

## Empowerment of Productive Zakat for the Welfare of the Poor in Bandar Lampung City

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### Abstract

*Zakat is one of the pillars of Islam that must be fulfilled by every Muslim. The distribution of zakat is still mostly consumptive and a small part is productive. This study aims to examine the distribution mechanism of productive zakat at BAZNAS Bandar Lampung City as well as to see the effectiveness of productive zakat to alleviate poverty which is equipped with the type of business run by Mustahiq. Collecting data in this study using interview techniques. The interviewees were the III Chairman of BAZNAS Bandar Lampung City, staff and Mustahiq in the Sukarame area of Bandar Lampung. The results of this study indicate that the Mechanism of Productive Zakat Distribution at BAZNAS Bandar Lampung City begins with Looking for Muzakki, Determining Mustahiq, Field Surveys, Providing Business Capital and the final goal is Mustahiq be independent. Meanwhile, the increase in Welfare of Mustahiq was felt directly by the respondents after the existence of venture capital from BAZNAS Bandar Lampung City. This is indicated by an increase in income compared to before. Most of the recipients of Revolving Business Capital have businesses in the form of food stalls and a small number have businesses as furniture and furniture craftsmen, craftsmen of shopping bags from used rope materials and other businesses.*

**Keywords:** Baznas, poverty, revolving business capital, productive zakat, well-being.

### A. Introduction

Poverty is one of the biggest problems that are very dangerous for human beings, not a few humans fall just because of poverty. Various efforts and efforts have been made to reduce poverty. However, all kinds of efforts and efforts are still not able to provide maximum results and are still unable to eliminate poverty in Indonesia (T.H.Tambunan, 2009). The number of poor people in Indonesia according to the Central Statistics Agency (BPS) in 2018 as of March reached 25,950,000 people (9.82 per cent) and this figure tends to decrease by 633.2 thousand people compared to September 2017 of 26,580,000 million. People (10.12 per cent) whose figure also decreased compared to the previous years (*Badan Pusat Statistik*, n.d.).

Meanwhile, the poverty rate in Lampung Province in 2018 according to data released by the Central Statistics Agency was 1 097.05 people or 13.14 per cent of the total population of Lampung province. The number of poor people based on regencies in Lampung Province, namely West Lampung Regency of 42.72 thousand people, Tanggamus Regency of 77.53 thousand people, South Lampung Regency of 150.11, East Lampung Regency of 167.64 thousand people, Central Lampung Regency of 162.38 thousand people, Way Kanan Regency 62 thousand people, Tulang Bawang Regency 44.31 thousand people, Mesuji Regency 15.16 thousand people, Tulang Bawang Barat Regency 21.77 thousand people, Pesisir Barat Regency

23.76 thousand people, Metro City 16.06 thousand people and Bandar Lampung City 100.50 thousand people (*Badan Pusat Statistik Provinsi Lampung*, n.d.).

To eradicate poverty, it is necessary to have a number of supporting policies and instruments. One of the alternative instruments that can be used to overcome the problem of poverty and minimize poverty is zakat, infaq, sodaqah (ZIS). Zakat itself is the right instrument to overcome poverty, because with zakat it can prevent the accumulation of wealth in the hands of a small number of people (2012). Where those who have more funds than have or are said to be able, must give a number of assets to those in need or lack. Thus, zakat is an instrument of social safety, which is tasked with bridging the transfer of wealth from the rich to the poor (Beik, 2009).

Zakat is one of the pillars of Islam that must be carried out by every Muslim. If you look at the benefits, zakat is a M liyyah worship, even zakat is also known as M liyyah al-ijtim 'iyyah worship, namely worship in the field of property which has a strategic and important function to build community welfare (Hafidhuddin, 2008). Therefore, zakat can be viewed from two aspects, namely religious aspects and economic aspects. Zakat in the religious aspect is an interpretation that is evidence of obedience and submission to the creator. As for zakat in the economic aspect, it is related to the consumption behaviour of zakat recipients/mustahiq or in contemporary theology, zakat is also referred to as worship which contains a social dimension, namely zakat can eliminate poverty in society.

