



Strategies For The Utilization of Productive Zakat Funds For Small Medium Enterprises (SMEs) in Economic Empowerment at BAZNAS BAZIS DKI Jakarta

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Article Info	Abstract
<p>Article history: Received June 11, 2024 Revised July 01, 2024 Accepted August 29, 2024</p>	<p>National Amil Zakat Agency (BAZNAS) BAZIS DKI Jakarta is a zakat management institution established by the government to distribute zakat funds productively. With its various zakat utilization programs, BAZNAS BAZIS DKI Jakarta is able to empower Mustahik's economy for the better. With the aim of making a Mustahik turn into a Muzakki. One of the strategies is productive zakat utilization through Halal Culinary Bazaar. With the strategy of utilizing zakat through the Halal Culinary Bazaar program. This research uses a qualitative approach with descriptive research type. Data collection techniques through interviews conducted with several BAZNAS BAZIS DKI Jakarta staff and several Mustahik (SME actors) of Halal Culinary Bazaar. Field observations were carried out by directly visiting the BAZNAS BAZIS DKI Jakarta office and Mustahik (SME actor) of Halal Culinary Bazaar. Documentation studies are obtained from previous thesis, thesis and journal research as well as in the form of documents owned by researchers. The study's findings demonstrate that the Halal Culinary Bazaar program implements the zakat utilization strategy through the use of tactics including Mustahik Selection, Business Capital Provision, and Program Assistance. The strategies that were implemented yielded the following results: an increase in Mustahik income, the accuracy of the targets achieved by BAZNAS BAZIS DKI Jakarta in</p>
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allocating capital to Mustahik who have satisfied the requirements through the Mustahik Selection strategy, and the welfare created by the distribution of zakat in the form of business capital, kiosks, and certain business support equipment. Furthermore, Mustahik's success in using zakat is a result of BAZNAS BAZIS DKI Jakarta's help and monitoring plan, which ensures that the zakat money are dispersed.

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INTRODUCTION

The issue of poverty in Indonesia is a significant challenge that the country must confront. Poverty is a multifaceted problem that has taken center stage in terms of development priorities. In recent years, the government has undertaken numerous initiatives to tackle poverty head-on. Various programs aimed at promoting development have been put into action with the goal of alleviating the poverty rate in Indonesia (Ferezagia, 2018).

The number of individuals classified as impoverished has seen an upward trend in recent times. As per the Central Statistics Agency (BPS) data for 2023, a staggering 25.9 million people, accounting for 9.36% of the population, were living in poverty at the start of the year. While there has been a decline in poverty over the last couple of years, there is still a looming possibility of its resurgence, making it a persistent and significant issue in Indonesia (BPS, 2023).

Poverty stems from the inability to secure employment. Despite the endeavors of governments across different time periods, such as the old-order and new-order governments, to establish a society that is abundant in both material and spiritual wealth, the community has yet to reap the rewards of these endeavors. The government has undertaken numerous development projects across various sectors, striving to enhance the standard of living. However, the general population has not experienced the desired increase in prosperity (Muslim, 2023).

Zakat funds can be raised to combat poverty, and individuals can contribute their assets to help those in need. Zakat has been a pillar of Islam since its inception and every Muslim must pay it (Muhammad, 2007). Zakat is of great significance to the development of Islamic teachings and people's livelihood, and has strategic advantages. From a sociological perspective, the obligation to pay zakat represents a form of social solidarity and embodies a sense of justice and responsible human solidarity. It shows our concern for difficulties in the lives of others and creates connections between individuals in the community (A. T. Anwar, 2018).

Anyone who has the financial means to provide aid to those in need is obliged to pay zakat, which is a religious obligation. Zakat recipients have the right to receive it. Zakat aims to support, guide and empower them, especially the poor, to provide them with a better and more

prosperous life. It enables the needy to meet their basic needs and worship to Allah SWT (Sholikhah & Efendi, 2022).

