



IMPLEMENTATION OF *INFAQ SHODAQOH ZAKAT* ON MICRO BUSINESS GROWTH AND *MUSTAHIQ* WELFARE AT LAZISMU SERVICE OFFICE

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Abstract

This study aims to evaluate the implementation of zakat, infaq, shodaqoh (ZIS) on the growth of micro enterprises and mustahiq welfare at the Lazismu UHAMKA Service Office. This research uses qualitative methods with data collection techniques through interviews and observations. The respondents of the study consisted of mustahiq and the manager of the Lazismu UHAMKA service office. The results showed that the implementation of ZIS had a positive impact on the growth of mustahiq micro-enterprises and their welfare. However, there are still several obstacles in the implementation of the ZIS program, such as the lack of mustahiq awareness in the management of zakat, infaq, and shodaqoh received. Therefore, efforts are needed to increase mustahiq awareness and ZIS program management in order to have a greater impact on mustahiq and the community.

Keywords: Zakat, Infaq, Shodaqoh, Micro Enterprise Growth, Mustahiq Welfare, Lazismu UHAMKA.

Abstrak

Penelitian ini bertujuan untuk mengevaluasi implementasi zakat, infaq, shodaqoh (ZIS) terhadap pertumbuhan usaha mikro dan kesejahteraan mustahiq di Kantor Layanan Lazismu UHAMKA. Penelitian ini menggunakan metode kualitatif dengan teknik pengumpulan data melalui wawancara dan observasi. Responden penelitian terdiri dari mustahiq dan pengelola kantor layanan Lazismu UHAMKA. Hasil penelitian menunjukkan bahwa implementasi ZIS berdampak positif pada pertumbuhan usaha mikro mustahiq dan kesejahteraan mereka. Namun, masih terdapat beberapa kendala dalam implementasi program ZIS, seperti minimnya kesadaran mustahiq dalam pengelolaan zakat, infaq, dan shodaqoh yang diterima. Oleh karena itu, perlu adanya upaya untuk meningkatkan kesadaran mustahiq dan pengelolaan program ZIS agar dapat memberikan dampak yang lebih besar bagi mustahiq dan masyarakat.



Kata Kunci: Zakat, Infaq, Shodaqoh, Pertumbuhan Usaha Mikro, Kesejahteraan *Mustahiq*, Lazismu UHAMKA.

Introduction

During the Covid-19 Pandemic, it greatly affected the economy. Two years ago even the whole world experienced an economic downturn that resulted in a very deep contraction as almost all countries strictly restricted mobility. In fact, many major countries in the world have also implemented lockdowns which have resulted in economies continuing to decline very sharply (Bank Indonesia 2020). The world in 2020 contracted by minus 3.2% in terms of economic growth (BPS 2020). Due to Covid-19, which was then accompanied by mobility restrictions, it caused an economic downturn that had an impact on increasing poverty, especially in Indonesia. One of the efforts that can be done in poverty reduction is to empower micro, small and medium enterprises because these sector businesses can become the foundation of the economy through resilience as evidenced when the pandemic hit the country of Indonesia (Ummah, 2022); (Amri et al., 2022).

Indonesia, which is one of the developing countries, can be said to have very high social problems. We can see from the number of poor people in Indonesia. Based on data from the Central Statistics Agency (BPS) in 2021, Indonesia's poor population increased to 27.55 million as of September 2020. The Covid-19 pandemic has had a major impact on increasing poverty rates in Indonesia. Similarly, data released by BPS as of September 2020, Indonesia's poverty rate increased to 2 digits, from 9.22% in September 2019 to 10.19%. Therefore, to deal with these problems, experts believe that the main solution that must be improved is development, especially in economic development, in order to realize a better community life (Haryanto, A., & Yusuf, 2020).

Islam views the economy as having great potential for the realization of economic development and empowerment of the people, namely with ZISWAF. Therefore, ZIS has enormous potential and can be developed to provide solutions and alternatives for society. Muslim economist Monzer Kahf in his book states that ZIS will be able to improve wealth management dynamically, so that wealth can circulate in the economy and not just accumulate in the economy (Kahf, 2005). Buya Hamka who is a Muslim leader in Indonesia also said that *zakat* was first considered as a solution and alternative to achieve community justice, especially economic justice. Second, *zakat* can provide welfare for the community so that it can reduce poverty. Third, the existence of *zakat* can reduce socioeconomic inequality (Hamka 2011). *Zakat* is one way to reduce poverty in Indonesia by managing and utilizing the *zakat* fund. The reduction of poverty for Islam is



evidenced by *zakat* which is made by Allah as a right for the poor, poor and other recipients of *zakat* (*Mustahik*) (Rizal, 2022).

