

The Role of Baznas' Productive Zakat Assistance in The Development of MSMEs in Gorontalo Province

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Abstract

This research aims to review the role of the National Amil Zakat Agency (BAZNAS) of Gorontalo Province in developing the Micro, Small and Medium Enterprises (UMKM) through the Productive Zakat Program in Gorontalo Province. The research used Descriptive Qualitative research method. The focus (indicators) of the research are 1) The role of Productive Zakat Support in developing MSMEs in Gorontalo Province 2) The development of MSMEs in Gorontalo Province before and after receiving productive zakat assistance from BAZNAS Gorontalo Province, 3) The obstacles faced in developing MSMEs through the productive zakat program of BAZNAS Gorontalo Province. The results showed that the role of BAZNAS in developing MSMEs is by distributing zakat in the form of business capital assistance to mustahik in order to help and encourage the community (who deserve assistance) both from entrepreneurs and non-entrepreneurs who need capital so that it will indirectly improve the quality of MSMEs in Gorontalo Province. The impact of BAZNAS productive zakat directly for the development of MSMEs are: 1) Increase the number of business goods, 2) Increase customer purchasing interest in MSMEs that receive assistance, 3) Increase the amount of production, 4) Increase sales turnover (income), 5) Increase business capital and 6) Increase the motivation of beneficiaries (UMKM owners) in developing businesses. The obstacles that occur during the distribution of zakat in the productive zakat program are miscommunication between BAZNAS and the beneficiaries and there is also a mismatch between the data of prospective beneficiaries and reality and the distribution process which tends to be complicated and takes a long time.

Keywords: Role, Productive Zakat, Gorontalo Province Amil Zakat Agency.

INTRODUCTION

MSMEs have role important in development economy in Indonesia. Based on the 1945 Constitution, article 33 paragraph 4 states that MSMEs are one of them part economy national ones independent have potency significant in prosperous public nor in growth economy . MSMEs are milestone the economy of the country that has it very important role .MSMEs have great contribution _ of GDP , namely 61.97 % of the total national GDP or equivalent with Rp. 8,500 trillion in 2020. MSMEs absorb power

Work in big amount i.e. 97% of Power absorb the business world in 2020. Large number of MSMEs compare straight with many field jobs in Indonesia so that MSMEs have share big in absorption power work (Husdiana and Imsar , 2023: 76).

However , in fire MSME businesses are not as easy as imagined . Mayor of Gorontalo, Marten Taha, at the time open Education and Training activities Enhancement Capacity Human Resources (HR) for Micro , Small and Medium Enterprises (MSMEs) said there is four always a problem become constraint for MSME actors in Gorontalo City on Monday (23/10/2023) at the Grand Q Hotel (Alif, 2023).

First , the problem Capital , because for MSMEs are having difficulties in fulfil requirements banking , especially If business they Still in scale small , so difficult For fulfil condition the . Second , problem Marketing , moment These are still MSME actors difficulty in promote product they in a way wide , so MSME actors need understand digitalization of MSMEs. Third ie problem Management and Fourth , problems Competence is also a must owned by MSME actors (Alif, 2023).

According to Marten Taha, in operate A effort , mandatory the law own management good effort , so in manage business they With principle good economy , they can produce future benefits too help wheel economy area . Naturally matter that's a must too supported by qualified competence _ from MSME actors _ Alone . Therefore , on occasion that , the Mayor of Gorontalo, Marten Taha appealed to all over element government and society so that they can support in advancing MSMEs (Alif, 2023).

One of participating institutions role For developing MSMEs is the National Zakat Amil Agency (BAZNAS). BAZNAS as organization Zakat managers in Indonesia have programs for empowering public weak with give sourced capital assistance from zakat funds with give various training and mentoring business . This BAZNAS program own excess compared with banking and institutions finance other because of aid funds sourced from zakat then perpetrator business No asked collateral as well as No collected flower or for results (Mufidati , 2016: 4).

In Gorontalo province , the National Amil Zakat Agency has 5 superior programs , namely the economic program productive , education , health , humanity , advocacy and da'wah . Related programs with MSME development , namely the Productive Economy Program . Based on information from infopublik.id, Acting The Governor of Gorontalo, Hamka Hendra Noer, has deliver in a way symbolic zakat mal economic program productive at the Gorontalo Province National Amil Zakat Agency (Baznas) office , Saturday (24/12/2022). Baznas Gorontalo Province distributes zakat for economic programs productive to 181 perpetrators business micro . The amount of zakat for economic programs productive consists from Rp. 2.5 million and Rp. 5 million as adjusted with type business (MC Prov. Gorontalo, 2022).

