

The Role of Productive Zakat in the Development of MSMEs in Ngronggot District, Nganjuk Regency (Study on LAZISNU MWCNU Ngronggot)

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ABSTRACT

Indonesia, as a developing country, still faces the problems of poverty and income inequality. Zakat, as an Islamic economic instrument, plays a strategic role in addressing these issues, particularly through a productive zakat approach. This study aims to analyze the role of productive zakat in the development of MSMEs in Ngronggot District, Nganjuk Regency through LAZISNU MWCNU Ngronggot. The research method used is a qualitative case study approach. Data collection techniques were carried out through observation, interviews, and documentation. The results show that productive zakat plays a positive role in increasing business turnover, assets, and the welfare of mustahik. However, there are still obstacles such as limited mentoring and managerial capabilities of beneficiaries. This study confirms that productive zakat can be an effective instrument of economic empowerment if managed optimally and sustainably

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1. INTRODUCTION

Indonesia, as a developing country, continues to face various economic challenges, particularly poverty and income inequality. Despite more than seven decades of independence, these two issues remain major challenges to national development. Data from the Central Statistics Agency (BPS) shows that in March 2023, the percentage of poor people in Indonesia remained at 9.36 percent, although it decreased by 0.21 percent compared to September 2022. This condition indicates that poverty alleviation efforts are not yet fully optimal and still require support from various parties. In addition to government policies, the participation of those with excess wealth also plays a crucial role in overcoming poverty, one of which is through the payment of zakat. Zakat not only functions as an obligatory act of worship but also has strategic social and economic dimensions in improving community welfare.

From an Islamic perspective, religious teachings govern not only the relationship between humans and Allah SWT, but also relationships between humans. Zakat, as the third pillar of Islam, plays a crucial role in realizing social and economic justice. Wardayanti (2015) states that zakat is an instrument for income distribution that enables equitable distribution from wealthy to less fortunate

groups. The implementation of zakat, infaq, and sedekah (ZIS) reflects the values of social justice that underpin the Islamic economic system.

As a predominantly Muslim country, Indonesia has significant potential in managing zakat to support economic development. Suryani (2020) emphasized that productive management of ZIS can drive economic growth while reducing social inequality. In the context of economic development, indicators such as poverty rates, unemployment, income inequality, inflation, and economic growth are important measures in assessing development success. One of the normative foundations for the obligation of zakat is contained in the Qur'an, specifically in Surah At-Taubah verse 103, which emphasizes the importance of collecting zakat as a means of cleansing and purifying human wealth and souls.

As an obligation for every eligible Muslim, zakat also serves as a means of social solidarity in assisting the poor. Adi Sasono (1998) states that zakat is a solution to reduce the burdens of life for the poor and a form of worship for those who can afford it. Thus, zakat has complementary spiritual and social dimensions. Furthermore, the purpose of zakat is not limited to meeting short-term consumption needs, but is also directed at addressing poverty in a sustainable manner. Sartika (2008) explains that zakat should function as an instrument of economic empowerment so that recipients can become independent. In this regard, zakat acts as a social buffer that maintains the economic stability of society. Therefore, zakat management needs to be directed as a means of equitable distribution of welfare and as a solution to poverty issues.

In practice, productive zakat is distributed not only in the form of consumer assistance, but also in the form of business capital that can be developed by the recipients. The main goal of productive zakat is to improve the welfare of recipients by utilizing funds as capital for sustainable businesses. Zalikha (2016) states that productive zakat is zakat that is distributed appropriately and effectively so that it can provide long-term economic benefits. Thus, the zakat received is not exhausted all at once, but can be developed into a sustainable source of income. Productive zakat plays a strategic role in efforts to reduce poverty and economic inequality, particularly when linked to the development of micro, small, and medium enterprises (MSMEs). Efendi (2017) argues that there is a close relationship between the management of productive zakat and the strengthening of MSMEs, particularly in creating economic independence for those entitled to receive it.