The management of *zakat*, *infaq*, and *shodaqoh* (ZIS) is one of the main principles in Islamic economics. In the context of community economic empowerment, ZIS has an important role in reducing poverty and improving community welfare (Abdullah 2014). One of the institutions active in the management of ZIS is the *Amil Zakat, Infaq, and Shodaqoh* Institute (LAZISMU). LAZISMU UHAMKA is one example of LAZISMU who is active in ZIS management and community economic empowerment. One form of economic empowerment carried out by LAZISMU UHAMKA is through the growth of micro enterprises. However, further research is still needed to evaluate the effectiveness of ZIS implementation in LAZISMU UHAMKA on the growth of micro-enterprises and *Mustahik* welfare (Nasution, 2020); (Amri & Ramadhi, 2021).

This study aims to explore the implementation of ZIS in LAZISMU UHAMKA and its impact on the growth of micro-enterprises and *Mustahik* welfare. This research uses a qualitative approach with data collection techniques through interviews, observation, and documentation. Previous studies on the implementation of ZIS in the economic empowerment of the ummah have been carried out, such as studies by Azmi et al. (2020) and Rofiq and Pramono (2021) which showed the positive impact of ZIS management on the growth of micro enterprises and *Mustahik* welfare.

However, there has been no specific research exploring the implementation of ZIS in LAZISMU UHAMKA. Another study by (Asyhar 2020) shows that *zakat* and *infaq* have a significant effect on the performance of micro, small and medium enterprises (MSMEs) in Surabaya. This shows that proper management of ZIS can provide significant economic benefits to society. According to Angraini (2022), the existence of *zakat* can improve the economic welfare of the community, and can meet the needs of the community derived from *zakat*. So this agricultural *zakat* is very important to be applied if it has reached nisab and the law is mandatory, and has benefits that are very good for the welfare of the people.

This research is expected to make an important contribution in the development of ZIS management and economic empowerment of the people, especially in LAZISMU UHAMKA. In addition, the results of this research can also provide input for other ZIS management institutions in improving the effectiveness of people's economic empowerment programs.



Literature Review

Zakat has an important and strategic position in Islamic principles and teachings, because *zakat* is one of the pillars of Islam in addition to prayer, fasting, and Hajj. Not only does it have an individual function between man and his God, *zakat* also has a socio-economic function that is useful for helping those in need. So Islam also teaches to care for others through *zakat* instruments by optimizing the use and utilization of *zakat* to avoid socioeconomic disparities in society (Amen 2018).

In terms of language, the word *zakat* means holy, growing and developing, blessed and good. Something is *zaka* which means to grow and develop, and someone is *zaka*, meaning that person is good. *Zakat* is a number of treasures that Allah needs to hand over to those who deserve it (Aliyah, 2019). There are three utilization activities that are usually carried out by *zakat* institutions, which can be explained as follows (Ahmad, 2012):

1) Economic Development

In carrying out economic development, there are several activities that can be carried out by *zakat* institutions. Capital distribution is one of the activities that can be done. This activity can be given to individuals or groups. The distribution of this capital can be for business capital for the *Mustahiks*. The hope in the future is to create a new *Muzakki* from *Mustahik* that has been empowered through economic development. The principle that must be held, that *zakat* funds that have been distributed to *Mustahik* cannot be taken away by *zakat* institutions anymore.

2) HR Development (Human Resources)

Zakat funds can be used for HR development by holding training or skills courses for *Mustahiks* who do not have a job. With the hope that later after participating in these activities, *Mustahiks* can have a special ability to work or have their own business according to their abilities. This activity can be carried out in collaboration with training centers or skill course institutions. Some examples of coaching activities carried out are sewing skills, machine and mechanical skills, culinary skills and so on.

3) Social Services

The Social Services in question are services provided to the *Mustahiks* in meeting their needs. *Mustahik's* needs are very diverse, depending on the conditions faced. Among them are primary needs such as food, health services, to the need for education costs for children.

