

# ECONOMIC EMPOWERMENT THROUGH PRODUCTIVE ZAKAT: A COMMUNITY- BASED APPROACH

Lisma Humaidah <sup>a,1\*</sup>, Noor Hasvenda Abd Rahim <sup>b,2</sup>

<sup>1</sup> Universitas Negeri Surabaya, Indonesia

<sup>2</sup> Universiti Teknologi Mara, Malaysia

Email: <sup>a</sup> [lisma.20022@mhs.unesa.ac.id](mailto:lisma.20022@mhs.unesa.ac.id), <sup>b</sup> [hasvenda@uitm.edu.my](mailto:hasvenda@uitm.edu.my)

\*Corresponding Author

DOI: [XXXX](#)



## ABSTRACT

### Keywords:

Zakat  
Empowerment;  
Productive  
Zakat;  
Community  
Empowerment;

Economic empowerment through productive zakat is an effort to free ourselves from the shackles of poverty with zakat funds provided to be developed and used to support sustainable businesses. This study aims to identify how the productive zakat economic empowerment model and the impact felt by poor orphan mothers before and after receiving BISA program assistance at LAZNAS Yatim Mandiri Surabaya. This study uses a descriptive qualitative research method to describe the problem. Data were collected using interview, observation, and documentation techniques. The results of the study indicate that the economic empowerment model through the distribution of productive zakat in the BISA program will reduce family economic problems through empowerment activities carried out, namely forming BISA groups, religious guidance, distribution of business capital and coaching training.

### Article Info:

Submitted:  
01/02/2024  
Revised:  
12/04/2024  
Published:  
27/06/2024



This work is licensed under a [Creative Commons Attribution-ShareAlike 4.0 International \(CC BY-SA 4.0\)](#)

**How to cite:** Humaidah, L. (2024). Economic Empowerment Through Productive Zakat: A Community-Based Approach. *Journal of Social Philanthropy and Halal Research*, 5(1), 46-53.

---

## INTRODUCTION

Poverty is the main problem faced by Indonesia to date. According to the Central Statistics Agency (BPS), the poverty rate in Indonesia is currently quite high with the number of poor people as of March 2023 being 41.89 million people or equivalent to 13.98% of the total population of Indonesia (BPS, 2023). The high poverty rate requires a way to eradicate poverty, but based on Islamic teachings. One way to eradicate poverty that is very important for the welfare of the poor is zakat (Nusrodiniyah & Anwar, 2023). Zakat is an obligation for Muslims and plays an important role in economic empowerment. The existence of zakat in the context of economic empowerment protects poor families. Therefore, zakat is expected to achieve and improve the welfare of the community, especially those classified as *mustahik*. Increasing the welfare of *mustahik* can be achieved by optimizing zakat by focusing on productive or beneficial activities and businesses (Bahtiar, 2021).

Empowerment refers to the ability of individuals, especially vulnerable groups, to access productive resources that enable them to increase their income (Moorcy et al., 2020). Economic empowerment initiatives or solutions in Islam, namely Islam encourages Muslims to participate in philanthropy so that wealth does not only circulate among the rich (Balqis et al., 2022). One solution that can be implemented is productive zakat, which not only provides financial assistance but also empowers communities. A community-based approach allows communities to collaborate in managing zakat, reducing dependence on external assistance, and increasing economic independence.

One of the institutions that cares about poverty alleviation through empowerment is LAZNAS (National Zakat Institution) Yatim Mandiri Surabaya. Therefore, LAZNAS Yatim Mandiri Surabaya has a poverty alleviation program through economic empowerment, namely the Bunda Mandiri Sejahtera (BISA) program (Yatim Mandiri, 2023). The target of *mustahik* in the BISA program is the mother of orphans who have been divorced by their husbands and have dependent children. These women must be empowered by providing protection, guidance and empowered with business capital assistance (Wasik, 2020). Empowering women is an alternative to involving them in government efforts to improve the economy, such as the LAZNAS Yatim Mandiri BISA program. Research related to research conducted by (Furqani et al., 2018) showed that the empowerment carried out by Baitul Mal Aceh by distributing zakat funds in the form of business capital for MSMEs, cattle and goats, agriculture, home industries and transportation in the form of *qard al-hasan*. The zakat management model includes the formation of groups and the preparation of programs, group strengthening and group independence. The success of the program was quite effective. Research also conducted by (Inayah et al., 2021) showed that the economic empowerment program through a

group of women activists of dawn prayers. UPZ was implemented at the Al-Ikhlas Mosque, Environment VIII, Suka Maju Village, Medan Regency.

