

AN ANALISYS OF COMMUNITY EMPOWERMENT ON THE SME MITRA UMAT PROGRAM OF LEMBAGA AMIL ZAKAT BANGUN SEJAHTERA MITRA UMAT (LAZNAS BSM UMAT)

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Abstract

Community development through productive zakat could improve the economic state of mustahiks, particularly those with Small and Medium Enterprises (SMEs). This study aims to: (1) learn about the LAZNAS BSMU community development scheme; (2) understand the benefits and drawbacks of the Mitra Umat SME program. This study employs a qualitative approach with descriptive evaluative methods. Field research data collection techniques include observation, interviews, and documentation. According to the findings of this study: (1) Mitra Umat team from LAZNAS BSMU accomplished their program so well and managed productive zakat as it should and precisely through Mitra Umat SME program for the mustahiks who joined and participated in the program; (2) The mechanism of development done by Mitra Umat team LAZNAS BSMU suitable according to the theory of community development; and (3) Mitra Umat SME program based on productive zakat could give a good impact and welfare.

Keywords: *Community development, Zakat, SME, and LAZNAS*

Abstrak

Pemberdayaan masyarakat melalui zakat produktif dapat meningkatkan peningkatan ekonomi umat, khususnya para mustahik yang memiliki usaha UMKM. Penelitian ini bertujuan untuk:

(1) Mengetahui pola pemberdayaan masyarakat yang dilakukan oleh LAZNAS BSMU (2) Mengetahui hal-hal yang menjadi kelebihan dan

kekurangan dalam melaksanakan program UMKM Mitra Umat LAZNAS BSMU. Penelitian ini menggunakan pendekatan kualitatif dengan jenis metode deskriptif evaluatif. Teknik pengumpulan data dengan penelitian lapangan (*field research*), sedangkan alat yang digunakan observasi, wawancara, dan dokumentasi. Hasil penelitian menunjukkan bahwa: (1) Tim Mitra Umat LAZNAS BSMU dapat melaksanakan programnya dengan baik dan dapat mengelola zakat produktif sesuai dengan tujuan dan tepat sasaran melalui program UMKM Mitra Umat kepada para mustahik yang ikut dan berpartisipasi dalam program; (2) Mekanisme pemberdayaan Tim Mitra Umat LAZNAS BSMU sesuai dengan teori pemberdayaan masyarakat; dan (3) Program UMKM Mitra Umat yang berbasis pengelolaan zakat produktif ini dapat memberi dampak yang baik dan memberikan kesejahteraan serta keberdayaan mustahik dan UMKMnya.

Kata Kunci: *Pemberdayaan Masyarakat, Zakat, UMKM, LAZNAS*

A. Introduction

Zakat is a component of Islam's social security system for overcoming poverty, homelessness, and natural and cultural disasters. If properly handled, zakat can play a significant role in addressing all of these issues. As a result, the Amil Zakat Institution (LAZ) exists to assist the management of zakat funds. It can be administered professionally in compliance with Law No. 23 of 2011 about Zakat Management Article 1 paragraph (8). The management of zakat funds, formerly solely utilized for consumption, has been expanded into productive zakat funds that can help mustahik do business and run their business. However, due to the incompetence of the mustahik and their usage for consumptive activities, inadequate management of productive zakat funds has resulted in their distribution not being on target.

LAZNAS BSMU is an Amil Zakat Institution involved in zakat's collection, distribution, and utilization. Because of its emphasis on community welfare, LAZNAS BSMU has become one of the institutions that actively works to alleviate poverty and increase economic empowerment, particularly in the MSME sector. Of course, this can only be accomplished if zakat is correctly managed and distributed to the appropriate mustahik. As a result, LAZNAS BSMU established a program, the LAZNAS BSMU Program, to empower MSMEs mustahik. LAZNAS BSMU focuses on numerous MSMEs that previously participated in the Islamic Sociopreneur Development Program (ISDP), attended by students interested in social entrepreneurship. Finally, one of the MSMEs that is still functioning today is PT. Sugeng Jaya Group, whose company specializes in animal feed cultivation, is one of the MSMEs sponsored by LAZNAS BSMU. The company, founded by many Bogor Agricultural Institute (IPB) alumni, manufactures several types of animal feed, including Hong Kong caterpillars and ruminant concentrates for animal husbandry. PT. Sugeng Jaya Group runs a business and gives back to the community.