Furthermore, Zakat promotes social equality and justice through the potential of Zakat itself and contributes to the creation of social welfare (Mulyawisdawati & Nugrahani, 2019). As we all know, Indonesia is a country with great potential for Zakat since most of its population is Muslim. This potential is a potential source of financing and will serve as a force for economic empowerment of the people and the improvement of the country's economy (Kemenag, 2013). The table below shows the collection and distribution of zakat by Amil Zakat agencies in several countries in 2021-2022:

Table 1. Distribution of Zakat Fund in BAZNAS Surabaya

Year	Collecting of Zakat Funds	Distribution of Zakat Funds
2021	5.006.038.225	588.520.000
2022	37.656.430.970	23.357.362.050

Source: (BAZNAS, 2022a).

Table 2. Distribution of Zakat Fund in BAZNAS West Java

Year	Collecting of Zakat Funds	Distribution of Zakat Funds
2021	38.406.821.663	50.151.151.273
2022	48.711.670.390	39.227.774.920

Source: (BAZNAS, 2021, 2022b).

When it comes to the quantity of zakat collected, BAZNAS BAZIS DKI Jakarta has a larger potential than other large cities. In comparison to BAZNAS Surabaya City and BAZNAS West Java, BAZNAS BAZIS DKI Jakarta has a greater number of found collection, according to the data stated in the above table. in order to offer a fantastic chance for distribution to Mustahik zakat recipients in need. In order for BAZNAS BAZIS DKI Jakarta to have a significant potential in the zakat fund distribution.

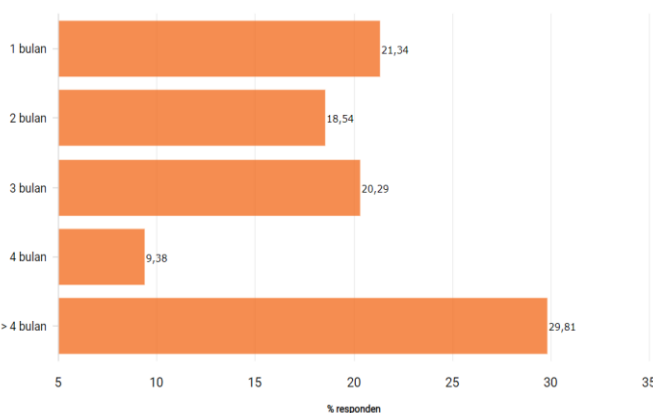
It will need four steps at once to fully explore this potential. Initially, the community needs to be educated and socialized about the law, the wisdom of zakat, object assets, and the calculating processes and how they relate to taxes. Second, reinforce Amil zakat so that it develops into a reputable, professional, and dependable Amil. Third, the zakat distribution ought to adhere strictly to Sharia law. Fourth, cooperation and coordination, or Ta'awun, with other elements of the ummah as well as with other Amil zakat (regional, national, regional, and international mail levels) (Hafidhuddin, 2011).

The requirement to pay zakat and make the best use of it has religious advantages as well as the potential to significantly affect how the Muslim community as a whole distributes wealth.

Numerous organizations, including zakat Amil institutions, have mechanisms in place to gather and disburse zakat funds in order to maximize the adoption of the practice. These organizations are in charge of gathering zakat, and a Muzakki pays them. The zakat is subsequently sent to Mustahik Zakat (Saini, 2016).

Funds from zakat are used in a productive and consumptive way. Consumptive zakat use will quickly exhaust the available cash, leaving the receiver permanently dependent on the zakat granted. Independence is not attainable through this dependency. To achieve this, zakat funds that are both consumptive and productive must be distributed, supporting the Muzakki over the long run (Utami & Lubis, 2014). In order to support and empower Mustahik and enable them to enhance their welfare over an extended length of time, productive zakat is required.