According to Monzer Kahf said that *zakat* can encourage the movement of the distribution of wealth, so that wealth does not accumulate



on the rich who can eventually level the income. Because *zakat* funds can be used to reduce the poverty rate which is still quite high in Indonesia through the use of *zakat*. So researchers have the goal of wanting to know firsthand the extent of ZIS role to help empower *Mustahik* through programs implemented by *zakat* management institutions (Kahf, 2013);(Luth'v et al., 2022). As for the purpose of the previous study, this study will first examine who the focus of ZIS distribution carried out by KL is LAZISMU UHAMKA.

LAZISMU UHAMKA is a *zakat* institution born from Muammadiyah University. The second will explain explicitly how the concept and technical utilization of *zakat* through micro business programs for the welfare of *Mustahik*. Furthermore, it will examine the impact of the micro business program on *Mustahik's* welfare. If the impact is an increase in *Mustahik* income then KL. LAZISMU UHAMKA has been able to empower *Mustahik*. As well as how many *Mustahik* have managed to increase their income through this program (Hadijah, R., & Utami, 2022). The number of *Mustahik* that have been successfully described using a percentage of all *Mustahik* assisted. However, if the income is still the same or even vice versa, what obstacles are experienced in running a micro business program.

Research Method

This research uses a qualitative research approach with a descriptive method that combines several data collection techniques to explore the situation to be researched thoroughly, broadly, and deeply. In this case, the researcher will produce descriptive and written data with information from related agencies in the object of research. This study used two types of data sources, namely primary data and secondary data. Primary data is data collected directly from the object of research or sources related to the object of research. Primary data in this study can be obtained through interviews with related parties at LAZISMU UHAMKA and *Mustahik* who are the subjects of the study.

While secondary data is data obtained from other sources such as journals, books, documents, or reports relevant to the object of research. Examples of secondary data in this study can be in the form of financial statements or transaction records from LAZISMU UHAMKA that have been published. By collecting and analyzing data from both types of sources, researchers will be able to describe in detail how ZIS implementation is carried out at LAZISMU UHAMKA and its impact on the growth of micro-enterprises and the welfare of *Mustahik* served by this institution (Creswell, 2013).



Result and Discussion

In this discussion, the author will explain and explain the results of an interview with Filza wati Hany as a staff of fundraising and LAZISMU UHAMKA program on how to use *zakat* productively in *zakat* institutions established within the scope of the Muhammadiyah Education Foundation. The UHAMKA microenterprise program is one of the economic programs owned by this institution, which focuses on the *Mustahik* empowerment sector in order to improve its economy through the income sector.

As for the results of previous research (Amaliyah & Hadiwidjojo, 2019) presented findings that *zakat*, *infaq*, and *shodaqoh* can empower women's economy in Indonesia. This finding is in line with previous journals, which show that *zakat*, *infaq*, and *shodaqoh* can help increase the growth of micro-enterprises and create jobs in Indonesia (Muslehuddin, 2017). This shows that *zakat*, *infaq*, and *shodaqoh* have great potential to improve people's welfare. In addition, Rahman and Hasan's (2017) article shows how *zakat* can help in reducing poverty and income redistribution in other countries. These findings suggest that *zakat* can also be used as a tool to achieve broader social and economic development goals (Rahman & Hasan, 2017).

Focus on Distributing Productive *Zakat* Funds to *Mustahik* at LAZISMU UHAMKA.

The implementation of *zakat* funds is one of the mechanisms for managing *zakat* in addition to collecting and utilizing. Where the distribution is more towards whom *zakat* funds will be given, or what is commonly called eight ashnaf. Each institution certainly has different policies in distributing *zakat* funds. But in the context of the subject of its distribution, it certainly should not deviate from the eight ashnaf that have been mentioned in the Quran surah At Taubah verse 60.

LAZISMU UHAMKA as one of the branches of LAZISMU which was established within the scope of the Muhammadiyah education foundation at the tertiary level, of course, also has its own policy in distributing ZIS funds. In productive *zakat* such as the micro business program, this institution provides opportunities, especially for UHAMKA employees who want to do entrepreneurship or want to develop their business. So there are not many *Mustahiks* who receive this ZIS funding from institutions, because LAZISMU UHAMKA focuses more on the Sang Surya UHAMKA Scholarship program, which is in the form of a scholarship program that is more consumptive.