According to the study's findings on zakat for MSME empowerment, strengthening MSMEs with zakat funds can lower the index of material and spiritual poverty.¹ Rumah Zakat's involvement in

¹Nurjanah, *Zakat Produktif Dalam Pemberdayaan Usaha Mikro Kecil Menengah*

capital provision has a direct association with improving the turnover of small and micro firms.² Giving productive zakat can enhance MSMEs' mustahik income in Pedan District, Klaten Regency.³ Using zakat can help micro-entrepreneurs enhance their income during the Covid 19 pandemic.⁴ BAZNAS North Sumatra contributes to the well-being of MSME entrepreneurs.⁵

The formulation of the problem raised in this study is how LAZNAS BSMU implements community empowerment in the MSME Mitra Umat program. The second question is, what are the benefits and drawbacks of implementing the MSME Mitra Umat program from LAZNAS BSMU? The following study objectives are based on the problem's two definitions: (1) Understanding the pattern of community empowerment practiced by LAZNAS BSMU and (2) Understanding the benefits and drawbacks of adopting the LAZNAS BSMU MSME program.

B. Research Methods

This research aims to examine the empowerment process carried out by the LAZNAS BSMU Mitra Umat team, which is based on productive zakat management, to determine the benefits and drawbacks of the LAZNAS BSMU Mitra Umat MSME program. As a result, descriptive methods with an evaluative approach are appropriate

(Umkm) Dan Dampaknya Terhadap Peningkatan Kesejahteraan Mustahik : Model Cibest Di Baznas Kabupaten Cirebon: INKLUSIF : Jurnal Pengkajian Penelitian Ekonomi dan Hukum Islam (Vol:5, No:1 Juni 2020).

²Danica Dwi Prahesti, Priyanka Permata Putri. *Pemberdayaan Usaha Kecil dan Mikro melalui Dana Zakat Produktif*. Ilmu Dakwah: Academic Journal for Homiletic Studies Volume 12 Nomor 1 (2018) 141-160.

³M Usman , Nur Sholikin. *Efektifitas Zakat Produktif Dalam Memberdayakan UMKM (Studi Kasus Pelaku UMKM di Pedan, Klaten, Jawa Tengah)*. Jurnal Ilmiah Ekonomi Islam, 7(01), 2021, 174-182.

⁴Indrawati, S., & Rachmawati, A. F. (2022). *Efektivitas Pendayagunaan Zakat Berdasarkan Undang-Undang Nomor 23 Tahun 2011 dalam Upaya Pemberdayaan Usaha Mikro di Masa Pandemi Covid-19*. *Indonesia Law Reform Journal*, 2(1), 81–89.

⁵Musliyani., Marliyah. (2022). *The Role of Baznas in Empowering MSMEs Through Productive Zakat in the City of Medan*. *Jurnal Ekonomi Manajemen Akuntansi Dan Keuangan*, 3(3).

research methods to employ. Descriptive research is a systematic, factual, and accurate description or depiction of the phenomena or relationships between investigated phenomena.⁶ The evaluative approach used in this study will collect data on the implementation of policies that have been implemented (Suharmisi, 2010). The evaluative approach was chosen to achieve the research objectives because the information and research findings were focused on final recommendations that confirmed that an evaluation object could be maintained, increased, improved, or even terminated based on the data obtained.

In-depth interviews, observation, and document studies are examples of research data collection techniques. A qualitative data collection technique collects research data in words, sentences, statements, and pictures.⁷ From November 22nd 2021-January 14th, 2022, this research was conducted at PT. Sugeng Jaya Group in Ciarunteun Ilir Village, Wangunjaya Village, Bogor Regency. The Mitra Umat team and Mustahik, who founded the UMKM PT. Sugeng Jaya Group and the six villagers who work there served as informants for this study.

