

## Zakat Based Sociopreneurship: Eradicating the Poverty of the Rural Poor through the National Amil Zakat Agency of Gresik Regency

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**Abstract:** this research aims to develop sociopreneurship-based zakat funds in rural poor communities through mentoring to achieve welfare. So far, many allocations of zakat funds have not developed and have no change for the poor. The research method used is qualitative with the Asset Basic Community Development (ABCD) approach. The mentoring method is carried out with a transformative and participatory approach. The mentoring team is only a facilitator to accelerate the community towards a more prosperous economic condition. The results found that the practice of zakat-based sociopreneurship was implemented with two schemes, namely: First, microfinance programme in the form of providing business capital for mustahik micro business actors. Second, business facilities assistance programme in the form of production facilities such as machinery or livestock needed by mustahik. Assistance in building the sustainability of the sociopreneurship programme is carried out through five steps: (1). Focus group discussion (FGD), (2) Stakeholder involvement (3). Training. (4). Measurement of the effectiveness of sociopreneurship.

**Keywords:** Zakat; Sosiopreneurship; Poverty; National Zakat Institution

### Introduction

Poverty has become a national problem that has yet to show signs of ending. Based on the results of the National Socio-economic Survey (Susenas) conducted by BPS, the percentage of poor people in March 2021 was 10.14% of the Indonesian population. This means that there are still 27.54 million people who are on the poverty line. Meanwhile, Islam views poverty as something that can endanger faith, akhlaq, logical thinking, family and society. Islam also considers it a disaster and disaster that must

be overcome.<sup>1</sup> One of the ways to overcome poverty is by creating a mechanism that is able to channel wealth from the haves to the have nots. Zakat, as the third pillar of Islam, is the main instrument of Islam that functions as a distributor of wealth flow from the haves to the have nots <sup>2</sup>.

Zakat is an official institution that is directed at creating equity and justice for the community, so that the standard of living of the community can be improved. The world of entrepreneurship is an option in solving social problems. Through an entrepreneurial approach as a strategic breakthrough, it is able to reduce the number of poverty and create jobs. This has been proven by various sociopreneurship practices.<sup>3</sup> Many social entrepreneurship studies have been conducted in analysing the practice of social entrepreneurship, one of which is conducted by Perrini and Vurro who have conducted an analysis of social entrepreneurship theory and practice on 35 social entrepreneurship ventures (SEVs).<sup>4</sup> These SEVs were analysed in four areas, namely vision, mission and organisational values, entrepreneurial opportunities and innovation, entrepreneurial models, and social outcomes and their impact on social welfare.

Sociopreneurship is a social movement solution in the economic field that can provide business opportunities, especially in rural areas. In addition to improving the micro economy, sociopreneurship is able to improve the national economy.<sup>5</sup> This is the reason why sociopreneurship can be a solution, because in addition to being sustainable in the economy,

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<sup>1</sup> Basar Dikuraisyin and Firda Adilah Dewi, "Rekognisi Pemberdayaan Ekonomi Masyarakat Berbasis Zakat Community Development Di Lembaga Amil Zakat Al-Azhar Surabaya," *Al-Muhasib: Journal of Islamic Accounting and Finance* 1, no. 2 (2021): 1–20.

<sup>2</sup> Firman Ardiansyah et al., "Digitalisasi Filantropi Islam Pada Pesantren Di Pulau Madura Digitalization of Islamic Pillantrophy in Islamic Boarding Schools on the Island Of," *Journal Of Islamic Banking And Shariah Economy* 1, no. 2 (2021): 225–55.

<sup>3</sup> Erie Hariyanto et al., "Effectiveness of the Economic System to Zakat and Waqf for Empowerment of the Ummah in Indonesia," *International Journal of Advanced Science and Technology* 29, no. 6 (2020): 1910–16.

<sup>4</sup> Siah Khosyi'ah et al., "Absolute Competence in the Fields of Alms in the Religious Courts," *International Journal of Islamic Khazanah* 11, no. 2 (2021): 90–102, <https://doi.org/10.15575/ijik.v11i2.12428>.

