

ECONOMIC EMPOWERMENT PROGRAM FOR WOMEN THROUGH THE MOSQUE'S ZAKAT COLLECTION UNIT

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ABSTRAK

Abstrak:

Penelitian ini mengkaji efektivitas model pemberdayaan ekonomi yang unik melalui Unit Pengumpul Zakat (UPZ) di Masjid Al-Ikhlash, yang berlokasi di kecamatan Medan Johor. Model ini bertujuan untuk memberdayakan masyarakat ekonomi kurang mampu, terutama kaum Ibu pegiat shalat subuh. UPZ menggunakan dana zakat yang terkumpul dari jama'ah untuk menyediakan modal usaha bergulir bagi usaha mikro, mendorong kemandirian penerima manfaat. Penelitian ini menggunakan metode kualitatif dengan menganalisis konten dari database Google Scholar dan melakukan Focus Group Discussions dengan para ahli ekonomi untuk memperoleh wawasan yang komprehensif. Hasil penelitian menunjukkan keberhasilan UPZ dalam menghimpun dan menyalurkan dana zakat. Pada tahun 2022, UPZ Masjid Al-Ikhlash berhasil mengumpulkan dana zakat sebesar Rp. 94.434.000 dan menyalurkan modal usaha bergulir sebesar Rp. 69.797.000 kepada 56 penerima yang memenuhi syarat. Selain itu, UPZ juga berhasil membentuk kemitraan strategis dengan 212 Mart Al-Jihad, yang menghasilkan peningkatan penjualan secara konsisten di Minimart Al-Ikhlash. Model ini juga mendorong partisipasi kaum Ibu dalam inisiatif urban farming dan merencanakan pembentukan koperasi untuk mendorong pembangunan ekonomi yang berkelanjutan. Penelitian ini merekomendasikan agar seluruh masjid menerapkan model pemberdayaan ekonomi melalui UPZ Masjid.

Kata Kunci: *UPZ; Pemberdayaan Ekonomi; Zakat*

Abstract:

This research examines the effectiveness of a unique economic empowerment model through a Zakat Collection Unit (UPZ) at Masjid Al-Ikhlash, located in Medan Johor district. The model aims to empower economically underprivileged communities, especially dedicated female congregants actively participating in subuh prayers. UPZ utilizes zakat funds collected from the congregation to provide revolving capital for micro-enterprises, promoting self-sufficiency among the beneficiaries. The research adopts a qualitative methodology, analyzing content from Google Scholar database and conducting Focus Group Discussions with economics experts for comprehensive insights. The findings demonstrate the success of UPZ in efficiently collecting and channeling zakat funds. In 2022, UPZ Masjid Al-Ikhlash successfully collected IDR 94,434,000 in zakat funds and disbursed IDR 69,797,000 as revolving capital to 56 qualified recipients. Additionally, UPZ established a strategic partnership with 212 Mart Al-Jihad, resulting in consistent sales growth at Minimart Al-Ikhlash. The model also encourages female participation in urban farming initiatives and plans for cooperative formation to drive sustainable economic development. This research

recommends that all mosques implement the economic empowerment model through the Mosque's Zakat Collection Unit (UPZ).

Keywords: *UPZ; Economic Empowerment; Zakat*

A. INTRODUCTION

Numerous models of economic empowerment for the underprivileged have been organized through mosques to assist the needy, one of which is through the establishment of BMT (Pandapotan & Soemitra, 2022).

BMT stands for Baitul Mal Wattamwil. BMT operates by collecting funds from the community in the form of member savings and gathering Zakat Infak Sedekah (ZIS) from the Muslim community. The funds collected are then channeled into financing (productive loans) for mosque congregants as revolving capital for micro-business endeavors (Amiruddin, 2021).

As a business entity, BMT is a Sharia Microfinance Institution (LKMS) legally constituted as a Sharia cooperative. Despite the recognition of the sound operational concept of BMT, its practical implementation has yet to meet expectations. Research by Wulandari & Kassim (2016) found that BMTs established were only able to operate for the first two years. BMTs heavily relied on grants from third parties and couldn't sustain themselves independently in collecting and distributing funds in adequate amounts. The profit-sharing from fund distribution was insufficient to cover operational costs, resulting in the erosion of savings and bankruptcy. The main failure of BMT lies in the human resources aspect, specifically the lack of professionalism among management and administrators, weak commitment among members to increase savings, and the inadequate skills of members in managing micro-businesses funded by BMT. Considering the weaknesses of some BMTs (Rusby, 2016), there is a need for new breakthroughs to minimize these shortcomings.

There is a Zakat Collection Unit (UPZ) in Masjid Al-Ikhlas, Suka Maju subdistrict, Medan Johor, which employs a unique approach in empowering and mentoring the underprivileged to enhance their self-sufficiency. UPZ forms a community of mothers who are committed to their subuh prayers. These mothers are motivated to engage in entrepreneurial activities, and UPZ provides the necessary capital according to their needs.

To the mothers, it is obligatory to repay the borrowed funds in installments every Friday morning during the subuh prayer. During the Friday subuh prayer meetings, they are consistently provided with motivation and support to run their businesses. The mothers are also encouraged to give alms (infaq). The funds returned, along with the alms, are then rolled over to community members in need.

