

The Role of Productive Zakat In Community Economic Empowerment in Baznas Jepara District

Peran Zakat Produktif Dalam Pemberdayaan Ekonomi Masyarakat Pada Baznas Kabupaten Jepara

Sifana Devi^{1*}, Silviana February²

Islamic Economic Departement, Faculty of Economics and Business, Universitas Islam Nahdlatul Ulama Jepara^{1,2}

sifanavee@gmail.com¹, silvy@unisnu.ac.id²

**Corresponding Author*

ABSTRACT

Badan Amil Zakat Nasional (BAZNAS) is a zakat management institution established by the government which has the task of collecting, distributing and utilizing zakat. Zakat as an important aspect in economics, especially when approached from a scientific aspect and institutionally can be a solution to alleviate poverty because it plays a role in empowering the community, especially the poor, the dhuafa', and others. The main problem in this study is how the role of productive zakat in the economic empowerment of the community in BAZNAS, Jepara Regency and how the economic development of the people who receive the assistance. This research is qualitative research using descriptive analysis. Data collection in this study was through observation, interviews with interested parties in this case BAZNAS Jepara Regency and some mustahik and documentation. The results of this study show that the role of productive zakat in community economic empowerment in BAZNAS Jepara Regency has been successful, this can be seen from the results of empowerment such as reducing poor people, improving socio-economic living standards, fostering the spirit of help, independence and others. However, in developing the business, some mustahik have not been realized properly due to lack of assistance.

Keywords: *Productive Zakat, Economic Empowerment, Baznas.*

ABSTRAK

Badan Amil Zakat Nasional (BAZNAS) merupakan lembaga pengelolaan zakat yang dibentuk oleh pemerintah yang mempunyai tugas dalam pengumpulan, pendistribusian dan pendayagunaan zakat. Zakat sebagai aspek penting dalam ilmu ekonomi terlebih bila didekati dari aspek keilmuan dan secara kelembagaan dapat menjadi solusi mengentaskan kemiskinan karena berperan melakukan pemberdayaan masyarakat terutama fakir miskin, kaum dhuafa' dan lainnya. Pokok permasalahan dalam penelitian ini adalah bagaimana peran zakat produktif dalam pemberdayaan ekonomi masyarakat di BAZNAS Kabupaten Jepara serta bagaimana perkembangan perekonomian masyarakat yang menerima bantuan tersebut. Penelitian ini merupakan penelitian kualitatif dengan menggunakan analisis deskriptif. Pengumpulan data dalam penelitian ini melalui observasi, wawancara kepada pihak yang berkepentingan dalam hal ini Badan Amil Zakat Nasional Kabupaten Jepara dan beberapa mustahik dan dokumentasi. Hasil penelitian ini menunjukkan bahwa peran zakat produktif dalam pemberdayaan ekonomi masyarakat di BAZNAS Kabupaten Jepara sudah berhasil, hal ini bisa dilihat dari hasil pemberdayaan seperti berkurangnya penduduk miskin, meningkatkan taraf kehidupan sosial ekonomi, menumbuhkan semangat tolong menolong, kemandirian dan lainnya. Akan tetapi dalam mengembangkan usaha beberapa mustahik belum terealisasi dengan baik karena kurangnya pendampingan.

Kata Kunci : Zakat Produktif, Pemberdayaan Ekonomi, Baznas.

1. Introduction

Zakat, as one of Islam's pillars, mandates that every Muslim fulfills this obligation. Its purpose lies in nurturing faith values through the act of giving. Therefore, zakat stands as a religious duty incumbent upon all eligible Muslims, irrespective of circumstances, once they meet the requisite conditions. The importance of zakat in Islam goes beyond mere economics and has a huge impact on the lives of Muslim individuals and communities. This demonstrates the principles of solidarity, justice and humanity that are strongly emphasized in Islam. Islam teaches that wealth is not the ultimate goal of life, rather, it is a tool to help others and fulfill needs (Bahrudin et al., 2022). There are some general rules in the correct distribution of zakat, namely where there is equal justice between all mustahiq groups. Justice is defined by Imam Syafi'i as safeguarding the interests of each mustahiq and the benefit of Muslims as much as possible (Novitasari et al., 2023). The obligation to pay zakat and its distribution that is carried out optimally not only provides religious benefits but also has a major influence on income distribution for all Muslims (Saini, 2016).