The economy of Mustahik can be strengthened by utilizing zakat monies as business capital to create profitable zakat that will be given to and used by SME actors. SME actors get the distribution of zakat monies, which helps them with a number of issues, including a lack of startup capital (Niode, 2009). Micro, small, and medium-sized firms (SMEs) on the Java and Sumatra islands may only survive with a maximum capital of three months, according to survey results from 2,944 respondents. Furthermore, the capital of 21.34% of SMEs is just enough to endure one month. Furthermore, the capital of 18.54% of SMEs only lasts for two months, while the capital of 20.29% of SMEs only lasts for three months. Moreover, 9.38% of SMEs have sufficient money (Pahlevi, 2022).



To achieve this goal, business owners in Micro, Small, and Medium-Sized Enterprises (SME) must provide business capital. As a result, BAZNAS DKI Jakarta offers UMKM business owners a chance by employing the donated zakat funds to generate revenue by using them as startup capital (BAZNAS, 2024). Giving SME players financing is intended to help them become more independent in running their companies. SME owners can raise their standard of living by doing this. Because of this, SME actors will soon be able to become Muzakkis, who are able to offer zakat, in addition to receiving it (Nurjannah, 2020).

The National Zakat Amil Agency, BAZNAS DKI Jakarta, offers beneficiaries economic empowerment programs through Micro, Small, and Medium-Sized Businesses (like the Halal Culinary Bazaar) (Abidin, 2013). The goal of the Halal Culinary Bazaar is to rehabilitate

underutilized spaces for street food vendors so that they can become conspicuous and appealing to tourists (Ogara, 2022). The sellers can easily fill these stalls in the 32 Shops that have been prepared with artistic and environmentally sustainable concepts. Under this program, recipients who are UMKM entrepreneurs receive zakat funds from BAZNAS DKI Jakarta. The possibility to develop the dispersed zakat monies is extended to UMKM enterprises. In this manner, the supplied zakat funds can be converted into productive capital rather than just being used for consumption (BAZNAS, 2024).

BAZNAS DKI Jakarta is one of the official government-owned zakat management bodies that oversees zakat management across the country. It is one of the National Zakat Management Bodies. It is essential for gathering, allocating, and strengthening sadaqah, infaq, and zakat. It also serves as a catalyst for initiatives pertaining to community economic empowerment. One of the problems SMEs confront, namely the lack of business capital, is greatly helped by BAZNAS DKI Jakarta (Ogara, 2022). The Economic Empowerment Programs of the Community by BAZNAS DKI Jakarta, in the Mantraman region of East Jakarta, are the main topic of this thesis research. by looking at the circumstances of SME actors who have promise but run into financial difficulties. The goal is to help the Mustahik, particularly SME actors, grow their enterprises. In light of this, the researcher will investigate the methods used by BAZNAS DKI Jakarta to allocate profitable Zakat monies to small and medium-sized enterprises (SMEs) involved in the Community Economic Empowerment initiative, particularly the Halal Culinary Bazaar at Bazis Mantraman. Furthermore, the study is to investigate the results of the tactics used by BAZNAS DKI Jakarta, evaluating if they have been effective in providing the SME actors with favorable effects.

Empowering people economically is one way to combat poverty. Productive Zakat yields results that are a powerful tool for social advancement toward a better, more equitable, and wealthier living for the community. In light of this, it is the duty of all societal components to reinforce and encourage the implementation of productive Zakat as a booster and engine of the local economy (A. S. H. Anwar, 2016). With a focus on the initiatives of BAZNAS BAZIS DKI Jakarta Province in the implemented program, the researcher is therefore interested in writing and addressing the title, which is: "Strategies for Utilization of Productive Zakat Funds for Economic Empowerment of SMEs through the Halal Culinary Bazaar Program: A Study at BAZNAS DKI Jakarta."

METHOD

1. Research Design

Data collection, analysis and interpretation related to research objectives are the activities involved in research methodology. In this research, the author employs a qualitative approach, specifically the descriptive method, where this method allows the researcher to explore and portray the conditions to be studied in more detail and clarity (Bachtiar, 1999). The results of the research consist of descriptive and written data

containing various information obtained from the governmental agency under study (Sup & Suhendi, 2022).