Empowerment is carried out by distributing revolving business capital which is used to start a business and make the fostered mothers independent. The uniqueness of this program is that the prospective recipients are women who actively perform dawn prayers. (Nurmaki & Sumarni, 2022) also conducted research on productive zakat, the results of which were the BAZNAS Ciamis Regency productive zakat utilization program in an effort to empower the economy, namely Small Business Capital Assistance (BMUK) with assistance in the form of money and livestock (Goats) with a revolving fund system. The provisions for recipients of assistance are poor people and already have a business. With this program, their standard of living has increased and developed. The difference between this study and previous studies is how the empowerment model is carried out and the mustahik who receive assistance from the empowerment program, namely orphaned mothers with the condition that the mother has been divorced by her husband and has a business that is run and the location of the study is also different. Based on the background of the discussion above, this study aims to study community-based empowerment and the impact on the welfare of assistance from the BISA program for community economic empowerment at LAZNAS Yatim Mandiri Surabaya.

## **RESEARCH METHOD**

This study uses qualitative research with the type of research used being field research, where researchers conduct research directly on site so that the data obtained is actual data (Huda, 2019). This research was conducted at LAZNAS Yatim Mandiri Surabaya using a qualitative descriptive approach, namely describing or describing events or problems in the study (Waruwu, 2023). Through a descriptive approach, researchers can describe the process and implementation of economic empowerment programs through the distribution of productive zakat. The data sources used are primary data obtained through interviews, observations and documentation. While secondary data through the annual report document of the LAZNAS Yatim Mandiri Surabaya profile and data on recipients of BISA program assistance. The validity of the data used is using source triangulation techniques and technical triangulation with the subjects used being the central BISA program coordinator, BISA program division staff and mustahik who received BISA program assistance, namely orphans from the Medokan Semampir group.

## **RESULT AND DISCUSSION**

Economic empowerment through the distribution of productive zakat for the Bunda Mandiri Sejahtera (BISA) program at LAZNAS Yatim Mandiri Surabaya is

---

economic empowerment by distributing zakat funds given to the poor or mustahik in the context of orphan mothers to develop their businesses and soft skills. According to (Siregar & Soemitra, 2024), the distribution of zakat funds is an act or good deed aimed at fellow human beings in Islam with zakat funds distributed to mustahik who meet the requirements to receive zakat funds used to develop the economy. One of the LAZNAS Yatim Mandiri programs that utilizes zakat funds for productive activities is the BISA Program.

The BISA Program is one of the productive programs as an effort by LAZNAS Yatim Mandiri Surabaya to empower orphan mothers who have been divorced by their husbands and still have dependent children who are still in school so as to help reduce family economic problems. This is in accordance with the opinion of (Adelia et al., 2023) that the distribution of productive zakat given to mustahik is used to develop the business being run so that mustahik can meet their daily needs. The implementation of the BISA program has objectives consisting of three modules, namely providing religious guidance to improve religious understanding and economic strengthening in the form of providing revolving business capital to develop the business being run and parenting, namely to improve understanding of the care of orphans and dhuafa mothers to their children. This is as conveyed by the research of (Hutagalung & Indriati, 2023) that economic empowerment through productive zakat is a mission to eradicate poverty, improve community welfare, and eradicate social inequality. The activities for implementing the empowerment of the BISA program carried out by LAZNAS Yatim Mandiri Surabaya are as follows:

### **1. Forming a BISA group**

Forming a BISA group carried out by LAZNAS Yatim Mandiri Surabaya to introduce the community, especially poor widows who have orphans, to join the BISA program so that zakat funds can be distributed optimally for BISA program activities. According to (Ubaidillah et al., 2021), introducing the zakat program aims to facilitate the community in order to facilitate distribution by conducting socialization in each place, data collection and distribution according to the data.