Zakat is one of the state financial tools that have existed since the time of the Prophet Muhammad. The goal is to improve social welfare by creating equal justice among the people or society (Nugrahani & Mulyawisdawati, 2019). The significance of zakat is crucial in endeavors aimed at empowering the economic potential of individuals (MR & Abdushshamad, 2019). In practice, zakat is used to help community members who are experiencing socio-economic problems. As the country with the world's second largest Muslim population, Indonesia views zakat not only through a religious lens but also as a significant social and economic reality. It represents a national asset that requires proper management and enhancement. Zakat serves as an economic asset that must be responsibly managed, serving as socio-economic capital to empower the population. The potential for zakat in Indonesia is huge, but the amount collected is still not commensurate with the potential. Based on data from the Central Bureau of Statistics as of March 2023, the Gini ratio value in Indonesia is 0.388, indicating that there is still economic inequality. The magnitude of zakat potential is unfortunate if it is not utilized properly, whereas Indonesia really needs a lot of resources, including capital to build and develop its economy (Nurkhin, 2019).

The majority of people in Jepara are Muslims, citing Central Java BPS data updated in 2020 that the number of people who adhere to Islam in Jepara is 1,173,160 people. If every Muslim pays zakat, the poverty of some other Muslims will be reduced (Muqorobin & Kartini, 2022). The collection of zakat, sadaqah, and infaq in Baznas Jepara Regency has increased significantly every year. Of course, this is a very positive movement, where Muslims cooperate and work hand-in-hand in terms of empowering each other. In line with the increase in ZIS funds, poverty data in Jepara shows a downward trend from year to year.

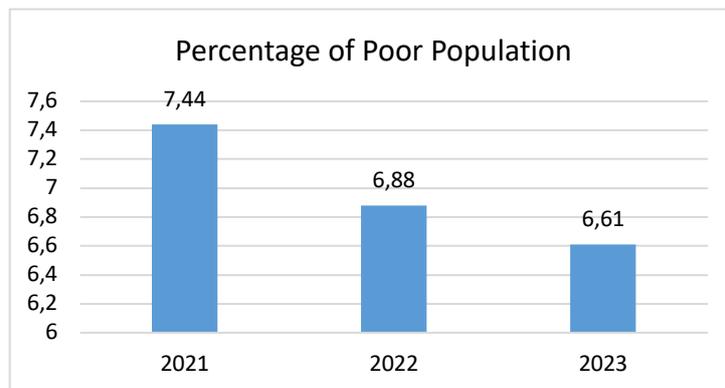


Fig. 1. Data on the Poor Population in Jepara Regency
 Source: BPS Jepara Regency, 2023

Productive zakat plays a role in creating a more just and equitable society by providing opportunities for the underprivileged to improve their welfare, helping to reduce economic differences between the rich and the poor. The aim of productive zakat includes accelerating poverty reduction by providing access to business capital for those in need. Limited capital facilities for those who want to be entrepreneurs, it is difficult to get capital because of the many requirements that must be met to get credit and capital from financial institutions, such as banks (Multifah, 2011). Productive zakat is one of the solutions so that economic empowerment can also touch the poor. Productive distribution of zakat is considered more effective to increase social entrepreneurship or sociopreneur which is one solution that can be applied to distribute assistance continuously and can even empower the poor, so that they can be free from poverty without relying on assistance or distribution of zakat from muzakki (Amirah et al., 2024). Zakat is an important instrument that has great potential in efforts to build the people's economy. However, this potential must be managed properly and professionally (Mashur et al., 2022). To realize this, the government has established BAZNAS, which is an institution that manages and collects zakat. This institution is assigned as an institution that manages, collects, distributes, and empowers zakat recipients from the collected zakat funds. Therefore, Baznas, in collaboration with the government, assumes responsibility for overseeing zakat management based on Islamic law, legal certainty, integration, benefit, justice, trustworthiness, and accountability. (Munandar et al., 2022). The purpose of zakat to develop socio-economic value in society is difficult to achieve without the active role of zakat managers (amil) who must be professional and creative in managing zakat funds.