With the basic salary of monthly employees such as drivers, security departments, and others of approximately Rp. 2,500,000 with operating money per day of Rp. 85,000, of course this is still considered insufficient to complete the needs of employees, so this institution opens opportunities for



those who have low incomes and want to increase their income through ZIS. Because according to BPS in 2005 in Eko Sugiharto's research, income indicators used to measure welfare are classified into 3 items, namely: High (> Rp. 10.000.000), Medium (Rp. 5.000.000), and Low (< IDR 5,000,000).

With this program, the hope is that they will transform into *Muzakki*, so that *Muzakki* in this *zakat* institution will increase in number. Because the source of LAZISMU UHAMKA's *zakat*, infak, and alms funds is apart from UHAMKA partners, the source of funds also comes from the *zakat* of the leadership and several local campus lecturers. As for those who come from outside the campus who want to borrow capital from LAZISMU UHAMKA, they must have the following requirements: 1) Muhammadiyah members are preferred, 2) Incapacity information from muhammadiyah branches and branches, and 3) Have the will and business skills.

This is because LAZISMU UHAMKA is still closely related to PP. Muhammadiyah, this institution is also very careful in distributing productive *zakat* funds. So the institution does not want to just distribute *zakat*, infak, and alms funds which are the mandate of donors. From the explanation above, if it is related to Law No.23 of 2011 Article 25 concerning distribution, then LAZISMU UHAMKA is in accordance with the regulation. Where in its distribution in accordance with the article must be in accordance with sharia provisions, namely it must be distributed into eight groups of ashnaf. As for the distribution of *zakat* carried out by LAZISMU UHAMKA, especially ZIS in the micro business program, ZIS is distributed to employees who can be categorized as one of the eight ashnaf *zakat*, namely the poor. Because the employee has a certain job with the current salary that can only cover part of his expenses but does not meet other needs.

Micro Business Program Mechanism at LAZISMU UHAMKA

Mechanisms are a way of working. Where in this case has several stages that correspond to the procedure. The mechanism in the utilization of productive *zakat*, namely how the productive *zakat* utilization works, includes what stages are carried out in the implementation of productive *zakat* utilization. In the Micro Business program, there are two *Mustahik* categories, namely individuals and groups. Some of the stages carried out by LAZISMU UHAMKA in the utilization of productive *zakat* through the Micro Business program are as follows:

1. Program Planning

The program planning carried out by LAZISMU UHAMKA, which includes *Mustahik* socialization and surveys, coordination meetings, and providing capital to *Mustahik*. For a deeper explanation as follows:



a) Socialisai and *Mustahik* Survey

Socialization is carried out so that employees or prospective *Mustahik* are aware of the existence of the Micro Business program which aims to create entrepreneurship. Socialization is carried out through social media and some brochures. Then the *Mustahik* survey has the aim of looking further at *how Mustahik's* needs and feasibility are. In addition, so that the institution also knows how much funding *Mustahik* needs. In this case, LAZISMU UHAMKA collaborates with scholarship students and LAZISMU UHAMKA staff as a *Mustahik* feasibility survey team.

b) Coordination Meeting

After conducting *the Mustahik* survey, the institution then held a coordination meeting to evaluate the *Mustahik* survey stage. The goal is to choose *Mustahik* who is worthy of being given a capital loan, especially for those who come from outside the campus. The institution also coordinates directly with the central LAZISMU in determining the utilization of *zakat* funds.

c) Provision of Capital

After the second stage is completed, the next stage is the provision of capital. The provision of capital is carried out after the employee or *Mustahik* is deemed worthy by the institution. The amount of funds allocated to individual *Mustahiks* is Rp. 2,000,000. The system of providing capital funds carried out by LAZISMU UHAMKA in the utilization of productive *zakat* is with a *qardhul hasan* contract. For *Mustahik* from the employee, a refund time is given with an installment system of 10-20 times. Then after being given capital, *Mustahik* failed due to inevitable factors, so the institution carried out a bleaching system. That is where *Mustahik* is not obliged to return the capital fund loan to the institution. So if it is related to the concept of utilizing *zakat* as explained in chapter two, this program includes an economic development model with a creative productive pattern.

