



EMPOWERMENT STRATEGY OF BAROKAH FOOD MSMEs GROUP THROUGH LPEM BAZNAS MUSTAHIK ENTREPRENEURSHIP PROGRAMME IN DEPOK CITY

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Abstract

BAZNAS Mustahik Economic Empowerment Agency is a productive zakat management and utilisation institution. This institution, through the Mustahik Entrepreneur empowerment programme, empowers and distributes zakat funds to mustahik MSMEs actors who have the potential to develop their businesses. The Mustahik Entrepreneur programme acts as a tool for productive mustahik to develop into muzakki. This research aims to explain LPEM's strategy in empowering mustahik groups, the stages of empowerment, and the inhibiting and supporting factors of the empowerment programme of the Barokah Food MSMEs group of the Mustahik Entrepreneur Programme of LPEM BAZNAS. This research uses a descriptive qualitative approach. Data collection techniques through observation, interviews, and documentation as well as purposive sampling techniques in selecting research informants. Data analysis through three flows, namely data reduction. Presentation of data and conclusion drawing. The results of the research that economic empowerment in the Barokah Food MSMEs group are: 1) Capital assistance, not just direct funds but also business tools and materials; 2) Improving skills, mustahiks are accompanied and coached to improve skills and develop businesses; 3) Sustainable empowerment. The conclusion is that the empowerment of the Barokah Food MSMEs group through the Mustahik Entrepreneur Programme has increased mustahik income, developed businesses while increasing mustahik knowledge and skills.

Keywords: Economic Empowerment; MSMEs; Mustahik.

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Abstrak

Lembaga Pemberdayaan Ekonomi Mustahik BAZNAS merupakan lembaga pengelola dan pendayagunaan zakat produktif. Lembaga ini melalui program pemberdayaan Mustahik Pengusaha, memberdayakan sekaligus mendistribusikan dana zakat kepada mustahik pelaku UMKM yang berpotensi mengembangkan usahanya. Program Mustahik Pengusaha berperan sebagai alat mustahik produktif berkembang menjadi muzakki. Penelitian ini bertujuan menjelaskan strategi LPEM dalam melakukan pemberdayaan kelompok mustahik, tahapan-tahapan pemberdayaan, serta faktor penghambat dan pendukung dari program pemberdayaan kelompok UMKM Barokah Food Program Mustahik Pengusaha LPEM BAZNAS. Penelitian ini menggunakan pendekatan kualitatif deskriptif. Teknik pengumpulan data melalui observasi, wawancara, dan dokumentasi serta teknik purposive sampling dalam pemilihan informan penelitian. Analisa data melalui tiga alur yakni reduksi data. Penyajian data dan penarikan kesimpulan. Hasil penelitian bahwa pemberdayaan ekonomi di kelompok UMKM Barokah Food ini adalah: 1) Bantuan Modal, bukan sekedar dana langsung melainkan juga alat usaha dan materi; 2) Peningkatan keterampilan, mustahik didampingi dan dibina untuk meningkatkan keterampilan dan mengembangkan usaha; 3) Pemberdayaan yang Berkelanjutan. Kesimpulan bahwa pemberdayaan kelompok UMKM Barokah Food melalui Program Mustahik Pengusaha telah meningkatkan pendapatan mustahik, mengembangkan usaha sekaligus menambah pengetahuan dan keterampilan mustahik.

Kata Kunci: Pemberdayaan Ekonomi; UMKM; Mustahik.

INTRODUCTION

As a developing country, Indonesia continues to face unresolved poverty issues. Inadequate poverty alleviation strategies and economic inequality stemming from uneven income distribution among societal groups have hindered progress in addressing poverty. Based on the World Bank's measure of inequality, the expenditure distribution for the bottom 40% of the population stands at 17.76%, indicating a low inequality level according to Statistics Indonesia.¹

However, this inequality highlights the uneven income distribution among societal groups, necessitating well-planned strategies to develop an economy capable of absorbing labor and eliminating such disparities. The Micro, Small, and Medium Enterprises (MSMEs) sector is recognized as a vital contributor to national economic development, accounting for 99.45% of the workforce, 63.58% of GDP, and 99.84% of all business units nationwide, thereby significantly boosting economic growth, including an 18.72% increase in export value.² These figures underscore the importance of empowering and developing MSMEs as an efficient means of poverty eradication.

¹Central Bureau of Statistics. *Gini Ratio 2021 (Rasio Ketimpangan 2021)*. Retrieved December 2, 2021, from <https://www.bps.go.id/id/pressrelease/2021/07/15/1845/gini-ratio-maret-2021-tercatat-sebesar-0-384-.html>

²Niode, I. Y. *The MSME sector in Indonesia: Profile, issues, and empowerment strategies (Sektor UMKM di Indonesia: Profil, Masalah, dan Strategi Pemberdayaan)*. OIKOS-NOMOS *Journal of Economic and Business Studies*, 2(1), 2009: 1-10.

Nevertheless, MSMEs face several limitations and challenges, such as inadequate business capital, unskilled human resources, and limited infrastructure.³ These issues hinder MSMEs from increasing revenue and improving their overall performance. Additionally, challenges in management, financing, and technological adoption exacerbate their struggles.⁴ These constraints lead to low productivity, inferior product quality, and limited market competitiveness.