Regarding the role of zakat in economic empowerment, some previous studies were conducted by Fitria, (2022) information obtained that the Zakat Collection Unit has a significant role in the economic empowerment of the people. In line with this (Munandar et al., 2022) explained that mustahiks felt helped by the assistance from BAZNAS, both the provision of business capital in the form of money or in the form of goods. Mustahik also experienced an increase in income after receiving business capital assistance. According to (Hafizd et al., 2023), productive zakat significantly empowers mustahiq individuals running MSME-scale businesses, demonstrating a positive impact.

The management of zakat that is currently developing is a productive method, which is expected to encourage the economic development of the community, which initially was a mustahik group then became a muzakki. On the basis of the development of the zakat distribution method, namely the productive distribution of zakat, the researcher is interested in discussing the role of BAZNAS Jepara Regency in empowering the people's economy through productive zakat funds, as well as how the economic development of mustahik who get capital from zakat funds.

2. Literature Review

The Role of Productive Zakat

In the "Kamus Besar Bahasa Indonesia," the term "role" is defined as the depiction in a film and a set of anticipated behaviors for individuals within societal contexts. Role signifies a dynamic facet of status (position); when individuals fulfill their duties and rights aligned with their position, they effectively assume a role. Distinguishing position from role serves scientific purposes, as they are interconnected—each reliant upon the other reciprocally. (Sarwono, 2015). Zakat plays an important role in the social life of society. The reason for the implementation of zakat is rooted in its fundamental purpose of facilitating wealth distribution, thus encouraging economic equality (Hamzah & Kurniawan, 2020). Zakat functions as a mandatory provision within the economic system (mandatory zakat system), necessitating its implementation through established state institutions with legal frameworks enabling directed collection, management, and distribution. The economic implications of

zakat include: (1) addressing the needs of the less fortunate; (2) mitigating economic disparities; (3) decreasing social issues such as crime, prostitution, homelessness, and beggary; and (4) preserving the community's purchasing power to sustain the business sector (Mannan, 1993). Thus zakat can keep the level of public consumption to a minimum, so that the economy will continue to run to achieve economic equality.

Zakat serves to address social inequality and stands as a fundamental Islamic tenet fostering better human relations and strengthening one's connection with Allah through worship. The responsibility for collecting, distributing, and administering zakat falls upon the government, specifically managed by Baznas in this context (HasmanNugraha, 2021).

According to the KBBI, the word productive means producing, benefiting, and profitable (Fitria, 2022). Productive zakat involves managing zakat resources in a productive manner, wherein funds are allocated as business capital for recipients from the underprivileged community. This approach aims to empower them to develop sustainable livelihoods and meet future life necessities (Bahrudin et al., 2022). This concept emphasizes the concept of sustainability and sustainable economic growth to help improve the social and economic conditions of the community.

Zakat funds will become capital for business development so that they have income to fulfill their needs and become self-sufficient in developing the economy. On the other hand, productive zakat aims to alleviate poverty, by providing opportunities for the poor to achieve economic welfare and improve their standard of living (Qardawi, 2011). Zakat's evolution is aimed at enhancing economic empowerment through utilizing zakat funds as business capital, enabling recipients to consistently finance their livelihoods. By providing zakat funds, recipients can secure a stable income, enhance and expand their businesses, and allocate earnings towards savings, thereby fostering sustained financial stability (Anwar, 2018). People - People Who Are Eligible to Receive Zakat People or groups who are entitled to receive zakat have been regulated in the teachings of Islamic law, namely there are eight groups (asnaf). This provision is regulated in the Qur'an letter At-Taubah : 60.