Primary and secondary data are examples of data sources. Primary data is information obtained directly from the field. This field's data includes information obtained from LAZNAS BSMU and PT. Sugeng Jaya Group. Secondary data is information found in books, notes, interview transcripts, and documentation. The collected data will be processed following the chosen method and part of the data validation process. The researcher employs an evaluative approach analysis method; this study only describes the facts discovered in the field without modifying any research variables. Descriptive research is a systematic, factual, and accurate description or painting of the phenomenon under investigation or the relationship between the phenomena under investigation.⁸ The researcher intends to collect data on implementing

⁶Suprayogi, T. *Metodologi Penelitian Sosial-Agama* (p.5). (Remaja Rosdakarya, 2001)

⁷Indrianti, Y. *Ragam Penelitian Kualitatif: Penelitian Lapangan* (p.40). (FISIP UI, 2001).

⁸*Ibid.*

policies that have been implemented using an evaluative approach.⁹

C. Result and Discussion

1. The Definition of Zakat

Zakat is derived from the Arabic word *zakaat*, which has several meanings, including holy, clean, good, growing, pure, worthy, and happy.¹⁰ Zakat is wealth issued to cleanse oneself of the dirt of miserliness and sin, as well as to enrich wealth or increase the reward that will be obtained for those who issue it.¹¹ Based on these two definitions, it is possible to conclude that zakat is a treasure that every Muslim must issue for his wealth to be a blessing and reward for Muslims who spend their wealth. As a result, issuing zakat can cleanse and purify human assets and hearts from heinous acts of worship.

The legal basis for zakat is found in Surah At-Taubah, verse 103 of the Qur'an, which states, "Take zakat from their property and pray for them to cleanse and purify them. Your prayer (grow) peace of mind for them is truly heartfelt. Allah is All-Hearing and All-Seeing." Surah At-Taubah verse 70 also confirms the law of zakat in detail: "Indeed, zakat is only for the needy, the poor, administrators of zakat, converts, who persuaded his heart, to (free) slaves, people in debt, for the way of Allah and people on their way, as something obligatory provisions of Allah; and Allah is All-Knowing, All-Wise." These two verses highlight the zakat law, which clearly explains the obligatory zakat orders and the groups eligible to receive them. Zakat's other purpose is to promote the peace and purity of each individual's soul and the welfare of mustahik. It also impacts social life by improving the standard of living and the community's welfare.

The definition of zakat is also included in one of the rules stipulated by the government as a form of participation in Islamic law in national law, namely RI Law No. 23 of 2011. According to RI Law No. 23 of 2011, zakat is a property that must be issued by a Muslim or

⁹Suharmisi, A. *Prosedur Penelitian Suatu Pendekatan Praktik*, (Rineka Cipta, 2001)

¹⁰ Ali, A., & Mudhlor, A. Z. *Kamus Kontemporer Arab-Indonesia* (p. 1017). (Yayasan Ali Maksum, 1996)

¹¹ Dwi, S. *Kamus Lengkap Ekonomi Islam* (p. 279). (Total Media, 2009).

business entity and given to those entitled to it under Islamic law.¹²

2. Productive Zakat Management

The term management is derived from the word manage, which means a process that assists in the formulation of organizational policies and objectives; the process of carrying out specific activities by mobilizing the power of others; and the process of providing oversight of all matters involved in implementing policies and achieving objectives. Zakat management is the process of LAZNAS and BAZNAS planning, implementing, collecting, distributing, and coordinating activities in utilizing zakat funds so that they are appropriate and given to ASNAF, who are entitled to receive them.

