

CHAPTER II

LITERATURE REVIEW

A. Theoretical Framework

1. Definition of Baitul Maal wat Tamwil

Baitul Maal Wat Tamwil is an integrated effort of *bayt al-mal wa al-tamwil* which has activities to develop productive and investment operations in improving the economic quality of micro or small entrepreneurs by encouraging saving activities and supporting the financing of economic activities. *Baitul Maal Wat Tamwil* can also receive zakah funds, infaq and alms and distribute them in accordance with the rules and mandate. In addition, the fundamental thing in all Baitul Maal wat Tamwil activities is that it must be conducted based on the principle of muamalah Islamic economy.

The term *Baitul Mal wat Tamwil* is actually divided into two terms, they are *Baitul Maal* and *Baitul Tamwil*. According to its function, Baitul Maal is in charge of collecting, managing and distributing zakah, infaq and shodaqoh funds as part of social aspects. Meanwhile, Baitul Tamwil is a commercial institution with funding from the third aspect, usually in the form of loan or investment. In fact, BMT refers to the concept of baitul maal taught by the Prophet Muhammad. Baitul maal taught by the Prophet SAW collected zakah funds, infaq and shodaqoh (ZIS) or other funds that are not binding. However, the Indonesian Muslim culture has not been maximized to allocate the ZIS funds. (Widodo, 1999)

2. Definition of SME

There are many versions related to the definition of SME (Small, Medium Enterprise). Some institutions and researchers have defined SME with different opinions. However, it should be realized that one of the characteristics of SMEs are different in the forms. The most important thing that should be noted is that the existence still can be traced back. By looking at these limits, here are the profile and role of SMEs in Indonesia that can be illustrated. In 2002, from around 40 million businessmen, 39 millions of them were micro businessmen, 640.000 were small business units, 70.000 were medium enterprises and 11.000 were large enterprises. (Krisnamurtini, 2003)

In Indonesian economy structure, the SMEs economic activities of the people are productive, which dominates more than 99% in the structure of the national economy. So far, the existence of SME is quite dilematic. It can be regarded as a saviour because it can be more survivable during the economic crisis. It becomes a place to lay hope on for a better economy in society.

The existence of SMEs enables to provide not only more job opportunities, reduce poverty, unemployment and urbanization flow but also as the motor of national and regional development. On the other hand, the existence also still faces many both internally and externally constraints and limitations.

Here are some internal constraints that are faced by SMEs, they are constraints on capital, production techniques, market share, management, and technology, and weak in financial decision-making, supervision, and also competitiveness. Indeed, external constraints faced by SMEs are such as licensing issues, raw materials, marketing locations, less conducive business climate, community awareness and lack of coaching. (Prasetyo, 2008)

3. Definition of Zakah

a. Zakah

Zakah is one of the pillars of Islam that becomes one of the pillars in Islam. The term 'zakah' comes from the Arabic word "zaka" which means a blessing, clean, more and more growing and better. Based on the terminology, the term zakat is defined as a certain amount of property that is required by Allah to be handed over to people who are deserved to receive it with certain requirements. (Darmuin, 2009)

In economic countings, if a person issues zakah, it means his property will be reduced or decreased. When it is viewed from Islamic the point of view, there will be more rewards and the leftover will bring abundant of blessings. The issues of zakah not only increases reward but also raises the amount of treasure and gets blessing as well from Allah SWT. Besides, the issuers of zakah will get more prayer

from the poor (faqir) and other mustahiqs who feel grateful because of zakat. (Hasan, 2000)

There are two types of zakah, they are Zakah Fitrah and Zakah Maal. Here are the definitions of those two terms:

1. Zakah Fitrah is *zakat al-nafs*, the obligation of issuing zakat for every muslim, both for adults and kids which is coincided by fasting in Ramadan month.
2. Zakah Maal is equivalent with the terms infaq and shodaqoh. The three terms are words that indicate the existence of maaliyah worship, a kind of worship which is associated with peoples' assets. (Mursyidi, 2003)

1. The Aims of Zakah

There are some aims of Zakah, they are:

- a. Uplifting the poor and helping them out from suffering and economic hardship
- b. Assisting the problem of gharimin, ibn sabil and other mustahiq
- c. Widening and strengtening relationship among muslims (silaturahmi) and among human beings in general
- d. Excluding the greedy and stingy
- e. Expelling jealousy and envy (social jealousy) among the poor
- f. Raising peoples' sense of social responsibility especially on their assets

g. Educating people to be more discipline in doing obligations and issuing what others' rights are

As a Means of equal distribution of income (rizki) to achieve social justice (Wakaf, 1982)

2. The Law of Zakah Related to the Welfare of Ummah

Zakah is an individual obligation for every Muslim because zakat is included in Islamic law. It can be said that the obligation of zakat is something that ma'lum minad-din bid-darurah (the existence is automatically recognizable) and it becomes an absolute part in Islam. Zakah has been required in the second year of hijriyah.