Maryam Ahmad (1992) explains further about the 8 groups (asnaf) who are entitled to receive zakat (Nugrahani & Mulyawisdawati, 2019). *First* Fakir, who is classified as a fakir is a person who does not have the income to meet his needs. The status of the fakir is the lowest of the people around him, so he is the most prioritized in terms of giving zakat. *Second* Poor, The difference between a fakir and a poor person is that a fakir has no income to fulfill their needs, while a poor person has an income but cannot fulfill all of their basic needs, only some of them. These two groups are the priority in giving zakat. *The third* is Amil, which includes people who are tasked with collecting zakat assets from muzakki, calculating and writing them down, and distributing them to zakat mustahiqs. *The fourth* Muallaf, which is meant by muallaf who are entitled to receive zakat is a Muslim who is weak in faith (with the aim of strengthening faith), or a disbeliever who is expected to convert to Islam. *Fifth* Riqab, zakat can be given to a slave or servant by freeing him from his master. *Sixthly* Gharim, they are people who have debts and cannot pay them. Gharim who are given zakat are those who have an urgent need to have their debts paid off quickly, and are in debt for something that is not sinful. *Seventh* Fii Sabilillah, people who are striving in the way of Allah are entitled to zakat, whether they are striving on the battlefield, or striving to uphold the religion of Allah by studying, performing Hajj, and so on. *The eighth* is Ibnu Sabil, travelers who are traveling and are in trouble are entitled to receive zakat, even though in the area where he comes from he is a rich person.

Economic Empowerment of the Community

According to Ginandjar Kartasasmita (1995), empowerment within society entails enabling individuals residing within it to cultivate community empowerment. Community empowerment endeavors to elevate the dignity of societal strata currently ensnared in cycles

of poverty and underdevelopment. In contrast to just giving funds directly, productive zakat empowerment utilizes zakat funds to be able to create long-term changes in the economic life of the zakat recipient community. What is expected from economic empowerment is that individuals or communities can become competent and independent small business actors, thereby increasing their income and welfare (Anwas, 2013).

It cannot be denied that zakat has the potential to be an effective means of empowering and improving the economic welfare of the people (Rohman et al., 2017). In this study, what is meant by mustahik economic empowerment is the empowerment carried out by BAZNAS Jepara Regency to its mustahik so that they are mentally, physically and mindfully empowered to achieve welfare.

To measure the successful implementation of community empowerment programs, Sumodiningrat (1999) suggests the following indicators (Mulyawan, 2016). *First*, there is a reduction in the number of poor people. *Second*, the development of income-raising efforts undertaken by the poor by utilizing available resources. *Third*, to increase community awareness of efforts to improve the welfare of poor families in their neighborhoods. *Fourth*, it increases the independence of the group, which is characterized by the development of productive businesses of members and groups, the tidier the group administration system, and the wider interaction with other groups in the community. *Fifth*, increased community capacity and income equality marked by an increase in the income of poor families who are able to fulfill their basic needs and basic social needs.

Based on the theory of community empowerment indicators put forward by Sumodiningrat (1999) then the researcher makes these indicators to analyze the results of the empowerment carried out by Baznas Jepara Regency, because these indicators already cover all aspects needed for analysis in this study.

3. Research Methods

The type of research used is qualitative which is descriptive. The object of this research is Badan Amil Zakat Nasional Jepara Regency which is located at *Jl. Ki Mangunsarkoro No. 40, Panggang, Jepara*. The data sources used are primary and secondary data by collecting data through observation, interviews with interested parties in this case the National Amil Zakat Agency of Jepara Regency and several mustahiks and documentation. The data analysis technique uses three inductive data analysis processes, namely the data reduction process, then data presentation and conclusion drawing with data validity testing using source triangulation. This approach is carried out to be able to understand, observe, analyze and explore, and attempt to explain the Role of Productive Zakat in Community Economic Empowerment at the National Amil Zakat Agency of Jepara Regency.