MSMEs are the backbone of the Indonesian economy. Their resilience has been proven, particularly during the 2008 global economic crisis. Law No. 20 of 2008 classifies MSMEs based on business scale and income level. Therefore, strengthening MSMEs through productive funding, including from zakat funds, is a strategic step in driving economic growth. One of the zakat management institutions that plays a vital role in Indonesia is LAZISNU (Nahdlatul Ulama's Zakat, Infaq, and Shadaqah Institution). This institution has an integrated organizational structure from the central level to the village level, with a wide distribution across various regions, including Nganjuk Regency. LAZISNU Ngronggot District is one of the most active and prominent branches, even receiving an award at the 2023 NU Awards at the regional level.

Based on these conditions and the realities on the ground, this study examines *the role of productive zakat in the development of MSMEs in Ngronggot District, Nganjuk Regency*. This study aims to analyze how productive zakat management by an institution can contribute to the development of MSMEs in its surrounding area. This theme was chosen because it is relevant to poverty alleviation efforts in Indonesia. It is hoped that the results of this study can contribute as considerations in formulating policies and strategies for zakat-based economic empowerment in the future.

2. METHOD

This research uses a qualitative approach with a descriptive approach, aiming to generate data in the form of in-depth written descriptions. The design used is a case study, allowing researchers to comprehensively understand the phenomenon under study, contextually and in-depth. This approach was chosen because it can describe in detail the processes, dynamics, and meanings contained in productive zakat management practices for the development of MSMEs. Study, entitled *"The Role of Productive Zakat in Developing MSMEs in Ngronggot District, Nganjuk Regency (A Study on LAZISNU MWCNU Ngronggot)"*, specifically uses a qualitative descriptive method with a

case study approach. As stated by Suharsimi Arikunto (1986), the case study method is a descriptive approach that is carried out intensively, in detail, and in depth on a particular individual, institution, or phenomenon within a limited scope.

The data collection techniques used in this study are crucial to ensuring the success of the research. Data were collected using the following techniques. First, observation, a data collection technique that involves direct field observations using the five senses. In its implementation, researchers also use tools such as field notes and recordings to support data accuracy. According to Nasution (in Sugiyono, 2019), observation is the foundation of all science because scientific knowledge is derived from empirical data through observation of reality. Through this method, researchers conducted direct observations of MSMEs receiving productive zakat in Ngronggot District.

Second, interviews, a data collection technique involving a question-and-answer process between the researcher and the informant. Esterberg states that an interview is a two-way meeting to exchange information and ideas so that the meaning of a topic can be analyzed (Sugiyono, 2019). This study used structured interviews, structured based on systematic question guidelines. In-depth interviews were also conducted to gather more comprehensive information. The informants in this study include: (1) the Chairperson of LAZISNU MWCNU Ngronggot, (2) the Treasurer, and (3) several MSME recipients of productive zakat. The selection of these informants was based on their relevance and direct involvement in the management and utilization of productive zakat.

Data validity testing in this study was conducted to ensure that the data obtained was valid and reliable. The testing was conducted using credibility criteria. While various techniques for testing credibility exist, such as extended observation and increased diligence, this study focused on source triangulation and *member checking*. Source triangulation was conducted by comparing data obtained from various informants, such as the Chairperson, Secretary, and members of the institution. This way, researchers could ensure the consistency and accuracy of data from various perspectives. Next, *a member check is performed*, which is the process of re-checking the data with the informant. According to Sugiyono (2019), *member checking* aims to ensure that the researcher's interpretation aligns with the informant's intent. Data is considered valid if there is an agreement between the researcher and the informant regarding the interpretation obtained.

3. RESULTS AND DISCUSSION

Ngronggot District Profile

Ngronggot District is a sub-district in Nganjuk Regency, East Java Province. Geographically, this area covers approximately 5,298.5 hectares and has a population of approximately 86,560. The community's economic structure is dominated by agriculture, trade, and micro, small, and medium enterprises (MSMEs). The potential for MSMEs in this area is quite large, as reflected in the large number of household businesses such as stalls, livestock farms, crafts, and modern agricultural practices. This condition indicates that Ngronggot District has a strong people's economic base and has the potential to be developed through empowerment program interventions, including productive zakat.