Empowering MSMEs is crucial to strengthening their role as economic pillars within communities. Robust MSMEs contribute to the economic self-reliance of society, given their significant share in GDP and employment. Effective MSMEs empowerment requires collaborative efforts not only from the government but also from MSMEs actors themselves and social institutions providing expert facilitators in empowerment initiatives. MSMEs actors play a central role in advancing their businesses, working in tandem with government initiatives. Meanwhile, social institutions focus on supporting productive MSMEs constrained by limited resources.

Given that the majority of Indonesia's population adheres to Islam, the nation inherently possesses a robust solution for combating poverty—Islam's five pillars, which include shahada (faith), salat (prayer), zakat (almsgiving), sawm (fasting), and hajj (pilgrimage for those able). Among these, zakat serves as a socially impactful pillar, helping balance the economy and providing a tangible solution to poverty alleviation.

In 2023, Indonesia's zakat collection target was set at IDR 33 trillion, yet this figure only represented 10% of the projected zakat potential of IDR 327.6 trillion.⁵ The inability to fully realize zakat's potential has hindered the effectiveness of community empowerment programs designed to combat poverty. If zakat collection could reach even 65% of its potential, it would significantly contribute to poverty alleviation efforts.

To address this, the National Zakat Agency (BAZNAS) has initiated the Mustahik Pengusaha program under its LPEM BAZNAS initiative, targeting community empowerment through productive zakat programs. Over 1,000 mustahik (zakat beneficiaries) across 10 provinces and 38 districts/cities have benefited from this program. In Depok City, for instance, the program has empowered 15 micro-scale frozen food businesses under the Barokah Food group, offering ready-to-eat products. These efforts demonstrate the potential of combining zakat optimization with MSMEs empowerment as a sustainable approach to eradicating poverty in Indonesia.

LITERATURE REVIEW

A. Definition of Community Empowerment

Empowerment, in terms of its definition, is an effort to build the skills of the community to awaken their potential, which will then drive concrete actions for change.

³Sartyka, M. *Evaluation of empowering micro, small, and medium enterprises (MSMEs) as an effort to enhance business competitiveness in Baratajaya Subdistrict, Gubeng District, Surabaya City (Evaluasi pemberdayaan usaha mikro kecil dan menengah (UMKM) sebagai upaya meningkatkan daya saing usaha di Kelurahan Baratajaya Kecamatan Gubeng Kota Surabaya)*. Madika: Journal of Politics and Governance, 2023.

⁴Heryanto, H. *Usaha mikro kecil dan menengah (UMKM) dalam masa pandemik di Indonesia (Micro, Small, and Medium Enterprises During the Pandemic in Indonesia)*. JIIP - Jurnal Ilmiah Ilmu Pendidikan, 2023.

⁵Hasbi Zaenal, Muhammad., Abdul Aziz Yahya Saoqi, Nono Hartono, Patria Yunita, Ihsanul Ikhwan, Herlin, Dita Anggraini, Hidayaneu Farchatunnisa, Siti Maulida Adhiningsih, Mutiara Sakinah, Shelda Mustik, Burhanudin, Rifda Mufida, Nur Adibah, Yuke Fatihaturahmah, Meis Winih Sosianti, Nurzidta Okta Rinanda, Farras Syafiqah. *Outlook Zakat Indonesia 2024*. Pusat Kajian Strategis – Badan Amil Zakat Nasional (Puskas BAZNAS). (Indonesia Zakat Outlook 2024).

According to Ite, empowerment is a process of helping every individual in an organization become more creative in fulfilling their duties well in order to gain trust, independence, and authority equally within the organization.⁶

Community empowerment is an effort to improve the quality and status of the lives of those in poverty and backwardness.⁷ Empowerment is essentially conceptualized to make a community group more productive. On the other hand, the concept of community empowerment also includes social and economic development, where this concept is sustainable, participatory, and empowering.

B. Community Empowerment Strategy

Conceptually, community empowerment strategy is how to mobilize manpower, efforts, tools, and capital to achieve common goals. In the process of empowerment, it is expected that the community continues to participate in creating dynamic development and shaping independent community behavior. For this purpose, activities that enable relationships between social strata and individuals are needed. Therefore, it can be said that the community empowerment strategy is a way to realize or demonstrate the potential possessed by the community. Hence, the initial approach to empowerment is an important aspect in building a self-regulating community system.⁸

Therefore, strategy is the way to mobilize available manpower, capital, resources, and equipment to achieve the established goals. A community empowerment strategy has several stages so that the activity can be carried out properly. According to Ismawan in Mardikanto and Soebianto,⁹ there are five strategic plans for empowerment, namely:

- 1) Human Resource Development;
- 2) Development of group institutions;
- 3) Public capital (private) accumulation;
- 4) Development of productive businesses; and
- 5) Providing accurate information.

In this process, community empowerment requires a multidisciplinary facilitator in the form of a team. The empowerment team will be active at the beginning of the empowerment period and less active when the community becomes independent. Therefore, before carrying out the empowerment activities, a strategy must first be developed.¹⁰

⁶Akmaliyah, M. *Pemberdayaan: Kementerian Sosial & LSPS* (Empowerment: Ministry of Social Affairs & LSPS). *Jurnal*, 1(2), 2016.