Remember Enough importance role institution management of zakat towards development economy especially MSMEs , it is very interesting For done studies more carry on . So research this is for later can give contribution scientific related role so researcher compile research entitled " Role _ BAZNAS Productive Zakat Assistance for Gorontalo Province Development UMKM in Gorontalo Province ".

With formulation problem as following :

- 1) Role Productive Zakat Assistance in developing MSMEs in Gorontalo Province ,
- 2) Impact and development of MSMEs in Gorontalo Province before and after get BAZNAS RI productive zakat assistance ,
- 3) Obstacles encountered in development of MSMEs through the BAZNAS RI productive zakat program .

Study This aim For review role BAZNAS RI Productive Zakat Assistance to MSME Development in Gorontalo Province .

As for benefits from study is :

- 1) For know roles , mechanisms and constraints about Productive Zakat Assistance from the National Amil Zakat Agency (BAZNAS) Gorontalo Province towards Development of MSMEs in Gorontalo Province .
- 2) He got it information about post -MSME development distribution of Productive Zakat BAZNAS Gorontalo Province .
- 3) For review constraint post -MSME development Providing Productive Zakat from BAZNAS Gorontalo Province .

LITERATURE REVIEW

Understanding Role

Understanding role according to Soerjono Soekanto (2002:243), namely role is aspect dynamic position (status), if somebody carry out appropriate rights and obligations so He operate something role . In a organization everyone has various type characteristics in carry out duty , obligation or not quite enough answer that has been provided by each organization or institution . Whereas according to Gibson Invancevich and Donelly (2002) role is someone who has to relate with 2 different systems , usually organization .

Then according to Riyadi (2002:138) role can interpreted as orientation and concept from the part played by a party in opposition social . With role that , the perpetrator Good That individual nor organization will behave in accordance people's hopes or the environment . Roles are also interpreted as demands made structurally (norms, expectations , taboos, responsibilities answer and others). Where in it there is series pressure and ease that connect mentor and support its function in organizing . Role is set behavior with group , okay small nor big , all of

them operate various role .In essence roles can also be played formulated as something Suite behavior certain things caused by something position certain . Personality someone also influences How role That must executed . The role played / acted leader level upper , middle nor lower will have the same role .

Understanding Zakat Productive

Zakat is isim Masdar from the words zaka-yazku-zakah which have meaning blessing , growing , clean , good , and developing (Fahrudin, 2008). Meanwhile, the word productive originate from meaningful produce or give Lots results (Pius and Dahlan, 1994). So zakat is productive can interpreted as gift that can be given create the recipients produce something in a way Keep going continuously . Productive zakat is zakat in the form of treasure or funds provided to the mustahik and used For develop effort , so from business those are the mustahik can fulfil need life in a way Keep going continuously .

productive zakat appear from lack of optimizing zakat in society. Because during this is a lot of zakat given to society is consumer zakat . Its nature only given a year once , that is in the form of zakat fitrah. This model of zakat No No required its existence , however will difficult If reliable For minimize poverty in the middle public . It is in this area that zakat is deep form productive needed . The zakat law indicates that zakat can be received utilized in a way productive , like confirmed in Law Number 23 of 2011 Article 27 "Zakat can utilized For business productive in frame handling the poor and improving quality people " .

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System Productive Zakat Management

Distribution of zakat is very necessary role Work The same Lots parties and participation society , within it contained function motivation , coaching , collection , planning , monitoring and distribution . If all authorized party follow share For succeed good and optimal zakat management means an alleviation program poverty it's not dream . Alleviation poverty Through zakat also has the meaning of reducing amount mustahik and produce new muzakki Therefore That distribution of consumer zakat must reviewed repeat returned and replaced with distribution of productive zakat . Productive zakat is giving zakat that can be given create the recipients produce something in a way Keep going continuous , with zakat assets that have been received (Asnaini , 2008:64).