The purpose of zakat itself is not only to support the poor consumptively but also has a more major goal, namely poverty alleviation (Qadir, 2001). In other words, the main purpose of zakat is to change those who initially receive zakat/mustahiq into people who give zakat/muzakki. This is actually very realizable, if it is seen from the total population of Indonesia, the majority of who are Muslims, reaching 88.3% of the total population of Indonesia. The potential for zakat collected is so large, it can certainly improve the welfare of Muslims and eliminate poverty. But in reality, zakat has not been able to improve welfare for the people, especially for mustahiq. Because until now zakat as an important component in the economy has not been well considered by individuals, Islamic institutions, and the government.

Zakat given to mustahiq can play a role as a supporter of their economic improvement if it is directed at productive activities (Sartika, 2008). Productive zakat is one form of distribution of zakat funds that is being developed today. According to Abdurrahman Qadir productive zakat is zakat given to mustahiq as capital to carry out an economic activity, namely to develop the economic level and productivity potential of mustahiq. Giving productive zakat is further expected to break the cycle of poverty, where this happens because of the low level of welfare due to productivity in generating added value which is still low (2013). So that the giving of zakat in this productive form can be used as business capital, economic empowerment of the recipient, and at the same time so that the recipient can run or finance his life consistently. And from the business capital, it is expected that the recipient can earn a steady income, increase his business, set aside some for savings and which is no less important is the realization of the purpose of giving zakat, namely changing mustahiq into muzakki. Departing from the problems above, this study aims to look at the distribution mechanism of productive zakat by

BAZNAS Bandar Lampung City as well as to analyse the effectiveness of the productive zakat program in an effort to alleviate poverty in Bandar Lampung City.

## **B. Literature Review**

As far as the research conducted by the author is related to the research theme, namely about productive zakat, the author has found many articles that discuss productive zakat, be it books, journals, scientific articles, and so on. For this reason, the author discusses the Utilization of Productive Zakat for the Welfare of the Poor in Bandar Lampung City, Lampung Province. To support more in-depth problems with the problems above, the author tries to conduct a literature review that is relevant to the problem that is the object of research.

The research conducted by Mila Sartika aims to find the effect of the number of zakat funds distributed by LAZ on the income earned by mustahiq by using the independent variable, namely mustahiq's income and the independent variable is the amount of zakat funds for productive activities. The results of this study indicate that there is a significant influence between the amounts of funds distributed to mustahiq income (Sartika, 2008). This means that the amount of funds (zakat) distributed really affects the income of mustahiq, in other words, the higher the funds distributed, the higher the income of mustahiq.

Lailiyatun Nafiah's research which examines the effect of productive zakat utilization on mustahiq welfare in the revolving livestock program. Where the research is a quantitative research using a survey approach. The variables used in this study are the productive zakat utilization variable as the independent variable and the welfare variable as the dependent variable. The results of the study indicate that there is a positive influence between the utilization of productive zakat in the revolving cattle program of BAZNAS Gresik Regency on the welfare of mustahiq (Nafiah, 2015). That the welfare of mustahiq is influenced by the utilization of productive zakat with a large contribution of about 30,5%.

The next research is research conducted by Elok Nurlita and Marlina Ekawaty where the research was conducted to find out how the role of productive zakat, supervision, and assistance on the level of consumption, income, savings and infaq mustahiq. By using multiple regression analysis, it is known that one of the results of this study is that the variables of supervision and assistance have an influence on mustahiq income. Thus, productive zakat also affects mustahiq income (Nurlita & Ekawaty, 2018).

The research was conducted by Sinta Dwi Wulansari and Achmad Hendra Setiawan where the researchers analyzed the factors that influenced the increase in 13 businesses managed by women after receiving productive zakat. Based on the statistical results of the Chi-Square Test, it shows that the factors that have a relationship or correlation with the level of additional business turnover of the respondents are the value of loans received with a significance level of 5% and the variable frequency of loans with a significance level of 15%. Meanwhile, the variables of age, education level, number of family members, marital status, type of business and business experience were not significantly correlated with the variable of increasing business turnover (Wulansari & Setiawan, 2014).