The formation of the Medokan Semampir group of the BISA program was carried out by Mr. Hangger Darmawan as staff of the BISA program division in 2022 with a total of 10 poor orphan mothers. The formation of the Fostered group, namely the Medokan Semampir group, must meet the criteria for prospective recipients of assistance with the criteria that must be met, namely the status of an orphan mother who has been divorced by her husband, has dependent children and has a business so that the funds distributed are right on target and evenly distributed. This is in accordance with research conducted

by (Sutantri & Sokhifatussaniyah, 2023) that conducting a survey by mobilizing staff to find out the eligibility of mustahik in receiving assistance.

## **2. Religious guidance**

Religious guidance is carried out with the aim of increasing the understanding of Islam of orphan mothers. According to (Nahariah, 2022), the role in fostering religious understanding in the community has an impact on increasing faith, creating a harmonious family, increasing the family economy as a place to learn religious knowledge and harmony among people. Religious guidance is accompanied by the BISA program coordinator and religious guidance is carried out once a month at the end of each month with guidance activities carried out by studying the Al-Quran led by the BISA program coordinator so as to strengthen the religion of orphan mothers who previously did not pray to pray and previously only prayed obligatory prayers to pray sunnah too.

LAZNAS Yatim Mandiri every time religious guidance is completed will provide consumption money to orphan mothers of around Rp. 5,000 and basic food packages worth Rp. 75,000 and given canned urba products that are not for sale by giving once a month in the form of 1 can of sausage and 1 can of corned beef. This distribution is carried out at the end of each month starting in 2022. This is supported by the results of research (Triantoro & Sari, 2023) that empowerment through the distribution of productive zakat not only increases the daily income of mustahik but also increases the understanding of religious knowledge for the afterlife.

## **3. Distribution of business capital**

The economic empowerment carried out by LAZNAS Yatim Mandiri is by providing business capital assistance in the form of revolving loans which aim to build the family economy so that it can help daily life and improve the standard of living. Distribution of business capital assistance as a tool to develop people's purchasing power for goods and services so as to encourage production growth and develop businesses so as to improve the economy (Siregar & Soemitra, 2024). This is as conveyed by (Emrizal & Muzaki, 2023) that the results of economic empowerment through the distribution of productive zakat can improve the welfare of mustahik through the management of productive zakat funds.

The economic empowerment implemented in the BISA program in the form of providing revolving capital is given to orphans and dhuafa mothers who already have businesses. The provision of capital is given with a minimum value of IDR 750,000 and a maximum value of IDR 3,000,000. However, in the future, a minimum of IDR 1,500,000 is given because after being reviewed from the previous IDR. 750,000 turned

---

out to be less. The distribution of the capital was given according to the needs of the orphan mother's business without any interest.

#### **4. Entrepreneurship coaching training**

Training conducted by LAZNAS Yatim Mandiri to improve the soft skills of poor orphan mothers in developing the entrepreneurship that is being run. Improving soft skills in entrepreneurship can produce quality human resources and develop creativity with the provision of basic entrepreneurial knowledge to welcome change, (Mulyati et al., 2023). This is in line with research (Mutia et al., 2023) that economic empowerment with the distribution of productive zakat can be carried out through training so as to provide solutions, insights or knowledge and motivation to mustahik.

Business training is carried out by LAZNAS Yatim Mandiri in 1 year, namely once every three months (the first training is to produce products, the second training is to package products, the third training is to market products and the fourth training is to manage finances). Entrepreneurship training is also provided by LAZNAS Yatim Mandiri Surabaya when the business run by poor orphan mothers experiences problems by inviting facilitators to help poor orphan mothers solve their problems. This is as conveyed by (Rifqi, 2024) that the presence of a facilitator can help solve problems and evaluations so that they can be independent later.

