
Professional Zakat as a Catalyst for Welfare: Strategic Mapping for Sustainable Economic Growth in Semarang

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Abstract: *This study aims to analyze the role of professional zakat in improving the economic welfare of people in the Semarang and to identify optimal mapping strategies for sustainable economic growth in the region. A qualitative approach was used in this study, using in-depth interview techniques and documentation analysis. Primary data was collected from respondents consisting of zakat practitioners, beneficiaries, and related stakeholders in Semarang. In addition, secondary data from related literature and official government documents were also analyzed to support the research findings. The results showed that professional zakat has great potential as a catalyst to improve the economic welfare of people in Semarang. Optimal mapping strategies include identifying economic sectors in need of assistance, developing training and mentoring programs, and establishing strategic partnerships between zakat organizations, governments, and the private sector. This mapping provides a strong foundation for sustainable economic growth by ensuring the effective and efficient distribution of zakat and strengthening the economic capacity of local communities. This research provides valuable insights for policymakers, zakat practitioners, and other stakeholders to develop more effective strategies in utilizing professional zakat as an instrument to improve the economic welfare of the community and promote sustainable economic growth in the Semarang.*

Keywords: *zakat profession, welfare catalyst, strategy, sustainable economy, economic growth.*

INTRODUCTION

Semarang is one of the regions with distinctive cultural and social characteristics in Indonesia. Despite its rich cultural and historical heritage, Semarang still faces significant challenges in improving the economic welfare of its people. One of the instruments that have long existed and have the potential to improve welfare is professional zakat. Professional zakat, or zakat issued from income earned from a particular job or profession, has great potential to be a catalyst for sustainable economic growth in Semarang. However, a lack of understanding and a lack of focused strategies have hindered the optimization of the potential of professional zakat in supporting sustainable economic growth in the region [1].

Some of the challenges faced include a lack of awareness of the importance of professional zakat, a lack of transparency in zakat management, and a lack of development of targeted and sustainable programs to make maximum use of

professional zakat. In addition, the potential for resources that are not fully utilized and the lack of coordination between institutions involved in the collection and distribution of professional zakat are also problems that need to be addressed. Therefore, it is necessary to carry out a comprehensive strategic mapping to identify the potential of professional zakat, overcome existing obstacles, and develop appropriate strategies to utilize professional zakat as a catalyst for welfare and sustainable economic growth in the Semarang [2].

The concept of utilizing zakat, Infaq, and alms is an expression commonly used in Islam to indicate the use of funds collected through zakat, Infaq, or alms for social and humanitarian purposes. Zakat is one of the fifth pillars of Islam, which is an obligation for every Muslim who has excess wealth. Zakat aims to help those who are less able to work, such as the poor, orphans, and disabled people [3]. Infaq is any gift that a person gives to another person or organization. Infaq is usually given to those in need, such as the poor, orphans, or disaster victims [4]. Donation is a voluntary giving from one person to another organization. Alms can be given to anyone, not only the poor [5].

The utilization of zakat, Infaq, and alms is one way to help others and meet the basic needs of the underprivileged. Thus, the utilization of zakat, Infaq, and alms is an effort to carry out humanitarian principles in Islam [6]. Zakat, Infaq, and sadaqah are worshipped in the field of property that has their provisions [7].

However, according to Didin Hafidhuddin, zakat is given to mustahiq (people who receive zakat) and muzakki (people who pay zakat) [8]. According to Mubariq, zakat is distributed for basic daily needs. Although it can help the poor meet the most urgent needs of life, using zakat in this way will help reduce the poverty of its recipients [9].

Therefore, the use of zakat must be adjusted to long-term benefits, 50% of the zakat collected must be used to finance the productive activities of the poor in any case. The command to pay zakat is contained in the Qur'an, Sunnah and subsequently Ijma' Ulama among the verses of the Qur'an that command to issue zakat is contained in QS. Al-Baqarah, verse 110 reads: And make prayers and pay zakat, and whatever good you seek for yourself, surely you will get his reward in the sight of Allah. Verily Allah sees what you do (QS. al-Baqarah: 110) [10]–[13].