Research conducted by Nasrullah which examines the Regulation of Zakat and the Application of Productive Zakat as Support for Community Empowerment. Where the research uses a qualitative approach. Where the results of the study indicate that the existence of Baitul Mal in the North Aceh district is bound by a number of Q n n regulations. The application of productive zakat is to provide business capital loans based on Qard al- asan to motivate businesses properly and maximally. This program has a significant impact on supporting community prosperity (Nasrullah, 2015).

Research conducted by Rusli, Abu bakar Hamzah, and Sofyan Syahnur where the research was conducted to determine the effect of giving productive zakat in the form of business capital on income. The data analysis method used is the Wilcoxon difference test to see differences in opinion before and after giving productive zakat and the Spearman correlation to determine the relationship between venture capital and increased income. The results show that there is a difference in income between before and after receiving productive zakat from the Baitu Mall, Aceh Utara, with a calculated Z value =  $-7.535 < Z_{table} = -1.96$ . sig value. (2-tailed)  $0.000 < 0.05$  with a confidence level of = 5% while econometrics is carried out to analyse the effect of productive zakat capital variables and other variables, namely expertise and labour on increasing income (2013).

From several previous studies above, one of the studies conducted by Nasrullah with the title Zakat Regulation and Application of Productive Zakat as Support for Community Empowerment, where the difference with the research conducted by the author is the limitation of areas that feel the application of productive zakat in improving the welfare of the poor. The second difference is that most of the previous research used quantitative research, while the researchers here used qualitative research. The three differences lie in the type of problem raised by the author; here the author focuses more on the mustahiq who receive productive zakat and the utilization of productive zakat funds. So far what distinguishes it from previous research with the title the author adopts is that the form of zakat applied by the community is still largely consumptive in nature and a small part is still productive.

### C. Research Methodology

The type of research used by the researcher on this occasion is descriptive qualitative research. Qualitative research is research that aims to produce descriptive data in the form of written or oral words that occur in the field relating to actions, motivations, and opinions, which are observed directly by researchers, which researchers then describe in the form of scientific elaborations (Moleong, 2018). In this case the research is carried out by obtaining data from the results of field research; in this case, the research is required to go directly to the field to make observations related to phenomena that occur based on a scientific approach. Collecting data in this study using interview techniques. The interviewees were the III Chairman of BAZNAS Bandar Lampung City, staff and Mustahiq in the Sukarame area of Bandar Lampung. This research was conducted at the National Amil Zakat Agency of Bandar Lampung City. The selection of the location was based on the consideration that the National Amil Zakat Agency of Bandar Lampung City is one of the amil zakat institutions which is quite

good in moving the productive zakat program so that it is expected to be a representative research object.

Table 1. List of Research Informants

No	Name	Position
1	H. Maulana Faizin	Chairman III of BAZNAS Bandar Lampung City
2	Nurma Yulia, S.Pd.i	Implementing Staff of BAZNAS Bandar Lampung City
3	Romli	Furniture and Furniture Craftsmen Business Owner
4	Aan Indriyani	Business Owner of Stalls for Basic Food, Chicken Noodles, and Women's Massage
5	Asiyah	Ripe Vegetable Business Owner

The data analysis technique used in this study refers to the interactive model concept, which is a concept that classifies analysis in three steps, including the following:

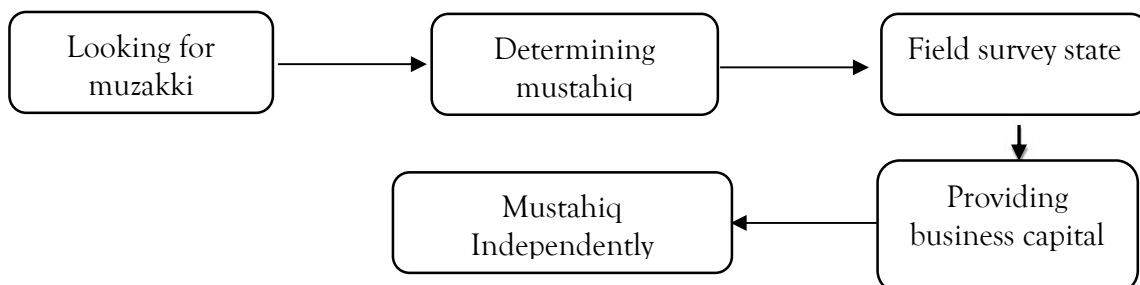
- 1) Data reduction (Data Reduction). Data reduction is a process of selecting, focusing on simplification, abstracting, and transforming rough data that emerges from written notes in the field.
- 2) Presentation of data (Display Data). This data is structured in such a way as to provide the possibility of drawing conclusions and taking action. The form commonly used in the previous qualitative data is the form of narrative text.
- 3) Drawing conclusions (Verification). This study revealed about the meaning of the data collected. From the data obtained conclusions are tentative, vague, rigid, and doubtful, so these conclusions need to be verified. Verification is done by looking back at the data reduction and data display so that the conclusions drawn do not deviate.

#### D. Results And Discussion

##### 1. Zakat Distribution Mechanism

There are several mechanisms run by BAZNAS Bandar Lampung City in distributing productive zakat in the revolving business capital program (MUB), including the following:

Figure 1. Schematic of Productive Zakat Distribution Mechanism



##### a) Looking for Muzakki

In carrying out its duties, BAZNAS Bandar Lampung City in finding a muzakki is assisted by the staff of the implementing section, which will later look for muzakki in Bandar Lampung City which can then be distributed to mustahiq. There are muzakki

who are active in paying their zakat, such as the Office of the Ministry of Religion in the Bandar Lampung area, the City Secretariat for the Bandar Lampung Region, and the Religious Courts in the Bandar Lampung region, the Bandar Lampung regional offices, the sub-districts in the Bandar Lampung region, banks, and regional general hospitals. Bandar Lampung, markets, schools, mosque takmirs in the Bandar Lampung area, zakat collection units (UPZ), and direct deposits given by the general public in Bandar Lampung City (M. Faizin, personal communication, July 3, 2019).

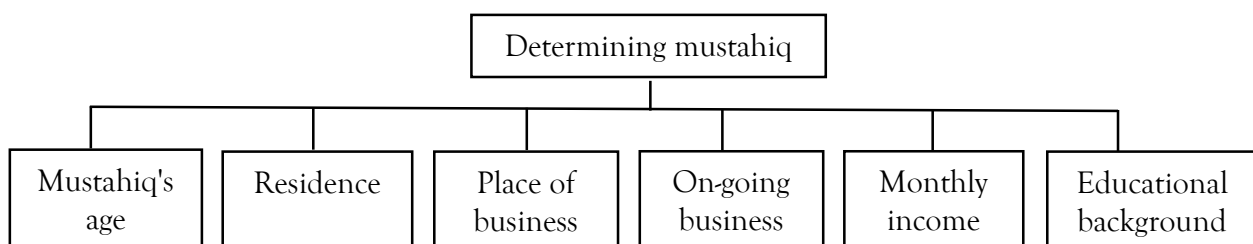
The service system that is run by BAZNAS Bandar Lampung City is by optimizing services in the form of a technology system. Where the public can distribute their zakat either through an account that has been listed or via the web or by e-mail to the address baznaskotabandarlampung.com (M. Faizin, personal communication, July 3, 2019). Activities carried out by BAZNAS Bandar Lampung City is looking for muzakki have included collaborating with institutions, this is a good action in an effort to pick up the ball to increase zakat funds which will later be distributed to other parties. So from this, it can be concluded that the activities carried out by BAZNAS Bandar Lampung City are already very good actions. Considering that BAZNAS Bandar Lampung City has collaborated with institutions in the Bandar Lampung City area.

b) Determining Mustahiq

The determination of mustahiq carried out by BAZNAS Bandar Lampung City is by (M. Faizin, personal communication, July 3, 2019; N. Yulia, personal communication, July 1, 2019):