In short , that in productive zakat , mustahik given fishing rod or a hook, so that it is impossible Can produce fish. Ironic some people during here , give the fish to potential impossibility For given fishing rod or hook. So that mustahik No Can move on the condition to more Good . The development of zakat is: productive with method use of zakat funds as business capital , for empowerment economy

recipients , and so that the poor can get it operate or finance his life in a way consistent . With these zakat funds the poor will be get income fixed , improve business , develop business as well as they can set aside his income For saving (Sartika , 2008:77).

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Understanding MSMEs

Definition of MSMEs according to Law no. 20 of 2008 , namely business trade managed by individuals who refer to business _ economy productive with existing criteria _ set in Constitution . However If explained with definitions and angles MSMEs have different views broad meaning . For the perpetrator business , MSMEs are business or business carried out individual , home household , or business entity small .

Based on PP no. 7 of 2021, new MSME criteria regulated in Article 35 to Article 36 PP UMKM. Based on chapter Accordingly , MSMEs are grouped based on business capital criteria or results sale annual . Business capital criteria used For establishment or registration established MSME activities after the UMKM PP takes effect . The capital criteria consists on :

- a) Effort Micro have business capital until with a maximum of IDR 1,000,000,000.00 (one billion rupiah) no including land and buildings place business
- b) Small businesses have business capital more from Rp. 1,000,000,000.00 (one billion rupiah) up to with a maximum of IDR 5,000,000,000.00 (five billion rupiah) not including land and buildings place business
- c) Medium Enterprises have business capital more from IDR 5,000,000,000.00 (five billion rupiah) up to a maximum of IDR 10,000,000,000.00 (ten billion rupiah) no including land and buildings place business .

Whereas for MSMEs that have stand Before the UMKM PP came into effect , MSME grouping was carried out based on criteria results sale annual . Criteria results sale annual consists on :

- a) Effort Micro own results sale annual until with a maximum of IDR 2,000,000,000.00 (two billion rupiah)
- b) Small Businesses have results sale annual more from Rp. 2,000,000,000.00 (two billion rupiah) up to with a maximum of IDR 15,000,000,000.00 (fifteen billion rupiah)
- c) Medium Enterprises own results sale annual more from Rp. 15,000,000,000.00 (fifteen billion rupiah) up to with a maximum of IDR 50,000,000,000.00 (fifty billion rupiah).

RESEARCH METHODS

Study This taking place start from 06 - 30 November 2023 at the Gorontalo Province National Amil Zakat Agency (BAZNAS) office at Address Limba B, South City, Gorontalo City, Gorontalo 96136.

Types of research This is study descriptive use approach qualitative . Study descriptive ie purposeful research For make hostage taking (image) regarding situations or based on events (Syahza , 2021: 30). Research purposes descriptive that is For make description in a way systematic , factual and accurate about facts and traits population or area certain (Syahza , 2021:28). Meanwhile , Research qualitative is an investigative strategy that emphasizes in search meaning , understanding , concepts , characteristics , symptoms , symbols , as well as description from something phenomenon , concentration and multi- method , natural and comprehensive , prioritizing quality with use Lots method and presentation narrative (Yusuf, 2013: 329). Research purposes qualitative that is For find answer to something phenomenon or question through application procedure scientific in a way systematic use approach qualitative (Prastowo , 2012:204).

Focus study covers information about question , space scope or topic to be found or explored in study . Focus study is align observation research for observation and analysis results study more succeed . Therefore _ that's an indicator used like that form for discussion No become too broad and finally in accordance with title study . For clarify the role of productive zakat in Gorontalo Province , research This focused on :

Table 2. Focus Study

Variable	Indicator
Role BAZNAS Productive Zakat in MSME Development	1. Goals and Benefits of the Productive Zakat program . 2. Procedure Distribution of Productive Zakat carried out by BAZNAS Gorontalo Province . 3. Impact zakat assistance productive in the development of MSMEs. 4. Obstacles to Productive Zakat Distribution and MSME Development .

Data collection techniques used in study This is observation (observation) , interview , survey information and studies documentation .