4. Results and Discussions

Research Result

BAZNAS, a non-profit organization, is responsible for managing zakat, infaq, and sadaqah resources. It is recognized as the sole official body established under Presidential Decree No. 2001 by the government. Its primary function involves the collection and distribution of zakat, infaq, and sadaqah on a national scale. The enactment of Law No. 23/2011 further solidifies BAZNAS's role in zakat management, designating it as an institution authorized by the government to oversee national zakat affairs. According to the law, BAZNAS is described as an independent non-governmental entity accountable to the president through the minister of religion. Consequently, together with the government, BAZNAS bears responsibility for supervising zakat management, ensuring adherence to Islamic law, legal certainty, integration, trustworthiness, fairness, and accountability.

Based on the results of interviews with resource person Mr. Muhyidin as deputy chairman IV of BAZNAS Jepara Regency, BAZNAS Jepara Regency has 5 programs, namely

Jepara Taqwa, Jepara Peduli, Jepara Sehat, Jepara Cerdas and Jepara Makmur. As for developing businesses or community empowerment, it is included in the Jepara Makmur Program. Jepara makmur is the main program of BAZNAS Jepara Regency to improve the economy of mustahik to be more capable and independent, the hope is that when he has improved his economy, he can support himself. Activities in this program include cash productive capital assistance and business equipment assistance, training to hone the abilities and skills of mustahik and others. Jepara Makmur as a forum for fostering small or micro businesses. In an effort to develop community businesses, BAZNAS provides productive business capital assistance. This program fosters and accelerates the success of small household businesses through additional business capital assistance and business equipment according to mustahik needs and increases productivity.

BAZNAS Jepara prioritizes the use of the zakat funds it collects as productive zakat for the empowerment of mustahik. Zakat funds that are channeled productively mean that the distribution of funds is not given to mustahik in the form of consumptive goods such as money or basic needs only, but is channeled through empowerment programs. Before distributing productive zakat, there are several stages that must be passed. *First*, the mustahiks apply for assistance and fill in the requirements attached to their KTP and KK. *Secondly*, BAZNAS receives the requirements and application letters from the mustahiks and verifies the mustahik data. *Third*, BAZNAS conducts a survey of prospective zakat recipients or mustahiks. *Fourth*, BAZNAS conducts a meeting and determines mustahik candidates. *Fifth*, the distribution and utilization of zakat funds to mustahik.

Productive zakat funds are intended for business capital or additional business capital. So the funds provided do not just run out, but the funds will be managed into a business and will generate income. This income will fulfill the needs of life and the economic welfare of mustahik families. Mustahik who manage productive zakat funds to be used as a business will generate additional income, so that their income increases. The role of productive zakat distribution to mustahik in BAZNAS Jepara Regency is in order to change the status of mustahik to muzakki, mustahik must be changed gradually with the aim of reaching the level of muzakki, which at first a mustahik must become a person who can meet his own needs.

To see how big the role of BAZNAS Jepara Regency can also be seen from the results of ZIS fund collection, where every year the collection of ZIS increases. The following is data on ZIS collection at BAZNAS Jepara Regency:

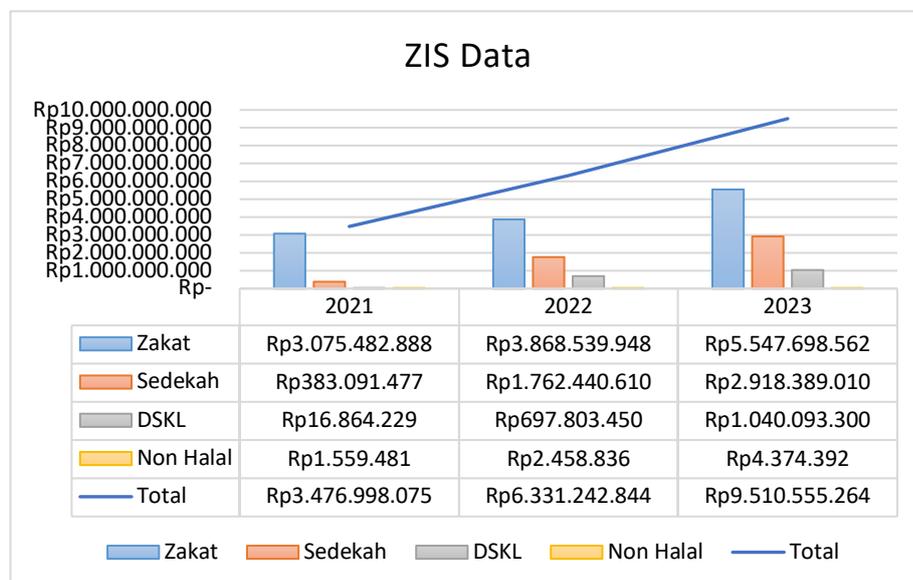


Fig. 2. ZIS Collection Data

Source : BAZNAS Jepara Financial Report, 2021-2023

From the data above, in 2021-2023, the ZIS collection at BAZNAS Jepara Regency experienced a significant increase of around 50%, this was due to the fact that apart from the increasing number of people paying infaq with the PPS (Pekan Peduli Sosial) and GBS (Gerakan Bulan Sedekah) programs held by BAZNAS Jepara Regency every Ramadan, also because the amount of infaq issued increased from Rp. 5,000/coupon to Rp. 10,000/coupon. When the collection of ZIS funds increases, the distribution will also increase.

Discussion

To measure the successful implementation of community empowerment programs, Sumodiningrat (1999) suggests the following indicators:

1) Reduction in the number of poor people.

The success or failure of group empowerment according to Sumodiningrat can be measured by the reduction of the poor population (Mulyawan, 2016). According to Sumodiningrat (1999) in his previous research, the indicator of reduced poverty in empowerment programs is because empowerment programs aim to make community groups empowered so that they are able to access and meet their needs. In this study, the reduction of the poor population can be seen from the success of the mustahik to become muzakki, but to realize this goal is certainly not easy, it must take a long time. Researchers did not find data related to this because these mustahiks are still relatively new, but if you look at the data on the poor population in Jepara Regency from year to year it continues to decline. Based on an interview with the resource person Mr. Muhyidin as the vice chairman IV of BAZNAS Jepara Regency, this productive zakat program plays a role in alleviating poverty in the city of Jepara. What is called eroding is gradual, step by step, that's why Baznas conducts monitoring, one of which is to find out whether there is any change and it turns out that Alhamdulillah they have improved economically, at least being able to provide pocket money for their children, who used to be very poor, now they are able to meet their needs. By empowering individuals to be economically independent, Baznas can help reduce poverty levels in the community. By providing access to disadvantaged communities to improve their skills and resources.

Based on an interview with Mrs. Sri Mulyati, the owner of a grocery store business, she experienced an increase in turnover of up to 50% after receiving this productive assistance because she added products to sell so that her shop was complete and attractive to buyers. It can be concluded that this program has the potential to reduce poverty because the provision of productive asset assistance can be used for their economic activities for the better.

2) The development of income-generating businesses undertaken by the poor.

Another point in determining the success of an empowerment program according to Sumodiningrat is the development of income generation efforts in the form of innovation and other ways to increase the income of the group or individual (Mulyawan, 2016). The increase in income found in the research that has been conducted on BAZNAS-assisted mustahiks has mostly been successful in running a business, and the amount of income earned has covered many dependents owned by mustahiks (Mutathoharoh, 2023). The development of income-generating businesses can be found in the mustahiks of BAZNAS Jepara, many of the members follow the development of consumer tastes such as adding new menus in the food business and increasing the choice of clothing fragrances in the laundry business. Based on the results of interviews with mustahik Mrs. Zaim Masyuni, owner of the cathering business, his business started small, by producing snacks that are sold in the neighborhood. Mr. Zaim plans to expand the business by adding more menu variations.