- 1) Provide information to MSMEs who need capital assistance. In this case, it is informed through the internet, both websites, pamphlets, and brochures of BAZNAS Bandar Lampung City as well as contacting the contact person listed;
- 2) The proposed business proposal must make a file containing a letter of application to the Bandar Lampung City BAZNAS, either individually or in groups, which is submitted to the service staff. With the following requirements: The recipient of the funds is the people of Bandar Lampung City; Have income, but have not met their daily needs; own a business.
- 3) Field staff conduct field surveys and verify data;
- 4) The administrative staff submits a submission to the head of the Zakat, Infaq, and Sadaqah committee (M. Faizin, personal communication, July 3, 2019);
- 5) Administrative staff makes payments and input mustahiq data.

Figure 2. Determining Mustahiq



Source: BAZNAS Archives Documentation Bandar Lampung

Talking about those who are entitled to receive productive zakat, it has been explained in the Qur'an with the aim that zakat can ease the burden on the poor and so on. The orientation of productive zakat itself is poverty alleviation, especially for the poor and other parties in need. Zakat is essentially aimed at alleviating poverty, especially for the needy and poor. The scholars have defined the needy and poor, among others, as follows:

According to the Syafi'yyah view, a person can be said to be poor if he does not have wealth and is unable to work. If he has property and income does not exceed half of his life needs. While poor is someone who has property and has a job but his assets and work are not able to meet his life needs or his assets and work results are only able to meet half or more than half of his life needs. Meanwhile, M likiyyah illustrates that the Fakir are those who have little property and have not been able to fulfil their daily needs. Poor are people who have nothing. From the above view, it can be understood that the poor have a better position than the poor in an effort to meet their needs (Juzay, n.d.).

Furthermore, Han fi'yyah is of the view that the poor are people who have little of the nisab of wealth or who have assets that are only sufficient in nisab but not sufficient to meet their needs ('Abd al-Hamid, t.t). Poor are those who have nothing. Han fi'yyah also argues that the poor are those who do not beg while the poor are those who beg (1990). In other words, the poor are those who can fulfil some of their needs but do not have others, while the poor are people who have nothing. Then, according to Han bilah, he argues that poverty is a condition where a person does not have anything to fulfil his life needs. The poor are those who have nothing or do not have half of the necessities of life. While the poor are those who have half of the necessities of life or more (1988). Referring to this view the poor are in a better position than the poor who have difficulty in meeting their needs. This opinion is in accordance with the Syafi'yyah view that the poor are in a more difficult position than the poor in an effort to meet their needs.

In summary, the Fakir in the view of M likiyyah and Han fi'yyah are those who have some of their necessities of life and the Poor are those who have nothing. While the Fakir in the view of Syafi'yyah and Hanabilah are those who have nothing and the Poor are those who have some of their necessities of life. The opinion of M likiyyah and Han fi'yyah is the opposite of the opinion of Syafi'yyah and Han bilah which is poor according to M likiyyah and Han fi'yyah is poor for Syafi'yyah and Han bilah and vice versa.

In the book *Maus 'ah al-Fiqh 'Umar ibni al-Kha* b it is explained that poverty occurs due to a lack of wealth in meeting the needs of his life so the poor are defined as people who have property but less than 40 dirhams for the necessities of life. While poor is defined as someone whose needs are greater than the money he earns (1989).

According to Wahbah Zuhaili in *al-Fiqh al-Islami wa Adillatuh*, the indigent is defined as someone who does not have property and work so that he is unable to meet the needs of his life, including someone who no longer has a family (husband/wife, children or relatives) who are not sufficient his needs. While poor is someone who has a job and has an income but it is not sufficient for his life. Wahbah Zuhaili added that the necessities of life that must be met in modern times today are in the form of food, drink, clothing, and a place to live, whether someone is in the poor or poor category. The orientation of BAZNAS Bandar Lampung City in the distribution of productive zakat is prioritized into two groups of eight asnaf, namely the indigent and the poor. From this, it can be concluded that the mustahiq search process carried out by BAZNAS Bandar Lampung City is in accordance with what has been prescribed in Islam by referring to the Qur'an Surah At-taubah verse 60.

