
Economic Empowerment of Small Businesses Through Zakat Funds at the Amil Zakat Infaq Shadaqah Institute in Surakarta

Rahmat

Sharia Business Management, Universitas Muhammadiyah Pontianak, Indonesia
rahmatmbs251@unmuhpnk.co.id

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Abstract: *The purpose of this study is to determine the management and economic empowerment of small business communities and the form of empowerment carried out by the two LazisMu. This type of research belongs to the category of field research with a qualitative research approach. Data sources were obtained through observation, interviews, and documentation. Data analysis techniques are reducing data, presenting data, and drawing conclusions. The results of the research include: The collected zakat funds are given to the poor who can do entrepreneurship on the recommendation of the Muhammadiyah Business Leadership or Charity. Management and economic empowerment of small business communities, LazisMu distributes zakat funds directly to individuals and through institutions after an investigation by LazisMu, Zakat funds given can be empowered in various programs that can improve the welfare of the Ummah as currently done by LazisMu is given in the form of business capital. Among them are LazisMu UMS through the By Friend and By Requets programs including business capital, assisted villages, entrepreneurship training, and mentoring marginalized people to mustahiq while LazisMu PDM Surakarta City through the Economic Empowerment Program including Aisyiyah Family Economic Development (Bu-Eka) and business carts. LazisMu UMS has distributed its productive zakat funds, including providing goods or equipment assistance to mustahiq/people who support their entrepreneurial fields, while LazisMu PDM Surakarta City also provides in the form of creative productive in the form of financial assistance or equipment in the field of entrepreneurship.*

Keywords: *empowerment, people, zakat fund, LazisMu, entrepreneurship.*

INTRODUCTION

Demographically and culturally, the Indonesian nation has 17.504 islands based on data from the Satistic Central Agency in 2017, consisting of various tribes, races, and religions. So the Indonesian nation should prosper for all its citizens from Sabang to Merauke, not only Islam but all followers of other religions recognized by the State [1].

Islam has a way of alleviating poverty, especially for Muslims and others, including in two ways, first, encouraging the poor and poor to always work hard, and second, encouraging the rich to help the poor, according to Yusuf al-Qaradhawi, the Qur'an was revealed to earth one of them to invite the rich to give alms (issuing their wealth in the form of infaq, sadaqah) some of his property for others. The Treasurers are obliged to

give part of their property according to special provisions (Religion) to those who come to ask for and own property [2].

Thus, the economic empowerment of the people is very important, it can be done through the development of small businesses that can be done by non-government institutions by always providing various activities, these activities can provide knowledge on how to develop the small businesses they run, motivate and increase the ability to be able to develop businesses by providing solutions to the problems faced [3], [4].

Economic empowerment of the Ummah is a way to improve the life of the Muslim community in a better direction. The improvement of the life of the Ummah will provide a challenge to the life of the Ummah to be prosperous, through the empowerment of Muslims able to meet their needs independently and be responsible for the family [5].

To improve the standard of living of the people, a targeted empowerment pattern is needed. Guiding underprivileged groups is the right form, through coaching is an effort to increase the ability or potential of people in economic activities to fulfil their lives and improve their welfare. In addition, they can also develop their small/micro businesses [6].

LITERATURE REVIEW

A literature review on the theme of economic empowerment of the community through zakat funds at the Amil Zakat Infaq Shadaqah institution in Surakarta is seen in the table below:

Table 1. Previous Research with the Theme of Economic Empowerment of People through Zakat Funds at the Amil Zakat Infaq Shadaqah institution in Surakarta

No.	Research	Key Findings
1	Abdullah, H.	Strengthening the economic empowerment of the community through zakat funds at the Amil Zakat Infaq Shadaqah Institute in Surakarta.
		The use of zakat funds to provide venture capital to small business players can increase income and well-being.
		Community participation in distributing zakat is increasing with effective economic empowerment programs.
2	Firmansyah, R. (2020)	Case studies at the Amil Zakat Infaq Shadaqah Institute show that the economic empowerment of the community through Zakat funds has a positive impact on the development of small businesses.
		Focus on skills training and business management provides significant results in increased productivity and business sustainability.
3	Wibowo, A. (2021)	The implementation of the community economic empowerment program with zakat funds in Surakarta shows an increase in access to business capital for small business actors.
		Expanding access to business management assistance and guidance is an important factor in increasing the success of small businesses supported by Zakat funds.
4	Rahmawati, S. (2022)	Analysis of statistical data from Lembaga Amil Zakat Infaq Shadaqah shows that the economic empowerment of the ummah through zakat funds has succeeded in increasing the number of independent and sustainable small businesses in Surakarta.
		The rate of return on zakat from the small business sector that gets capital from zakat funds shows the success of this program in

creating a cycle of economic sustainability.

