



Productive Zakat Sociopreneur as an Effort to Alleviate Poverty in Sustainable Development (SDGs): a Study on BAZNAS Surabaya City

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ABSTRACT

Introduction: This study analyzes the implementation of productive zakat distribution by BAZNAS in Surabaya and its role in achieving the Sustainable Development Goals (SDGs), focusing on poverty reduction and sustainable development through sociopreneurship.

Methods: Using a qualitative descriptive approach, data were gathered via in-depth interviews, observations, and snowball sampling. The study examines collaborative efforts between BAZNAS, the Surabaya City Government, and local cooperatives.

Results: The findings highlight the success of the Surabaya Berdaya program, which supports 17 zakat recipients through social entrepreneurship, reducing poverty and fostering sustainable development.

Conclusion and Suggestion: The productive zakat sociopreneur program effectively advances the SDGs by alleviating poverty and empowering communities. Future efforts should enhance collaboration and scalability to maximize its impact.

Keyword: Productive Zakat, Poverty Alleviation, Sociopreneur, SDGs

Paper type: Research paper

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A. INTRODUCTION

Poverty is still an important issue for developing countries, including Indonesia. One of the factors that can lead to a reduction in poverty is economic growth. A country is said to be successful in economic development if it is able to reduce poverty, achieve incomeequality, and provide extensive employment. Based on data from the Central Bureau of Statistics (BPS), the number of poor people (people whose monthly per capita expenditure is below the poverty line) in Indonesia will reach 25.9 million (9.36%) in March 2023, experiencing an increase in the number of poor people.

A decrease of 640,000 people compared to the condition in September 2021 (Indonesia, 2023). BPS also noted that the Open Unemployment Rate (TPT) in February 2023 was 7.99 million people (5.45%), a decrease of 410,000 people (0.38%) compared to February 2022 (Indonesia, 2023). Indonesia is a country with the largest Muslim population as of December 2021, it is recorded that Indonesia has 237.53 million Muslim population (Dimas, 2022). This is a strategic potential that should be developed as a tool to overcome poverty and alleviate poverty by managing people's economic resources (zakat, infaq, sadaqah, waqf) for their benefit. This isa huge opportunity (Anwar & Ismail, 2022).

According to Sany (2019) in Moh. Arifin and Abu Sari (2023), empowerment comes from the word power which means ability or strength. In general, empowerment is a process

of empowering a community or group of people to act to overcome their problems, and improve their standard of living and welfare (Moh Arifin & Abu Sari, 2023).

The management of state funds in Indonesia, especially Zakat, is regulated in Law Number 23 Year 2011 on Zakat Management through the National Zakat and Amir Agency (BAZNAS) and Zakat and Amir Institution (LAZ). BAZNAS estimates the potential of national Zakat in 2022 at 26 trillion, of which 760 billion comes from BAZNAS RI, 2.12 trillion from provincial BAZNAS, 6.94 trillion from district / city BAZNAS and 5.17 billion collected by LAZ, and 11 trillion collected by the government (Zaenal, 2023). Zakat is one of the pillars of Islam and must be fulfilled by all Muslims with certain conditions. The essence of the obligation of zakat in Islam is the most effective and strategic way to improve the welfare of the poor. Poverty is a problem where the three basic needs of food, clothing, and shelter are not met. To maximise the potential of zakat and improve the welfare of the community, the implementation of zakat is currently implemented in two ways, namely the implementation of consumption-based zakat and the implementation of production-based zakat. Consumptive management aims to fulfil the basic economic needs of the mustahik in the form of giving for direct consumption, while productive management is carried out with the aim of empowerment and usually targets weak entrepreneurs free education. We hope that people who were previously recipients of Zakat (*mustahik*) will turn into zakat givers (*muzakki*) (Ali et al., 2016).