#### **CONCLUSION**

Community-based productive zakat has proven effective in empowering the poor. Through the distribution of productive zakat, the BISA program aims to empower poor orphans by helping to reduce family economic problems with empowerment activities carried out, namely forming BISA groups by conducting surveys so that zakat funds are distributed on target, religious guidance carried out once a month to provide a deep understanding of religious knowledge, distribution of business capital by providing interest-free revolving capital and providing basic necessities after religious guidance and entrepreneurial training to improve soft skills and solve the problems of poor orphans. This study recommends that zakat institutions focus more on community-based approaches to achieve greater impact in economic empowerment.

#### **REFERENCES**

Adelia, S., Sani, A., & Hasanah, N. (2023). Implementasi Manajemen Pengelolaan Zakat Produktif Pada Badan Amil Zakat Nasional Kabupaten Langkat Periode Tahun 2022-2023. *Khazanah: Journal of Islamic Studies*, 53–66.

- Bahtiar, M. Y. (2021). *Optimalisasi pengelolaan dana zakat produktif untuk pemberdayaan ekonomi mustahik di zakat center thoriqotul Jannah*. Hukum Ekonomi Syariah IAIN Syekh Nurjati Cirebon.
- Balqis, S. M., Setiyowati, A., Dewi, D., & Permadi, G. R. (2022). Praktik Pengelolaan ZIS (Zakat, Infaq, Shodaqoh) di Berbagai Negara: Studi Literatur. *Jurnal Mas Mansyur*, 1(2).
- BPS. (2023). *Persentase Penduduk Miskin Maret 2023 turun menjadi 10,35 persen*. <https://jatim.bps.go.id/pressrelease/2023/07/17/1381/persentase-penduduk-miskin-maret-2023-turun-menjadi-10-35-persen.html>
- Emrizal, E., & Muzaki, A. (2023). Pengelolaan Dana Zakat produktif untuk Kesejahteraan Mustahik Melalui Program Solok Sejahtera (Studi pada BAZNAS Kota Solok). *ZAWA: Management of Zakat and Waqf Journal*, 3(2), 31–40.
- Furqani, H., Mulyany, R., & Yunus, F. (2018). Zakat for economic empowerment (analyzing the models, strategy and implications of zakat productive program in Baitul Mal Aceh and Baznas Indonesia). *Iqtishadia: Jurnal Kajian Ekonomi Dan Bisnis Islam STAIN Kudus*, 11(2), 391–411. <https://doi.org/10.21043/iqtishadia.v11i2.3973>
- Huda, N. (2019). Pemberdayaan Ekonomi Mustahik di LAZISMU Surakarta. *Suhuf*, 31(2), 161–178.
- Inayah, H., Yusnita, Y., & Yani, F. (2021). MODEL OF ECONOMIC EMPOWERMENT OF WOMEN THROUGH UPZ. *International Journal Reglement & Society (IJRS)*, 2(3), 221–227.
- Moorcy, N. H., Yusuf, T., & Pudjiati, P. (2020). Pengembangan ekonomi masyarakat melalui pemberdayaan ekonomi mikro kecil dan menengah di kelurahan penajam. *Abdimas Universal*, 2(2), 66–69. <https://doi.org/10.36277/abdimasuniversal.v2i2.62>
- Mulyati, S., Iskandar, I., & Setiawan, I. (2023). Implementasi Bimbingan Karier Berbasis Life Skill dalam Meningkatkan Motivasi Wirausaha pada Remaja. *Community Development Journal: Jurnal Pengabdian Masyarakat*, 4(1), 626–633.
- Mutia, A., Subhan, M., & Safitri, R. (2023). Pendayagunaan Dana Zakat Melalui Pemberdayaan Ekonomi Masyarakat Di Baznas Kota Jambi. *Jurnal Publikasi Manajemen Informatika*, 2(3), 72–81. <https://doi.org/10.55606/jupumi.v2i3.2079>
- Nahariah, N. (2022). Peran Majelis Taklim Nurul Hijrah dalam Meningkatkan Pola Pemahaman Keagamaan dan Prilaku di Masjid Besar Nurul Hijrah. *Jurnal Al-Qiyam*, 3(2), 123–129. <https://doi.org/10.38073/nidhomiyah.v3i2.870>
- Nurmaki, M. I., & Sumarni, S. (2022). THE IMPLEMENTATION OF PRODUCTIVE ZAKAT UTILIZATION IN ECONOMIC EMPOWERMENT OF ZAKAT RECIPIENTS: A CASE STUDY OF THE NATIONAL AMIL ZAKAT AGENCY, CIAMIS REGENCY. *Syari'ah Economics*, 6(2), 75–92. <https://doi.org/10.36667/se.v6i2.1169>
- Nusrodiniyah, I. M., & Anwar, M. K. (2023). Analisis Pendayagunaan Zakat Produktif Melalui Program Bunda Mandiri Surabaya (BISA) Di Yatim Mandiri Surabaya.