2. Data Resource

a. Primary Data

Primary data refers to information directly obtained from interviews. Interviews can be viewed as a unilateral data collection method conducted systematically based on the research objectives. The data is derived from the interviews conducted with the respondents. The People who will be interviewed are the staff of the zakat fund distribution section of BAZNAS BAZIS DKI Jakarta, BAZIS Mantraman Halal Culinary Bazaar Management and 12 beneficiaries (Mustahik).

b. Secondary Data

Secondary data refers to supporting and complementary data for research. This information is obtained from books, journals, newspapers, articles, the internet, or previous scholarly works.

3. Research Object

The research object chosen by the researcher is the Halal Culinary Bazaar, which is one of the programs of the National Zakat Agency (BAZNAS) of Jakarta. BAZNAS Jakarta is located at Jln. K.H Mas Mansyur / Awaludin, Tanah Abang, Central Jakarta, DKI Jakarta.

4. Data Collection Techniques

The data collection technique is the most crucial step in research, where the primary goal is to obtain data. Data collection techniques are carried out using various methods tailored to the research objectives:

a. Library Research

In this literature review, the author is required to read, investigate, and study sources or written materials such as magazines, books, articles, journals, and other information, especially those related to the definition of the title to be addressed. The data obtained from these sources are secondary data (Sup, 2021c).

b. Field Research

In this research, the researcher attempts to obtain primary data using several methods, including:

1) Observation

Observation as a data collection technique has specific characteristics when compared to other techniques, such as interviews and questionnaires. While interviews and questionnaires always involve communication with people, observation is not limited to people but can also involve other natural objects or phenomena (Sup, 2021b).

2) Interview

Interview is one of the important parts in conducting a survey, where an interview is a process of interactive communication data. The People who will be interviewed are the staff of the zakat fund distribution section of BAZNAS BAZIS DKI Jakarta, BAZIS Mantraman Halal Culinary Bazaar Management and beneficiaries (Mustahik) (Retnowati et al., 2022).

5. Data Analysis Tehnique

The data analysis technique used by the author is the method of descriptive qualitative analysis (Sup, 2024). After obtaining data through interviews and observations, the next step is to analyze the results of these interviews. Analysis involves the organization of interview data. The collected data is analyzed in terms of descriptive conclusions (Sup, 2021a).

RESULT AND DISCUSSION

1. Strategy for Utilization of Productive Zakat Funds on Small, Medium Enterprises (SME) in Economic Empowerment.

Based on findings from researcher observations and interviews about the tactics used by BAZNAS BAZIS DKI Jakarta to use zakat funding in a way that would benefit Mustahik through the BAZIS Mantraman Halal Culinary Bazaar program. The program's objective is to boost stalls' economic potential so they can expand, thrive, and combat poverty in the community, particularly in East Jakarta's Mantraman neighborhood. Following the collection of information by researchers about the effective use of zakat by BAZNAS BAZIS DKI Jakarta. It is well recognized that making good use of zakat monies helps prevent them from running out, develops, and enhances Mustahik's quality of life going forward. This is changed to reflect the concept of productive zakat, which states that zakat is an asset provided to Mustahik with the intention of growing into a long-term endeavor. In this manner, it might benefit their company and enable them to consistently meet their needs. Researchers will explain how the procedures are carried out in carrying out the strategy of utilizing zakat funds through the Halal Culinary Bazaar program. Among the strategies carried out in the Halal Culinary Bazaar program are as follows:

a. Mustahik Selection

Halal Culinary Bazaar Program is a program to distribute zakat funds to Mustahik through the improvement of Mustahik Stalls. BAZNAS BAZIS has criteria in determining Mustahik who will be distributed zakat funds. The criteria that must be met by Mustahik are as follows:

1) Business Income

BAZNAS BAZIS DKI Jakarta will select several Mustahiks with business income criteria before the distribution of zakat funds, which is Rp. 1,500,000 to Rp. 2,000,000 in a month and specifically less than the Nominal.