One of the National Amil Zakat Agencies (BAZNAS) that has grown and developed is BAZNAS Surabaya, which is one of the amil zakat agencies that has a vision "Realising the Surabaya City Community Aware of Zakat, Infaq and Shodaqoh in Order to Improve the Welfare of the Ummah" with *its tagline* "RAKSAZA SURABAYA (Surabaya City Zakat Awareness Movement)" which makes zakat the basis of the people's economy (Nurdin, 2013). BAZNAS Surabaya city has several programmes, one of which is in the economic field in the form of productive distribution of zakat funds, namely Surabaya Berdaya (Business Capital Assistance, Mustahik Work Tools Assistance, Business Training and SME Empowerment, and ZCD (*Zakat Community Development*) Programme).

The impact of consumptive zakat distribution is that it makes the poor dependent on zakat if it is done continuously, so this method is not effective in alleviating poverty. Poor people who are able to face this challenge are those who have expertise in certain fields but do not have the resources to do so. Therefore, productive distribution of Zakat is considered more effective in encouraging social entrepreneurship (*sociopreneur*). This is a solution that can be used to distribute sustainable assistance and even empower the poor to lift themselves out of poverty without having to depend on assistance or distribution of zakat from *muzakki* (Efendi, 2017). *Sociopreneur* is a business-based entrepreneurial activity with the main mission of creating a social impact that will improve the degree and standard of living of the lower class. *Sociopreneur* activities on productive zakat become a new breakthrough that is very appropriate to be applied in the welfare of the people so that people who are given zakat can manage as well as possible and are provided with training to improve the quality of human resources (Yusuf & Ernawati, 2020). Micro, Small and Medium Enterprises (MSMEs) are independent business units operating in various economic sectors, managed by individuals or entities (Antin Rakhmawati & Muhammad Nizar, 2023).

SDGs and Zakat are aligned in the goal of poverty alleviation, especially in terms of beneficiaries and distribution of Zakat. Poverty alleviation is one of the priorities of the

Sustainable Development Goals (SDGs), commonly known as sustainable development. The Sustainable Development Goals (SDGs) is a programme planned jointly by all governments in a UN resolution as a common development goal by 2030, and poverty alleviation is the most important pillar of the Sustainable Development Goals (SDGs). The role of zakat institutions in channelling zakat funds is aimed at productive activities with the hope of providing added value to the welfare of the community. The productive zakat social entrepreneurship system is said to increase the income of the poor and reduce the number of poor people through entrepreneurship.

There is research conducted by Nur Dinah Fauziah Nunuk, et al (2020) which explains that zakat has many benefits and an important role in the economic and socio-economic fields of the people's economy (Nunuk, 2020). In particular, productive zakat plays a role in realizing the same goals as the Sustainable Development Goals (SDGs) in terms of eliminating poverty by providing equality in the distribution of productive zakat. There is research that discusses the empowerment of MSMEs through zakat philanthropy in realizing Sustainable Development Goals (SDGs) conducted by Salsabila Putri et al. It is explained that through the Muhammadiyah amil zakat institution (LAZISMU) contributes significantly to the realization of SDGs through business development with capital assistance and assistance and business training (Putri et al., 2023). From this research, it can be concluded that productive zakat indirectly contributes to realizing Sustainable Development Goals (SDGs) with various programs for the welfare of the people.

Research conducted by Nabilla Amirah, et al. (2024) who explained that the role of the productive zakat sociopreneur program in efforts to realize sustainable development (SDGs) had a very good impact so that this indicated that the goal of distributing and empowering zakat in efforts to reduce poverty had been achieved. So the distribution of productive zakat in the sociopreneur sector deserves more attention in order to achieve sustainable development goals (SDGs), which is in accordance with the aim of distributing productive zakat itself in accordance with Islamic law (Amirah et al., 2024).

Research discussing the role of Asset Based Community Development (ABCD) in efforts to utilize local potential towards sustainable development goals by Danisya Ersadianis Aulia, Ahmad Nur Faizal and Moch. Ilham Noer Sunan (2023) concluded that ABCD was successful in increasing village economic growth by utilizing potential development in accordance with the abilities and desires of the community so that it could respond to various issues of poverty, unemployment and employment opportunities for the community (Aulia et al., 2023).