Here are the fundamental laws of zakah, they can be found both in the Qur'an of hadith and ijma'.

a. Al-Qur'an

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ﴿١٠٣﴾

Meaning:

“Take alms from their wealth to cleanse them and purify them thereby, and pray from them. Surely your prayer is a relief for them Allah is Hearing knowing.” (QS. At-taubah : 103)

b. Hadist

عن ابن عمر رضى الله عنهما ان رسول الله صلى الله عليه وسلم قال: بنى الاسلام على خمس: شهادة ان لا اله الا الله - وان محمدا رسول الله, واقام الصلاة, وايتاء الزكاة, وحج البيت, وصوم رمضان. (متفق عليه)

Meaning: *“From Ibn Umar r.a. that the Messenger of Allah said: Islam is upheld on the five grounds, 1. Testifying that there is no God who haq other than Allah, and that Muhammad is the messenger of God, 2. Establish five-time prayers, 3. Paying zakat, 4. Working the pilgrimage to the House, 5. Fasting in Ramadan.”*

(HR. Bukhari dan Muslim)

3. The Requirements of Zakah

a. Independent

Zakah should be issued by independent people and those who can act freely. According to the agreement of the scholars, zakat is not obliged upon the servant sahaya who has no possession or assets. Zakat is only obliged to those with full-possessed assets/propert.

b. Islam

According to the ijma, 'zakah is not required for the unbelievers because the zakat is one of the pillars in Islam and one of the holy mahdah worships, and the unbelievers are not devout people

c. Baligh and have common sense

Zakah is not obliged for children and insane people because they are not included in the provisions of the mandatory people to do worship such as prayer and fasting

d. The property issued is the obligatory property of zakah

Treasury obligatory zakah required productive, that is developing because one of the meaning of zakah is growing and productivity is not generated except from productive goods

e. The Limit of Nishab

It means that minimum amount of zakah property as the standard and it has been determined in Islamic Shari'a. If the amount of treasury standard is less than that of requirement, then it is not obligated to issue zakah. Each type of zakat property has its own nishab limit.

f. Full-possessed property

Mazhab Hanafi thought argues that the full-possessed property is a wholly owned possession and it is in its own possession.

g. The Attainment Haul

Haul H is a time span of 12 months of qomariyah (1 year in hijriah count). The count of nishab is held since the treasures reach the nishab during one year, except planting. The zakat of planting is issued only on every harvest.

h. No Debt

According to the Hanafi, the debt will be preventing a muslim to pay zakah, because of debt due to Allah as well

i. Exceeding in Main Needs

According to Mazhab Hanafi, the issued of zakah requires beyond the debt and basic needs. A basic need is a treasure that can certainly prevent a person from destruction.

Besides zakah, there are infaq and shadaqah. Allah SWT gives freedom for people to determine the type, amount, and to choose time and implementation in issuing infaq and shodaqoh. Doing them sincerely becomes the most important thing in infaq and shodaqoh.

The legal requirement of zakah are as follows:

1. Intention

People who pay zakah are required to distinguish between obligation and sunnah

2. The Submission of Ownership

Property owner should hand the zakah over those who are entitled to receive it.

4. Mustahiq Zakah

The distribution of zakah has been formally arranged by Allah SWT, QS. At Taubah : 60

﴿ إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبِهِمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ ۗ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴾

Meaning: *“The Alms are only for the poor and the needy and those who collect them, and those whose hearts are to be softened for the faith, and to free the captives and debtors, and in the path of Allah and for travelers. A duty imposed by Allah; Allah is Knowing.”*

There are 8 group of based on some sources, they are :

a. Fakir

According jumhur fiqh scholars, fakir are people who have no poverty nor earnings so they can not fulfill the needs, not only their needs but also the needs of their family. The needy (fakir) is often equated with the poor. In fact, those two terms are different. According to (Al-Zumhayly, 1995) the needy are under the poor in term of property and treasury.