<sup>5</sup> Basar Dikuraisyin, "Reconstructing Zakat Management through Political Culture: Insights from Madura," *Ulul Albab: Jurnal Studi Dan Penelitian Hukum Islam* 7, no. 2 (2024): 151–69, <https://doi.org/https://doi.org/10.30659/jua.v7i2.33734> Reconstructing.

sociopreneurship is able to provide effective and tactical solutions to Indonesia's economic problems <sup>6</sup>.

Gresik is one of the districts that according to data from the Social Service (DINSOS) the poverty rate is in the range of 12.40%, this figure is higher than the average poverty rate in East Java which is in the range of 11.09%.<sup>7</sup> The policy carried out by the Gresik district government in dealing with poverty is the existence of equitable development in an inclusive manner and the fulfilment of the basic needs of the community in a comprehensive manner, this aims to accelerate poverty reduction based on the characteristics of poverty <sup>8</sup>. One of the policies used as a strategy to overcome poverty is the implementation of pro-poor, which includes education, health, basic infrastructure, and employment. pro-poor policies can be run by zakat institutions as the goals and targets of empowerment programmes.

The policy is in accordance with the BAZNAS Gresik programme, which is the welfare of the community which is interpreted into several distribution programmes, including Gresik Cerdas, Gresik Sehat, Gresik Peduli, Gresik Berdaya and Gresik Taqwa. Thus, BAZNAS Gresik has the same opportunities and goals as a religious social institution that aims to prosper the community. This means that the goals to be achieved through the policies set by the Gresik government can be assisted by BAZNAS Gresik through several distribution programmes sourced from zakat funds. Of the several distribution programmes that are intensified by BAZNAS Gresik, Gresik Berdaya is one of the programmes that concentrates on increasing mustahik stability in the economic field through sociopreneurship. In sociopreneurship there are advanced programmes to empower the community with various productive businesses, including livestock, micro finance and business equipment assistance. Based on this background, this article is focused on the practice

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<sup>6</sup> Robiatul Auliyah and Basuki Basuki, "Ethical Values Reflected on Zakat and CSR: Indonesian Sharia Banking Financial Performance," *Journal of Asian Finance, Economics and Business* 8, no. 1 (2021): 225–35, <https://doi.org/10.13106/jafeb.2021.vol8.no1.225>.

<sup>7</sup> Yusuf Faisal, Ety Murwaningsari, and Tatik Mariyanti, "MAQASHID SHARIAH MUZAKKI ' S REVIEW USING THE LATEST SEVEN DIMENSIONS," 2022, 1285–97.

<sup>8</sup> Mazro'atus Sa'adah and Uswatun Hasanah, "The Common Goals of BAZNAS' Zakat and Sustainable Development Goals (SDGs) According to Maqasid Al-Sharia Perspective," *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 16, no. 2 (2021): 302–26, <https://doi.org/10.19105/AL-LHKAM.V16I2.4990>.

of zakat-based sociopreneurship in assisting rural poor communities in BAZNAS Gresik.

This research is a descriptive qualitative research with a Community Development approach. Data collection used interview, observation and Focus Group Discussion (FGD) techniques.<sup>9</sup> The interview technique was conducted to collect preliminary data on the practice of zakat-based sociopreneurship in the mustahik group of micro business actors assisted by BAZNAS Gresik. The FGD technique was carried out to find and unravel the in-depth problems experienced by the mustahik micro business actors through joint discussions so that strategic steps can be formulated together to overcome problems in a participatory, creative and transformative manner.<sup>10</sup> This technique is used to reveal the meaning of a group based on the results of discussions centred on a particular issue. FGDs are also intended to avoid a researcher's misinterpretation of the focus of the problem under study.<sup>11</sup> In order for the data obtained to be unbiased, data validation was carried out to maintain the objectivity of the research results using triangulation and reference adequacy.

### **The Concept of Sociopreneurship in Islamic Economics**

Sociopreneurship is a derivative term and concept derivation from entrepreneur theory. the difference is the goal to be achieved. sociopreneurship aims to achieve social value and achieve innovation<sup>12</sup>. While entrepreneurship aims for material benefits and customer satisfaction. The results of social entrepreneurship are not only measured by financial gain, but the positive impact on society in the form of social change becomes the measuring too.