c) Field Survey Stage

The next stage, after submitting a proposal to BAZNAS Bandar Lampung City, is the field survey stage, where this stage can ensure that mustahiq conditions are feasible in receiving business capital. In the field survey stage, this is carried out directly by the field implementing staff. At this stage, there are criteria used to assess a mustahiq who is entitled to receive business capital. The existence of this field survey stage is intended to see for sure the business owned and the feasibility of a person to get business capital from the BAZNAS Bandar Lampung City. This is done to avoid proposals from irresponsible parties. This is in accordance with the results of the interview with Deputy Chair III of the Bandar Lampung City BAZNAS who said that a lot of proposals had been submitted but the proposals submitted were fraudulent/false (M. Faizin, personal communication, July 3, 2019). This field survey stage was carried out none other than to anticipate undesirable things because BAZNAS Bandar Lampung City is the party responsible for managing zakat funds from the people of Bandar Lampung City (M. Faizin, personal communication, July 3, 2019).

d) Venture Capital Assistance

After going through the survey stage which was carried out directly and seeing the criteria for determining mustahiq carried out by the implementing staff of BAZNAS Bandar Lampung City, then further providing funds or business capital directly to mustahiq both individually and in groups. Before the funds are given, the mustahiq are given direction in the use of the business capital provided. If there is a mustahiq with the provision of large business capital, then the disbursement is made through the bank. In this case, BAZNAS Bandar Lampung City cooperates with the Bandar Lampung City Sharia Bank.

Based on the explanation above, according to the researcher, productive zakat is one of the potential sources of funds that can later be used to improve the general welfare of all people who are entitled to receive it, with the aim that zakat funds can be developed optimally. Development in the form of productive zakat carried out by BAZNAS Bandar Lampung City by making the zakat funds as business capital, which is



used for economic empowerment for the mustahiq who receive it so that the poor who receive it are able to consistently finance their lives. With this business capital, it is hoped that the poor will get a steady income, be able to develop their business and they will be able to set aside some of their income for savings.

Business capital assistance provided by BAZNAS Bandar Lampung City is divided into two types of assistance in the form of productive zakat. First, productive zakat is a form of business capital with a return system. Second, productive zakat is a form of business capital that is given free of charge without return. This was found in an interview with one of the recipients of business capital assistance, namely Mr. Romli with a return system.

Mr. Romli got a loan of Rp. 10,000,000,- with a period of twenty months with a return of Rp. 500,000,-/ month and paid from the third month without any administration fees or interest according to the agreement. Returns that have been running can then be rolled back to those in need. In this system, of course, educating mustahiq so that they do not always become mustahiq and in the future, they are expected to become muzakki if the business carried out is successful (N. Yulia, personal communication, July 1, 2019). Practices like this actually already exist in Islam, namely in accordance with the concept of Qard al- asan. Qard al- asan is a soft loan that is given for social considerations only, where the borrower is not required to repay in any case except the principal capital of the loan (Muhamad, 2000).

According to the researcher as regulated in Law Number 23 of 2011 concerning the management of zakat, the utilization of the proceeds from zakat collection is based on the needs of mustahiq, this can be used as productive business capital. As has been carried out by BAZNAS Bandar Lampung City, it is in accordance with the regulations contained in the Act above, namely in the form of productive business capital assistance for people who can't afford it. At least BAZNAS Bandar Lampung City has assisted in the Bandar Lampung Mayor's program to alleviate poverty even though it has not been 100% able to solve the poverty of the people in Bandar Lampung City.

Furthermore, the researchers found that in determining mustahiq carried out by BAZNAS Bandar Lampung City for the sake of creating a good productive zakat distribution, BAZNAS Bandar Lampung City was obliged to provide direction and guidance so that mustahiq in their business could succeed and turn into a muzakki. BAZNAS Bandar Lampung City should be imitated, especially in terms of the distribution of productive zakat funds that have been running in an orderly manner so that their utilization can be efficient and on target.