In an institutional context, LAZISNU MWCNU Ngronggot has various work programs divided into several main areas, namely social, education, health, and economic. In the social sector, the programs implemented include orphanage assistance and mass circumcision activities. In the education sector, the institution provides assistance to underprivileged teachers, students, Islamic boarding school students, and university students. Meanwhile, in the health sector, programs implemented include free health services, general medical treatment, and assistance for underprivileged patients. As for the economic sector, the main focus is directed at empowering the community economy through business capital assistance for small and micro businesses.

As a philanthropic institution, LAZISNU MWCNU Ngronggot also has a flagship program that demonstrates its collaborative strength. This institution actively synergizes with various autonomous bodies (banom) and institutions within the Nahdlatul Ulama environment at the sub-district level. These collaborative programs include providing scholarships through LP Ma'arif, holding educational seminars with PERGUNU, free healthcare services through LKKNU, providing

facilities for religious activities through LDNU, disaster response through LPBI, a house renovation program, and support for organizational activities such as the NU Award.

In addition, there are two main flagship programs in the economic and health sectors, namely UMBILA (UMKM Fostered by LAZISNU) and HEILA (Health with LAZISNU). The UMBILA program is a form of MSME empowerment through the provision of capital assistance and branding support such as business banners. Meanwhile, the HEILA program is a free health service that is routinely carried out every month, including blood pressure checks, blood sugar, cholesterol, uric acid, and health consultations, which has received a positive response from the community.

Research Data Description

Based on interviews and documentation, the number of productive zakat recipients in 2022 was recorded at 12 individuals spread across several villages in Ngronggot District. The assistance provided included cash capital, business equipment, and business skills training. The types of businesses receiving assistance are quite diverse, including coffee shops, food businesses, and traveling vegetable vendors. Before receiving productive zakat, most recipients faced various obstacles, such as limited capital, a lack of adequate business equipment, and difficulties in expanding their businesses. However, after receiving assistance, significant progress was seen, both in terms of increased capital, production capacity, and income levels.

Data analysis

Business Turnover Development

The research results show an increase in business turnover among productive zakat recipients. For example, the Angkringan Nusantara business saw its profits increase from approximately Rp1,200,000 per month before receiving assistance to Rp2,500,000 per month after receiving it. The assistance provided included a cart, a stove, and Rp500,000 in cash capital, enabling the business to survive for four years. In a traveling vegetable vendor's business, daily turnover increased from around Rp500,000 to Rp800,000 to Rp1,000,000 after receiving Rp500,000 in capital assistance. Meanwhile, in Mr. Bandi's goat satay stall, Rp2,000,000 in capital assistance also increased business productivity. In this case, LAZISNU acts as an *amil* that distributes zakat mal from certain donors to the intended *mustahik*.

Business Asset Development

In addition to increased turnover, developments have also occurred in the assets of productive zakat recipient businesses. Previously, some recipients had limited capital, such as Rp 500,000. After receiving assistance, they were able to increase their stock of merchandise, particularly for mobile vegetable vendors. For the angkringan (traditional food stall) business, assets increased, including a cart and stove, supporting operations. Meanwhile, for the goat satay business, increased assets contributed to increased productivity. This increased business directly impacts the welfare of recipient families. Most recipients are able to better meet household needs, send their children to school, and improve their living conditions. This demonstrates that productive zakat not only impacts the economy but also improves the overall quality of life. However, interviews also revealed several obstacles, such as limited business mentoring, a lack of innovation among recipients, and external factors such as market competition. These obstacles are important considerations in efforts to improve the effectiveness of the productive zakat program.