⁷Maarif, S. D. *Mengenal teori pemberdayaan masyarakat menurut para ahli* (Understanding Community Empowerment Theory According to Experts), 2021. Retrieved from Tirto.id.

⁸Hadiyanti, P. *Strategi pemberdayaan masyarakat melalui keterampilan produktif* (Community Empowerment Strategies Through Productive Skills). *Perspektif Ilmu Pendidikan*, 17(9), 2008: 90-99.

⁹Sarinah, I., Sihabudin, A. A., & Suwarlan, E. *Pemberdayaan masyarakat dalam bidang ekonomi oleh Pemerintah Desa Pangandaran Kecamatan Pangandaran Kabupaten Pangandaran* (Community Economic Empowerment by the Pangandaran Village Government, Pangandaran District). *Jurnal Moderat, Universitas Galuh Pangandaran*, 5(4), 2019: 267-277.

¹⁰Mulia, B. *Mengenal strategi dan langkah-langkah pemberdayaan komunitas* (Understanding Strategies and Steps in Community Empowerment), 2021. Retrieved from Tirto.id.

C. Stages of Empowerment

In conducting community empowerment, Miley and DuBots¹¹ state that interventions are needed to form an empowered community. To carry out this intervention, there are several stages that need to be followed to achieve the successful implementation of the empowerment activities. According to Isbandi Rukminto Adi¹², the strategic framework for empowerment consists of several stages, namely:

- 1) Preparation Stage (Engagement), this preparation stage emphasizes two important elements: preparation of officers and field preparation.
- 2) Program Planning Stage, in this stage, the program planning is discussed thoroughly by involving active participants from the community to think of solutions or problem-solving for the issues they face in their area.
- 3) Program or Activity Implementation Stage (Implementation), this stage is the execution and application of the program that was previously formulated together with the community.
- 4) Evaluation Stage, this stage involves monitoring of the empowerment program that is being carried out by the community and officers.
- 5) Termination Stage (Disengagement), this stage occurs when the program has been fully implemented, and the empowerment facilitators will conclude their work.

D. Logical Framework Analysis in Community Empowerment Strategy

Logical Framework Analysis (LFA) is a tool for analysis, presentation, and management that can help planners analyze existing situations, build a logical hierarchy of the goals to be achieved, identify potential risks in achieving goals and results, develop ways to conduct monitoring and evaluation of objectives, outputs, and outcomes, present a summary of activities of an activity, and assist in monitoring efforts during project implementation.¹³

E. Economic Empowerment

As described earlier, empowerment is an effort to strengthen the weak groups by training their potential to achieve a better standard of living. Meanwhile, community economics is the effort of the community to "sustain their life", a process developed by the poor in both urban and rural areas. Besides improving the welfare of the community, economics is also understood as the effort to manage household affairs. Economics here aims to meet the living needs of the community, where the fulfillment of life, constrained by limited resources, is closely related to the welfare and prosperity of the community.¹⁴ One aspect of economic empowerment is related to integrating entrepreneurship training

¹¹Wiadnyani, I. A. *Tahap-tahap pemberdayaan* (Stages of Empowerment), 2016. Retrieved from Scribd: <https://www.scribd.com/doc/297167498/TAHAP-TAHAP-PEMBERDAYAAN> (Uploaded on January 30, 2016).

¹²Isbandi Rukminto Adi. *Pemberdayaan, pengembangan masyarakat dan intervensi komunitas: Pengantar pada pemikiran dan pendekatan praktis* (pp. 173-178). Jakarta: Lembaga Penerbit Fakultas Ekonomi UI, 2001. (*Empowerment, Community Development, and Community Intervention: An Introduction to Thinking and Practical Approaches*).

¹³Solihin, A. *Pengenalan metode analisis perencanaan dalam mendukung penyusunan rencana teknis KKPDP* (Introduction to Planning Analysis Methods for Supporting Technical Planning of KKPDP), 2020. (pp. 11-13).

¹⁴Hadiyanti, P. *Strategi pemberdayaan masyarakat melalui keterampilan produktif* (Community Empowerment Strategies Through Productive Skills). *Perspektif Ilmu Pendidikan*, 17(9), 2008: 90-99.

and financial access, which has a synergistic effect on improving the welfare of the community.¹⁵ On the other hand, affiliate marketing is one form of innovation in economic empowerment that is expected to continue developing in the future towards a more just cooperative economy that supports mutual welfare.¹⁶

F. Definition of Muzaki and Mustahik

Muzaki is a person who is obliged to pay zakat. According to Law No. 38 of 1999 on Zakat Management, Article 1, Muzaki refers to an individual or body that owns a Muslim who is required to pay zakat. Zakat is obligatory for someone who meets the following criteria:

- 1) Muslim.
- 2) Free.
- 3) Pubescent and sane.
- 4) Has wealth that meets the nisab threshold.
- 5) Owns wealth in full.
- 6) Muzaki is a person who is sufficiently wealthy.