2) Procedures and Requirements

After fulfilling the above criteria, the selected Mustahik must fulfill the requirements given by BAZNAS BAZIS DKI Jakarta. The requirements that must be met by Mustahik are as follows:

- a) Prospective Recipients must attach an identity card (KTP) and Family Card (KK).
- b) Fill out statement form regarding willingness to participate in the Halal Culinary Bazaar Program.
- c) Sign the commitment letter provided by BAZNAS BAZIS DKI Jakarta.

b. Provision of Capital (Funding)

After the Coordination Meeting has been conducted, the next strategy is the provision of capital to the Zakat beneficiaries, namely micro-entrepreneurs around the courtyard of Masjid Mantraman, Menteng. These Zakat beneficiaries have undergone the data collection process by the BAZNAS BAZIS DKI Jakarta. The data collection is carried out to ensure that no beneficiaries are overlooked or not recorded, so that everyone has the opportunity to benefit from the Economic Empowerment Program of Halal Culinary Bazaar. In the provision of capital, each micro-entrepreneur is given capital of around Rp.5000.000 In addition to financial capital, micro-entrepreneurs are also provided with decent stalls and various equipment to support their businesses. The capital provided is expected to help advance the businesses of the beneficiaries. Thus, the goal of BAZNAS BAZIS DKI Jakarta, which is to turn beneficiaries into contributors (Muzakki), can be achieved.

One of the mottos of BAZNAS BAZIS DKI Jakarta is "Transforming Mustahik into Muzakki." With this motto, BAZNAS BAZIS DKI Jakarta takes several appropriate and effective steps by empowering and distributing Zakat funds. Productive Zakat funds are distributed in the form of cash and shop facilities for each UMKM actor. The money given to each SME actor serves as capital assistance for Mustahik who needs additional capital to develop their business. From several Mustahik who received business capital assistance. In addition to the distribution of zakat funds (business capital). Mustahik is given business support assistance such as stalls and some Mustahik business support equipment. besides that Mustahik is given assistance for small renovations and making the name of the stall as one of the stalls in the Halal Culinary Bazaar.

c. Program Guidance

Based on the results of research conducted by researchers in controlling the utilization of zakat carried out by BAZNAS BAZIS DKI Jakarta, namely, conducting

training, mentoring and supervision. This is done so that zakat funds can be used properly and the procedures given to Mustahik are in accordance with what has been given during training. Based on the results of researcher interviews with the Distribution Section of zakat funds. Assistance and supervision are carried out so that the money (zakat capital) given is not immediately used for other purposes. So, the money is given for business operations that are owned.

The Mustahik who has received productive Zakat funds will then receive training and supervision from BAZNAS BAZIS DKI Jakarta. Supervision is carried out at any time with a frequency of every three months. The guidance provided by BAZNAS BAZIS DKI Jakarta to Mustahik includes, among other things, information about halal and clean food. Thus, each Mustahik, namely UMKM actors, is given knowledge about good, hygienic, clean, and healthy food. So, in the guidance provided, the goal of the Bazar Kuliner Halal BAZIS Mantraman program can be achieved, which is to create the first halal area in Jakarta. This is realized with food and beverages certified as Halal by LPPOM MUI DKI Jakarta. Meanwhile, success in terms of the health and hygiene of food and beverages is obtained with food and beverages certified by the Indonesian Food Safety Association (APKEPI).