Discussion

The implementation of productive zakat in Ngronggot demonstrates a tangible contribution to the development of Micro, Small, and Medium Enterprises (MSMEs). This condition reflects a shift in zakat management from traditional consumptive patterns toward a more empowerment-oriented approach. Productive zakat enables *mustahik* to utilize funds as business capital, thereby fostering economic independence. Such an approach aligns with contemporary Islamic economic principles that emphasize social justice and wealth redistribution. Previous studies have also highlighted that zakat can serve as an effective poverty alleviation tool when managed productively (Beik & Arsyianti, 2016).

The concept of productive zakat is rooted in the idea that zakat should not merely fulfill short-term needs but also generate long-term economic benefits. By allocating zakat funds as capital assistance, beneficiaries are encouraged to engage in entrepreneurial activities. This mechanism

allows mustahik to gradually transform into muzakki, thus creating a sustainable economic cycle. The success of such programs depends largely on proper institutional management. Research indicates that productive zakat significantly contributes to income generation among recipients (Ahmed, 2004).

In the context of Ngronggot, MSME actors who receive productive zakat assistance have shown improvements in business capacity. These improvements are evident in increased production, expanded market reach, and enhanced financial management. Such developments indicate that zakat can act as a catalyst for local economic growth. The empowerment approach also strengthens community resilience against economic shocks. This finding supports the argument that zakat can play a strategic role in regional economic development (Obaidullah & Shirazi, 2015). Moreover, productive zakat contributes to reducing dependency among mustahik. Instead of relying on continuous aid, recipients are empowered to generate their own income. This transformation enhances dignity and self-reliance among beneficiaries. It also aligns with maqashid al-shariah, particularly in preserving wealth and promoting welfare. Studies have confirmed that empowerment-based zakat programs are more sustainable compared to consumptive ones (Kasri, 2017).

The findings in Ngronggot are consistent with research conducted by Rosyidah et al. (2021), which emphasizes the positive impact of productive zakat on welfare improvement. Their study highlights increased income levels and the emergence of new business opportunities among mustahik. This indicates that zakat can function as a microfinance instrument within Islamic economics. The integration of zakat and entrepreneurship creates a powerful synergy for poverty alleviation. Such findings strengthen the empirical foundation for productive zakat models (Rosyidah et al., 2021). However, despite these positive outcomes, several challenges remain in the implementation of productive zakat programs. One of the main issues is the lack of continuous business assistance. Many recipients lack the necessary skills to manage and grow their businesses effectively. Without proper guidance, there is a risk of business failure. This highlights the importance of capacity-building programs for mustahik (Karim et al., 2008). Another significant challenge is the absence of a structured monitoring system. Monitoring is essential to ensure that zakat funds are utilized appropriately. Without supervision, funds may be diverted for consumptive purposes. This reduces the overall effectiveness of the program. Research suggests that monitoring mechanisms are crucial in maintaining accountability and impact (Widiastuti et al., 2021).

Institutional capacity also plays a critical role in the success of productive zakat programs. Weak institutional frameworks can hinder effective distribution and management of funds. Professionalism and transparency are key factors in building trust among stakeholders. Strengthening zakat institutions is therefore ضروری. Studies emphasize the importance of good governance in zakat management (Beik, 2015). Capacity building for mustahik is another essential aspect that needs attention. Training programs in entrepreneurship, financial literacy, and business management can significantly enhance outcomes. Such initiatives help recipients maximize the benefits of zakat assistance. They also reduce the risk of mismanagement. Empirical evidence shows that training improves business sustainability among MSMEs (Rahman, 2010).

The integration of mentoring programs can further enhance the effectiveness of productive zakat. Mentorship provides continuous guidance and support to beneficiaries. It also helps in identifying and addressing business challenges early. This approach fosters long-term success for MSMEs. Studies indicate that mentoring significantly improves entrepreneurial performance (Hisrich et al., 2017). Furthermore, collaboration between zakat institutions and other stakeholders can strengthen program outcomes. Partnerships with government agencies, NGOs, and financial institutions can provide additional resources and expertise. Such collaborations can expand the reach and impact of productive zakat programs. They also facilitate knowledge sharing and innovation. Research highlights the importance of multi-stakeholder collaboration in social programs (Ansari et al., 2012).