Based on an interview with Mr. Muhammad Saifuddin, a laundry business selector, Her income, which was previously erratic and often insufficient to meet her daily needs, has now become more stable and increased. With this increase in income, Mr. Saifuddin can better meet the basic needs of the family, as well as set aside some for savings and business development later.

The following is data on the increase in income owned by several BAZNAS Jepara mustahiks who experienced an increase in income.

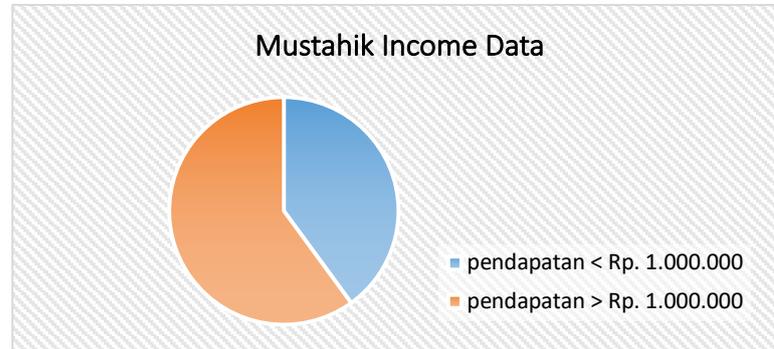


Fig. 3. Mustahik Income Data

Source: Mustahik Interview, April 2024

Based on the table above, the average mustahik has experienced an increase in their income. Although the increase is still classified as a small amount, it is enough to help meet the daily needs of mustahik. Based on the results of interviews with Mrs. Muqorih, the owner of the sewing business, He used to earn a mediocre income but now he can set aside money for savings. With this productive assistance, Mrs. Muqorih feels very helped because she can set aside money to save.

Based on the results of the interview with Mr. Muhyidin as deputy chairman IV BAZNAS Jepara Regency, Baznas has carried out the distribution to the mustahik then for several months we monitored its progress, Alhamdulillah, it can be said that 95% of it is running all, developing.

It can be concluded that BAZNAS succeeded in encouraging its mustahiks to make efforts to increase their income, but in developing businesses there are some mustahiks that have not been realized properly. This is because BAZNAS Jepara Regency only distributes productive zakat and conducts evaluations, while coaching and mentoring are still rarely done. Then it has an impact on mustahik who run their business, resulting in the business not developing.

3) Increase community awareness of efforts to improve the welfare of poor families in their neighborhood.

Zakat serves as a means of social security and community unity in meeting individual needs and eradicating poverty of mankind, in this case zakat is a proof of social concern. (Ansori, 2018). Based on the results of interview with Mr. Muhyidin as deputy chairman IV of BAZNAS Jepara Regency, With the distribution to the community directly, every time the distribution is carried out it is placed in the sub-district and invites the Head of the Puskesmas, SD, Satkordikcam, and all Village Heads so that they know that their zakat is delivered to the mustahik. From that, the muzakki showed an attitude oh their zakat was delivered and some even cried touched that the mandate conveyed to Baznas was carried out well, they were very grateful. The mustahik are also warned that when they succeed from Baznas they do not ask for anything, only one they must remember when they are difficult like this who helps, when they are successful please help their neighbors who are lacking. Motivational like this that BAZNAS gives them so that they will remember forever when they are successful.

Based on an interview with mustahik Mrs. Nuryati, the owner of a food stall business, He wants to give back to the community the assistance he receives when he is able to. He believes that charity is one way to improve life. On Fridays, he makes his food stalls free to drink.

The mustahik's concern for the environment is an important aspect that is perhaps less discussed. Although mustahiks may be in difficult economic conditions, concern for the environment is still relevant and important to them because they feel that they are in the same boat and need equal opportunities. The increased concern of the mustahiks for their surroundings can be found, but the contribution to improving the welfare of the surrounding environment has not been found specifically. In this study, it was found that several mustahiks implemented the Friday blessing system, by buying food on Friday the drink was free. In addition, they also set aside their income to give alms to people in need. BAZNAS is quite successful because by participating in this program the mustahiks begin to care about their surroundings and can carry out the good intentions they have.