Chapter 1, Article 1 of Law No. 38 of 1999 Concerning Zakat Management states that zakat management is an activity of planning, implementing, and supervising the collection, distribution, and utilization of zakat. This law aims to optimize zakat management to achieve economic equity and development, but a professional Zakat Management body must support it. Of course, zakat has a positive function in gradually moving the people's economy forward. Furthermore, zakat funds can be distributed to the interest-free capital sector for use in various productive economic endeavors.¹³

3. The Overview of LAZNAZ BSMU Program of MSME Mitra Umat

PT. Sugeng Jaya Group is a micro, small, and medium-sized enterprise that grows animal feed and Hong Kong caterpillars. This MSME is located in Ciarunteun Ilir Village, Wangunjaya Village, Bogor Regency. This village is located west of Bogor Regency, has a land elevation of 460 m above sea level, and receives a lot of rain. Ciarunteun Ilir Village is administratively located to the north of Cikodom Village in Rupmin District, to the south of Leuwengkolot Village, to the west of

¹²Media, T. R. F. (2012). *Undang-Undang No. 23 Tahun 2011* (p. 2). (Fokus Media, 2012).

¹³Abidah, A. 2010. Pengelolaan Zakat Oleh Negara Dan Swasta Studi Efektifitas dan Efisiensi Pengelolaan Zakat Oleh BAZ Dan LAZ Kota Madiun. *KODIFIKASIA Jurnal Penelitian Keagamaan Dan Sosial-Budaya*, Vol. 4, No, 21–51.

Cijunjung Village, and the east of Ciampea Village. This village comprises four hamlets, ten neighborhood associations (RW), thirty-five neighborhood associations (RT), and 3104 households. The distance between the village and the district capital is approximately 6 kilometers. The Mitra Umat program is one of the LAZNAS BSMU programs that focuses on community empowerment by empowering productive zakat. This program's main goal is to empower the people's economy, particularly mustahik or poor people with the desire and mentality to do business or trade. The goal is to boost the local economy and create new muzakki from empowered mustahik.

4. Community Empowerment Pattern of by Mitra Umat Team in the MSME Mitra Umat Program of LAZNAS BSMU

The stages of empowerment are supporting indicators in this study that serve as parameters for the success of community empowerment carried out by empowering agents. According to Isbandi Rukminto Adi's theory, the empowerment stage consists of the following stages: preparation (engagement), assessment, alternative program or activity stage, performance stage, action stage, program, and activity implementation stage, evaluation stage, and termination stage.¹⁴ The LAZNAS BSMU Mitra Umat Team's community empowerment pattern includes a flowchart created before implementing and running the MSME Mitra Umat program. The UMKM Mitra Umat program was created in response to the problems faced by MSME activists, specifically issues with capital, assistance, and marketing. This drives the Mitra Umat Team to provide productive zakat-based empowerment to MSME activists who participate in the Mitra Umat MSME program, allowing them to increase the capacity of established businesses while increasing their income.

The Mitra Umat team seeks to empower itself to increase the income and capacity of MSMEs by providing education, mentoring, and training to mustahik, who are MSME actors on business aspects and the five business pillars taught. In addition, the mustahik who participate in

¹⁴Adi, I. R. *Pemikiran-Pemikiran dalam Pembangunan Kesejahteraan Sosial* (pp. 182–196). (LP FEUI, 2002)

this program are accompanied by their spiritual side while participating in the UMKM Mitra Umat program. The Mitra Umat team's goals and motivation are to help MSME actors learn and apply what they learned during the training to manage their businesses better. During the first stage, the Mitra Umat Team attempted to observe and learn about Mustahik and the types of businesses they manage using sources and social networks. The goal is for the Mitra Umat Team to tailor the empowerment for Mustahik based on the type of MSME they have and the challenges they face in running their business. The Mitra Umat Team's first task was to determine the pattern of assistance they would use in accompanying mustahik who participated in the program. This is done to help Mustahik understand the purpose of the activity and the material presented. Then, the team selected the individuals to be involved later in the program, such as a mentor who provided material and assignments to Mustahik. Because not all mustahik have businesses in the same field, the selection of mentors was also tailored to the mustahik who participated in the UMKM Mitra Umat program. After adjusting the mentoring pattern and mentor selection, the Mitra Umat team developed a training curriculum for the Mitra Umat MSME program. The Mitra Umat Team's activities were based on the MSME world and the five business pillars. The goal is for mustahik who participated in the program to gain a deeper understanding of the economy and the world of MSMEs, which they can then apply in their businesses.