Digitalization also offers opportunities to improve zakat management. The use of digital platforms can enhance transparency, efficiency, and monitoring. It allows real-time tracking of fund utilization. Digital tools can also facilitate better communication between institutions and beneficiaries. Studies show that technology adoption improves financial inclusion (Ozili, 2018). In addition, market access remains a critical factor for MSME development. Zakat programs should not

only provide capital but also facilitate access to markets. This can be achieved through networking, exhibitions, and partnerships. Improved market access increases business sustainability. Research confirms that market linkage is vital for MSME growth (Tambunan, 2019).

Financial inclusion is another important dimension of productive zakat. Many mustahik lack access to formal financial services. Zakat institutions can bridge this gap by providing financial support and education. This enhances the ability of MSMEs to grow and compete. Studies highlight the role of financial inclusion in reducing poverty (Demirgüç-Kunt et al., 2018). The sustainability of productive zakat programs depends on continuous evaluation. Regular assessments help identify strengths and weaknesses. They also provide insights for improvement. Evaluation ensures that programs remain relevant and effective. Research emphasizes the importance of impact evaluation in social programs (Khandker et al., 2010).

Social capital also plays a role in the success of productive zakat. Strong community networks can support business development. Trust and cooperation among community members enhance program effectiveness. Social capital facilitates knowledge sharing and mutual support. Studies show that social capital contributes to economic development (Putnam, 1993). Cultural factors should also be considered in program implementation. Local values and traditions influence the behavior of beneficiaries. Understanding these factors can improve program design. It also ensures better acceptance among communities. Research indicates that culturally sensitive approaches yield better outcomes (Hofstede, 2001). Gender inclusion is another aspect that needs attention. Women entrepreneurs often face additional challenges in accessing resources. Productive zakat programs should ensure equal opportunities. Empowering women contributes to overall economic development. Studies show that women's empowerment has a positive impact on household welfare (Kabeer, 2005).

The role of education cannot be overlooked in enhancing program effectiveness. Educated beneficiaries are more likely to succeed in business. Education improves decision-making and innovation. Zakat programs should integrate educational components. Research confirms the link between education and economic growth (Hanushek & Woessmann, 2010). Risk management is also crucial in productive zakat programs. Businesses are exposed to various risks such as market fluctuations and operational challenges. Providing risk mitigation strategies can enhance resilience. This ensures the sustainability of MSMEs. Studies highlight the importance of risk management in entrepreneurship (Knight, 1921). Finally, the long-term impact of productive zakat depends on strategic planning. A well-designed strategy ensures alignment with development goals. It also enhances program efficiency and effectiveness. Strategic planning enables scalability and replication. Research emphasizes the importance of strategic management in achieving sustainable development (Porter, 1996)

4. CONCLUSION (10 PT)

Based on the results of research on the role of productive zakat in the development of MSMEs in Ngronggot District through LAZISNU MWCNU Ngronggot, it can be concluded that the implementation of productive zakat has been running quite well through various forms of empowerment distribution. The LAZISNU MWCNU Ngronggot institution distributes productive zakat not only in the form of cash capital assistance, but also in the form of business equipment and skills training to mustahik who have the potential to develop productive businesses. This approach shows that zakat is no longer positioned solely as a consumptive instrument, but rather as a means of strengthening the community's economy.

Furthermore, research results show that productive zakat has a positive impact on the development of MSMEs. This is reflected in increased business turnover, increased productive assets owned by beneficiaries, and improved family welfare. Thus, productive zakat has proven to be an effective instrument in promoting the economic independence of those entitled to receive it and sustainably improving their standard of living.

However, the effectiveness of the productive zakat program is not yet fully optimal. Several obstacles remain, including limited business assistance and low managerial skills among some beneficiaries. This situation indicates that the success of the productive zakat program is determined not only by the amount of assistance provided, but also by the quality of guidance, monitoring, and

capacity building of beneficiaries. Therefore, efforts are needed to improve the mentoring system and program management to maximize the impact of productive zakat in supporting MSME development

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