4) Increase group self-reliance.

According to Pujiyati (2012) in previous research, defines an independent attitude as the ability to stand alone in carrying out all obligations in order to fulfill one's own needs. An independent attitude also includes the ability to actively adapt to the environment, be able to determine one's own destiny, be able to take the initiative, be creative, mature in carrying and placing oneself, and most importantly not have dependence on others. Based on interviews with mustahik Mrs. Isnaini Nur Viviyanti, the owner of a snack stall business, she is greatly helped by productive assistance from BAZNAS because with the capital and assets and has been given she can use it to meet her daily needs, she feels economically independent because she still lives alone and does not have a husband, being able to get business capital assistance is very grateful and thankful.

The role of Baznas in this case can be seen from the utilization of aid goods to make mustahik entrepreneurship independently by providing direct motivation to mustahik to become creative entrepreneurs. In this study, independence can be found when deciding something related to their buying and selling activities, including the addition and creation of existing menus. The mustahiks are quite experienced because many of them have been traders. BAZNAS is quite successful in this case because many mustahiks have begun to be independent in the sense that they can start managing basic business management.

5) Increased community capacity and income equality.

Increased community capacity and income equality can be found in BAZNAS Jepara mustahiks, researchers found that mustahiks can fulfill their basic daily needs with the businesses they operate, Based on the results of field observations, in terms of the mustahik economy, it does not experience a significant effect in daily income, but they have savings that can be used at any time if needed. The changes experienced are that they used to be unable to meet the needs of life that require large costs, now with the productive zakat program they can meet them, such as medical needs, and their children's education. In addition, it was also found that there were mustahiks who were helped in paying off their debts. Based on interviews with mustahik Mr. Munaim Muha, the owner of a grocery stall business who can pay off his debts with the business he runs. His income has increased, since the business assistance he has been able to pay off his debt little by little until it is paid off.

For the success of this productive zakat program, BAZNAS Jepara collaborates with various parties, including local government and the private sector, to expand the reach of the economic empowerment program. This collaboration helps in procuring additional resources and ensuring the program can reach more people. In addition to capital assistance, BAZNAS Jepara also provides skills training and business coaching for beneficiaries. The result of this research is that BAZNAS is quite successful in making economic empowerment efforts through

the Productive Zakat program. Many mustahiks have successfully opened new businesses or expanded existing ones. The program has successfully increased the income of mustahik families, helping them to achieve economic independence and reduce dependence on social assistance. Through this program the mustahiks are given productive assets according to the needs of the mustahiks, including business capital, sewing machines, goats, freezers, storefronts, and washing machines, the amount received is between 2 million and 3 million rupiah according to their needs which they can use for economic activities that produce so that they help their finances in the future.

5. Conclusion

BAZNAS Jepara Regency has 5 programs, namely Jepara Taqwa, Jepara Peduli, Jepara Sehat, Jepara Cerdas and Jepara Makmur. As for developing businesses or community empowerment, it is included in the Jepara Makmur Program. This program is in the form of providing business capital in the form of money and goods to mustahik, not only that BAZNAS also provides in the form of socialization, counseling, motivation, and coaching. The role of BAZNAS in community economic empowerment can be said to be successful, with the help of productive zakat, mustahik can become entrepreneurs, this can improve the economy and welfare of mustahik. Thus, zakat has played a role in efforts to reduce poverty, the number of poor people in Jepara Regency has also decreased from year to year.

From the running process and the results of the research, the author will provide a statement in the form of suggestions that will hopefully become evaluation material and be useful for related parties. Based on the results of this research, the suggestions that we can convey are: BAZNAS Jepara Regency needs to provide regular training and assistance to its assisted mustahiks in business development. And for mustahiks, they should be able to do their best to use the business capital from the BAZNAS Jepara Regency funds received so that it can develop and be useful in future lives.

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