The Mitra Umat Team's second stage was to send the report's findings and request a review from the LAZNAS BSMU Office regarding the Mitra Umat MSME program's activities and planning process. The goal was to see if the program activities and mustahik candidates with MSME were in line with the existing requirements. The Mitra Umat team contacted the mustahik who could participate in the Mitra Umat MSME program to complete the existing data and procedures after seeing the mustahik's compatibility with the existing requirements and having successfully passed the assessment stage at the LAZNAS BSMU office. Information like mustahik's personal data, type of business, income, and information about mustahik are recorded using the form provided. The mustahik who participated in the program

signed a statement stating that they were willing to participate in Mitra Umat MSME program activities. At this stage of the assessment, the involvement of key people or influential people was also important. The role of the RT and ustadz assisted the Mitra Umat Team in observing and inviting prospective mustahik to participate in the Mitra Umat MSME program.

In the third stage, the Mitra Umat Team attempted to find solutions or alternative ways to deal with the mustahik's problems in managing their MSME businesses. Meanwhile, volunteers, chaplains, and mentors from the Mitra Umat MSME program assisted in the search for a solution. People involved in alternative program planning had specific responsibilities. Companion volunteers were tasked with accompanying mustahik who were MSME actors during the program. Religious leaders such as Ustadz were tasked with accompanying Islamic activities in which mustahik would later participate. Finally, a mentor was in charge of providing education to mustahik during the MSME coaching program so that mustahik could later learn and apply what they had learned.

The fourth stage was carried out by the Mitra Umat Team, which was to write down ideas and input from people involved in the Mitra Umat MSME program and submit them to the LAZNAS BSMU office for review and assessment by superiors and directors. The Bank Syariah Indonesia division, also known as BSI, contributed to the Mitra Umat team for the program to be properly implemented.

The Mitra Umat Team began implementing the program design created and assessed by LAZNAS BSMU for mustahik, who participated in the Mitra Umat MSME program in the fifth stage. This stage determined the Mitra Umat team's success in carrying out the program. If it does not go as planned, it will have an impact on the empowerment carried out by the community empowerment itself. At this point, all program planning plans and strategies were implemented for Mustahik accompanied by the LAZNAS BSMU Mitra Umat team. The first step taken by the Mitra Umat team before beginning the program was outreach to mustahik. After informing mustahik that they had been chosen to participate in the UMKM program, the Mitra Umat team also inquired about their availability and commitment to participating in the Mitra Umat MSME program as a measure of their seriousness in carrying

out existing assistance activities. The Mitra Umat Team participated in the empowerment program by mentoring and assisting mustahik when they received assignments from mentors who delivered material so that they could encourage mustahik to hone their knowledge and develop for the better. The Mitra Umat Team mentors present at the program activities were also practitioners who had mastered their respective fields. In marketing materials, for example, the Mitra Umat team invited marketers from start-up companies, such as Bukalapak. During the activities, the mustahik learned and assigned tasks to implement in their businesses. In the Mitra Umat MSME program, not all mustahik assistance was the same. Some were tailored to mustahik's expertise and needs, such as those involved in agriculture and animal husbandry. Mustahik, with expertise in this field, was assisted in following their business sector's capabilities and needs, such as making fertilizer, concentrate feed, and so on. The UMKM Mitra Umat program's coaching or mentoring period lasted approximately 2 to 3 years. The Mitra Umat team provided a special schedule for mustahik every week, and there were four meetings per month to determine what needed improvement in the program to improve empowerment performance.

The Mitra Umat Team's final stage was implementing an exit strategy in the coaching provided to Mustahik, who participated in the LAZNAS BSMU MSME program. The Mitra Umat Team still guided mustahik members who participated in the Mitra Umat MSME program in its first year. The Mitra Umat Team then began to gradually monitor the progress of the mustahik who managed their MSMEs after participating in the Mitra Umat MSME program in the second year. For the third year and beyond, the Mitra Umat Team allowed the mustahik to become self-sufficient and capable of managing and applying the material and guidance taught to their businesses. MSMEs that are considered successful and advanced will be fostered by LAZNAS BSMU and integrated into the Mitra Umat MSME program.