b. The Poor

Jumhur Ulama said that the poor are people who have property or earnings for themselves and their family but it can not fulfill the needs or it is still insufficient. According to the

Government of Indonesia, the limitation of poor can be identified through some aspects (Mufraini, 2006). They are:

1. Consumption aspect
2. Economic aspects
3. Non Economy aspect

c. Amil

Amil is an asnaf which does not always exist. If zakah is distributed directly by muzakki, then there will be no asnaf from amil group. Besides being distributed by muzakki itself, the existence of amil will be omitted if zakat is distributed by the priest. The proportion of zakat that amil gets is 1/8 or 12.5% of the amount of distributed zakat. (Mufraini, 2006)

d. Muallaf

Muallaf are those who intend to be muslims, and there come a leader to persuade them by consolidating their faith to be muslim by giving them some proportion of zakat. Hopefully, by treating them like that, there will be some more muallaf following them (Fathoni, 1987). Some converts who can accept zakah are :

1. People who have just converted to Islam for less than a year
2. People who are seduced to convert to be muslims
3. People who are seduced to defend Islam (A.Hidayat, 2008)

e. Ar-Riqab

It means *mukatab*, slaves who are freed in order to assemble property to redeem for their independence. These slaves initially had made an appointment with their master to redeem them. Later, the scope of riqab not only covers the slaves but also includes people with the following criteria :

1. Housmaid
2. Colonized people
3. Employess with low salaries. (Amidhan, 1985)

f. Al-Gharim

Al-gharim are people who have debts for doing gooddeeds, not for immoral deeds. Zakat is given so they can pay the debts. (Mughniyah, 2002)

g. Sabilillah

According to jumhur ulama, sabilillah is spending zakah funds for people who guard the border of a country or for jihad. Some in Shafi'i and Hambali madhhab say zakah funds should not be distributed except to those who are fighting and those who are jihad fakir. This opinion is based on the consideration that the wealthy fighter was able to prepare both himself and the equipment. While the fakir who participated in the war and financed by the state does not belong to this sabilillah group. (Zahra, 2004)

h. Ibnu Sabil

Ibnu Sabil are those who are on journey, lack of or run out of supplies for life, both for expenses and for returning home. These include the refugees who leave their homes to save their lives or their religion from the arbitrary act of ruler. (Basyir, 1997)

b. Organization of Zakah Management

a. The Definition of Zakah Management Organization

The definition of Management zakah organization is an institution engaged in the management of zakat funds, infaq and shodaqoh Organization of Zakah Management. (Rifqi)

According to the Law Number 38 Year 1999 about Zakah Management in Article 1, Paragraph 1, the definition is planning, organizing, implementing and supervising activities on the collection, distribution and utilization of zakah. (Hasan, 2001)

b. The Function of Organization Zakah Management

The organization of zakah management, whatever the form and the position, generally has two functions:

1. As a financial intermediary

Amil goes between muzakki with mustahiq.

As a financial intermediary, Amil is required to apply the principle of trustworthy. As any other financial

institution, the principle of trustworthy is an absolute requirement to be had.

2. Empowerment

The function is indeed as an effort to realize the mission of Amil. The function is related on how muzaki society has more blessing and peaceful life, to be guaranteed in life. Furthermore, they become independent and hopefully, they will become muzaki in the future. (Ridwan, 2005)

c. Productive Zakat

It is known that in the distribution of zakah can be divided into two patterns, they are consumptive pattern and productive pattern.

Productive word is derived from English, "productive" which means produce a lot; provides many results; produce a lot of valuables; which has good results.

The productive zakah is defined as a distribution of zakat which makes the recipient produce something continuously with the property he received by way of developed in the form of productive effort (Asnaini, 2008).

According to Fakhur, the distribution of productive zakah is the distribution of zakat where mustahiq does not receive zakah directly for consumption, but it is initially tried either by mustahiq own or by

institution or amil agent. The consumption is from the improvement of zakah that has been done (Fakhrur, 2012)

Azizy argued that zakah is not only for consumptive, but ideally zakah also as the source of the people's fund. The use of zakah for consumptive is only for emergency things (Azizy, 2004). This means that when there is a mustahiq that is not possible to be guided to have independent business or indeed for urgent interests, then consumptive use can be done. From that opinion we can conclude that indeed zakat should be utilized for productive activities.