Sociopreneurship has changed its meaning from what was originally considered a non-profit activity (through charity) to a profitable activity. Sociopreneurship and entrepreneurship have in common that they seek profit but differ in results. As stated by Tan, Wee Ling, John

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<sup>9</sup> Muhammad Ramdhan, *Metode Penelitian* (Surabaya: Cipta Media Nusantara, 2021).

<sup>10</sup> Hayat, *Metode Penelitian Kualitatif* (Malang: UNISMA Press, 2020).

<sup>11</sup> Zuchri Abdussamad, *Metode Penelitian Kualitatif* (Bandung: Syakir Media Press, 2021).

<sup>12</sup> Ika Kartika Kusumawardani, "The Effect of Quality of Public Governance, Accountability, and Effectiveness of Intention to Pay Zakat in Zakat Institutions With Trust As Moderating Variables," *International Journal of Economics, Business and Accounting Research* 4, no. 1 (2020): 266–82.

William, Teck Meng Tan; that the meaning of sociopreneurship has developed in several different domains, for example; not-for-profit, for-profit, and public sector, or a combination of the three, so an integrated definition has not yet emerged.<sup>13</sup> Tan further argued that sociopreneurs see problems as opportunities to find new business models and benefit the empowerment of the surrounding community. But the outcome that will be achieved is not material benefits or customer satisfaction, but how the idea initiated has a positive impact on society.

Sociopreneurship is commonly referred to as societal-based entrepreneurship or socially purposeful business organisation. A person or organisation that has an entrepreneurial spirit and is able to move the community to improve its ability to be competitive. In a different editorial, sociopreneurship is interpreted as entrepreneurship that aims for social or community interests, not merely for personal gain<sup>14</sup>. A business development strategy is a set of corporate objectives, policies, plans and activities aimed at identifying business opportunities in the market and maintaining business continuity or achieving business success.

Strategy is a fundamental pattern of goals to achieve a plan. A sociopreneurship in developing its business must have a certain strategy. Micro and small business development strategy itself is an effort or method used in business to attract customers. It can also be said that the development strategy in terms of marketing is a strategy to invite others to buy or use products from the seller in a very interesting way until the consumer is interested in buying it. With this strategy, sales will increase.<sup>15</sup>

The strategies that can be carried out for the development of micro and small businesses are as follows: a) direct marketing strategy. Direct

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<sup>13</sup> T M Putri and S Herman, "Pengaruh Model Penerimaan Teknologi Dan Literasi Keuangan Syariah Terhadap Niat Transaksi Zakat, Infaq, Dan Sedekah (ZIS) Berbasis Digital (Studi Kasus ...," *Al-Istimrar: Jurnal Ekonomi Syariah* 1 (2022): 186–214, <https://jurnal.islahiyah.ac.id/index.php/istimrar/article/view/149%0Ahttps://jurnal.islahiyah.ac.id/index.php/istimrar/article/download/149/113>.

<sup>14</sup> Ajeng Sonial Manara, Arif Rachman Eka Permata, and R. Gatot Heru Pranjoto, "Strategy Model for Increasing the Potential of Zakat through the Crowdfunding-Zakat System to Overcome Poverty in Indonesia," *International Journal of Zakat* 3, no. 4 (2018): 17–31, <https://doi.org/10.37706/ijaz.v3i4.104>.

<sup>15</sup> Mohammad Muchlis Solichin and Achmad Muhlis, "Correlation between Religiosity and Student Achievement Motivation in Islamic Education Science Students," *International Journal of Innovation, Creativity and Change* 11, no. 10 (2020): 406–20.

marketing is a form of promotion using messages or mouth of mouth and other non-personal contact tools to communicate directly with or get direct responses from certain customers and potential customers. Direct marketing utilises the development of communication technology that can connect directly with potential buyers. b) indirect marketing strategy. Another micro and small business development strategy is to conduct indirect marketing, which is a concept or way of selling goods/services through persuasive approaches from content such as social media, videos, merchandise, events, or other programmes. Social media that is often used for promotion includes Facebook, Instagram, Twitter and others.<sup>16</sup>

Sociopreneurship can be an option as a solution in solving social problems in society through an entrepreneurial approach. Social entrepreneurship aims to build and help communities, especially rural communities who do not know how to start and produce a business that will be run.<sup>17</sup> A sociopreneurship must have thinking skills such as high order thinking skills so that they can overcome business problems from various perspectives.