2. Program Implementation

a) *Mustahik* Amount

For the number of *Mustahiks* in the LAZISMU UHAMKA program consists of 8 people and 1 entrepreneurial group. Where the 8 people are UHAMKA employees. This is also because most of the distribution of ZIS funds carried out by the institution is prioritized into consumptive utilization. In addition, as stated by Mr. Mohammad Eko, the institution also lacks human resources (HR), so that if you



worry too much, it will not be organized and controlled properly. As for the beneficiaries in the form of groups, they are people outside the UHAMKA campus.

Tabel 1. List of Qardhul Hasan Fund Recipients

No	Name	Amount of Capital Grant	Business Type	Domicile
1	Sabrini	Rp. 2.000.000	Trade	Cipayung
2	sofyan	Rp. 2.000.000	Trade	Bambu Apus
3	Wartinah	Rp. 2.000.000	Trade	Sumur Batu
4	Nurul Syifa	Rp. 2.000.000	Trade	Jagakarsa
5	Nurhasanah	Rp 2.000.000	Trade	Cileduk
6	Djohanto	Rp 2.000.000	Trade	Pasar Rebo
7	Sri Remaja	Rp 2.000.000	Trade	Pasar Rebo
8	Khairul Anam	Rp 2.000.000	Trade	Ciputat
9	Iyan Supiyan	Rp. 2.000.000	Trade	Cianjur
10	Ibu Murni	Rp. 2.000.000	Trade	Jakarta Timur

Source: data processed (2022)

b) *Mustahik* Domicile Area

For the Micro Business program or the *Mustahik* economic empowerment program, *Mustahik's* domicile is in the Jakarta area and its surroundings as described in the previous table. This is because the focus of distributing productive *zakat* to *Mustahik* in this institution is prioritized by UHAMKA employees and has a low income. As for *Mustahik* in the form of groups from outside the campus, the priority is muhammadiyah members. So that some of them are not domiciled according to the Jabodetabek area. In addition, because the institution also wants to provide benefits to the community.

3. Program Monitoring

The next thing is monitoring and evaluation. In this case, LAZISMU UHAMKA held monitoring and supervision whose purpose was to see the extent of business development and increase in income run by *Mustahik*. All of these stages are very important because they greatly affect the running of the program to make it more effective and on target.



The Impact of ZIS Utilization in *Mustahik* Empowerment

In this discussion, the author will explain the results of the Micro Business program in empowering *Mustahik*. As explained earlier in chapter two, according to Chabib Soleh the purpose of empowerment is to increase the dignity of human dignity or the quality of human life. This can be seen from an economic point of view or an increase in income. The utilization of ZIS is a way of empowering *Mustahik* by increasing income. The results of the Micro Business program are as follows:

Tabel 2. Impact of productive *zakat* LAZISMU UHAMKA

No	Name	Business Type	Revenue Before	After Revenue
1	Sabrini	Trade	Rp. 100.000-Rp. 200.000	Rp 200.000- Rp. 250.000
2	sofyan	Trade	Rp. 100.000-Rp 150.000	Rp. 200.000- Rp. 250.000
3	Wartinah	Trade	Rp. 150.000-Rp. 200.000	Rp. 200.000- Rp. 300.000
4	Syifa Nurul	Trade	Rp. 50.000-Rp 150.000	Rp. 300.000- Rp 5.000.000
5	Nurhasanah	Trade	Rp. 150.000-Rp. 200.000	Rp. 200.000- Rp 300.000
6	Djohanto	Trade	Rp. 50.000-Rp 150.000	
7	Sri Remaja	Trade	Rp. 150.000-200.000	
8	Khairul Anam	Trade	Rp. 50.000-Rp 150.000	
9	Iyan Supiyan	Trade	Failed and performed bleaching	
10	Ibu Murni	Trade	Failed and performed bleaching	

Source: data processed (2022)

From the table above, it can be explained that 8 out of 10 individual *Mustahik* people experience an increase in income. Then it can be concluded that the impact of the Micro Business program is able to empower 8 out of 10 individual *Mustahiks* assisted or around 80% of the total number of individual *Mustahiks*. It can be said that the *zakat* utilization program through the Micro business program is quite good in empowering *Mustahik*. According to filzawati hani as a fundraising staff found the fact on the ground that 2 individual *Mustahiks* failed due to several factors. Among them is due to the many competing factors in the environment in which he is trying. This is the main factor causing the failure of their business. As for *Mustahik* in group form, it also experienced failures in its empowerment. As stated by



Filza, although LAZISMU UHAMKA has carried out regular monitoring, this happens due to natural and weather factors. So that the institution side.