In distributing zakat, a Muslim is not allowed to distribute zakat based on their own desires because the Quran has mentioned who is entitled to receive zakat. The parties entitled to receive zakat are called Mustahiq, as mentioned in the verse of the Quran QS. At-Taubah verse 60:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَّفَةَ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ
وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ٦٠

Meaning: "Indeed, zakat is only for the poor, the needy, those who collect it, those whose hearts are reconciled, for freeing slaves, for those in debt, for the cause of Allah, and for the traveler. It is an obligation from Allah, and Allah is All-Knowing, All-Wise." (QS. At-Taubah [9]: 60).

In this verse, it is stated that some of the groups entitled to receive zakat or mustahik are those who are in economic hardship, and for this reason, zakat is given to them with the aim of improving their economy. In QS. At-Taubah, it is also mentioned that mustahiq includes: the poor, the needy, zakat collectors, new Muslims, debtors, those who seek to free slaves, in the way of Allah, and travelers.¹⁷

G. Empowerment of MSMEs

Law No. 20 of 2008 mentions that MSMEs are individual businesses that engage in productive economic activities and are regulated under this law. Therefore, when starting

¹⁵Bambang, Azis, A. A., Kalsum, U., Akmal, S. B., Alfiana, & Almahdali, F. *Pemberdayaan ekonomi masyarakat melalui pelatihan kewirausahaan dan akses pembiayaan* (Community Economic Empowerment through Entrepreneurship Training and Access to Financing). *Easta Journal of Innovative Community Services*, 2023.

¹⁶Hamzah, M. W., Mulyana, A., & Faisal, Y. A. *Pemberdayaan ekonomi masyarakat melalui affiliate marketing dan peningkatan pendapatan afiliator* (Community Economic Empowerment Through Affiliate Marketing and Increasing Affiliate Income). *Al Qalam: Jurnal Ilmiah Keagamaan dan Kemasyarakatan*, 2023.

¹⁷Komariah, O., & Damayanti, N. *Pendayagunaan zakat produktif oleh lembaga zakat dalam meningkatkan pendapatan mustahiq* (Utilization of Productive Zakat by Zakat Institutions to Increase Mustahiq Income). *Jurnal Islaminomic*, 6(2), 2014.

a business, it is important to consider Law No. 20 of 2008, as it affects the legal process of the business. In Chapter I, Article 1 of Law No. 20 of 2008, which relates to Micro, Small, and Medium Enterprises (MSMEs), it is stated that MSMEs are:

- 1) Micro enterprises are productive businesses operated by individuals or individual business entities that meet the criteria specified in this law.
- 2) Small enterprises are productive economic businesses that stand alone, owned by individuals or business entities, and are not part of or controlled by large or medium enterprises, as defined in this law.
- 3) Medium enterprises are productive businesses that are self-established, conducted by individuals or business entities, and are not subsidiaries or branches controlled or owned by small or large enterprises. The annual turnover must meet the criteria specified by the law.

In the context of MSME empowerment, zakat funds play a significant role. These zakat funds are quite capable and effective in helping MSME actors develop and empower their economy, increasing their monthly income.¹⁸ LAZISMU Surabaya contributes to supporting the empowerment of women MSMEs in Surabaya through the Bina Mandiri Wirausaha (BMW) program. The success of this program is reflected in several indicators, such as increased capital, income, sales volume, production results, religiosity levels, and the ability to give charity.¹⁹

On the other hand, statistically, the utilization of zakat funds, zakat distribution, and business assistance together have a positive and significant impact on empowering Micro, Small, and Medium Enterprises (MSMEs), with a significance value of $0.000 \leq 0.05$.²⁰ The implementation of productive zakat for the economic empowerment of MSMEs through the Pekanbaru Makmur program has been effective. This is reflected in the ability of mustahik to develop their businesses independently, thus meeting their life needs and improving their welfare.²¹ The productive zakat distribution program by LAZNAS LMI assists in the development of MSME mustahik businesses.²²

¹⁸Husdiana, H., & Imsar, I. *Efektivitas dana zakat dalam pengembangan dan pemberdayaan ekonomi mustahiq di kalangan UMKM pada Badan Amil Zakat Nasional (BAZNAS) Provinsi Sumatera Utara* (The Effectiveness of Zakat Funds in Developing and Empowering Mustahik's Economy in the MSME Sector at the National Amil Zakat Agency (BAZNAS) of North Sumatra Province). *Jurnal Akuntansi AKTIVA*, 2023.

¹⁹Izdihar, R. A., & Widiastuti, T. *Peran lembaga amil zakat Muhammadiyah (LAZISMU) Surabaya dalam pemberdayaan UMKM perempuan melalui pemanfaatan dana infaq dan shadaqah* (The Role of Muhammadiyah Zakat Institution (LAZISMU) Surabaya in Empowering Women's MSMEs Through Infaq and Sadaqah Funds). *Jurnal Ekonomi Bisnis*, 1(1), 2020; 89–102.

²⁰Sari, A. K. *Dampak dana zakat produktif BAZNAS terhadap pemberdayaan usaha mikro kecil menengah (UMKM) di Kota Yogyakarta* (Impact of BAZNAS Productive Zakat Funds on MSME Empowerment in Yogyakarta City), 2019.