Instrument study qualitative that is guidelines interview . Interview done to 5 (five) informants . Following regarding informant data :

Table 3. Informant Data

No.	Name	Position
1.	Asnita Basiha, S. Sos	Gorontalo Province BAZNAS Staff Distribution and Utilization

	(AB)	
2.	Salmi L. Pandolo (SP)	Mustahik Kiosk Z-Mart Agus Salim
3.	Susanti Maliki (SM)	Mustahik Kiosk Z-Mart Jalan Jeruk
4.	Nining Husain (NH)	Mustahik Kiosk Z-Mart JDS Below

Data is processed and analyzed use technique data reduction , data display and retrieval conclusion . Sugiyono (2015: 247) stated that reduce meaningful data summarizing , selecting the most important , focusing on what is important and searching themes and patterns enhancement . The data has been reduced give more picture _ clear and easy researcher For collect and search more lots of appropriate data need .

After data reduction then data display (data presentation) is carried out . Prastowo (2012: 244) said that presentation of data viz bunch possible structured information exists withdrawal conclusions and conclusions action . With see presentation of data, we will can understand What is _ happens and what should happen done based on on understanding gained _ from presentations the .

Final is withdrawal conclusion . Withdrawal conclusion (verification) is business For look for or understand meaning , patterns , explanation , plot because consequence or proposition .

The validity of the data is reviewed use technique triangulation . Triangulation is business check data validity or findings research (Bahri, 2010: 56). Researcher use triangulation source , that is compare as well as do checking repeat degrees trust something information obtained through different sources . (Bahri, 2010: 56)

RESULTS AND DISCUSSION

Based on results observations , interviews and eating data surveys obtained findings as following : National Zakat Amil Agency (BAZNAS) as follows set in Constitution Number 23 of 2011 concerning Zakat management is institution non-structural government in nature independent and responsible to President through the Minister as well authorized do task zakat management national .

Initially, the Gorontalo Province Amil Zakat Agency was chaired by Dr. Drs. H. Idris Rahim, MM in 2010 , then after term of office he ended in 2014 , position the chairman of BAZNAS Gorontalo Province was replaced by Dr. H. Anies Naki, MM. Length of service he should end until in 2019, however Because change Constitution the above the term of office management from Dr. H. Anies Naki, MM and friends only



end until 2016. Gazette New for 2017 too decorate change management at BAZNAS Gorontalo Province , namely after committee Gorontalo Province BAZNAS selection was successful net administrator new with chairman Dr. H. Hamka A. Husain, M.Pd and friends with a term of office 2017-2021. For period 2022-2027, Baznas chaired by Mr. H. Hamka Arbie, S.Ag , M.HI.

As for the vision and mission Baznas Gorontalo Province , namely :

1) Vision: The realization of a professional BAZNAS .

2) Mission :

As for the mission from BAZNAS Gorontalo Province , namely :

- a. Make it happen zakat -aware society in Gorontalo Province .
- b. Improve creativity collection , distribution , planned and programmed utilization of zakat .
- c. Making BAZNAS Gorontalo Province a management model zakat in Indonesia.

In distributing zakat funds, the National Zakat Amil Agency (BAZNAS) of Gorontalo Province has several programs, viz economy productive , education , health , humanity , as well as da'wah and advocacy .

The National Zakat Amil Agency in Gorontalo Province is located in 1 city and 5 districts following regional distribution based on each sub-district as following :

Table 4.1. Distribution of BAZNAS Regions in Gorontalo Province

Regional Distribution	
Gorontalo City	I. South City and Hulonthalangi II. North City, Sipatana and Central City III. East City and Greater Dumbo IV. West Town and Duingi
Regency . Gorontalo	I. Telaga, Telaga Biru, Telaga Jaya, Tilango , Limboto II. Batudaa , Tabongo , Dungalio , Bongomeme , West Limboto , Tibawa , Pulubala III. Bolihutuo , Asparaga , Tolangohula , Mootilango , Bilato IV. Batudaa Beach, Biluhu
Regency . Bone Bolango	I. Central Suwawa , East Suwawa , South Suwawa , Suwawa and Pinogu II. Tilonkabila , Kabila, East Bulango , Botu Pingge III. Bulango Ulu, Bulango Utara, Tapa, and Bulango Selatan IV. Bone Beach, Bulawa, Bone Raya, Bone and Kabila Bone
Regency . North Gorontalo	I. Kwandang , Tomilito , Ponelo II. Atinggola , Greater Gentuma III. Monano . Orchid , East Sumalata