Based on the Law of the Republic of Indonesia No. 38 of 1999 concerning the management of zakat, chapter II article 4 states that the management of zakat must be based on faith and piety, openness, and legal certainty in accordance with Pancasila and the law. Thus, BAZNAS Bandar Lampung City has been able to carry out its duties in accordance with the vision of BAZNAS, namely by making BAZNAS a trustworthy,

transparent and professional zakat institution (*Program Baznas Kota Bandar Lampung*, 2019).

It's just that there are a few shortcomings in the pattern of business capital development that has been launched by BAZNAS Bandar Lampung City, namely in the form of control. Controlling is an obstacle experienced by BAZNAS Bandar Lampung City which is caused by limited human resources in terms of the number of workers. So, this control does not go according to the agenda proclaimed by BAZNAS Bandar Lampung City.

## 2. Mustahiq's Welfare Improvement Effectiveness

Based on the information that has been obtained related to the provision of productive zakat in the revolving business capital assistance program which was carried out through interviews with the III Head of BAZNAS Bandar Lampung City, BAZNAS Bandar Lampung City employees, and respondents. The following are the results of the complete interview obtained:

### a) Chairman III and Employees of BAZNAS Bandar Lampung City

Based on the information obtained, the management of zakat infaq and shodaqoh funds managed by BAZNAS Bandar Lampung City through this revolving business capital program began to be implemented two years ago covering collection, management, distribution, and effective utilization. BAZNAS Bandar Lampung City applies professional, transparent, and accountable management in accordance with the concept of Islamic Finance.

The results of the interview with Chairman III Mr. H. M. Faizin explained that zakat funds are managed into two types, namely: consumptive zakat in the form of providing basic necessities and a certain amount of money, and productive zakat, namely providing business capital assistance in the form of money used for additional business capital for mustahiq (M. Faizin, personal communication, July 3, 2019). So from here, the writer can conclude that the productive zakat in BAZNAS Bandar Lampung City is running according to the designed agenda.

Furthermore, the results of interviews with the Bandar Lampung City BAZNAS employee NurmaYulia, stated that so far in the running of this revolving business capital program there were no obstacles that occurred both in the collection, management, distribution, and utilization. It's just that BAZNAS Bandar Lampung City is still lacking in terms of quantity of Human Resources (N. Yulia, personal communication, July 1, 2019).

### b) Recipient of Revolving Business Capital Assistance (Mustahiq Party)

Based on the results of existing research, the revolving business capital distributed by BAZNAS Bandar Lampung City is divided into 2 categories, namely revolving business capital with returns and without returns.

#### 1) Interview Result of Mr. Romli (Furniture and Furniture Craftsman)

Based on the results of an interview with Mr. Romli, whose address is Jalan Pulau Singkep Gg Pinang LK I RT 002 Sukarame. Owns a furniture and furniture business, with business capital from productive zakat funds distributed by BAZNAS Bandar Lampung City of Rp. 10,000,000,- (Romli, personal communication, July 3, 2019). According to Mr. Romli, this assistance was considered very effective. Where with the program from the Bandar Lampung City BAZNAS, it is able to cover the shortfall in purchasing materials used for making furniture. Automatically mustahiq income can increase after buying materials for the finishing process. Furthermore, for a return on capital of Rp. 10,000,000 can be done in instalments. With a tenor of twenty months with monthly instalments of Rp. 500,000 which is paid in the third month after the loan. Where payments can be made through the Bandar Lampung City Sharia Bank without the slightest interest and in accordance with Islamic law.