²¹Firlina, S., & Afriyanti, D. *Implementasi zakat produktif terhadap pemberdayaan ekonomi usaha mikro kecil menengah (UMKM) melalui program Pekanbaru Makmur pada BAZNAS Kota Pekanbaru* (Implementation of Productive Zakat for MSME Economic Empowerment Through the Pekanbaru Makmur Program at BAZNAS Pekanbaru City). *Al-Masharif: Jurnal Ilmu Ekonomi dan Keislaman*, 2024.

²²Jannah, M. J., & Armen, R. E. *Program zakat produktif untuk UMKM oleh LAZNAS Lembaga Manajemen Infaq Kanwil Sumatera Selatan* (Productive Zakat Program for MSMEs by LAZNAS Lembaga Manajemen Infaq, South Sumatra Regional Office). *Jurnal Ilmiah Mahasiswa Perbankan Syariah (JIMPA)*, 2024.

METHOD

This research uses a qualitative research type that is descriptive in nature. This type of research aims to describe the things that occur during the research process.²³ In this study, the researcher attempts to specifically and sequentially describe matters related to the economic empowerment strategy of LPEM, the stages of empowerment, and the inhibiting and supporting factors of LPEM in the Mustahik Entrepreneur Program in its empowerment of mustahiks in the Barokah Food UMKM group, and then presents it in the form of descriptive data. The data sources consist of primary and secondary data. Primary data is obtained through interviews and observations, while secondary data is obtained from theses, journals, journal articles, web articles, documents, and institutional reports as well as the LPEM BAZNAS profile.

This research uses purposive sampling techniques in selecting informants. This is expected to answer the problems presented. The important aspect of this research technique is non-random sampling, a technique where the population members are not given an equal opportunity to become research samples. The specific characteristics of this research, which are tailored to the main objectives of the study, are presented to support the fulfillment of the research according to the criteria. These criteria include inclusion and exclusion criteria. According to Notoatmodjo, purposive sampling is the process of collecting samples based on the characteristics and traits of a population that are already known.²⁴ This research was conducted in the Barokah Food group, which is under the guidance of LPEM BAZNAS, located in Sawangan Baru Village, Sawangan District, Depok City, Jawa Barat. The research was conducted from November 2021 to April 2022. Data collection techniques included interviews, observations, and document studies. The data analysis technique in this study uses three analytical processes: a) Data reduction, b) Data display, and drawing conclusions.

FINDINGS AND DISCUSSION

A. Economic Empowerment Strategy of LPEM BAZNAS in the Barokah Food UMKM Group Depok City

The economic empowerment strategy implemented by LPEM BAZNAS for the Barokah Food UMKM group includes the following: First, human resource development. This strategy provides Barokah's UMKM players with training in skills aimed at improving their capacity and competence. According to Robert L. Mathis and John H. Jackson,²⁵ human resource development is a step or process of identifying or analyzing the workforce to occupy the appropriate positions and tasks to achieve the goals set by the organization.

In this context, LPEM provides both theoretical and practical skills training as an effort to improve the economy and empower the community. These trainings are held via

²³Ahyar, H., Maret, U. S., Andriani, H., Sukmana, D. J., Mada, U. G., Hardani, S. P., Nur Hikmatul Auliya, G. C. B., Helmina Andriani, M. S., Fardani, R. A., Ustiawaty, J., Utami, E. F., Sukmana, D. J., & Istiqomah, R. R. *Buku metode penelitian kualitatif & kuantitatif* (Qualitative and Quantitative Research Methods). Yogyakarta: Universitas Gadjah Mada, 2020.

²⁴Hidayat, A. *Purposive sampling: Pengertian, tujuan, contoh, langkah, rumus* (Purposive Sampling: Definition, Purpose, Examples, Steps, Formulas), 2017. Retrieved December 1, 2021, from <https://www.statistikian.com/2017/06/penjelasan-teknik-purposive-sampling.html>

²⁵Daniel Ayub Dawan. *Strategi pengembangan sumber daya manusia pada CV. Fajar Cendekia Intermedia Kota Jayapura* (Human Resource Development Strategies at CV. Fajar Cendekia Intermedia, Jayapura City). *Inovatif: Jurnal Penelitian Pendidikan, Agama, dan Kebudayaan*, 8(1), 2022: 164-178. <https://doi.org/10.55148/inovatif.v8i1.270>

digital media and face-to-face, with experts delivering the materials. The trainings include product development, promotion through digital media, book-keeping, and managing group membership. The strategy for human resource development begins with:

1. Recruitment of Mentors and Mustahik

In the empowerment process, the Economic Empowerment Agency of Mustahik BAZNAS recruits program mentors and mustahik based on the established criteria and regulations. The selected mentors and mustahik receive training and guidance to be involved in the program. According to the institutional document study, the requirements for becoming a Program Mentor and Mustahik.

The criteria for becoming a Program Mentor are:

- a. Indonesian citizen
- b. Muslim
- c. Minimum education: Bachelor's degree (any field)
- d. At least 1 year of work experience as a program mentor
- e. Understanding the concepts of cooperatives, UMKM business, marketing, and business development
- f. Interested in community empowerment
- g. Possessing good leadership skills
- h. Able to communicate well (public speaking, communication with the community, advocacy with stakeholders, and interpersonal communication)
- i. Proficient in Microsoft Office
- j. Able to work in a team
- k. Willing to be assigned to other regions
- l. Committed to developing the community being mentored.