Based on the results of previous research that has been presented, it appears that there is still a lack of research that discusses the potential for productive zakat through the sociopreneur program in an effort to realize the SDGs, as evidenced by a search on the Google Scholar database, only three articles emerged which have discussions related to productive zakat wrapped in the sociopreneur program to realize the SDGs.

Based on these discussions, the researcher can formulate research questions. First, what are the business forms of productive zakat distribution that have been carried out by BAZNAS Surabaya city? Second, how is the role of the productive zakat *sociopreneur* programme in efforts to realise sustainable development (SDGs)? The objective of this research is to determine the extent to which the role of the productive zakat sociopreneur program has been

optimized in efforts to realize sustainable development (SDGs) carried out by BAZNAS in the city of Surabaya. Researchers hypothesize that optimizing the role of the productive zakat sociopreneur program in efforts to realize sustainable development (SDGs) carried out by BAZNAS in the city of Surabaya has generally been able to realize sustainable development (SDGs), however if there are aspects that are less than optimal it is likely caused by various inhibiting factors. Researchers hope that the study of these problems can provide benefits for BAZNAS in the city of Surabaya, especially in evaluating the implementation of the productive zakat sociopreneur program.

B. THEORETICAL STUDY

1. Productive Zakat Concept

The word zakat comes from the masdar word derived from the word *zaka-yazku- zakah* which means blessing, growth, purity, goodness, and development. According to sharia, zakat is an obligation to pay a certain amount of money for a certain asset, which is given to a certain group within a certain period of time and under certain conditions (Nunuk, 2020). While the word productive comes from the English word "*productive*" which means producing or giving a lot of results (Amirah et al., 2024). On the other hand, as quoted by Siti Khalidah Utami, Abdulrahman Qadir said that productive zakat is given to Mustahik as capital to carry out economic activities for economic development and *mustahiq* productivity (Aulia et al., 2023). Asifin an-Nakhrawie quoted by Dwi Anggun Julianti and others said that *mustahiqs* receiving capital loans from zakat assets are obliged to repay their business and report on the use of the capital within a certain period of time that it must be done. Therefore, in this case, productive zakat funds must be managed by an institution or agency that can provide guidance, supervision, and assistance to *mustahik* who are conducting their business operations (Fatoni, 2023).

The word productive comes from English, namely productive, which means producing something or providing many results according to Vahlevi (2018) in Lestari (2019) (R. S. D. Lestari & Alwi, 2022). So it can be concluded that productive zakat is the distribution of zakat to mustahik with the aim of making mustahik produce something continuously with the zakat assets they have received. In this way, mustahik receive zakat funds which are not once exhausted but are used to develop their business so that it can be empowered and can fulfill their daily lives (Salam, Abdul dan Risnawati, 2018).

We can conclude that productive Zakat is the provision of Zakat that causes the recipient to continuously produce something by using the Zakat assets they receive. That is, the assets are used to develop and support the business, so that the company can continue to cover its living expenses. This productive Zakat can be achieved by providing funds to certain recipients, which are then developed to meet their livelihood needs in the future, so that they no longer need to rely on Zakat funds in the future. Productive zakat itself must pay attention to several things, such as:

First, primary needs such as clothing, food, shelter, and other basic needs must be prioritised because it is an urgent matter that needs to be implemented immediately and is still needed for *mustahik*. This type of consumptive distribution is done for people who are unable to start a business, for example the poor who are physically or mentally disabled and need zakat that is directly needed to fulfil basic needs such as food, clothing, shelter, and other basic needs.

The remaining zakat assets obtained from this distribution will be distributed to those who have the potential to develop their business through the provision of business capital so as to improve the *mustahik* economy towards a more decent standard of living.

Second, productive zakat uses a revolving money distribution system. This means that the provision of productive zakat instruments is an asset that must be maintained by the zakat *mustahik* and can then be developed in such a way that poverty alleviation can be reduced gradually.