### **Community Empowerment Through a Sociopreneurship Approach**

The need for sociopreneurship activities begins with a social phenomenon in the form of social problems that are difficult to solve. Motivation to get a conducive environment and fulfilment of community needs can be fulfilled through individual community efforts. However, not all social elements have the empowerment to get out of their personal difficulties so that they need social assistance through social enterprises.<sup>18</sup>

Social entrepreneurship emerges for several reasons. Firstly, the inability of the state to solve social problems due to ineffective policy

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<sup>16</sup> Nely Agustin and Farid Ardyansyah, "The Effect of Knowledge , Promotion , Religiosity , and Consumer Income on the Decision-Making of Being a Financing Customer at KSPPS BMT Nurul Jannah Gresik" 1, no. 1 (2023): 1–18.

<sup>17</sup> Aris Puji Purwatiningsih, "Why Do Indonesia Zakat Collection Not as Effective as Malaysia's?," *HIKMATUNA: Journal for Integrative Islamic Studies* 6, no. 1 (2020): 74–90, <https://doi.org/10.28918/hikmatuna.v6i1.2100>.

<sup>18</sup> Leni Nurmala and Yoslan Koni, "DIFFERENCES AND SIMILARITIES IN THE DIVISION OF INHERITANCE LAW ACCORDING TO ISLAMIC LAW AND JAVANESE CUSTOMARY LAW IN INDONESIA IN A COMPARATIVE STUDY OF LAW, so That," *International Journal of Educational Review, Law And Social Sciences (IJERLAS)* 2, no. 1 (2022): 129–42, <https://doi.org/10.54443/ijerlas.v2i1.134>.

implementation. Secondly, the financial independence of non-profit organisations to finance social activities. Non-profit organisations rely solely on donors for their social activities. The concept of assistance provided by non-profit organisations is considered less able to solve social problems. Third, multilateral organisations, such as the World Bank or regional banks, which actually encourage economic growth, but empirically the inclusiveness of economic growth has not touched on poverty reduction (pro-poor growth versus anti-poor growth). Fourth, CSR activities from the private sector have not been able to provide large social benefits because only a few CSR activities have actually made social changes.<sup>19</sup>

Sociopreneurship focuses on its business by involving the community and empowering the underprivileged financially and skills to jointly move its business to generate profits and then the profits are returned to the community to improve its opinion. The form of sociopreneurship for community empowerment can be classified in 3 (three) forms, namely: a) form of non-profit organisation. Sociopreneurship in this group is a social enterprise that seeks financing for its business activities due to the termination of assistance from individuals or institutions while social needs continue to increase. b) private sociopreneurship. This type of social entrepreneurship emphasises the aspect of individuals who have ideas to fight for solving social problems or minimising social problems in their environment. c) collective sociopreneurship<sup>20</sup>. This form of social entrepreneurship views that solving social problems is the practice and social responsibility of a business entity through a cooperation mechanism in its implementation.<sup>21</sup>

Community empowerment is essentially making people more empowered, both in terms of human resources, finance, management, access, and so on. The community empowerment programme with a

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<sup>19</sup> Enden Haetami, "Islamic Law Enforcement Through Religious Courts in Indonesia," *ENDLESS: International Journal of Future Studies* 2, no. 2 (2019): 71–81, <https://doi.org/10.54783/endllessjournal.v2i2.105>.

<sup>20</sup> Wasilatur Rohmaniyah, "Optimalisasi Zakat Digital Melalui Penguatan Ekosistem Zakat Di Indonesia," *Al-Huquq: Journal of Indonesian Islamic Economic Law* 3, no. 2 (2022): 232–46, <https://doi.org/10.19105/alhuquq.v3i2.5743>.