2) Results of Interview with Mrs. Aan Indriyani (Sembako Stall, Chicken Noodles, and Female Massage)

Mrs. Aan Indriyani lives on Jalan Pulau Singkep LK I RT 002 Sukarame. Has a business capital of basic food stalls, chicken noodles, and female masseurs with business capital from productive zakat funds distributed by BAZNAS Bandar Lampung City of Rp. 500,000, where this capital has been used to add merchandise, which initially only had a capital of Rp. 700,000 then the increase in capital from BAZNAS Bandar Lampung City is able to meet consumer demand for the merchandise from Mrs. Aan (A. Indriyani, personal communication, July 3, 2019). The response from Mrs. Aan to the program carried out by BAZNAS Bandar Lampung City is very helpful to increase daily income. At first, Mrs. Aan was just a housewife with an income of Rp. 20,000, -/day, then Ibu Aan with this little capital plus assistance from BAZNAS Bandar Lampung City was able to increase Ibu Aan's income to Rp. 100,000, -/day. Thus, the existence of a revolving business capital program from BAZNAS Bandar Lampung City is able to reduce the level of poverty in Bandar Lampung City (A. Indriyani, personal communication, July 3, 2019).

3) Results of Interview with Ibu Asiyah (Warung Sayur Mateng)

Mrs. Asiyah, whose address is Jalan Pulau Singkep LK I RT 002 Sukarame. Have a ripe vegetable business that sells from 06.00 to 12.00, through business capital channelled from productive zakat funds of Rp. 500,000,- (Aisyah, personal communication, July 3, 2019). Mrs. Asiyah really felt the impact of the business capital assistance provided by BAZNAS Bandar Lampung City and the income earned from selling cooked vegetables was sufficient to meet her daily needs. Before getting business capital assistance, Ibu Asiyah was just a housewife who had no income but after receiving business capital assistance, she was more productive in her old age. The business capital from BAZNAS is what he uses as capital to sell cooked vegetables. Referring to the views of the respondents above, it can be said in general that productive zakat assistance has an impact on the welfare of the people of Bandar

Lampung City. This is evident from the narrative of Mrs Aan who said that the income before receiving productive zakat was Rp. 20,000, -, increased to 100 thousand. It's the same with IbuAan, IbuAsiyah, who was previously only a housewife with no income, finally sells cooked vegetables and has a daily income of 30,000.

### 3. Utilization and Type of Mustahiq Usaha Business

As far as the researchers dig up information, most of the MUB recipients already have businesses according to their respective types. From the results, most of the businesses run are in the form of basic food stalls. But there are other businesses in the form of skills such as furniture and furniture craftsmen, shopping bag craftsmen from used rope materials, and so on (*Program Baznas Kota Bandar Lampung*, 2019). Based on the results of the interview above, the distribution of productive zakat provided by BAZNAS Bandar Lampung City is in the form of business capital which aims to motivate existing businesses to be more developed with this assistance. With an injection in the form of business capital assistance, it can provide encouragement to create welfare for the community. Thus, productive zakat has had a very significant impact on improving people's living standards. In other words, this productive zakat fund has at least helped government programs in terms of poverty alleviation. Although poverty alleviation is not 100% felt by the people of Bandar Lampung City, at least the BAZNAS of Bandar Lampung City has contributed greatly to efforts to eradicate poverty. Overall, the program run by BAZNAS Bandar Lampung City, in the author's view, is very well applied to different economic conditions.

## E. Conclusion

The stages in the Distribution of Productive Zakat at BAZNAS Bandar Lampung City begin with Finding Muzakki, Determining Mustahiq, Field Surveys, Providing Business Capital, and Mustahiq be independent. From the productive zakat distribution process, BAZNAS Bandar Lampung City aims for Mustahiq to be independent and able to fulfil his life needs and can turn into muzakki in the future. Distribution of productive zakat by BAZNAS Bandar Lampung City does not experience significant obstacles. Meanwhile, Mr. Romli, Ms. Aan, and Ms. Asiyah, as the recipients of business capital assistance, directly felt the improvement in Mustahiq's welfare. The respondents agreed that the business capital assistance received was very helpful for their business and the control process by BAZNAS is one of the keys to success in the business they run. Meanwhile, from the income perspective, respondents felt an increase in income after the existence of venture capital from BAZNAS Bandar Lampung City. The majority of MUB recipients already have a business and only a small number of parties have just opened it. Most of the MUB recipients have businesses in the form of basic food stalls. While others have businesses in the field of skills such as furniture and furniture craftsmen, shopping bag craftsmen from used rope materials, and so on.

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