Third, *muzakki/amil* zakat/institutions engaged in zakat should ensure that the recipients of zakat have the skills and ability to develop their business so that the recipients of zakat do not make the mistake of distributing zakat to people who are not experts. This means that productive zakat funds cannot be channelled to all *mustahik* zakat, but especially to poor people who have the capacity to develop these funds (R. S. D. Lestari & Alwi, 2022).

In the Qur'an, hadith and *ijma'* do not mention explicitly and in detail about the proposition of productive zakat, but there is a gap where zakat can be developed such as the hadith narrated by Muslim which means "take it first, then own it (empower it) and give it to others and what comes to you from this kind of wealth when you do not need it and you do not ask for it, then take it. And everywhere that is not so, do not follow your lust" HR.Muslim. Productive Zakat has two forms of distribution, namely distribution in the form of traditional distribution by providing productive goods such as the provision of goats, dairy cows, carpentry tools, sewing machines and so on. While creative distribution is zakat that is realised in the form of giving capital, either to build social projects or to increase small business capital, such as the construction of schools, health facilities, or places of worship as well as business capital for small traders (Julianti et al., 2021).

2. Zakat Institution

The zakat institution is also known as *amil* which means "doer, doer, servant". Imam Qurtubi in Hafiduddin quoted by Tika Widiastuti said that *amil* are people who are given the mandate (by the Imam / Government) to collect, write and calculate zakat which is then given to the group entitled to receive it (Adinda Pramesti Indah Cahyani & Taufiqur Rahman, 2023).

According to Sayyid Sabiq in his book entitled *Fiqh al-Sunnah* interprets *amil* as a person assigned by the imam, head of government or his representative, for the collection of zakat, so the collector of zakat includes being a depository, herding cattle and taking care of its administration. In line with this in *tafsir al-manar*, Muhammad Rasyid Ridha interprets Surah al-Taubah verse 60 regarding the meaning of *amil* as those assigned by the imam or government or who represent him to carry out the collection of zakat and named *al-Jubat*, as well as storing or maintaining it named *al-Hazanah* (treasurer) including herders, administrative officers. And they must all be Muslims.

Based on the above definition, it is concluded that the definition of *amil* zakat is a person who collects or collects assets from people who will issue zakat, records and then distributes them to those in need in accordance with the provisions, namely the poor, the poor, zakat administrators, converts, freeing slaves, people in debt, for the defence of Islam and people who are on a journey.

3. Sociopreneur Concept

Sociopreneur is defined as a combination of two words: social and entrepreneurship. This means that a sociopreneur is someone who can bring about macro-level social change through long-term, stable, and deep community involvement. Another definition is that a sociopreneur is a business unit created for social purposes but still run in an innovative and professional discipline. One of the goals of a business is to obtain maximum profit, but if the business can help in the social side then the business is more expected by the community, such as sociopreneurs who combine business concepts that usually aim to make a profit with social issues that aim to help the community or help others, either in terms of labour, or raw materials purchased from the community or even assistance in the form of business development funds (S. Lestari et al., 2024).

Social transformation in the form of changes in social values can be achieved if the sociopreneur fulfils several criteria, namely having high fighting power and living in a neighbourhood, helping the community define their problems, being able to measure these problems with various methods of approach, having involvement with the community during the implementation of activities and having the ability or flexibility in the community (Syihabudin et al., 2022).

Adjust to various situations that exist. Characteristics of sociopreneurs include creating social value, social entrepreneurship, social entrepreneurship organisations, market orientation and social innovation. In sociopreneur there are 3 important elements, namely the existence of motivation that emphasises more on socio-economic aspects but does not close opportunities in other aspects such as spirituality, action in the form of social business and the impact of action in the form of regional development (Budiman et al., 2022).

4. The Concept of Sustainable Development Goals (SDGs) as an Effort to Alleviate Poverty

Sustainable Development Goals (SDGs) is a global action plan programme agreed by world leaders including Indonesia. The SDGs became the post-2015 development agenda agreed through the United Nations (UN) general assembly. The SDGs are expected to be able to complete some of the goals of the Millennium Development Goals (MDGs) that have not been resolved, especially related to poverty, which later became the main goal of the establishment of the SDGs. In the implementation of the MDGs, Indonesia was one of the countries that failed to realise them, especially in terms of reducing maternal mortality(MMR) and newborn mortality (IMR). Research suggests that the main problems with the MDGs were irrational targets and poor resource mobility (Gabriele Lailatul Muharromah & Mustofa, 2021).