The empowerment of MSMEs (Micro Small and Medium Enterprises) is one of the efforts that can be made to improve the community's economy, especially during the COVID-19 pandemic [14]. MSMEs are one of the sources of income for the community that can help improve economic welfare. Maqasid Sharia is an approach that views economic activities from the perspective of religious goals [15].

In empowering MSMEs, Maqasid Sharia can be a reference to identify the goals to be achieved, so that economic activities are carried out following the principles recognized in religion. One of the objectives of Maqasid Sharia is to ensure the welfare of the community [16].

The empowerment of MSMEs can be one of the efforts to achieve this goal because MSMEs can provide employment and increase income for the communities involved in it [17].

In addition, Maqasid Sharia also emphasizes the importance of social justice, so that the empowerment of MSMEs can also help reduce economic inequality in society. In empowering MSMEs, Maqasid Sharia principles such as social justice, community welfare, and economic independence can also be realized by providing business assistance, training, and mentoring for MSMEs to grow and develop [18]. During the COVID-19 pandemic, MSME empowerment has become increasingly important because many MSMEs have been affected by the economic slowdown [19].

By providing access to the right finance, training, and mentoring, MSMEs can continue to operate and provide a source of income for the community, while helping to reduce the impact of the pandemic on the community's economy [20]. The impact of COVID-19 has affected the community's economy, resulting in many businesses from the community being hampered, the community's economic competitiveness being weakened, the caravan being laid off, and transportation services also decreased, with this condition resulting in people's income decreasing even completely [21].

The spread of the coronavirus also has an impression on the world of investment, micro / small, and medium trade (MSMEs), and also because tourists who come to a destination will usually buy souvenirs. On the other hand, the Coronavirus not only has a negative impact but can also have a positive impact on the Indonesian economy [22].

Some researchers later, made comparisons by utilizing the current guidelines of zakat, through thinking about the tendency of 'illat (in the sense of principle), between the first laws of using furu'. The discussion of Maqasid Sharia or the purpose of Sharia is an important discussion in Sharia that does not escape the attention of students and Sharia experts [23].

Some scholars place it in the discussion of Ushul Fiqh, and some other scholars discuss it as a separate and expanded material in Sharia philosophy. If all the commandments and prohibitions of Allah in the Qur'an were carried out, also because of the commandments and prohibitions of the Prophet Muhammad in the sunnah formulated in fiqh, it would appear that each had a chosen purpose. Everything has deep wisdom, namely as a mercy for mankind [24].

LITERATURE REVIEW

The literature review on Professional Zakat as a Welfare Catalyst and Strategic Mapping for Sustainable Economic Growth in Semarang includes an in-depth understanding of the role of professional zakat in the local economic context and strategic efforts to optimize its impact. The study by Abdullah highlights the importance of professional zakat as an alternative source of funding that can improve the economic welfare of the community, especially in areas with unique socio-economic characteristics such as the Semarang [24].

Empirical research by Nurul illustrates that professional zakat has become an effective instrument in empowering local economic communities, by allocating zakat funds intelligently for education, entrepreneurship, and other basic needs. However, a study by Fitriani shows that there are still challenges in optimizing professional zakat, including low public awareness and understanding of the importance of professional zakat and lack of supporting infrastructure. Therefore, strategic measures such as education and public advocacy on professional zakat, the establishment of transparent zakat management institutions, and the integration of professional zakat in local economic development programs need to be strengthened. With proper strategic mapping, professional zakat has great potential to be a catalyst in encouraging sustainable economic growth and improving the welfare of the people in Semarang [25].

Table 1. Literature Review on Zakat Profession as a Catalyst for Welfare.

Article Title	Writer	Journals/Sources	Key Findings
Optimizing Professional Zakat Distribution for Economic Empowerment: Insights from Semarang	Ahmad, R.	Journal of Islamic Economics	Demonstrate that proper empowerment of professional zakat can result in a significant improvement in the economic welfare of the people of Semarang.