<sup>21</sup> Mimit Primyastanto et al., "The Business Evaluation Analysis of Milkfish Otak-Otak (Chanos Chanos) at Gresik District, East Java," *International Journal of Scientific and Technology Research* 8, no. 12 (2019): 444–48.

sociopreneurship approach is very relevant to overcome existing problems through partnership programmes, developed sociopreneurship to overcome the problems of micro-business actors in the community.

### **The Concept of Zakat in Islam**

The Qur'an confirms that zakat is an obligatory act of worship for Muslims. As the main source of religious teachings, the Qur'an repeatedly emphasises the command to pay zakat. There are 32 (thirty-two) direct mentions using the term zakat and 82 (eighty-two) times repeated by using terms that are synonymous with it, namely *ṣadaqah* 36 (thirty-six) times and *infāq* 46 (forty-six) times. Of the 32 (thirty-two) zakat terms found in the Qur'an, there are 29 (twenty-nine) of them in conjunction with the term prayer <sup>22</sup>.

The four terms mentioned in the Qur'an have different meanings from zakat, but are sometimes used to indicate the meaning of zakat, namely *infaq*, *sadaqah*, and *hak*. These words are used because *infaq*, *sadaqah* and *hak* are closely related to zakat. Zakat is called *infaq* as found in Surah al-Taubah verse 34 because the essence of zakat is the surrender of wealth for the virtues ordered by Allah SWT. It is called alms as found in Surah al-Taubah verses 60 and 130 because one of the main purposes of zakat is to get closer (*taqarrub*) to Allah SWT. Zakat is called a right because it is a definite provision that must be given to those who are entitled to receive it <sup>23</sup>.

Zakat, according to fiqh terminology, is defined as a certain part of wealth that is required by Allah SWT to be handed over to some people who are entitled to receive it. According to the Maliki school of thought, zakat is the payment of a specific portion of wealth that has reached the nisab (the minimum amount that makes zakat obligatory) to those who are entitled to receive it. The Hanafis define zakat as dedicating a specific portion of wealth that is determined by shariah for the sake of Allah. The Shafi'iyah scholars define zakat as an expression of the release of wealth in

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<sup>22</sup> Purwatiningsih, "Why Do Indonesia Zakat Collection Not as Effective as Malaysia's?"

<sup>23</sup> Qurroh Ayuniyyah, Didin Hafidhuddin, and Hambari Hambari, "The Strategies in Strengthening the Role of Zakat Boards and Institutions in Indonesia," *International Journal of Zakat* 5, no. 3 (2020): 73–87, <https://doi.org/10.37706/ijaz.v5i3.244>.

accordance with a special way<sup>24</sup>. The Hanbali Madzhab defines Zakat as the right that must be issued from special assets for special groups as well, namely the groups indicated in the Qur'an. As for the opinion of Yusuf Qardawi who defines Zakat as part of the property with certain requirements, which Allah SWT requires the owner (muzakki), to be handed over to those entitled to receive it (mustahik) with certain requirements as well.<sup>25</sup>

From the various definitions of zakat formulated by the fuqaha, although with different wording, there is the same substance that zakat has two dimensions, namely the dimension of worship related to the expenditure of wealth in order to fulfil the commandments of Allah and the social dimension carried out on a humanitarian basis. Zakat becomes an intermediary or means of interconnection between fellow humans, between muzakki and mustahik, and also amil. Therefore, zakat funds can be utilised for social activities, so that it is not only consumptive in nature that is consumable, but also makes zakat funds productive so that the benefits provided are wider and greater. Thus, it is hoped that zakat funds will be able to open up development opportunities for mustahik so that in the future they will become muzakki.<sup>26</sup>

The utilization of zakat can be realised with a productive utilization model applying the "surplus zakat budget" system, meaning that the total amount of zakat revenue is greater than the total distribution of zakat. In other words, not all of the collected zakat funds are distributed entirely, but rather, some are distributed and the rest becomes savings which are a source of financing productive projects.<sup>27</sup>

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<sup>24</sup> A A K Karim, A Jumarding, and A Ahmad, "The Role of Zakat in National Economic Transformation through Regional Economic Growth in South Sulawesi Province," *International Journal of ...* 8, no. 2 (2022): 75–98, <https://doi.org/https://ijcf.ticaret.edu.tr/index.php/ijcf/article/view/300>.