In dealing with this problem, of course, each country has a different strategy in overcoming the existing poverty problem. The SDGs programme was adopted by 193 countries, the UN, the World Bank and non-profit organisations at the New York UN Summit on sustainable development goals referred to as the 2030 agenda. This sustainable development goal is the welfare of life, namely in terms of socio-economics (Blissman, 2021). The SDGs are defined as a foundation or framework that is valid for 15 years. The programme is designed to maintain the balance of the 3 dimensions of sustainable development: environmental, social, economic. There are 5 main foundations to maintain the balance of the 3 dimensions of development: people, planet, prosperity, peace and partnership, which are expected to reach the goals by 2030 of ending poverty, achieving equality and tackling climate

change (Ayu et al., 2024).

The large potential of zakat in Indonesia can support the contribution of zakat to realizing the SDGs. The potential for zakat in Indonesia in 2020 will reach IDR 327.6 trillion (Gabriele Lailatul Muharromah & Mustofa, 2021). Therefore, the huge potential of zakat can be utilized to help realize SDGs targets in Indonesia. By managing zakat in line with the SDGs, it will have an impact on achieving the SDGs. For example, one of the goals of the SDGs is to eradicate poverty and social inequality, this is in line with the role of zakat as a means of distributing income which can alleviate poverty through community empowerment.

C. METHODOLOGY

This research utilizes a qualitative research method with a field study or observation and documentation approach. Qualitative research is an inquiry that attempts to solve problems through a rigorous design to achieve objective and natural conclusions in accordance with phenomena in the research context (Ghozali, 2018). This research method is suitable for use in this study because it will describe data and phenomena that can be captured by researchers by presenting relevant evidence (Sugiyono, 2014). Qualitative research has a fundamental and naturalistic nature that cannot be conducted indoors but is carried out directly in the field.

The object of this research is the National Amil Zakat Agency (BAZNAS) in the city of Surabaya which is located at Jl. Medokan Asri Bar. X No.19, Medokan Ayu, Rungkut District, Surabaya. The choice of this location as a research object was motivated by BAZNAS in the city of Surabaya, which is one of the zakat amil institutions in the city of Bojonegoro which has high potential for zakat, infaq and shadaqah, thus creating the potential for zakat funds in the city of Surabaya. Researchers want to analyze the role of the productive zakat sociopreneur program in efforts to realize sustainable development (SDGs) carried out by BAZNAS in the city of Surabaya. Therefore, the researcher aims to explore this by providing several detailed questions which will serve as a guide for writing this article (Muhammad Nur Hadi & Abdul Bashith, 2021).

Table 1. Interview Questions

No.	Interview Questions
1	How does the Surabaya City National Zakat Amil Agency (BAZNAS) manage and distribute productive zakat funds? What are the obstacles to the management and distribution of productive zakat funds at BAZNAS in the city of Surabaya?
2	What is the development of the management and distribution of productive zakat funds through the sociopreneur program at BAZNAS in Surabaya city to date?
3	Does it have a significant impact on the management and distribution of productive zakat funds through the sociopreneur program in efforts to realize sustainable development (SDGs) carried out by BAZNAS in the city of Surabaya? What strategy is carried out by BAZNAS Surabaya city in realizing sustainable development (SDGs) through the management and distribution of productive zakat funds through the sociopreneur program?