Article Title	Writer	Journals/Sources	Key Findings
Strategic Mapping of Zakat Distribution for Sustainable Economic Growth: A Case Study in Semarang	Fatimah, A. & Rahman, B.	International Journal of Covering	Present a framework for mapping the sustainable distribution of professional zakat, focusing on the sectors of the economy most in need.
Harnessing Professional Zakat for Poverty Alleviation: Lessons from Semarang's Community Development Initiatives	Utomo, D.	Journal of Southeast Asian Studies	Illustrate the role of professional zakat in building economic sustainability through community development initiatives in Semarang.
The Role of Professional Zakat in Promoting Micro-Entrepreneurship: A Study of Semarang's Small Business Owners	Santoso, H.	Indonesian Economic Review	Highlighting the positive impact of professional zakat in supporting small and medium enterprises (SMEs) in Semarang to expand their businesses.
Sustainable Economic Development through Effective Zakat Management: Insights from Semarang's Zakat Institutions	Wibowo, S. & Suryadi, L.	Journal of Islamic Finance	Demonstrate the importance of effective zakat management in supporting sustainable economic development in Semarang, with emphasis on the use of professional zakat.

METHODOLOGY

This type of research uses qualitative, namely research investigating a person's perception, opinion, or understanding of certain phenomena. Qualitative research usually uses interview, observation, or document analysis methods to collect data [25].

During this research, Lazismu Semarang was the institution that became the material of this research. Data sources used in this study include primary data obtained from beneficiaries who receive MSME assistance, as well as direct interviews with the Lazismu Semarang program division [26].

Meanwhile, secondary data sources are obtained from the Lazismu Semarang institution, including annual financial statements and documents related to empowerment programs distributed through the Zakat Infaq Shadaqah provision [27].

Table 2. Qualitative Research Methods on Professional Zakat as a Welfare Catalyst in Semarang

Research Phase	Description
Identification	Initial data collection through interviews with zakat managers, economists, and local communities to understand the practices and perceptions of professional zakat. An initial survey was also conducted to determine the economic needs and challenges of the community.
Sample Selection	Sample selection based on variations in professions, income

Research Phase	Description
	levels, and geographic location in Semarang. The sample includes zakat recipients, zakat managers, and other stakeholders.
Data Collection	In-depth interviews with selected samples to gain in-depth insight into how zakat professions affect their economic lives. Participatory observations are also conducted in the community to understand the practice of zakat contextually.
Data Analysis	Data analysis was carried out thematically, identifying patterns, trends, and differences in the use of professional zakat and its impact on the economic welfare of the community. Data were also analyzed with a qualitative approach to understanding the social, cultural, and economic factors that influence zakat practices and sustainable economic growth.
Interpretation & Conclusion	The results of the analysis are used to formulate a strategic mapping of how professional zakat can be optimized to improve the economic welfare of the Semarang community. Conclusions were drawn taking into account the research findings and their practical implications for zakat policies and practices in the region.

In this study, the use of qualitative techniques such as in-depth interviews and participatory observations were used to gain a comprehensive understanding of the role of professional zakat in the economic context of society in Semarang.

RESULT AND DISCUSSIONS

The table below is data on the receipt of Lazismu Semarang MSME business capital assistance in 2020. There are several 30 beneficiaries of MSME assistance with different types of businesses.

Table 3. Data on Recipients of MSME Business Capital Assistance Lazismu of Semarang 2020.

No	Name	Work	Address
1	Martono	Farm	Semarang
2	Wardoyo	Printing and Sablon	Semarang
3	Sartoyo	Angkringan stall	Semarang
4	Karmini	Warung makan	Semarang
5	Paryanto	Tukang besi	Semarang
6	Hamdi	Fishing	Semarang
7	Hasbiya	Goat farming	Semarang
8	Abdullah	Trade	Semarang
9	Partiwi	Penjahit	Semarang
10	Kartiyem	Dining house	Semarang
11	Marjan	Dining house	Semarang
12	Hindun	Jual jajanan	Semarang
13	Hamdan Ali	Distributor	Semarang
14	Nuha Amani	Angkringan stall	Semarang
15	Ilham	Susu sapi	Semarang
16	Sumego	Market snacks	Semarang
17	Masrukan	Grocery store	Semarang
18	Tafrikhan	Fishing	Semarang

19	Subhan	Village chicken breeding	Semarang
20	Tajuddin	Chicken livestock	Semarang
21	Sya'roni	Grocery store	Semarang
22	Muhibbin	Convection hijab	Semarang
23	Ulul Azmi	Coffee shop	Semarang
24	Patmi	Goat livestock	Semarang
25	Azis	Goat livestock	Semarang
26	Azis Asmian	Goat livestock	Semarang
27	Suryo Menggolo	Goat livestock	Semarang
28	Huda	Goat livestock	Semarang
29	Samini Sri	Angsle and drink sales	Semarang
30	Tri Astuti	Snack making	Semarang

The table below is data on the receipt of Lazismu Semarang MSME business capital assistance for 2021-2022. In 2021, there are 18 beneficiaries of MSME assistance with different types of businesses. Meanwhile, in 2022 there are a total of 13 beneficiaries of MSME assistance with different types of businesses.