The requirements for becoming a mustahik include:

- a. Passed mustahik verification (via administrative form and mustahik feasibility check).
- b. Must have a specific business, supported by business photos and personal photos.
- c. If the mustahik does not have a business, they must submit personal and house photos.
- d. Must belong to the poor asnaf, with proof from the village office or a recommendation from the local mosque.
- e. Must provide ID (KTP) and Family Card.
- f. Submit a domicile letter if the KTP address differs from the residence.
- g. Must provide a contact number.
- h. Submit a business plan and financial analysis.
- i. Willing to follow the Mustahik Entrepreneur Program's regulations, demonstrated by signing a commitment letter.
- j. Must show potential to grow and become independent.

2. Training and Mentoring for Program Mentors and Mustahik

After passing the selection process, the program mentors undergo training to equip them with the necessary knowledge about BAZNAS. The training covers:

- a. Introduction to BAZNAS (vision, mission, history, programs, and organizational structure of BAZNAS RI, provincial/regency/city BAZNAS, and related institutions)
- b. Explanation of the Mustahik Entrepreneur Program (SOP, guidelines, and forms)
- c. Capacity building in various fields, including:

- 1) Community development & its evolution
- 2) Basics of Participatory Rural Appraisal (PRA)
- 3) Building community communication & participation
- 4) Group dynamics
- 5) Social mentoring ethics
- 6) Family development sessions
- 7) Financial & activity reporting discipline
- 8) Photography and videography
- 9) Other relevant educational materials
- 10) Mustahik

Meanwhile, LPEM develops the knowledge and skills of mustahik in the Barokah Food UMKM group through both theoretical and practical training. These sessions aim to hone their skills, with routine mentoring every two weeks to monitor the individual and group business progress. The training is carefully planned by LPEM, with materials outlined in the empowerment syllabus. The training is divided into two categories based on age: Millennial Preneurs (ages 21-35) and Micropreneur Mandiri (ages 36-55). The members of the Barokah Food group fall into both categories, with ages ranging from 25 to 40. According to the document study, the training materials for both categories include:

- a. Millennial Preneurs:
 - 1) Business motivation
 - 2) Islamic principles in business
 - 3) Business communication
 - 4) Design thinking
 - 5) Smart business mapping
 - 6) Brand building
 - 7) Digital marketing
 - 8) Business innovation and creativity
 - 9) Business licensing and legality
 - 10) Financial record-keeping and capital strategies
 - 11) Promotion and marketing
 - 12) Business scale-up acceleration
- b. Independent micro-entrepreneurs:
 - 1) Business motivation
 - 2) Product quality, packaging, and brand development
 - 3) Promotion and marketing
 - 4) Simple financial report and business administration
 - 5) Legality and licensing
 - 6) Business development training (promotion, marketing, quality management)

3. Institutional Group Development

LPEM conducts institutional development by explaining the entire program, providing guidance on approaching mustahik, and outlining the goals and processes of group formation, group discussions, decision-making, and problem-solving. Barokah Food implemented Basic Group Training (Latihan Dasar Kelompok or LDK) and had members take an oath to ensure integrity before receiving training and mentoring. After completing

the LDK, mustahik received further training and guidance. The LDK aims to ensure that the beneficiaries understand BAZNAS, the Mustahik Entrepreneur Program's rules, and their roles and responsibilities. The LDK was implemented for the Micropreneur Mandiri category, and it aims to build a solid and committed group to implement the program.

4. Public Capital Empowerment

The use of zakat funds is a form of maximizing resources (zakat funds) to achieve the welfare of the community, especially underprivileged Muslims. This utilization aims to create awareness and form attitudes and behaviors that lead to independence.²⁶ Therefore, zakat distribution is managed by an institution or legal entity that plans, collects, and utilizes zakat. The Economic Empowerment Agency of Mustahik BAZNAS is an institution under BAZNAS RI, regulated by BAZNAS Chairman Decree No. 18 of 2018, March 29, 2018. Program/Baznas agencies at the provincial/regency/city level draft program plans and budgets submitted to their respective leaderships according to the funding sources.

The program budget includes:

- a. Business capital assistance for purchasing business equipment as needed by mustahik.
- b. Business capital for raw materials and working capital.
- c. Capital for packaging improvements and legal business permits.
- d. Training mustahik on business development, including both technical business and supporting training.
- e. Program launch events are held at representative locations for wide socialization.
- f. Business promotion via social media.

The Mustahik Entrepreneur Program's funds are disbursed after the beneficiaries complete the Basic Group Training (LDK) or coaching stages, as follows: First, the funds are transferred to the mustahik's account for the Millennial Preneur category based on business needs. Second, funds are transferred to the group's account, with purchases supervised by the Program Mentor. Third, funds may be disbursed via a third-party vendor (subject to procurement rules) if necessary. Fourth, training and mentorship funds are disbursed in stages based on requirements.