***Mustahik* Interview**

From the explanation above in the Micro Business program, the authors found several findings in the field that *Mustahik* who experienced an increase in income really felt the positive impact of productive *zakat* funds. One of them was an interview with Ms. Sabrini as a recipient of business capital assistance funds in Cipayung.

1. Is it true that you are getting help from LAZISMU UHAMKA?

"Yes, that's right, I got help to continue my business from Lazismu."

2. What benefits did you get from the aid?

"I personally feel the benefits a lot, especially after receiving financial assistance. Which I can spend on for business capital needs because I lack funds, especially during a pandemic. Then I turned the capital fund in the end I was able to help."

3. Are you a member of Muhammadiyah?

"No, I'm not a member. I am an ordinary citizen"

4. What do you think about LAZISMU UHAMKA?

"In my opinion this activity is very helpful, as well as with LAZISMU UHAMKA being able to lend capital, so with LAZISMU apart from that with LAZISMU UHAMKA people are not confused about where to do charity, especially for campus people."

5. What is the difference in your income after getting business capital assistance?

"Before, in this business I had personal capital, actual income depended on the situation, because I didn't only sell coffee and snacks and so on. But I once received an income of Rp. 50,000 to Rp. 100,000 from sales. Thank God, after receiving this assistance, I was able to buy goods for business capital to improve my business."

6. For the Micro Business program, does this program make you experience changes or improvements?

"Yes, Alhamdulillah, I experienced a very big change, especially during the current pandemic."



7. What are your hopes for the Micro Business program in the future?

"Yes, hopefully it will continue to grow, especially for providing capital. This is much bigger. So in order to be like other institutions, it can be useful for all."

The results of the interview above show that LAZISMU UHAMKA has provided significant benefits in empowering *Mustahik* originating from internal UHAMKA parties through the micro business program. So that successful *Mustahik* feel the benefits of productive *zakat* funds in the form of increased income and quality of life. more than that, in the research conducted, productive *Mustahik zakat* originating from internal campus parties are not members of Muhammadiyah. This proves that the condition for *Mustahik zakat* productive which prioritizes Muhammadiyah members does not apply to *Mustahik* who come from internal campuses.

Conclusion

From the results that have been done by the author, the authors draw the following conclusions:

1. The distribution of productive *zakat* funds for *Mustahik* at LAZISMU UHAMKA is not only focused on UHAMKA internal employees. Then for *Mustahik* who come from outside UHAMKA who want to get capital assistance funds from ZIS must meet the specified requirements. Because the institution is very careful about the distribution of ZIS and the institution also wants to provide internal benefits for UHAMKA. In addition, this institution is also more focused on consumptive programs, namely the Sang Surya Scholarship program in the form of scholarships. However, for *Mustahik* who come from internal campus parties or employees, the conditions for Muhammadiyah members do not apply.
2. The mechanism used by LAZISMU UHAMKA in carrying out the Micro Enterprise UHAMKA program in empowering *Mustahik* is planning, implementation and monitoring. In planning, the agency conducted area mapping and a survey of *Mustahik*, followed by a coordination meeting with LAZISMU DKI Jakarta Region to determine the policy, and also provided capital to *Mustahik* in the amount of Rp. 2,000,000 for individuals. As for the implementation, the institution chose eight individual *Mustahik* and one business group. As for *Mustahik's* domicile. located in the Jakarta and surrounding areas, because indeed the priority beneficiaries of this ZIS are UHAMKA employees. The last is monitoring which aims to see how far the progress in empowering *Mustahik* is.



3. For the impact of utilizing productive *zakat* through the Micro Business program in empowering *Mustahik*, those who have experienced an increase in income after being given capital assistance, around 80% of *Mustahik* have experienced an increase in income. So it can be said that the utilization of ZIS with the Micro Business program in empowering *Mustahik* conducted by LAZISMU UHAMKA is quite good, because it is able to increase the income of 5 out of 8 individual *Mustahik*. As for *Mustahik*, who in the form of business groups have failed due to weather and natural factors.

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