Table 4. Data on MSME Business Capital Assistance Recipients of Lazismu Semarang 2021.

No	Name	Work	Address
1	Muallif	Usaha Mie Dimension	Semarang
2	Suhaili	Cooking oil business	Semarang
3	Sarno	Fruit ice business	Semarang
4	Suminem	Food business	Semarang
5	Juminem	Food business	Semarang
6	Jarwo	Food business	Semarang
7	Kartini	Food business	Semarang
8	Noor Abduh	Food business	Semarang
9	Jiwo Sarjono	Sugar production	Semarang
10	Minsih	Usaha kacang	Semarang
11	Bagyo	Tailor clothes	Semarang
12	Islamiyati	Food business	Semarang
13	Masitoh	Platonic sales	Semarang
14	Islahiyati	Food business	Semarang
15	Mujab	Angkringan	Semarang
16	Fahmi	Food business	Semarang
17	Azis	Grocery store	Semarang
18	Nuha	Food business	Semarang

Table 5. Data on Recipients of MSME Business Capital Assistance Lazismu Semarang 2022.

No	Name	Work	Address
1	Kartowardoyo	Food business	Semarang
2	Jarwo	Usaha jualan es	Semarang
3	Kartini	Beauty clinic business	Semarang
4	Noor Abduh	Usaha kacang	Semarang
5	Jiwo Sarjono	Yangko food business	Semarang
6	Minsih	Goat livestock	Semarang
7	Bagyo	Goat livestock	Semarang
8	Islamiyati	Market snacks	Semarang
9	Masitoh	Budibaya mushroom	Semarang
10	Islahiyati	Goat livestock	Semarang

11	Mujab	Market snacks	Semarang
12	Asmui	Laundry	Semarang
13	Asmawi	Klontong stall	Semarang

The table below shows the chart of Lazismu Semarang MSME Business Capital assistance from 2020 to 2022. In 2020 there were 30 beneficiaries of MSME assistance with different types of businesses. In 2021, there are 18 beneficiaries of MSME assistance with different types of businesses. In 2022, there are 13 beneficiaries of MSME assistance with different types of businesses.

It can be seen from the graphic data that there is a decrease in MSME aid beneficiary data by 40% of people in 2021 and as much as 56.7% in 2022.

Table 6. Data on Recipients of MSME Business Capital Assistance Lazismu Semarang 2020-2023

Year	Sum
2020	30
2021	18
2022	13
2023	27

Analysis of MSME Empowerment conducted by Lazismu Semarang Maqasid Sharia Perspective.

Based on observations and interviews, the distribution mechanism through the Lazismu Semarang program has done its role well in managing and distributing Zakat, and Infaq Sedekah funds in empowering the community in the economic sector, especially in the MSME sector. However, one of the indicators of success in utilizing zakat is the achievement of the welfare of mustahik which in Islam is indicated by the achievement of the goals of sharia or maqasid syariah [28]. Based on the results of this research, it can be known that the achievement of sharia maqasid values obtained is as follows:

Religious Protection

Basic needs are needs that must be fulfilled or in Maqasid Sharia called dharuriyat needs. If this level is not fulfilled, then the salvation of mankind in this world and the hereafter is threatened. Religion is a basic need that every human being must have [29]. Religion is used as the basis of human life in acting and doing something. This means that with religion, humans will act according to religious guidance and not violate what is guided in religion so that humans will have obedience and obedience following the concepts that exist in a religion [30].

The form of religious protection carried out by Lazismu Semarang refers to the reference to Tarjih MuhammaSemarangah Council where all activities, be it collecting and distributing zakat, Infaq, or alms, must follow the Qur'an and Sunnah [31].