<sup>25</sup> Mohammad Bintang Pamuncak, Bayu Taufiq Possumah, and Diva Azka Karimah, "Investigating Zakat Institution Performance in Indonesia: A DnD Analysis on PSAK Syariah No . 109," *International Journal of Zakat (IJAZ)* 6, no. 2 (2021): 91–104, <https://ijazbaznas.com/index.php/journal/article/view/282/110>.

<sup>26</sup> Hary Djatmiko, "Re-Formulation Zakat System as Tax Reduction in Indonesia," *Indonesian Journal of Islam and Muslim Societies* 9, no. 1 (2019): 135–62, <https://doi.org/10.18326/ijjims.v9i1.135-162>.

<sup>27</sup> Muhammad Iqbal, Rusli Rusli, and Musyahidah Musyahidah, "Management Strategies of Professional Zakat Funds for Mustahiq Family Welfare By Amil Zakat Body," *International Journal of Contemporary Islamic Law and Society* 1, no. 1 (2019): 39–51, <https://doi.org/10.24239/ijcils.vol1.iss1.4>.

The following is a working scheme of productive zakat utilisation patterns with the system “*surplus zakat budget*” : a) *Zakat Certificate*. Zakat Certificate is a collection of zakat funds whose distribution is only distributed in part and the other part is used in financing productive businesses in the form of zakat certificates. Where in its implementation, zakat is submitted by muzakki to amil which is then managed into two forms, namely the form of certificates and cash, then the certificate is given to mustahiq with mustahiq approval. The cash contained in the certificate is then used in the company's operations, which in turn the funded company is expected to grow rapidly and absorb labour from the mustahik group itself, besides that the company is also expected to provide profit sharing to mustahik certificate holders. If the amount of profit sharing has reached its nishab and haul then the mustahiq can act as a muzakki who pays zakat or gives sadaqah.

b). *Zakat In Kind*. This method is intended as the delivery of zakat funds in the form of production equipment needed by the asnáf, either to start a business or to develop a business. In Kind Is a zakat management system where the allocation of zakat funds to be distributed to mustahik is not distributed in the form of money but in the form of production equipment such as machinery or livestock needed by economically weak people who have the desire to try or produce, both for those who are just starting a business or who want to develop the business they are already running. c) *Revolving Fund*. This system is implemented by positioning zakat funds as loan funds that must be returned either with or without profit sharing. The spirit of this system is to encourage the poor to strive earnestly so that it is hoped that the poor in the following years will no longer be recipients of zakat, but rather become zakat obligors.<sup>28</sup>

### **Zakat-Based Sociopreneurship Practice at BAZNAS Gresik**

The practice of zakat-based sociopreneurship in BAZNAS Gresik is packaged through the Gresik berdaya programme with 2 (two) schemes, namely: First, micro finance programme, which is a zakat empowerment

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<sup>28</sup> S Fadilah et al., “A Qualitative Approach: Contributions of the Administrator Attitude of Zakat Management Institution on Socio-Economic Value of Zakat Utilization in Organizational Performance Assessment,” *KnE Social Sciences* 3, no. 10 (2018): 523–34, <https://doi.org/10.18502/kss.v3i10.3401>.

programme in the form of providing business capital for micro business actors. Second, business tools and livestock assistance programme, which is a zakat empowerment programme in the form of providing business tools and livestock needed by mustahik recipients of the programme.

#### 1. Micro Finance Programme

The micro finance programme is the management of zakat funds distributed in the form of business capital financing to mustahik who already have businesses or Micro and Small Businesses (MSEs). This programme is motivated by the condition of the community who are in debt to moneylenders for trading capital or other businesses. Muhtadin (Chief Executive of BAZNAS Gresik) stated;

"The number of moneylenders in the community is the reason BAZNAS is making efforts to prevent the community from being trapped by moneylenders, which is caused by economic pressure, forcing the poor to easily owe money to moneylenders with high interest rates. So starting in 2019 BAZNAS Gresik issued a 'Microfinance Programme', which is an assistance programme for micro and small business actors by providing capital to develop their business".<sup>29</sup>