The Mustahik Entrepreneur Program implemented by LPEM BAZNAS in Depok City provides not only capital interventions but also skill development. The funds come from the management of productive zakat. Productive zakat is a model of zakat distribution that enables mustahik to generate continuous returns, as it is invested in their businesses. With this assistance, mustahik can meet their ongoing livelihood needs.²⁷

5. Productive Business Development

According to Brown and Petrello, business development is the responsibility of entrepreneurs to provide services that meet public needs. This requires creativity, motivation, and forward-thinking to expand the business. Mustahik have successfully

²⁶Widiastuti, T., & Rosyidi, S. *Model Pendayagunaan Zakat Produktif Oleh Lembaga Zakat Dalam Meningkatkan Pendapatan Mustahiq*. *Jurnal Ekonomi Bisnis*, 1(1), 2015: 89–102. (The Model of Utilization of Productive Zakat by Zakat Institutions in Increasing the Income of Mustahiq).

²⁷Anwar, A. *Zakat produktif untuk pemberdayaan ekonomi umat* (Productive Zakat for Community Economic Empowerment). *ZISWAF: Jurnal Zakat dan Wakaf*, 5(1), 2018: 41. <https://doi.org/10.21043/ziswaf.v5i1.3508>

increased their business revenue by 20% every month. This revenue increase is attributed to the capital assistance, business development support (training and planning), and mentoring from trained program mentors, who provide ongoing support and solutions to any issues faced by mustahik.

According to Chantika Rahmi's research,²⁸ a growing business is one that experiences an increase in turnover, revenue, and sales profits. This study highlighted that the growth of mustahik's businesses is marked by increased profit, showing the impact of empowerment activities carried out by Rumah Zakat's Amil Zakat Institution in Malang.

Thus, it can be concluded that LPEM plays a significant role in increasing the income and business development of mustahik in the Barokah Food UMKM group. Through the Mustahik Entrepreneur Program, LPEM provides not only financial assistance from zakat management but also skill development, planning, and preparation, which results in a significant increase in mustahik's income and business growth.

Tabel 1.
Revenue of the Group

No	Mustahik Name	Baseline Monthly Income	Baseline Business Profit per Mustahik/Month
1.	Giman	Rp 2.450.000	Rp 720.000
2.	Susilo	Rp 1.500.000	Rp -
3.	Saadah	Rp 3.000.000	Rp 1.400.000
4.	Marpungati	Rp 2.400.000	Rp -
5.	Apriyanti Rahayu	Rp 2.000.000	Rp -
6.	Yulianah	Rp 3.000.000	Rp 1.000.000
7.	Nur Anisa	Rp 2.500.000	Rp 1.200.000
8.	Nikmah Mahmudah	Rp 2.000.000	Rp -
9.	Ilham Kholiq	Rp 2.000.000	Rp -
10.	Sueb Efendi	Rp 2.500.000	Rp -
11.	Dahlia Iriani	Rp 1.500.000	Rp -
12.	Hesty Merriyana	Rp 3.000.000	Rp -

Source: Research findings.

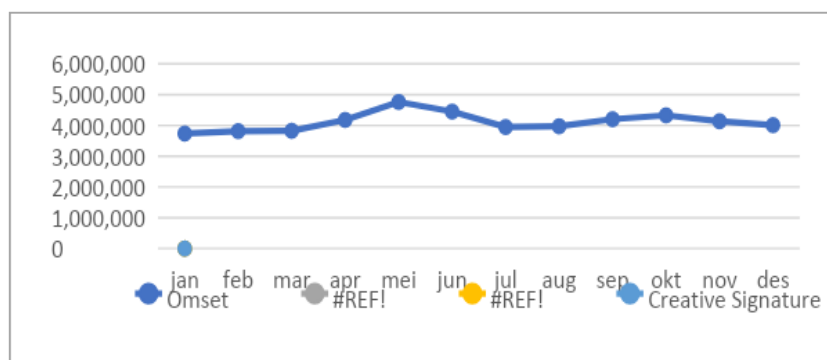


Figure 1. Group Turnover Chart.

²⁸Sarinah, I., Sihabudin, A. A., & Suwarlan, E. *Pemberdayaan masyarakat dalam bidang ekonomi oleh Pemerintah Desa Pangandaran Kecamatan Pangandaran Kabupaten Pangandaran (Community Economic Empowerment by the Pangandaran Village Government, Pangandaran District)*. *Jurnal Moderat, Universitas Galuh Pangandaran*, 5(4), 2019: 267-277.

From the above graph, it can be concluded that revenue growth has influenced the general condition of mustahik over one year. Some of these general conditions include:

- Mustahik experienced an increase in income, with an average monthly revenue of Rp 1,260,000.
- All mustahik experienced improved business understanding, with a comprehension rate of 95%.
- Progress in online marketing support through Grab.
- Increased social activities of mustahik, such as the Jumat Berkah program.
- 97% of members now have a Business Identification Number (NIB).

After experiencing revenue growth and gaining knowledge about business development during the empowerment program, the mustahik of the Barokah Food UMKM group have been able to meet their living needs. Over approximately three years of empowerment, data was collected on mustahik who successfully overcame poverty, transitioned to becoming muzakki, and improved their income.

Table 2.
Data of Successful Mustahik

No	Nama Mustahik	Pengentasan Kemiskinan (1,7 juta)	Pengentasan Muzaki (4,2 juta)	Peningkatan Pendapatan
1.	Giman	0	0	1
2.	Susilo	0	0	1
3.	Saadah	1	1	1
4.	Marpungati	1	1	1
5.	Apriyanti Rahayu	0	0	1
6.	Yulianah	1	1	1
7.	Nur Anisa	1	1	1
8.	Nikmah Mahmudah	1	1	1
9.	Ilham Kholiq	0	0	1

Source: Research findings.