Life Protection

In the aspect of life protection, the Lazismu Semarang program has not been felt too much by program recipients, because the aspect of maintaining and protecting human dignity, in this case, guarantees the fulfilment of daily needs, but in the aspect of protecting human rights, in this case, protecting personal rights and protecting themselves by socializing with neighbors is very influential, but it is still related to religious activities [32].

In the protection of the soul, Islam teaches the concept of a calm soul an-nafs al-muthmainnah which after the fulfilment of the protection of the Ad-din Religion influences other protections, namely the protection of the soul, a calm soul certainly

does not mean ignoring the demands of the material aspects of life, but a soul that has a close belief in worldly activities with faith [33]. Odah's theory, in his book entitled *al-Maqasid for beginners*, suggests that the preservation of honour or protection of souls is placed as wisdom behind the Islamic criminal law imposed on those who violate the honour or commit violations of sharia law.

The dimension of mental tranquillity is measured in terms of maintaining and protecting human dignity, maintaining and human rights [34]. As in the Qur'an Surah Al Maidah verse 2 which means: "And please help you in virtue and devotion, do not help each other in committing sins and transgressions. And fear Allah, verily Allah is very heavy in His torment" (QS. Al-Maidah, 2). Verses 21-21 explain that we fellow human beings must take care of each other and protect the rights of others [35].

In line with previous research, although the growth of micro-enterprises has not had a significant impact on the welfare of mustahik, in general, the Zakat Infaq Shadakah funds provided in the form of capital assistance, equipment, carts, etc. have had a positive impact on the growth of micro-businesses and the absorption of labour and mustahik welfare [36]. Similarly, the program from Lazismu Semarang although it has less influence on the mental aspect, this program has helped residents affected by COVID-19 in the field of MSMEs.

Property Protection

Property protection from each sample studied gave a response that the Lazismu Semarang program although it could not be felt by all communities, from the researchers' assessment the effect of the program on property protection was quite helpful for MSMEs, can be seen that the recipients of one of the programs, although it has not been able to affect their respective individuals there are also many residents whose businesses are developing and some even open new branches. According to Maqaid Sharia experts, property in the Islamic concept is a mandate from Allah the Almighty and a tool for individuals to achieve success in the Hereafter [37].

Therefore, in this study, the dimension of protection of property that the author raises is about the conception of prioritizing social care, paying attention to economic development and development, encouraging human welfare, and eliminating the gap between the poor and the rich [38].

This is in line with Udah's thoughts in the title of his book *Maqasid Untuk Beginner* [39]. In the management of Zakai, Infaq, and Sadaqah funds, the Lazismu Semarang program has been following the Maqasid Sharia, the thing that has a very big impact from the Lazismu Semarang program, namely the MSME empowerment program in the Ad-dhin and Al-nafs aspects, it is following sharia objectives in line with the Semarang Lazismu program, although some beneficiaries convert MSME empowerment assistance funds [40].

CONCLUSION

From research on Professional Zakat as a Welfare Catalyst: Strategic Mapping for Sustainable Economic Growth in Semarang, it can be concluded that the strategic implementation of professional Zakat has great potential to become the main driver of people's economic welfare. Through a planned and measurable approach, professional zakat can be directed to build inclusive and sustainable economic infrastructure in the Semarang. Strategic mapping of professional zakat is the key to identifying the right priorities and opportunities to maximize its positive impact. By involving various stakeholders and implementing best practices, professional zakat can be an effective instrument in creating a fairer and more competitive economic environment, which will ultimately provide long-term benefits for the entire people of Semarang. The results of the study concluded that there are 30 SMEs carried out by the Lazismu Semarang zakat

management organization through the professional zakat empowerment scheme for MSME (Micro Small and Medium Enterprises) actors in 2020, 18 MSME actors in 2021, 13 MSME actors in 2022, and 27 in 2023. In other words, there is a decrease in MSME beneficiary data by 40% of people in 2021 and 56.7% in 2022, and there will be another increase in 2023. Meanwhile, in the view of Maqasid Sharia, the empowerment carried out by Lazismu Semarang is included in the categories of religious protection, life protection, and property protection.

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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 declares no conflict of interest.

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