5. Community Empowerment Mechanisms by PT. Sugeng Jaya Group

PT. Sugeng Jaya Group provided knowledge on managing production materials and knowledge through practice to train and foster its employees. Employees of PT. Sugeng Jaya Group are also taught how

to cultivate Hong Kong caterpillars and concentrate feed for livestock so that they understand how to make it and the knowledge conveyed by the people at PT. Sugeng Jaya Group. The ability to speak in public and express opinions is also honed in PT. Sugeng Jaya Group trains its employees to have the courage to express criticism and suggestions for PT. Sugeng Jaya Group also trains employees' self-confidence. As a result, PT. Sugeng Jaya Group tries to assist and teach them through learning and practice, such as when the CEO of PT. Sugeng Jaya Group teaches its employees in the Super Feed division, which is engaged in the production of feed meals beginning with the selection of Hong Kong caterpillars based on their type, drying, packing, and other feed production-related activities. Employees can understand and apply the directions provided by PT. Sugeng Jaya Group when working in the field.

PT. Sugeng Jaya Group's assistance and coaching are felt and positively impact the employees who work there. The head of the Neo Pet division at PT. Sugeng Jaya Group is an example of the results of PT. Sugeng Jaya Group's coaching. Previously, he had no idea how to cultivate Hong Kong caterpillars, but after working for a year at PT. Sugeng Jaya Group can now cultivate Hong Kong caterpillars as taught by people at PT. Sugeng Jaya Group can create their own farms. Several other employees benefited from PT. Sugeng Jaya Group's coaching includes intrapersonal skills, public speaking, providing ideas that can advance the company, and knowledge about product management at PT. Sugeng Jaya Group. Aside from the skills acquired from PT. Sugeng Jaya Group, the employees who work here are also financially assisted so that PT. Sugeng Jaya Group is here to open new jobs for residents of Ciarunteun Ilir Village.

6. An Analysis of Productive Zakat-Based Empowerment Mechanisms by LAZNAS BSMU

According to Isbandi Rukminto Adi's theory, there are steps that community empowerers must take when carrying out community empowerment programs. This stage is divided into eight stages: preparation (engagement), assessment (assessment), alternative program stage, action plan performance stage, program or activity implementation stage, evaluation stage, and finally, termination stage.

The stages of community empowerment carried out by the Mitra Umat Team are consistent with the theory of community empowerment stages. The LAZNAS BSMU Mitra Umat team conducted surveys and observations of problems encountered by MSME actors during the preparation (engagement) stage before implementing the Mitra Umat UMKM program. After completing the program design process and receiving approval from the BSMU LAZNAS Board of Directors, the Mitra Umat team formed a team to assist Mustahik, who participated in their program. The Mitra Umat team, volunteers who participate in the program, ustadz who accompany religious activities, and mentors round out the team. According to Isbandi Rukminto Adi's theory of the preparatory stages, at this stage, at least two stages must be carried out: preparing officers and preparing the field. Community empowerment prepares officers here, and community workers can also do it. Field preparation is usually done non-directive and is usually one of the conditions for successful community empowerment.

During the assessment stage, the Mitra Umat Team observed the mustahik who would participate in the program and learned about their business needs and constraints. The goal is to see if the program activities and prospective mustahik with MSME align with the existing requirements. The Mitra Umat Team contacted the mustahik who could participate in the Mitra Umat MSME program to complete the existing data and procedures after seeing the mustahik's compatibility with the existing requirements and having successfully passed the assessment stage at the LAZNAS BSMU office. The Mitra Umat team was accompanied in explaining the program by a local ustadz or RT as a key person who could assist the Mitra Umat team in the empowerment process. According to the second empowerment stage theory, community empowerment seeks to identify problems with the client's perceived needs (feel needs) and the resources owned by the client. By identifying the community's problem needs, they can focus on the empowerment process and determine what things can be improved based on the problem needs. The assessment process can be carried out individually through influential figures in society (key people) and groups in society that can later aid in the empowerment process.