The table above presents a summary of findings from several studies related to the economic empowerment of the community through zakat funds at the Amil Zakat Infaq Shadaqah institution in Surakarta. These findings show that economic empowerment programs with zakat funds have a positive impact on improving the welfare and sustainability of small businesses in Surakarta,

METHODOLOGY

This research is field research, also called survey research because it uses case studies, The focus of this research, problems will be studied regarding the Management and form of Economic Empowerment of Small Business People at LazisMu University of Muhammadiyah Surakarta and LazisMu Regional Leaders of Muhammadiyah Surakarta City. The approach used in this study is sociologically normative. Normative refers to the laws and regulations as well as Islamic concepts relating to zakat, infaq and sadaqah. Meanwhile, sociologists research the management and forms of zakat fund empowerment following local wisdom encountered in the field [7], [8].

This research is descriptive-analytic, which is a study that describes clearly and in detail the phenomenon that is the subject matter without doing hypotheses or calculations statistically, specifically. This study intends to explain and describe in general the management and forms of zakat empowerment. Then systematically study the empowerment and poverty alleviation of the Surakarta community through zakat funds. So it is easier to understand and conclude. Data sources in this study are sourced from books, documents, and national and international journals, as well as field data. The location of this research was conducted at LazisMu University of Muhammadiyah Surakarta and Regional Leaders of Muhammadiyah Surakarta City located at Campus 1 and Muhammadiyah Da'wah Building Surakarta City [9].

Data collection techniques are carried out by interviews with the management, UMS lecturers, and small businesses receiving Zakat funds. The observation method is also used so that the subject matter can be examined directly on LazisMu. The documentation method is carried out by collecting data through documents related to the object of this research study. The data in question are data related to muzaki, mustahik, management of institutional management and other supporting data [10]. The analytical technique used qualitative analysis using an inductive mindset. This technique is usually carried out using an interactive method consisting of three types of activities, namely data reduction, data presentation, and conclusions, which are carried out during, before and during data collection. Data reduction is defined as the process of selection, focusing on simplifying, abstracting and transforming rough data that arise from written records in the field. The presentation of data from a set of information is carried out to provide the possibility of drawing conclusions and taking action [11].

RESULT AND DISCUSSIONS

Qur'anic Views on Empowering People

Humans are social creatures, needing and supporting each other. Fellow human beings are related, mutually beneficial and work together. In terms of economic income, there are often differences, this is one of the potentials that can be used by someone to maintain harmony and friendship. The zakat fund, can function and be useful for the interests of the people, including as a fund for health, education, family welfare and emergency needs [12].

Zakat has the meaning of pure, growing, blessing, and increasing, so zakat institutions must innovate such as the concept of muzaki between individuals and companies, the development of zakat subjects due to the growth of high professional income distances or called professional income zakat, and the distribution of zakat

between aid funds and loans to form empowerment. Zakat institutions must have an attractive and good appearance, and management so that there is satisfaction for muzaki in fulfilling zakat, and the programs implemented can be right on target. So empowerment will be realized an institution must have reliable management or resources in managing and empowering zakat funds [13], [14].

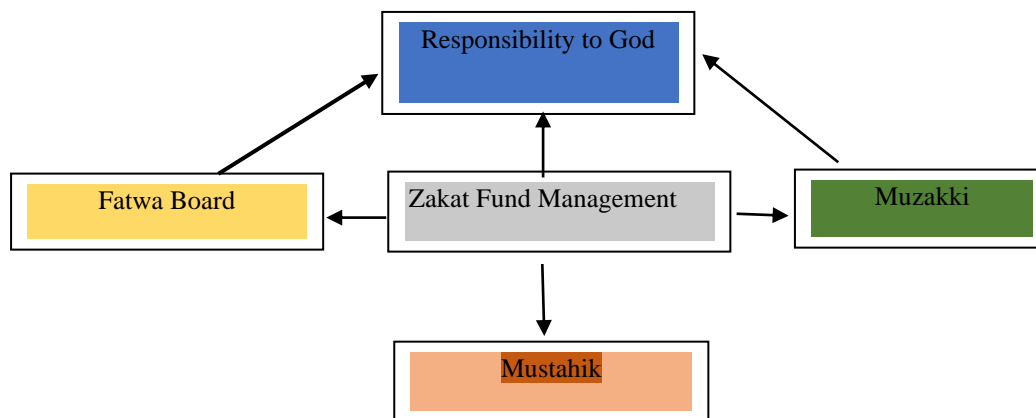


Figure 1. Framework of Islamic Accountability in Zakat Fund Management

Dimension in the pillars of Islam, zakat enters the Spiritual, Individual, Social, Economic, and countable dimensions, and through zakat Religion, Soul, Intellect, Heredity, and Property can be preserved (maqasid al-Shari'ah). Islam strongly encourages the implementation of empowering the Ummah by adhering to three main principles, namely the principle of ukhuwwah, the principle of ta'awun, and the principle of equality [15], [16].