UPZ Masjid Al-Ikhlas has been in operation for 5 years since 2017. UPZ has empowered and mentored a community of 20 mothers dedicated to their subuh prayers. They have disbursed revolving capital loans totaling IDR 180,000,000. One unique aspect of the empowerment and mentoring program by UPZ Al-Ikhlas is the method of selecting potential recipients of the business capital, which are the mothers who diligently perform the subuh prayer. Their commitment to the subuh prayer serves as an indicator that they are committed to using the business capital provided with discipline and repaying the loan with discipline as well. Additionally, UPZ encourages these beneficiary mothers to donate alms every Friday. Through this practice of giving alms, there is hope for a change in attitude from being recipients to givers. The blessings from these alms will increase the mothers' sustenance. The community's dedication to UPZ Masjid Al-Ikhlas will result in a unique approach distinct from previous empowerment programs. The findings regarding the empowerment and mentoring model for this community of mothers can serve as an alternative for implementation in other mosques in Indonesia.

B. LITERATURE REVIEW

Economic empowerment is an effort to strengthen ownership of production factors, control distribution and marketing, acquire adequate income, access information, knowledge, and skills (Muthalib, 2018). Gender equality is the equal right for women and men to fully realize their fundamental rights. Men and women have equal opportunities to contribute to development. Gender equality is the equal assessment of the roles of women and men in accordance with their physical differences (KMNPRI, 2001).

The success of empowering the poor tends to have high complexity because the poor are generally weak in terms of education, skills, motivation, social interaction, and even weak in their faith and worship. Therefore, empowering the poor requires initial data collection on potential, local economic opportunities, community characteristics, strategic partners, and monitoring and evaluation at each stage. Empowerment will be more successful if carried out collectively within the community to foster a spirit of mutual support for collective progress (Sulistiyan, 2017).

Dompot Dhuafa, as one of the leading zakat institutions in Indonesia, has published a community-based mentoring program guide for zakat empowerment implementation. Amil's mentoring program is a form of empowerment that must be well-structured and measurable in its level of success (Sumodiningrat, 2015). The goals of the empowerment program consist of three aspects (Dompot Dhuafa, 2015):

1. Achieving material self-reliance of the target community; which means achieving productive abilities to meet basic needs, as well as reserves in the form of productive assets and mechanisms to withstand critical conditions.
2. Achieving intellectual self-reliance of the target community; which means fostering independent thinking, attitudes, and critical awareness.
3. Achieving self-reliance in business and community institutions for the target community; which is the community's ability to manage collective actions to realize profitable joint ventures and sustainable local institutions, thereby forming equal partnerships across stakeholders.

Previous research on the use of UPZ funds in empowering beneficiaries has not been found, but empowerment by Amil Zakat is relevant for use as preliminary research. Riyaldi (2015) in his study titled 'Factors Affecting the Success of Productive Zakat Recipients at Baitul Mal Aceh' detailed that the success factors of empowerment come from two main factors, namely from BMA itself and from Muzakki. On the BMA side, success is influenced by: 1) the provision of capital and 2) intensive guidance. Furthermore, from the perspective of the Mustahik, success is influenced by: 1) spiritual aspects (honesty, patience, and good moral character), 2) human resource aspects (diligence, responsibility, business management, and cooperation).

Nurlaila and Hasnita (2013), in their study titled 'Success Rate of Productive Zakat Empowerment Programs at the Baitul Mal of Aceh Province,' found that one supporting factor for success is the implementation of mentoring by amil.

Building on the research by Riyaldi and Nurlaila, this study addresses a gap, which is how empowerment of women using UPZ funds takes place in a mosque.

C. METHOD

This research employs a qualitative research method, including content analysis of papers from the Google Scholar database and interviews using Focus Group Discussion techniques. Content analysis of papers is used to map and extract the main themes discussed in the Google Scholar database over a specific period, followed by content analysis. Focus Group Discussion is used to gather perspectives from academics in the field of economics regarding their understanding of the themes discussed in this review paper.

The methods employed in the research are as follows:

1. Conducting socialization to the BKM Masjid Management about the importance of gathering Zakat Infak Sedekah for the empowerment of the mosque congregants, particularly the mothers.
2. Encouraging the formation of an "Economic" division within the BKM organization.
3. Promoting the establishment of a Zakat Collection Unit with official approval from the local BAZNAS.
4. Conducting socialization about the collection of ZIS funds to the congregants.
5. Collecting ZIS funds.
6. Providing training to potential recipient mothers of revolving funds.
7. Requiring active participation in the subuh prayer as a condition for receiving assistance.
8. Conducting verification of the capabilities and viability of productive businesses to be undertaken.
9. Sourcing financial assistance for productive business capital.
10. Monitoring the progress of the mothers' business activities.
11. Continuously enhancing the capacity of the mothers in conducting business activities.