At an earlier stage of the program, the Mitra Umat Team only

involved volunteers and religious figures such as ustadz in planning the Mitra Umat MSME program's implementation. As a result, mustahik participates in the program solely as a participant and does not contribute ideas or opinions to the Mitra Umat MSME program. This is due to the Mitra Umat Team compiling its program activities and determining who is involved in the Mitra Umat MSME program, as well as looking at external factors from Mustahik's background who cannot be invited to participate in program development. Mustahik, accompanied by volunteers and the Mitra Umat Team, are still invited to think participatory and determine solutions to problems encountered in running their MSMEs.

The Mitra Umat Team formulates ideas and ideas that have been created and planned with the parties involved in a program activity, namely the Mitra Umat MSME program, at the stage of carrying out the action plan. There are activities in this program that can assist Mustahik in overcoming the difficulties they face in managing their business. The Mitra Umat Team completed this stage at LAZNAS BSMU and then directed it to Bank Syariah Indonesia (BSI). The Mitra Umat Team presented the results of their ideas and ideas to the LAZNAS BSMU Board of Directors, as well as an assessment in the form of a proposal for financial assistance to be used for the smooth implementation of the program after creating and compiling the Mitra Umat MSME program and its activities. This is consistent with the theory of the third stage of community empowerment, in which the officer assists each community group in putting their ideas in writing, particularly when submitting proposals to funders.

At the program or activity implementation stage, the Mitra Umat Team successfully implemented the Mitra Umat MSME program without any opposition from a community group. The Mitra Umat team assists mustahik, who participates in the program, in implementing it within 1-3 years. The MSME program includes assistance, capital, productive zakat management, and religious activities. Some MSMEs with businesses in different fields, such as animal husbandry, have their assistance programs adjusted. All activities in the program adhere to the pre-planned framework and are founded on the five pillars of the LAZNAS BSMU business. This stage is critical in the theory of

community empowerment stages because it impacts the empowerment carried out by the community empowerment itself if it does not go as planned.

During the evaluation stage, the LAZNAS BSMU Mitra Umat Team conducted an internal evaluation of the LAZNAS BSMU institution to determine the distribution of coaching areas regulated by BAZNAS and ASNAF for mustahik who participated in their program but were located in different areas, making coaching difficult. They requested that if there are mustahik with similar MSMEs, they be grouped and clustered to make it easier for the Mitra Umat team to provide coaching and assistance to mustahik. Furthermore, they are attempting to be more selective in selecting highly committed mustahik to provide smooth program implementation. The material delivered can be implemented by mustahik in managing their business. This evaluation stage is included in the community empowerment stage because it can improve the performance of what has been done to improve the performance and success rate of the program that has been made with an evaluation starting from planning preparation to implementation of a program until it is completed.

The final stage is called the termination stage. The Mitra Umat Team has not been able to terminate their fostered MSMEs at this time fully. This is because LAZNAS BSMU believes their fostered MSMEs cannot be let go, given the critical role LAZNAS BSMU plays in their success in managing their business ventures. Furthermore, the presence of MSMEs can improve the quality of institutions and become a plus for them. The LAZNAS BSMU Mitra Umat team implemented an exit strategy, allowing Mustahik to manage their MSMEs without interfering in their business affairs. However, the empowered MSMEs are not immediately released by LAZNAS BSMU and are still being monitored. This contradicts the theory of the final stages of community empowerment. This is the stage at which formal relations with the target community are terminated. Termination of a community empowerment program is common, not because the community can be considered independent and empowered, but because more projects must be stopped because they have exceeded the previously determined timeframe or because the budget has been completed and no more

funders are available.

7. The Analysis of the Empowerment and Welfare Capabilities of Mustahik who Participated in the MSME Mitra Umat through Empowerment Indicators

According to Sumodiningrat, five indicators determine whether an empowerment program is successful: awareness and participation in community empowerment programs, ability to produce the results of empowerment training, increased income, being a source of livelihood, and independence in managing things.¹⁵ This empowerment indicator becomes a success criterion if the community participating in a program can increase its empowerment. Several results in the research showed whether or not the productive zakat-based empowerment carried out by the LAZNAS BSMU Mitra Umat Team was running according to the existing indicators.