1. The principle of Ukhuwah. A principle that states that each Muslim is a brother, even though he is not related by blood, the nature of brotherhood possessed by a Muslim will form empathy and the formation of friendship in society [17].

2. The principle of Ta'awun. The principle of helping (ta'awun) is the main principle in the implementation of community empowerment. Can be used as a synergy of various parties who have common goals and interests to realize the empowerment that is aspired to, the collaborative process can be used as a way to empower the people. All parties must blend in or help each other to create common goals, empowerment is not only the task of one group, but a shared responsibility, the government cannot solve problems alone without synergizing with others. Through ta'awun between the government, zakat institutions, scholars, Islamic organizations, and Lembaga Swadaya Masyarakat (LSM) can synergize with each other to help by combining financial strength, management, human resources, methodology, and policy determination in realizing empowerment and alleviating poverty [18].

3. The principle of equality. The noblest man on Allah's side is a man who has faith and piety. The difference in wealth and wealth is not a source of division but a tool, watch shoulder to shoulder in kindness [19].

Empowerment steps to pass:

1. The stage of awareness and formation of people's behaviour, towards the behaviour of people who are aware and caring so that they feel the need for self-capacity improvement.

2. The stage of transformation of people's knowledge, so that people are given insight into thinking and given basic skills and skills to take a role in development activities.

3. The stage of increasing the intellectual abilities, abilities, and skills of the people, so that a community is formed that takes initiative and can innovate that can lead people to independence [20].

Zakat Fund Distribution System

Distribution of zakat funds that are consumptive, this distribution is carried out directly to mustahiq or people whose nature is certainly consumptive, can be done in 4 (four) ways of distribution, including living fund assistance, education fund assistance, health fund assistance, da'i fund assistance, and assisted village funds [21].

The distribution of productive zakat funds is the right way to empower the people's economy, this kind of empowerment can make people independent, especially in the economic sector, there are 3 (three) empowerment models including the In-Kind Model, Qardhul Hasan Model, and Mudlarabah Model [22].

1. Empowerment model with In Kind system. It is a system of empowerment where the zakat funds given are in the form of production tools needed by mustahiq or people who are in dire need who want to produce but do not have the funds to buy it, both people who are just starting their business and who have tried to develop existing businesses. Zakat institutions provide these tools as business capital in starting their business [23].

2. The empowerment model with the Qardlul Hasan system, also called Islamic finance. This empowerment model is by lending zakat institution business capital, mustahik who borrow these funds should return the principal capital without any additional services, loans or principal capital is indeed returned mustahik to the zakat institution, it does not mean that the returned capital is no longer a mustahik right, the principal capital returned will be managed again by the zakat institution and given to the mustahik if needed for business development or to mustahik who other. With this model, it is hoped that the zakat institution will become a partner in this empowerment, in the development of the mustahik business, so that slowly but surely it will change a lot of the status of the mustahik, which was once a mustahik and will turn into muzakki [24].

3. Empowerment model with Mudlarabah system. This empowerment model is zakat institutions by investing business capital, a system that is carried out through profit sharing between zakat institutions and mustahik. This empowerment system is almost the same as the Qardlul Hasan empowerment system. It's just that there is a difference in terms of profit sharing from the efforts made between Mustahiq and Zakat institutions [25].

The object of this empowerment is intended for eight asnaf, including Fakir, Miskin, Amil Zakat, and Converts, to encode slaves (Hamba Sahaya), free debts, and expenses in the way of Allah (Sabilillah), and Ibn Sabil because they need this help and it is hoped that these eight asnaf will one day become muzakki [26].

The distribution of zakat that is productive can be distributed must be right on target, a very good opinion, conveyed by a contemporary scholar, namely Yusuf al-Qaradawi in zakat fiqh, he argued that Islamic governments in encouraging the empowerment of zakat funds are allowed to build factories or companies taken from zakat funds, whose ownership status and profits are for the poor (eight asnaf) so that the benefits of zakat funds can be meet the needs of their lives throughout the ages [27].