2. Analysis the Outcome of the Productive Zakat Fund Utilization Strategy on Small Medium Enterprises (SMEs) in Economic Empowerment

From some of the strategies produced, researchers will explain some of the results of the zakat utilization strategy seen from several sides of the strategies that have been carried out related to the success of Mustahik zakat, including the following:

a. Mustahik Selection

From the strategies carried out, BAZNAS BAZIS DKI Jakarta has selected several Mustahiks who are in accordance with the criteria and have fulfilled all procedures and requirements to participate in the Halal Culinary Bazaar program. In terms of Mustahik, the success of the strategy in selecting Mustahik can be seen based on the accuracy of the targets carried out by BAZNAS BAZIS DKI Jakarta. the program has the right target, namely the poor who have Small and Medium Enterprises (SMEs). These Mustahiks are people who have a business (UKM) but have not been able to meet their full needs, with irregular income. With this program, it can help Mustahik in meeting their needs and improve Mustahik's standard of living for the better.

b. Provision of Capital (Giving Fund)

In this case, BAZNAS BAZIS DKI Jakarta provides capital to zakat Mustahik as a form of utilization of zakat funds. This provides an increase in income for Mustahik businesses. The provision of zakat funds is in accordance with the target of BAZNAS BAZIS DKI Jakarta. Halal Culinary Bazaar aims to make Mustahik able to compete in the middle of this modern market, and can change the status of Mustahik to become a

Muzakki. After this Halal Culinary Bazaar program runs, there is an increase in income earned by Mustahik.

c. Program Guidance

After providing assistance in the form of business capital, BAZNAS BAZIS DKI Jakarta provides program assistance as well as supervision to Mustahik during the running of the BAZIS Mantraman Halal Culinary Bazaar program. Mentoring and supervision efforts are carried out so that zakat funds are used properly and the procedures applied are in accordance with what has been given by BAZNAS BAZIS DKI Jakarta when training. With procedures that run properly, Mustahik will use the zakat funds to increase their business income. So that the purpose of giving zakat funds to be productive will be realized, if Mustahik is able to manage it properly.

From the results of the utilization strategy that has been described, it can be concluded that BAZNAS BAZIS DKI Jakarta is able to empower Mustahik from the utilization strategy of zakat funds carried out. This can be seen through the increase in Mustahik's business which is marked by an increase in income based on the results of interviews conducted by researchers. So that with this program many Mustahiks are helped. The success in the utilization of zakat by BAZNAS BAZIS DKI Jakarta is able to prosper the lives of Mustahik for the better.

CONCLUSION

1. The utilization of zakat funds by BAZNAS BAZIS DKI Jakarta is a long-term productive zakat that helps Mustahik's business. With the strategy of utilizing zakat funds through the Halal Culinary Bazaar, several strategies are carried out in it, including:
This is done by selecting Mustahik based on business income that is not more than Rp. 1,500,000 - Rp. 2,000,000. The selected Mustahik will follow several procedures and requirements provided by BAZNAS BAZIS DKI Jakarta such as: submitting an Identity Card (KTP) and Family Card (KK), filling out a willingness form to participate in the Halal Culinary Bazaar program and filling out a commitment agreement form between Mustahik and BAZNAS BAZIS DKI Jakarta. Providing capital to each Mustahik amounting to Rp. 5,000,000. in addition to supporting the business, Mustahik is given a stall and some business support equipment. This step was taken by BAZNAS BAZIS DKI Jakarta, along with the Halal Culinary Bazaar program. With the aim of providing assistance to Mustahik to be able to improve their business. By providing an understanding of how the zakat funds given can be productive, and supervision is carried out so that the zakat funds given can be used appropriately by each Mustahik to increase their business.
2. The success of the program can be seen from the results of the zakat utilization strategy carried out. Such as the accuracy of the target obtained through the selection of Mustahik by looking at the income criteria of the intended Mustahik, the increase in income obtained

by the strategy of providing business capital by BAZNAS BAZIS DKI Jakarta. The success of Mustahik in making the funds given become productive is obtained through assistance and supervision carried out by BAZNAS in providing an understanding of productive zakat and supervision carried out so that Mustahik uses the business capital distributed with the aim of increasing Mustahik's income, which is the main objective of the Halal Culinary Bazaar economic empowerment program.

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