According to existing observations and research, mustahik, who participate in the UMKM Mitra Umat LAZNAS BSMU program, has awareness and commitment to complete the training the Mitra Umat team provides. They follow and carry out the tasks assigned to them by the mentor during the training and apply them to their business management. This demonstrates that mustahik who participate in the UMKM Mitra Umat program are aware of and participate in community empowerment programs.

Second, mustahik, who participate in the Mitra Umat MSME program, have already produced the goods or products they will sell before joining the program due to the program's requirement for mustahik to have business products. As a result, the Mitra Umat team further develops the mustahik with the results of their business production by providing tailored training and mentoring to the mustahik participating in the program. As a result, this is consistent with empowerment indicators capable of producing results from empowerment training.

¹⁵Sumodiningrat, G. *Pembangunan Ekonomi Melalui Pengembangan Pertanian* (p. 112). (PT Bina Rena Pari Wara, 2000).

In terms of the mustahik's economic income, the Mitra Umat Team was able to significantly increase the economic income of the mustahik who participated in the Mitra Umat MSME program, from those who previously experienced difficulties in terms of capital and markets to those who became independent in managing their business and increased their income, which previously had no increase. This is also consistent with the main goal of the Mitra Umat UMKM program, which is to increase MSMEs' mustahik income.

One of LAZNAS BSMU's fostered MSMEs, PT. Sugeng Jaya Group also demonstrated the creation of new livelihood opportunities. PT. Sugeng Jaya Group can use the MSME Mitra Umat program to create jobs for residents of Ciarunteun and provide a source of income for them while also increasing the knowledge and empowerment of the residents who work there.

The Mitra Umat MSME program also demonstrates how to improve Mustahik's abilities, such as independence in managing things, thinking or planning, and making the right decision in solving problems. Both LAZNAS BSMU and PT. Sugeng Jaya Group has the points mentioned above on this indicator. To carry out its program, the Mitra Umat team invites Mustahik to participate in training/assistance activities provided by the mentor or the Mitra Umat team. Mustahik, who previously did not dare to express their opinions, now dares to do so. They did not previously have a foundation for recording business income and expenses; now, they do, and they can effectively process the results of the Mitra Umat MSME training program. The activities in the Mitra Umat UMKM program can provide good experience and learning and make mustahik who participate in the program more independent and empowered, personally and financially.

As one of the MSMEs fostered in the MSME Mitra Umat program, PT. Sugeng Jaya Group can also implement the results of the training and coaching they receive into their businesses. Employees with no prior experience cultivating Hong Kong caterpillars or making concentrate feed can now produce and cultivate them outside the company. They are also encouraged by the training provided by PT. Sugeng Jaya Group to be able to speak in public, to have broader insights about their professional field, to have a work culture, and to be

able to express opinions, suggestions, and ideas to develop PT. Sugeng Jaya Group. The presence of PT. Sugeng Jaya Group also increased employment opportunities in the village of Ciarunteun, making it a source of income for the residents.

D. Conclusion

The LAZNAS BSMU Mitra Umat team's empowerment stages refer to Isbandi Rukminto Adi's theory, so it can be concluded that they implemented and carried out almost all stages of the Mitra Umat MSME program. Beginning with the engagement stage (which includes drafting the program plan), the assessment stage (which includes identifying mustahik's needs and problems), the alternative program stage, the action plan performance stage, the preparation stage, the program implementation stage, the evaluation stage, and finally the termination stage. Two of the eight stages were not carried out following the theory, namely the action plan performance stage and the termination stage.

The empowerment indicators shown in program implementation are based on Gunawan Sumodiningrat's theory, which states that people who are aware of and participate in community empowerment training programs can produce the outcomes of the training. As a result of training in community empowerment programs, they will be able to increase the income of the community's economy. It is obtained from the presence of Mitra Umat MSMEs such as PT. Sugeng Jaya Group has positively impacted the Ciareunteun villagers who work there through welfare indicators such as increasing income, opening employment opportunities, living healthier lives, and being free from poverty.

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