The members of the Barokah Food group initiated social activities by collecting infaq from their business profits for social action programs, such as sharing snacks or meals through Jumat Berkah. These actions generally assist underprivileged residents or people in need within their community, including Friday prayer attendees. Despite their limited resources, the members voluntarily gather infaq and share with the surrounding society. Therefore, the Barokah Food group's program benefits not only its members but also the local community.

6. Appropriate Information Provision

BAZNAS assigns the task and function of information and archival management to the Public Information and Documentation Officer (PPID). As stipulated in Indonesian law, BAZNAS has been entrusted by the government to manage zakat, which is regulated under Law No. 23 of 2011 concerning zakat management. Additionally, BAZNAS adheres to Law No. 43 of 2009 and Law No. 14 of 2008 on public information disclosure. The public has the right to know about BAZNAS' activities and its role in national zakat

management.²⁹ All documents, files, and information related to empowerment programs are collected and managed by PPID in a structured and authentic manner.

B. Stages of Economic Empowerment in the Mustahik Entrepreneur Program of Barokah Food Group

According to Isbandi Rukminto Adi, there are seven stages for implementing community empowerment programs. The Mustahik Entrepreneur Program in Barokah Food UMKM Group carries out four stages of economic empowerment:

1. Program Preparation Stage
 - a. Assessment: Mustahik candidates undergo an evaluation by program facilitators, which includes filling out a form with personal data, business feasibility, and family income and expenditure details. The data is then validated through field surveys.
 - b. Program Socialization: Facilitators explain the program's objectives and stages to mustahik and key stakeholders, such as community leaders or training partners, to gain broader support for the program.
2. Program Planning Stage
 - a. Short, medium, and long-term plans are developed for mustahik to set business goals and success indicators.
 - b. Community-based actions, like Jumat Berkah, are initiated to foster social contributions.
3. Program Implementation Stage
 - a. Facilitators assist with legalizing businesses and help mustahik obtain the required documents.
 - b. Mustahik undergo basic group training (LDK) to foster understanding and teamwork.
 - c. Regular meetings and field visits by facilitators monitor progress, analyze challenges, and evaluate understanding.
 - d. Market networking is encouraged through personal connections, STP (Segmenting, Targeting, and Positioning) strategies, and e-commerce utilization.
4. Program Evaluation Stage
 - a. Activities are reported through daily, weekly, and monthly reports, documenting achievements, challenges, and follow-up plans.
 - b. Supervisory reports are prepared by program coordinators to analyze and improve program outcomes.

C. Factors Affecting Economic Empowerment

Challenges Factors:

1. Lack of centralized platforms, such as a marketplace, to market mustahik products.
2. Limited number of facilitators to manage multiple groups.
3. Inactive group discussions, hindering idea-sharing.
4. Difficulty finding training venues close to public facilities.
5. The pandemic, which disrupted training sessions and reduced business revenue.

²⁹PPID BAZNAS. (n.d.). *Profil PID BAZNAS* (BAZNAS PID Profile). Retrieved March 30, 2022, from <https://pid.baznas.go.id/profil-pid-baznas/>

Supporting Factors:

1. Comprehensive materials prepared by the institution.
2. Well-trained facilitators with leadership and communication skills.
3. Collaboration with stakeholders, including local communities and government entities.
4. Enthusiastic and committed mustahik actively participating in programs.

CONCLUSION

The Economic Empowerment of Mustahik in the Mustahik Entrepreneur Program by LPEM Baznas, implemented for the Barokah Food MSMEs group in Depok City, is an economic empowerment initiative based on business development training. Its primary goal is to enhance the quality of life for mustahik by utilizing productive zakat funds distributed as business capital. This program has been running for 2.5 years and has gained recognition among the public, particularly MSMEs actors. The program employs a five-stage empowerment strategy based on Mardikanto's framework, which includes human resource development, group institutional development, public capital accumulation, development of productive enterprises, and the provision of practical and accurate information. These strategies are executed through four key phases: preparation, planning, implementation, and evaluation. However, several challenges were encountered during the program, such as difficulties in scheduling, inadequate facilities, and limited optimization of online product marketing, which hindered business development. Despite these obstacles, the program has seen strong support from the community and local government, which contributed to its overall success.

The outcomes of this economic empowerment initiative are significant. The program provided mustahik with not only financial capital but also tools and training materials to enhance their skills. Mustahik participants have gained knowledge in marketing techniques and product quality improvement, allowing them to acquire new skills and apply them in their businesses. Moreover, the program's sustainable empowerment approach has enabled mustahik to establish partnerships for product promotion, indirectly creating job opportunities for the surrounding community. To optimize the program further, several recommendations were made: establishing well-equipped training centers in each empowerment area to facilitate mustahik gatherings, adjusting training schedules to accommodate participants' availability, developing an online marketplace for broader product promotion, increasing the number of facilitators to ensure focused mentoring for each group, and organizing monthly gatherings to strengthen collaboration and support among group members. These steps aim to enhance the program's effectiveness and ensure its long-term impact on mustahik and the broader community.

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