In addition, Nawawi states that the Islamic government is allowed to build factories or companies from zakat for ownership and profit to be used for the benefit of the poor, so that their needs can be met throughout the ages (Nawawi, 2010).

Majid states that the three things related to zakat in economic development are: zakat will reduce motionless treasury or heaped treasury. Zakat is worth for the unfortunate ones and it can encourage the poor to achieve the standard of living by improving productivity level. Zakat institutions can indeed increase government aggregate in macro-economic scale so it can lead to achieve higher economic growth (Majid, 2010).

d. Utilization of Productive Zakah

Utilization comes from the word 'use' which means benefits, while the definition of empowerment in a large dictionary of

Indonesian language is: entrepreneurs in order to be able to bring results and benefits, energy and so forth in order to be able to perform the task well.

From the understanding above, the utilization of zakah can be interpreted as a business in managing the fund of zakat collection in order to have benefits or power in accordance with the purpose of zakat itself.

According to (Permono, 1992) in his book entitled “Empowerment of Zakat in the National Development Framework”. He mentioned that the utilization of zakat is anything related to government effort in utilizing the result of collection of zakat to be distributed to mustahik

The utilization of zakah is specified in Law no. 23 of 2011 as follow:

- a) Zakat can be utilized for productive effort in handling the poor and improving quality.
 - b) The utilized of zakah for productive enterprise as enforced in paragraph (1) shall be done if the need for mustahiq has been fulfilled.
- (Nafilah, 2015)

Utilization of productive zakah which more understanding to how or method of delivering zakat funds to the target in a broader sense, the way of effective delivery, effective benefits with a versatile

system and productive, in accordance with the message syari'at and the role and function of social economic of zakah. Zakah productive thus is the giving of zakah which can make the recipients produce something continuously, with the treasure of zakah that has been received. Where zakah assets or funds given to mustahik are not spent but developed and used to help their business, so with the effort they can meet the needs of life continuously

A concrete example of the utilization of zakah as a productive enterprise is the provision of revolving business capital, which means mustahik borrowed a number of capital and is required to be accountable for the use of business capital / work by way of returning to repay, or in accordance kesepakatan together. Required that the right to provide zakat which is productive is an institution capable of conducting guidance and assistance to the mustahik for business activities can run well. In addition to guidance and mentoring to the musatahik in business activities, also must provide spiritual guidance and religious intellectuals in order to increase the quality of faith and Islam.

If this method runs smoothly then the benefits of zakah can certainly be very large. Many people who can get the capital, can work, make life enough and eventually changed from mustahik become muzakki. If this productive zakah can be done properly and

correctly, undoubtedly poverty will gradually diminish and even disappear.

e. Zakah and Poverty

Poverty is a problem for every country, class, or individual. Several causes and solutions to poverty have been widely discussed. Islam is not only viewed as a belief, but also included system and ways in realizing the social order of wealthy people and social justice.

In a hadith, the Prophet Muhammad said:

“Indeed, Allah has obliged the zakat on the wealth of the wealthy of the Muslims, a number of which can meet the poor among them. The poor will not suffer from hunger and hardship, except for the deeds of the rich. Remember God will judge them firmly and torment them with pain.” (HR. At-Thabarin)

Based on the above hadith, it can be concluded that the obligation of zakat is a must for every muslim who are wealthy enough to give the poor. Zakat aims to reduce or eliminate level of poverty, so the social order of life as one of the goals of Islam will be achieved.

It shows zakat becomes the first form of social security system in the world. It first appeared in West countries in 1941 and was pioneered by America and Inggris (Qadir A. , 2001). The entire system of social security of zakat was initially running well, because zakat was managed directly by a fair government. When the zakat

began to be marginalized and only regarded as a ritual of worship, there has been a dysfunction on the charity as a social security because zakat gradually collected in the same time zakah fitrah. As a result, the utilization of zakah only function as the form of consumptive, which was the relief of temporary relief given only once a year.

According to (Mannan, 1992), zakat is very appropriate in improving the pattern of consumption, production and distribution in order to prosper the people. That is because one of the greatest evils of capitalism is the mastery and thought of production resources by a handful of people who benefit economically, thus implying a disregard for those less fortunate. Zakah is an uncompromising mechanism that seeks to eliminate all arbitrariness, because zakat is an obligation for the wealthy Muslims. So, zakah is able to appear as an instrument in minimizing the gap and is able to restore people's purchasing power.