Sources: Processed by researchers (2024)

The data sources in this research consist of primary and secondary data. Primary data was obtained directly from observation and documentation activities, which were sourced through interviews with KH. M. Kamil Thobroni as Deputy Chair II (Zakat Utilization Distribution Management Sector) of BAZNAS Surabaya through direct face to face meetings and Zulfikar, S.H., M.H. (Executor of Distribution and Utilization of BAZNAS Surabaya), mustahik and private parties. Secondary data was obtained from data sourced from documents obtained from the Institution including the Institution's profile annual report document, Institution's Vision and Mission, Institution's programs and books used to support and complement primary data including productive zakat books from an Islamic perspective, utilization productive zakat, introduction to zakat and waqf law, etc. Data collection instruments are based on field observations and documentation. Observations were carried out to directly observe the conditions in the field while the research was taking place. Researchers systematically observe and record information (Rakhmawati et al., 2019). Documentation is a data collection method in qualitative research that is considered easy to carry out because it involves observing and analyzing documents created by the subject themselves or other people (Nizar & Rakhmawati, 2022). Required documents must be relevant to the research focus to complete the research data.

This study employs four data analysis techniques: data collection, data reduction, data display, and conclusion drawing. The data collection technique involves direct immersion in field observation to gather the required data. The second step is data reduction, defined by (Nizar, 2016) and translated by Rambe and Herlambang as the process of selecting, sorting, simplifying, and transforming words derived from the obtained data in the field (Rambe & Herlambang, 2021). The next step is data display, or presenting data, which is done by providing brief descriptions, charts, or other forms to describe the obtained data (Sugiyono, 2019). Finally, the data analysis technique used in this study is conclusion drawing. Conclusion drawing is performed after all the data is collected and processed; the researcher examines and analyzes information derived from the processed data before drawing conclusions.

D. RESULT AND DISCUSSION

1. Forms of Business from the Distribution of Productive Zakat of BAZNAS Surabaya City

The use of productive zakat for social entrepreneurial activities in an effort to alleviate poverty is in line with Law No. 23 of 2011 concerning the distribution of zakat in article 27 that "The utilization of productive zakat is carried out if the basic needs of mustahik have been met". This means that mustahik need help so that they can support themselves in the future so that they do not depend on zakat funds alone, it is hoped that the results of productive zakat developed into a business can meet the needs of consumptive zakat so that there is empowerment for the people who receive it to meet their needs. In the mustahik group that is physically and intellectually weak, consumptive zakat or capital that is cultivated by others with a profit-sharing system is distributed, but if the mustahik is of productive age or is still able to try and has skills in business, then productive zakat is given with a profit-sharing system. mentoring, coaching and long-term supervision from the amil (Anwar & Ismail, 2022).

In the management of productive zakat, if the mustahik has experienced economic improvement and growth, then the mustahik is obliged to roll over the business capital he has

received at the beginning to the next mustahik through BAZNAS Surabaya with the condition that the mustahik has become a muzakki (Dimas, 2022). Then BAZNAS Surabaya city manages the funds again for the benefit and empowerment of other mustahik with the same process as the selected mustahik, starting from mentoring, business development analysis, business analysis and others with the same goal of smooth business development, then so on. This is in line with and reflected in the Vision of BAZNAS Surabaya city "Realising the Surabaya City Community Aware of Zakat, Infaq and Shodaqoh in order to Improve the Welfare of the People". With the Mission "1) Organising professional and trustworthy zakat management; 2) Improving the function and role of transparent and independent zakat management institutions; 3) Improving the optimal utilisation of zakat infaq and shodaqoh; 4) Improving the quality of service to the community through human excellence; and 5) Building community independence through productive empowerment".

The presence of BAZNAS of Surabaya city, which has been reactivated since 2021 through the Decree on the Appointment of Leaders and the Determination of the Chairperson and Deputy Chairperson of BAZNAS Surabaya city, until now the zakat distribution and utilization programme has penetrated the social, da'wah, cultural, health, education and economic sectors (Moh Arifin & Abu Sari, 2023). The forms of *sociopreneur* that are run through the source of productive zakat funds distributed are usually requests from mustahik which are then processed data, if it has been *assessed* by the team, either through UPZ / OPD or third parties, then empowerment begins. The following is an infographic of the beneficiaries of BAZNAS Surabaya which is carried out in various fields as follows:

a. Smart Surabaya

- 1) Elementary/MI Education Costs
- 2) MTs Education Fees
- 3) Fees for Former Localized Foster Children
- 4) Middle School Class Education Fees
- 5) SMA/SMK/MA Scholarships
- 6) Assistance that does not Pass School Zoning in 2023 for Junior High Schools
- 7) Assistance with School Payment Arrears
- 8) SKSS Scholarship
- 9) Islamic Boarding School Education Fees
- 10) Assistance to Support Educational Activities

b. Healthy Surabaya

- 1) Medical Costs are Mandatory
- 2) Construction of Toilets
- 3) Improving the Nutrition of the Poor, Including the Eldery
- 4) Mass Circumcision

c. Preaching Surabaya

- 1) Intensive Assistance for Islamic Boarding School/Madin Teachers/Kampung/Mudin Koran Teachers
- 2) Intensive Assistance for Musholla/Mosque Marbot/Office Fulltimers
- 3) RA Teacher Assistance
- 4) Direct Assistance for Da'wah and Advocacy
- 5) Transportation Costs for Processing the Waqf Certificate

- 6) Converts Center
- d. Empowered Surabaya
 - 1) Business Capital Assistance
 - 2) Assistance with Work Tools Mustahik
 - 3) Business Training and SME's Empowerment
 - 4) ZCD (Zakat Community Development) Program
- e. Alert Surabaya
 - 1) Basic Food Assistance
 - 2) Wrapped Rice (Blased Friday)
 - 3) Transportation Assistance for Ibnu Sabil
 - 4) House Surgery
 - 5) Wheelchair Assistance
 - 6) Assistance with Disability Support Tools
 - 7) Hearing Aid Assistance
 - 8) Direct Humanitarian Assistance

In the context of economic empowerment based on the results of research on BAZNAS Surabaya city, BAZNAS Surabaya city has distributed and utilised productive zakat to mustahik in the form of productive activities spread across the Surabaya city area as a form of effort in order to reduce poverty by providing support for human resources (Zaenal, 2023).

In the distribution of zakat funds, BAZNAS Surabaya categorises them into two aspects, namely consumptive zakat and productive zakat. The consumptive distribution of ZIS funds is divided into several programmes, including the Surabaya Smart, Surabaya Healthy, Surabaya Dakwah, and Surabaya Sigap programmes. While the distribution of zakat funds productively in the form of the Surabaya Berdaya programme which is divided into several programmes, namely (Ali et al., 2016): (1) Bantuan Modal Usaha dan Alat Kerja Mustahik, Working Tools, is a community economic empowerment programme by providing business capital assistance and working tools. In 2022 there were 107 mustahik who received the benefits of the programme with a total benefit value of 149 working tools and rombongan with a total of Rp 428,500,000 in zakat funds that have been distributed for this programme. In 2023 (as of June 2023) there were 151 mustahik beneficiaries and 384 working tools (rombong, sewing machines, neci machines, obras machines, *freezers*, and screen printing tools) with total zakat funds that have been distributed for this programme amounting to IDR 1,260,000,000.

(2) Business Training and SME Empowerment, in 2022 it has been distributed for AC service training with 6 mustahik beneficiaries with total zakat funds that have been distributed amounting to Rp 22,700,000. In 2023 (as of June 2023) it has been distributed for sewing training and labour-intensive paving with 94 mustahik beneficiaries with total distributed zakat funds of IDR 112,000,000. And (3) *Zakat Community Development* (ZCD), in 2022 is packaged in the form of business capital distribution to the slipper sandal business group in Pabean Catikan sub-district with 10 members and the business capital distributed for this programme is IDR 25,000,000. In 2023 (as of June 2023), business capital has been distributed to the Welding Workshop group in Mulyorejo sub-district with 18 members and business capital distributed in this programme amounting to IDR 41,000,000.