	IV. Sumalata , Biawu , Tolinggula
Regency . Pohuwato	I. Marisa, Paguat , Dengilo II. Patilanggio , Duhia Bye , Buntulia III. Wonggarasi , Randangan , Taluditi IV. Popayato , West Poyatato , East Popayato , Lemito
Regency . Boalemo	I. Tilamuta , Dulupi II. Botumoito , Mananggu III. Wonosari IV. Paguyaman , Paguyaman Beach

Performance Data on Collection of Zakat, Infaq , Alms and Social Funds Religious Other during period 4 (four) years from 2019-2022 can_ seen in the table following :

**Table 4.2. Collection Performance Report
ZIS-DSKL**

Ye ar	Zakat Maal	Za kat Fit rah	Infa q / Alm s	DS KL	Funds Collec ted	Growth (%)
20 22	10,230, 364,572	0	0	5,65 3,07 5	10,236, 017,64 7	-2.6%
20 21	10,511,3 94,520	0	442, 784	0	10,511, 837,30 4	-0.3%
20 20	10,541,4 03,868	0	3,63 4,15 1	0	10,545, 038,01 9	-0.6%
20 19	10.605.1 20.384	0	5,31 9,06 3	0	10,610, 439,44 7	21.1%
20 18					8,764, 428,62 9	

**Source : Secondary Data Baznas Processed Gorontalo Province ,
2023.**

Based on table 4.2. on obtained information that in 2019 the ZIS-DSKL funds obtained by BAZNAS Gorontalo Province were amounting to Rp. 10,610,439,447 sourced from Zakat Maal and Infaq / Alms. In 2020 , the ZIS-DSKL funds obtained by

BAZNAS Gorontalo Province are amounting to Rp. 10,545,038,019 sourced from Zakat Maal and Infaq . In 2021 growth the acquisition of zakat funds amounting to 10,511,837,304 which is sourced from Zakat Maal and Infaq funds . Temporary that , on In 2022, the ZIS-DSKL funds obtained by BAZNAS Gorontalo Province are amounting to Rp. 10,236,017,647 sourced from Zakat Maal and DSKL.

Happen decline performance collection of ZIS-DSKL BAZNAS Gorontalo Province funds for 4 years start from 2019-2022 . In 2019 it happened increase amount zakat income amounted to 21.10% of in 2018. Then happen decline Zakat income in 2020 is worth 0.60% of in 2019. In furthermore that is 2021 happens decline return worth 0.30% of in 2020. Until 2022 it will decrease performance zakat collection is still ongoing happen even percentage decline the more increase namely 2.6%. So that can concluded that performance collection of BAZNAS Zakat funds for Gorontalo Province during 2019-2022 experienced decline .

Aims and Benefits of BAZNAS Productive Zakat in Gorontalo Province MSME development

BAZNAS Gorontalo Province is a body that operates in the field collection , management and distribution of zakat. Zakat is one of the pillars of Islam, and BAZNAS is responsible answer For collect zakat from society and distribute it to those who are entitled accept in accordance with provisions of the Islamic religion. One of the programs from BAZNAS is productive zakat . Productive Zakat program own objectives and benefits especially For sector economy public . For know objectives and benefits from so can reviewed based on results interview with a number of informant from BAZNAS Gorontalo Province and recipients Productive Zakat assistance .

Based on results interview with informant AB (field staff distribution of zakat) regarding aims and benefits of productive zakat from BAZNAS Gorontalo Province then obtained information that objective main from The distribution of productive zakat by BAZNAS Gorontalo Province is For helpful and prosperous entitled mustahik accept productive zakat assistance . As for those who are entitled accept assistance in economic programs productive is perpetrator businesses (MSMEs) and public general who has not own business However own potency enhancement good effort . Benefits of the productive zakat program the is distributed business capital assistance so that can helpful and prosperous public from circles businessman nor No entrepreneurs who need capital. So that matter This expected will impact growth the number of MSMEs and increasing quality of MSMEs in Gorontalo Province .

