive zakat mustahiq periodically and pay more attention to the development of mustahiq after receiving business assistance. Baznas must also pays more attention to the responsibility of the successful management and utilization made for the progress of the mustahiq that is fostered.

2. For mustahiq, in using productive zakat funds that have been received, to be honestly managed it for serious businesses and to pursue their busineses in order to improve the economy, not spending it for less valuable consumptive activities so that the objective of productive zakat funds could be achieved in terms of empowering mustahiq.

3. It is expected to develop this research by adding other variables that influence the empowerment of mustahiq.

References

Badan Amil Zakat Nasional, diakses dari https://baznas.go.id pada tanggal 21 Mei 2019 pukul 08.00 WIB.