D. RESULT & DISCUSSION

1. Zakat Collection Unit: Through the Economic and Zakat Collection Division, BKM AI Ikhlas collects zakat from the mosque congregants. This activity has been ongoing since 2017. In the year 2022, UPZ collected a total of Rp. 94,434,000 in zakat.
2. Revolving Business Capital: The zakat funds collected are specifically allocated for providing business capital to mosque congregants with weak economic conditions. The characteristics of the revolving business capital program through zakat funds are as follows:
 - a. Mosque congregants at Al-Ikhlas Mosque who have weak economic conditions.
 - b. Actively participate in congregational prayers, especially the subuh prayer.
 - c. Willing to receive guidance every Friday after the subuh prayer.
 - d. The funds received are repaid in installments every Friday according to their capacity.
 - e. Encouraged to give alms every Friday.
 - f. The amount of revolving loans ranges from IDR 1,000,000 to IDR 15,000,000 per person.

The data for the gathering and distribution of revolving business capital loans are as follows:

N o	Year	Number of Participa nts	Amount of Funds Collected for UPZ	Amount of business Capital Funds Disbursed	Amount of Scholarship Funds Collected	Amount of Scholarship Funds Disbursed
1	2022	56 person	94.434.00 0	69.797.000	48.098.200	24.183.000

From the table above, it can be observed that the total amount of collected zakat funds for the year 2022 is IDR 94,434,000. Out of this amount, IDR 69,797,000 has been disbursed in the form of revolving loans. The number of participants utilizing the revolving funds is 56 individuals.

3. Minimart Al-Ikhlas The Minimart Al-Ikhlas program was newly launched on August 17, 2021. This minimart collaborates with 212 Mart Al-Jihad. The collaboration takes the following forms:
 - a. Goods are supplied by 212 Mart Al-Jihad on a consignment basis (goods are provided, and payment is made upon sale).
 - b. Shelves and computer equipment are loaned by 212 Mart Al-Jihad.
 - c. Homemade dishes by Mother Jumiati and snacks by Mother Jumini.

During the first month of its launch in August 2021, the minimart managed to generate sales of IDR 5,000,000 in two weeks. In September 2021, there was an increase in sales, reaching IDR 15,000,000 per month. In October, sales reached IDR 25,000,000 per month, and for the year 2022, sales amounted to IDR 35,000,000 per month.

The marketing strategy implemented includes:

- a. Delivering goods to customers' addresses.
 - b. Congregation members are requested to provide a list of regularly purchased products to maintain stock in the minimart. The minimart is expected to sell only products that are ready for purchase by the congregation.
 - c. Marketing utilizes the mosque congregation's WhatsApp group to promote available products.
 - d. Congregation members who have products to sell can display their products in the minimart without an increase in prices.
 - e. Congregation members are encouraged to shift their shopping from other stores to Minimart Al-Ikhlas. For those accustomed to shopping at nearby stores, they are encouraged to continue and even increase their purchases there.
4. Home Gardens (Urban Farming) BKM is developing home gardens as a pilot project for cultivating vegetables, medicinal plants, fruits, and ornamental plants. It is expected that the congregation members will utilize their own land for cultivation.
 5. Formation of a Cooperative BKM Al-Ikhlas has conducted a meeting to establish the Masjid Al-Ikhlas Cooperative. The necessary documents for completing the cooperative's legal requirements have been submitted to the Medan City Cooperative Office. The funding for the cooperative's legal proceedings will be assisted by the Medan City Government.

E. CONCLUSION

The economic empowerment model through the Zakat Collection Unit (UPZ) at Masjid Al-Ikhlas has successfully empowered the underprivileged, especially the dedicated mothers engaged in subuh prayers, to improve their well-being through self-employment. UPZ Masjid Al-Ikhlas has effectively gathered significant amounts of zakat funds from the congregation. These funds are then channeled as revolving business capital to the underprivileged, especially the qualified mothers who meet specific criteria, such as commitment to the subuh prayer and dedication to repaying the capital loan. The mosque's involvement as the operational base of UPZ is crucial in facilitating economic empowerment. By establishing the Zakat Collection Unit and an active economic division, the mosque creates a more structured framework to assist the underprivileged in improving their economic conditions. Role of Motivation and Mentoring: This program emphasizes the importance of motivation and mentoring in

helping the mothers initiate and manage micro-businesses. This approach has successfully increased the commitment of the mothers in utilizing business capital, regularly repaying loans, and giving alms, which has a positive impact on business development and increased sustenance. Collaboration with 212 Mart Al-Jihad as Minimart Al-Ikhlas demonstrates the importance of partnerships with more established economic communities. Such collaborations assist UPZ in creating a sustainable business model that provides broader benefits to the community. Further Development Potential: In addition to mentoring and zakat collection, UPZ Masjid Al-Ikhlas has also initiated urban farming and plans for the formation of a cooperative. This potential indicates that the economic empowerment model through UPZ can be further developed to provide sustainable solutions for the economic challenges faced by the underprivileged.

Considering the success of UPZ Masjid Al-Ikhlas in empowering the underprivileged and the potential for further development, programs like this are worth implementing in other mosques across Indonesia. The implementation of this economic empowerment model can have a significant positive impact on improving the well-being and self-sufficiency of the underprivileged while creating a more inclusive and competitive community.

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