Zakah, as the third pillar of Islam, is the main instrument in the teaching of Islam. It is as a distributor of wealth which flows from the rich to the poor. Zakah is an official institution directed to create equity and justice for the community. So, the standard of community life can be improved. The results of zakat can cover both the needs of the poor and public interests.

B. Related Review

As far as the authors of the discussion about the effect of zakat produktif obtain prosperity through SME much discussed as a scientific work. And to support the deeper problem of the above problem, the authors try to do research in the relevant literature on the subject of research.

Research ever compilers encounter related to productive zakat affect on prosperity through SME is researcher Muh Amri Cahyadi. "Analysis of the effect of productive zakat on prosperity with the development of Micro Enterprises as Intervening Variables (Case Study On the Amil National Agency of Yogyakarta Special Region), which discussed significant positive influence on the growth of micro business community.

Rusli, Abubakar Hamzah, and Sofyan Syahnur, "Analysis of the Effect of Earning Zaltat Production on Poverty Alleviation in North Aceh District." From the results of the study concluded that the provision of Zakat Productive in the form of business capital has a positive impact on the income generation of productive zakat recipients, opinions before receiving and after receiving productive zakat capital.

Another study concerning productive zakah to prosperity through SMEs is researchers, Mila sartika. "The Effect of Productive Zakat Utilization of Mustahiq Empowerment at LAZ Foundation Solo Peduli Surakarta." From the results of this Penelirian indicate a significant influence between the amount of funds disbursed to income mustahiq. This

means that the amount of funds (zakat) disbursed really affect income mustahiq, in other words the higher the funds disbursed the higher the income mustahiq.

Lailiyatun Nafiah in his research discusses the "Effect of Productive Zakat Utilization of Mustahiq Welfare in the Rolling Livestock Program of BAZNAZ of Gresik Regency" from his research There is a Positive Influence between Productive Zakah Utilization in the Rolling Livestock Program of BAZNAZ Gresik Regency. That the welfare of mustahiq influenced by the utilization of productive zakat with a large contribution of influence is 30.5%.

From several scientific papers that discuss that productive zakat to the welfare of the community, the compilers are summarized in the table below:

Table 2.1
Previous Researches

No.	Write (Years	Title	The result of the research
1.	Muh Amri Cahyadi (2016)	Analysis of the effect of productive zakat on prosperity with the development of Micro business as Intervening Variable (Case Study On the Amil National Agency of Yogyakarta Special Region)	Productive Zakah has a significant positive effect on the growth of community micro enterprises. This means that the amount of funds disbursed as venture capital may increase turnover and

			profitability of mustahic enterprises
2.	Rusli, Abubakar Hamzah, dan Sofyan Syahnur (2013)	Analysis of the Effects of Earning Zakah on Poverty Reduction in Aceh Utara District	The result of the study concluded that the provision of Zakat Productive in the form of business capital has a positive impact to increase the income of the productive zakat recipient community, where there are differences of opinion before receiving and after receiving the productive zakat capital
3.	Mila Sartika (2008)	Effect of Productive Zakat Utilization of Mustahiq Empowerment at LAZ Foundation Solo Peduli Surakarta	The results of this study indicate a significant influence between the amount of funds channeled to the income mustahiq. This means that the amount of funds (zakat) disbursed really affect income mustahiq, in other words the higher the funds disbursed the higher the income mustahiq.
4.	Lailiyatun Nafiah (2015)	Effect of Productive Zakat Utilization on Mustahiq Welfare in the Rolling Livestock Program BAZNAZ Gresik Regency	There is a Positive influence between the Productive Zakah Utilization in the rolling livestock program of BAZNAZ of Gresik Regency. That the welfare of mustahiq influenced by the