Economic Empowerment of Small Business People Through Zakat Fund at LAZISMU UMS Surakarta

Lazis UMS started from the establishment of the UMS Zakat Center in October 2001. Then after a merger process between Zakat managers and UMS employee infaq management, on May 4, 2003, the name of the Zakat Center was changed to Lazis UMS. following the first LazisMu rakornas in 2012.

Based on the results of interviews with LazisMu UMS staff and research, Nurul Huda explained, that the source of zakat, infaq and Shadaqah (ZIS) funds at LazisMu was obtained mostly from UMS lecturers and employees who were taken through a salary cut of 2.5% every month for those who qualified as muzakki. Meanwhile, UMS lecturers and employees who have not met the requirements as muzakki are taken 1% of salary deductions every month. In addition, LazisMu UMS receives ZIS from donors outside UMS which is voluntary [28].

Activities related to empowering people in the form of productive zakat funds are By Friend and By Request programs [29]. The realization of activities that have been carried out by LazisMu UMS include:

1. Business capital. This activity is realized in the form of providing business capital for Mustahik. In practice there are no specific criteria for mustahik, for example, must have business experience have had a business but have gone bankrupt or have business skills. The provisions for recipients of productive zakat funds that LazisMu has determined are people who are incapable (dhuafa) and have the motivation to become entrepreneurs. Technically, the implementation can be divided into two, namely: first, ZIS is given individually. LazisMu conducts a survey in advance about the eligibility for zakat recipients. The productive zakat funds given are not distributed in the form of money but are manifested in the form of goods following mustahik needs. Giving in the form of money is done to avoid abuse. Second, ZIS is channeled through institutions. LazisMu UMS in distributing ZIS Productively funds by collaborating with Ortom (Muhammadiyah autonomous organization) or Amal Usaha Muhammadiyah (AUM). Ortom and AUM have full authority in selecting and determining empowerment activities and periodically provide reports on the progress of activities to LazisMu UMS [30], [31].

2. Assisted Village. The assisted villages that received LazisMu's attention were underdeveloped villages, both in terms of low community welfare and in terms of religious spirituality. In conducting coaching, LazisMu collaborates with the local Muhammadiyah Branch Leaders to follow up the program with coaching from the religious side, so that mentally and spiritually have a strong faith. In the practice that occurred in the village of Keplik, local community leaders were willing to establish a Muhammadiyah branch in the area [32].

3. Entrepreneurship training. This activity is held by conducting training for Mustahik to have an entrepreneurial mentality. Mustahik who have obtained productive zakat funds will be assisted in the form of training and assistance at the beginning of the business, and productive zakat that has been given to mustahik is purely a gift (grant), meaning there is no bond to mustahik to return productive zakat assistance even though mustahik is smooth and independent in entrepreneurship [33].

4. Assistance to the Marginalized. The marginalized people that concern LazisMu are people who are socially and even economically excluded from the community at large. Those who belong to this group are those who originally had a profession that was morally unacceptable in their environment. LazisMu in this case accompanies them back to the right path, for example through a study forum. In addition, LazisMu also provides from the economic side, for example providing training that is expected to support their economy [34].

Economic Empowerment of Small Business People Through Zakat Fund at LAZISMU PDM Surakarta City

Lazismu Solo as the Central Lazismu Service Office domiciled in Surakarta. Started active in 2012, starting from the management of the Waqf Council, Property and ZIS Regional Leaders of Muhammadiyah Surakarta City. The source of revenue funds zakat, infak, and shadaqah (ZIS) in Lazismu Surakarta comes from several sources. The following is the explanation of Mr Muhammad Isnain, ST (Staff of Lazismu Surakarta), First, Lazismu Surakarta collaborates with Amal usaha Muhammadiyah (AUM) in the Surakarta region. Through AUM, the results of collecting zakat, infak, and shadaqah (ZIS) from all employees are handed over to Lazismu Surakarta. Second, Receive ZIS funds from donors, including administrators, cadres, sympathizers of Muhammadiyah and the community at large who voluntarily submit their ZIS to LazisMu Surakarta [35].

Activities related to the empowerment of people in the form of productive zakat funds are the Aisyiyah Family Economic Development (Bu-Eka) program and Business Carts. The realization of activities that have been carried out by LazisMu Surakarta include:

1. Aisyiyah Family Economic Business Program (Bu-Eka). Business capital assistance and entrepreneurial training programs are provided to women and families (housewives). The program aims to mobilize the potential of women, especially housewives for entrepreneurship which is expected to improve the family economy [36].