- 
- Jurnal Adz-Dzahab: Jurnal Ekonomi Dan Bisnis Islam*, 8(1), 71–84.  
<https://doi.org/10.47435/adz-dzahab.v8i1.1621>
- Rifqi, M. (2024). *Peran Forum Bangun Aceh (FBA) Dalam Pemberdayaan Masyarakat Berbasis Inklusi Sosial Melalui Kelompok Swadaya Masyarakat Ingin Maju (Studi Di Gampong Luthu Dayah Krueng Kecamatan Sukamakmur Kabupaten Aceh Besar)*. UIN Ar-Raniry Fakultas Dakwah dan Komunikasi.
- Siregar, M. L. P., & Soemitra, A. (2024). Peran Yayasan Baitul MALLPLN dalam Meningkatkan Perekonomian Mustahiq dalam Penyaluran Dana Zakat. *JURNAL RISET MANAJEMEN DAN EKONOMI (JRIME)*, 2(1), 25–37.
- Sutantri, S., & Sokhifatussaniyah, S. (2023). Strategi LAZ Yatim Mandiri Kediri Dalam Upaya Mendistribusikan Zakat Produktif Melalui Program Bantuan Modal Usaha UMKM Bangkit. *Indonesian Proceedings and Annual Conference of Islamic Law And Sharia Economic (IPACILSE)*, 1(1), 1–6.
- Triantoro, A. P., & Sari, A. I. I. (2023). Optimalisasi Pemberdayaan Ekonomi Masyarakat Melalui Pengelolaan Zakat Produktif Berdasarkan Program Zakat Community Development Baznas Di Pesantren Nurul Huda. *JURNAL ILMIAH RESEARCH AND DEVELOPMENT STUDENT*, 1(1), 170–180.
- Ubaidillah, A., Buana, M. A. W., & Za, M. A. S. (2021). Optimalisasi Pemberdayaan Masyarakat Di Tengah Pandemi Covid-19 Melalui LAZISNU. *BUDIMAS: Jurnal Pengabdian Masyarakat*, 3(2), 442–449.  
<https://doi.org/10.29040/budimas.v3i2.3349>
- Waruwu, M. (2023). Pendekatan penelitian pendidikan: metode penelitian kualitatif, metode penelitian kuantitatif dan metode penelitian kombinasi (Mixed Method). *Jurnal Pendidikan Tambusai*, 7(1), 2896–2910.
- Wasik, A. (2020). Menelaah kembali prinsip zakat produktif (upaya mengubah masyarakat konsumtif menuju masyarakat produktif). *Al-Hukmi: Jurnal Hukum Ekonomi Syariah Dan Keluarga Islam*, 1(2), 159–176.  
<https://doi.org/10.35316/alhukmi.v1i2.1179>
- Yatim Mandiri. (2023). *Bunda Mandiri Sejahtera (BISA)*.  
<https://yatimmandiri.org/program/pemberdayaan/bisa>