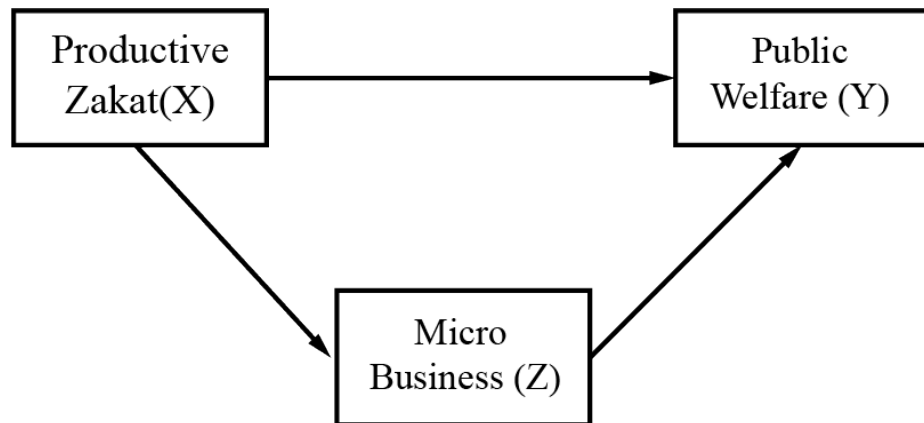
			utilization of productive zakat with a large contribution of influence is 30.5%.
5.	Agustina Mutia dan Anzu Elvia Zahara (2009)	Analysis of Factors Affecting Prosperous Economic Welfare Through Zakat Empowerment (Case Study of Productive Zaltat Distribution / Business Capital at Bazda Kota Jambi)	Based on the test that has been done, it can be concluded that zakat significantly affect the income changes with 99% degree of confidence. It can be seen that the amount of zakat received, the number of family members, age and education have a positive relationship to the increase in income significantly.
6.	Siti Halida Utami, Irsyad Lubis (2014)	Effect of Productive Zakat Utilization of Mustahiq Empowerment in Medan city	The result of statistical analysis through paired sample t-test shows that there is a difference of income level mustahiq before and after receiving productive zakat, where the difference is on average has increased although in relatively small amount. The minimum revenue increase mustahiq is Rp 300.000 per month and the maximum income increase is Rp 2.000.000 per month. The average income increase of 37

			respondents can be seen from the mean paired samples test that is Rp 303.500 per month.
7.	Iskandar Muda, Muhammad Arfan (2016)	Effect of Zakah on Productive, Productive Age Mustahik and Mustahik Enterprises Business Productivity Mustahik (Study on Baitul Maal of Banda Aceh)	<p>The amount of productive zakat, productive age and the duration of effort mustahik jointly affect the productivity of mustahik business.</p> <p>The amount of productive zakat affects the productivity of the mustahic business.</p>
8.	Sintha Dwi Wulansari, Achamad Hendra Setiawan (2014)	Analysis of the Role of Zakah on Productive Growth of Mustahik Micro Business Growth (Zakat Receiver) (Case Study of Zakat House of Semarang City)	Analysis of the Role of Productive Zakat Funds on Micro Business Development Mustahik (Zakat Receiver) (Case Study of Zakat House of Semarang City)
9.	Mohammad Nizarul Alim (2015)	Utilization and Accounting of Zakat for Productive Purpose in Indonesia: A Review	Zakat regulation gives an opportunity for utilizing of zakat for productive purpose. This study offers two mechanisms and accounting recognizing as middle way both the ownership of zakat and infaq/sadaqat for productive purpose and fiqh consideration. The

			first mechanism, zakat or infaq/shodaqoh is for amil as source of fund for recipients and the second, saving fund mechanism for recipients
10.	Dr. Anwar., ST., MT., M.Ag (2017)	The Law of Productive Zakat in Islam and Its Impact Towards Economy	Productive zakat empowerment according to islam law is justifiable, as long as pay attention to the basic needs for each mustahiq in the from of consumptive urgent ti be addressed immediately. Beside empowering zakat for productive activities permitted by Islamic law for zakat is quite a lot and in practice should be handed over to those who are professional, competent and trustworthy, and followed by a strict monitoring of amil institution.

C. The Framework of Theoretical Thinking

In this frame of mind, it shows the models or images and the main variables that become the problem and also explains the relationship between one variable with the other variables



Picture 2.1
Theoretical Framework

Where :

X : Productive Zakah (Independent Variable)

Y : Public Welfare (Dependent Variable)

Z : Micro Business (Variabel Interveing or Mediator)

D. Research Hypothesis

The research hypothesis is a temporary answer to the research problem that must be tested empirically. The hypothesis is the answer to the research problem which is theoretically considered as the most probable and highest level of truth. (Suryabrata, 2003)

Based on the literature review and theoretical framework of this research, the hypothesis of the research is as follow: "There is influence between the Productive Zakat Utilization of the Mustahiq Empowerment in KSPPS

Fastabiq Khoiro Ummah Pati. It means that the efficient the provision of productive zakat funds to the Mustahiq or UMKM will affect to the increase in Mustahiq income in KSPPS Fastabiq Khoiro Ummah Pati.