2. Business Carts. This activity is realized in the form of providing business capital for mustahik in the form of carts (Hik). In practice there are no specific criteria for mustahik, for example, must have business experience have had a business but have gone bankrupt or have business skills. sometimes the recipient is a proposal from AUM/Muhammadiyah Management [37].

Management of Economic Empowerment of Small Business People through Zakat Funds at LazisMu University of Muhammadiyah Surakarta and LazisMu Regional Leaders of Muhammadiyah Surakarta City

LazisMu UMS and LazisMu PDM Surakarta City are institutions that have the task of managing zakat, infaq, and sadaqah funds, LazisMu UMS manages ZIS for all administrative and educational employees and students within UMS while LazisMu PDM Surakarta City collaborates with Amal Usaha Muhammadiyah located in the Surakarta area consisting of employees, administrators, cadres, sympathizers and even the general public. The collected zakat funds are given to the poor who have entrepreneurial abilities on the recommendation of the Leadership or AUM Muhammadiyah [38].

These two LazisMu channelling zakat funds directly to individuals and through institutions after an investigation by LazisMu, the zakat funds given can be empowered in various programs that can improve the welfare of the Ummah as currently done by LazisMu given in the form of business capital [39].

Forms of Community Empowerment through Zakat Funds as Business Capital and Its Performance at LazisMu University of Muhammadiyah Surakarta and LazisMu Regional Leaders of Muhammadiyah Surakarta City

LazisMu UMS and LazisMu PDM Surakarta City have so far distributed zakat funds that are consumptive and productive, the zakat distribution system like this is one of the means of economic empowerment of the people that has been carried out by these two LazisMu, LazisMu UMS has distributed productive zakat funds in the form of providing goods or equipment assistance to mustahiq/people who support the field of education, entrepreneurship and health, as well as LazisMu PDM Surakarta City also provides in the form of creative productive in the form of learning infrastructure equipment in

schools, financial assistance in the field of entrepreneurship. This empowerment system uses the in Kind model, these two LazisMu use the in Kind model, where the zakat funds distributed are given in the form of production tools needed by people who want to produce, both those who are new and old in entrepreneurship [40].

The empowerment system for writers should be even more effective by using existing zakat funds using three empowerment models, including In Kind, Qardlul Hasan, and Mudlarabah to realize an empowered people forever [41].

CONCLUSION

LazisMu UMS and LazisMu PDM Surakarta City are institutions that have the task of managing zakat, infaq, and sadaqah funds. LazisMu UMS manages ZIS for all administrative, educational and student employees within UMS. LazisMu PDM Surakarta City collaborates with Amal Usaha Muhammadiyah located in the Surakarta area consisting of employees, administrators, cadres, sympathizers and even the general public. While the ZIS collection mechanism can be done as follows: Donors can submit ZIS directly to the LazisMu office. Donors can submit ZIS through a bank account, and your Lazismu Management actively takes ZIS to the donors' place, both to individuals and AUM. To control the funds that have been given, LazisMu performs the following steps: First, your Lazis staff monitor directly to the field, and meets mustahik / people to find out the progress of their business. Second, Lazismu organizes business study activities for mustahik/people. Through this study, mustahik gained knowledge about entrepreneurship, got motivated for successful entrepreneurial tips, and dialogued, solving problems faced by mustahik/people. Management and empowerment of zakat funds, LazisMu UMS and LazisMu PDM Surakarta City, The collected zakat funds are given to the poor who have entrepreneurial abilities on the recommendation of the Leadership or AUM Muhammadiyah. These two LazisMu distribute zakat funds directly to individuals and through institutions after an investigation by LazisMu, the zakat funds given can be empowered in various programs that can improve the welfare of the Ummah as currently done by LazisMu given in the form of business capital. Among them are LazisMu UMS through the By Friend and By Requets programs including business capital, assisted villages, entrepreneurship training, and mentoring marginalized people to mustahiq while LazisMu PDM Surakarta City through the Economic Empowerment Program including Aisyiyah Family Economic Development (Bu-Eka) and business carts. LazisMu UMS has distributed its productive zakat funds, including providing goods or equipment assistance to mustahiq/people who support their entrepreneurial fields, while LazisMu PDM Surakarta City also provides in the form of creative productive in the form of financial assistance or equipment in the field of entrepreneurship. The empowerment system used by the two LazisMu uses the in Kind model, where the performance of zakat funds distributed is given in the form of production tools needed by people who want to produce, both those who are new or old in entrepreneurship but still need to be improved to reach the right region and model and benefit the people.

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Author Contributions

The author contributed equally to the main contributor to this paper, the author read and approved the final paper, and the author declared no conflict of interest.

Conflicts of Interest

The author declare no conflict of interest.

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