Not only that, in order to increase the purchasing power of the community, BAZNAS Surabaya city collaborates with the Surabaya City Government in terms of the Surabaya

Berdaya Programme. Where, mustahik who have received zakat funds productively, both in the form of business capital, work tools, ZCD, and SME empowerment will be assisted, fostered, and registered to become sellers on the Surabaya e-peken application. E-peken Surabaya is a website used by Surabaya city government employees to place orders for goods at grocery stores available in each sub-district in the city of Surabaya.

2. The Role of Productive Zakat in the Context of Empowering Underprivileged Communities as Part of Sustainable Development (SDGs) in Relation to the Goal of Poverty Alleviation

The distribution of zakat assets is basically an easy thing, but what needs to be considered is the seriousness and thoroughness in its distribution. If not this could make mustahik will increase and create a generation of lazy, whereas the hope of the distribution of zakat is to create prosperity in society and the transformation of mustahik into muzakki. In general, in terms of its acceptance, mustahik is divided into two, namely consumptive mustahik zakat from eight groups who do not have the ability to work or are disabled and productive mustahik zakat, namely the poor who have the energy and potential to work (Yusuf & Ernawati, 2020).

The provision of zakat to mustahik needs detailed monitoring related to the grouping of consumptive and productive mustahik which is adjusted to the mustahik's condition (Antin Rakhmawati & Muhammad Nizar, 2023). The distribution of zakat sociopreneur is included in the utilization of zakat which is accompanied by the target of changing the condition of mustahik with a long term, so this requires regular assistance during the programme to anticipate the lack of effectiveness of a programme. With the distribution and utilization carried out by BAZNAS Surabaya city on 3 *sociopreneur* economic programs through productive zakat, there are 3 efforts that are realised including Business Capital Assistance and Mustahik Work Tools, Business Training and SME Empowerment, and *Zakat Community Development* (ZCD). The effect of productive zakat distributed is very pronounced based on the results of interviews with Mr Suwito (46) from Tambak Asri-Krempangan, because in addition to being able to support basic needs by renovating houses and educating his children with the results of the sewing business, and from these results he stated that he was able to become a muzakki from the sewing business developed with a third party (Koperasi Yamatas) in collaboration with BAZNAS Surabaya city.

However, there is one productive business that has yet to play an important role in the *sociopreneur* programme, namely the *Zakat Community Development* (ZCD) programme. Mr H. M. Kamil Thobroni as the Deputy Head of Management, Distribution and Utilisation of Zakat BAZNAS Surabaya city stated that productive zakat has not played a significant role to the recipients of the programme due to the difficulty in supervision and mentoring from BAZNAS Surabaya city and in this programme BAZNAS Surabaya city does not have a cooperation agreement with third parties.

In this case, productive zakat on *sociopreneur* empowerment plays an important role in poverty alleviation efforts (Amirah et al., 2024). With the economic empowerment programme, some beneficiaries of productive zakat have been able to change their economy from being mustahik but now they can become muzakki. Although there are still some mustahiks who do not feel the benefits of productive zakat distribution due to the lack of assistance provided by BAZNAS Surabaya.

E. CONCLUSION

Based on the research findings, it can be concluded that the distribution and empowerment of productive zakat in the economic sector, implemented through BAZNAS Surabaya's social entrepreneurship initiatives, have a significant positive impact. These initiatives include three key programs: Business Capital Assistance and Mustahik Working Tools, Business Training and SME Empowerment, and Zakat Community Development (ZCD). Productive zakat effectively empowers underprivileged communities and contributes to sustainable development (SDGs), particularly in poverty alleviation. This achievement indicates that the objectives of zakat distribution and empowerment, especially in the sociopreneurship sector, have been successfully realized in alignment with Islamic law.

The findings underscore the importance of prioritizing productive zakat distribution in the sociopreneurship sector as a strategic approach to achieving the SDGs. Policymakers, zakat institutions, and stakeholders should enhance support for such initiatives by expanding programs, strengthening partnerships, and integrating innovative strategies. Additionally, continuous evaluation and capacity-building efforts are essential to ensure the sustainability and scalability of these programs, thereby maximizing their impact on poverty alleviation and community empowerment.

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