Procedure Productive Zakat Distribution by BAZNAS Gorontalo Province

Mechanism a program refers to a series steps , procedures and rules used For plan , implement , and evaluate the program . As for the mechanism in Productive zakat distribution carried out by BAZNAS Gorontalo Province can reviewed on the

results interview with informant AB, field staff distribution and utilization of Provincial BAZNAS zakat Gorontalo was obtained conclusion ie mechanism for the process of giving and distributing productive zakat divided into 2 (two), namely in the form of the Business Assistance Program and the Z-Mart Assistance Program are as following :

1) Mechanism Business Assistance , namely :

Mustahik candidate direct come office and brought necessary files _ be equipped adjust with specified requirements _ Baznas . As for the requirements namely :

a. Application letter

b. Photocopy of KTP and KK

c. Certificate of Inadequacy from the Village/ Subdistrict

d. Certificate _ Not yet accept facility help from other parties

e. Letter of Obligation from mosque administrator that applicant truly pilgrims stay at the mosque the .

f. Details of capital required .

g. Business photos and Home Photos

h. Site plan

i. Active cellphone/WA number

j. Number account

k. Party Baznas will verify data.

l. Party Baznas will survey location and eligibility file .

Declared mustahik candidate _ worthy accept help in form goods However previously aid funds will given with transferred in especially money _ Formerly .

Impossible who have funds will be given via transfer disburse these funds and funds will bought goods in accordance need business .

Purchase goods business will accompanied by the party Baznas .

2) Zmart Program Mechanism

Parties Baznas do survey field For look for potential businesses _ get help Zmart . After get worthy businesses / SMEs _ get help , then candidate recipient help must complete file .

For recipients help already _ own stall so will direct given business capital assistance in form goods merchandise . For recipients no help yet own stall will given

help form outlet sales complete with goods merchandise. Then party Baznas will recruiting companion For build recipient help Zmart .

Justify opinion SP informant , as one Productive Zakat Mustahik "Z-Mart" BAZNAS Gorontalo Province . Related procedure Productive Zakat distribution , SM Informant stated that the BAZNAS Team did visit to efforts form stall of opportunity For develop effort and forecast can manage help business with Good . After That candidate mustahik enter requested file _ that is in the form of KTP, KK, permit letter effort and fill form provided by BAZNAS Gorontalo Province . _

Development of MSMEs in Gorontalo Province Before and After the Productive Zakat Program

Based on objective from productive distribution of Zakat is For helpful and prosperous entitled mustahik accept productive zakat assistance . So research This want to study Is zakat productive ? impact for development of owned MSMEs (businesses) . Impossible .

Based on information from SP informant , obtained information that Productive Zakat Assistance help owner business For add quantity goods sales so that can interesting buyer . Previously SP informants are constrained in in terms of business capital , so No Can fill and add goods merchandise at the stall . as a result goods merchandise at the kiosk owned by number of SP informants relatively A little .

Potential buyers and customers difficulty in buy the thing he need at the kiosk owned by SP informant , because stall the No complete . As a result buyers are lazy to buy at the kiosk owned by SP informant . Since get productive zakat program assistance , business SP informant experienced enhancement quantity goods sales so that Lots interested buyers and customers shop at business owned by SP informant .

Help This also has a big influence on aspects psychology Mustahik , the SP informant admitted that he was very happy and motivated For manage existing business capital given BAZNAS. Moreover Again this capital assistance in a way free and not need There is refund so No burdensome mustahiq . As for business capital management , the initial capital provided by BAZNAS is Rp. 5,000,000 in period 1 month of owner's capital business (SP informant) already experience enhancement to Rp. 6,000,000.

As well as with the above information , based on interview with according to NH informant , impact from the BAZNAS productive zakat program on his business that is can add quantity goods sold , the previous one goods sales the amount A little become Lots . Even in business informant NH, the initial business capital was Rp. 5,000,000 yet experience enhancement . But informant NH admitted Once get increase results sale up to Rp. 1,000,000 in 1 day after accept productive zakat

assistance from average income per day normal only reached Rp. 300,000 - Rp. 500,000.

Then SM informant added that one impact help business in the form of capital goods from BAZNAS you can increase production sale food so that raise turnover sale . So that can concluded The impact of BAZNAS's productive zakat in effort MSME development is :

1. Add quantity goods sold . _
2. Increase interest customers and buyers For shop at businesses that accept help .
3. Increase the number results production .
4. Increase turnover sales (income) .
5. Increased business capital .
6. Increase motivation recipient assistance (MSME owners) in develop business .

Obstacles that occur during the productive zakat program taking place

In helping welfare public through sector economy , BAZNAS Gorontalo Province has a productive zakat program for MSME owners . However , the implementation and distribution of zakat is productive there is a number of constraint . Based on results interview with informant AB, field staff the distribution and utilization of BAZNAS zakat in Gorontalo Province shows that obstacles that occur at the time distribution of zakat in the productive zakat program ie happen miscommunication between BAZNAS with recipient help as well as There are also discrepancies in candidate data recipient help with the reality in the field when surveyed by BAZNAS Gorontalo Province . Miscommunication happen when We Want to survey the person (candidate recipient help) no at hom or wrong house (address No appropriate), or existing number filed No Can contacted .

From the side mustahik , there is A little constraint distribution . Based on results interview with SM informants were obtained information that Not yet There is distribution business capital assistance (in the form of goods) on business the stall . Due wait queue distribution , so mustahik Not yet feel benefit help in a way direct because help Not yet distributed .

The distribution of zakat is carried out by BAZNAS in collaboration with chairman group mustahik recipient help . More money formerly will transferred to Group leader . Amount all over recipient is 50 mustahik . Then every Sunday Chairman group must cash out for buy goods help . And every Sunday , will 3 (three) recipients are determined For take help in the shop already determined . From the statement the seen mechanism distribution is very complicated and consuming long time .

From the results interview above showing that main goal from The distribution of productive zakat by BAZNAS Gorontalo Province is For helpful and prosperous entitled mustahik accept productive zakat assistance . Meanwhile , benefits from the productive zakat program the is distributed business capital assistance . So that can helpful and prosperous public from circles businessman nor No entrepreneurs who

need capital later expected will impact growth the number of MSMEs and increasing quality of MSMEs in Gorontalo Province .

Mechanism of the process of giving and distributing productive zakat divided into 2 (two), namely in the form of the Business Assistance Program and the Z-Mar Assistance Program . BAZNAS has a productive Zakat program impact positive and very useful in effort MSME development . Although Still happen a number of problems at the moment distribution of zakat in the productive zakat program .

CONCLUSION

BAZNAS Gorontalo Province is the National Zakat Management Agency which is institution non- structural government in nature independent and responsible to President through the Minister as well authorized do task zakat management national . One of the programs from BAZNAS Gorontalo Province is the productive program . Where the distribution of zakat is used For community in the sector economy productive .

Research result show that : Productive Zakat Program seen through objectives and benefits in a way direct nor No direct ie join in helpful and prosperous UMKM owners who are (entitled) yan accept productive zakat assistance with provide capital in form goods so that can increase development business . BAZNAS's productive zakat on effort MSME development is : 1) Adding amount supply goods sales , 2) Increase interest buy customers in MSMEs who receive it help , 3) Increase the number results production , 4) Increase turnover sales (income) , 5) Increased business capital and 6) Increased motivation recipient assistance (MSME owners) in develop business . 3. Obstacles that occur at the time distribution of zakat in the productive zakat program ie happen miscommunication between BAZNAS with recipient help as well as There are also discrepancies in candidate data recipient help with the reality on the ground , as well exists mustahik who hasn't yet accept help because mechanism distribution is very complicated and consuming long time .

After study the role of productive zakat programs in development of MSMEs in Gorontalo Province . If so There is some suggestions from researcher For achieved BAZNAS objectives , researchers next as well as MSME development for to the front . Some of these suggestions namely :

1.To researchers next , in make report research This Of course researcher aware own a number of limitations . As for limitations that is amount respondents were only 4 (four) people so not enough describe real situation . _ In the data acquisition process , the Z-mart program is one of the provincial BAZNAS productive programs new just held during not enough more than 1 month , so Not yet Can be measured in a way Certain impact from facet additional capital. Because of the new program carried out several weeks .

2. To the recipient help (mustahik), necessary learn method arrange income and capital so For to the front can manage capital goods assistance with good and business owned _ can develop .
3. To BAZNAS Gorontalo Province as Amil Zakat, considering that the zakat program is productive This is very useful for MSMEs in Gorontalo Province then need held enhancement distribution of zakat in productive program areas Because for 4 years start from in 2019 -2022 the average distribution of zakat for field productive only 14%. Then need exists study more carry on For effectiveness and efficiency distribution capital goods assistance for the Z-Mart program because eat long and complicated in the processing . So that There is a number of recipient no help yet get help goods business Because must queue turn .

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