The Microfinance Programme is the choice of Baznas Gresik as a model of empowerment because this programme prioritises exploring the potential of the community through sustainable activities with a humanitarian approach so that they can be independent according to their potential and assets. there are 3 (three) benefits from this programme, namely;

First, the benefits for the community (society). The benefits obtained by the community are the reduction of economic and social burdens through increased productive businesses and have an impact on the sustainability of the community's economic life. Second, benefits for partner institutions. Partnership programmes through BAZNAS can ensure that zakat, infaq, shadaqoh or CSR are channelled correctly and on target as well as ensuring mutual relationships (trust building) of the community to partner institutions.

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<sup>29</sup> Setiani, "Interview" (Jombang, 23 Juli, 2023).

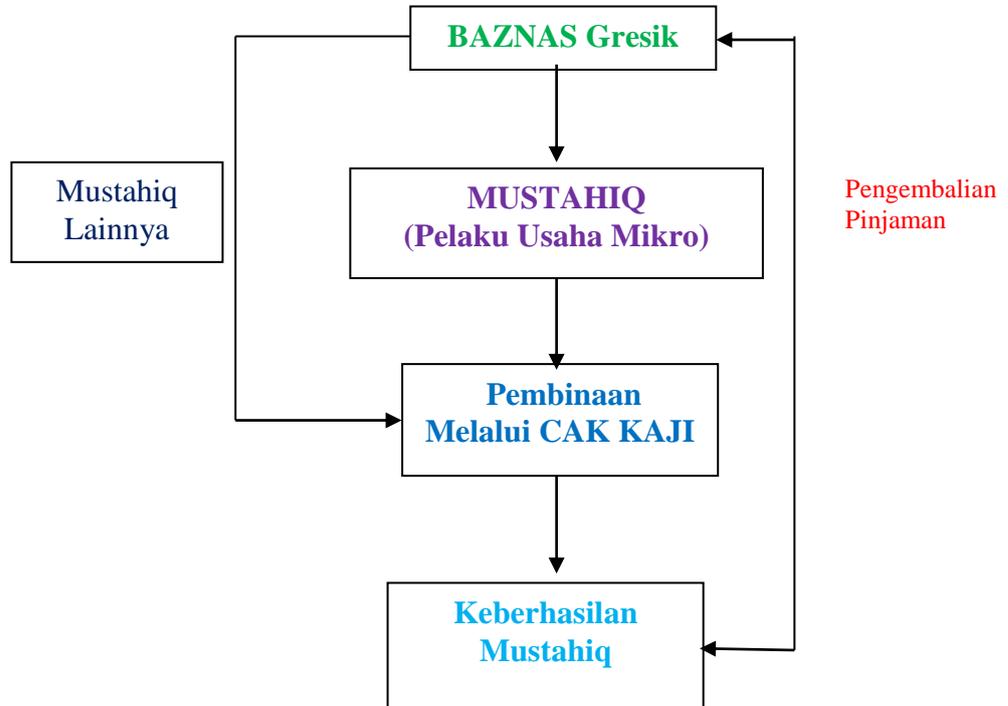
Third, benefits for the government. This programme is to assist the government in alleviating poverty while ensuring that the assistance is channelled with trust, right and right on target. The implementation of the microfinance programme is implemented in the form of providing business capital to mustahiks who are members of Micro Business (UM) groups with various types of businesses. Through this group, BAZNAS Gresik distributes business capital assistance globally to the group leader and then distributes it to other eligible members. The group leader is also responsible for the return of capital assistance to BAZNAS Gresik by coordinating payments from its members.<sup>30</sup>

This financing model is applied in the form of non-profit principled financing with the qordul hasan scheme. BAZNAS Gresik provides productive financing to mustahik by providing capital loans without any fees. This system is applied by positioning zakat funds as qardul hasan loan funds that must be returned without fees or profit sharing. The spirit of this system is to encourage the mustahiq (fakir and poor) to try hard so that it is hoped that the mustahiq in the following years will no longer be a recipient of zakat, but rather become a zakat obligor or muzakki. The following qordul hasan financing scheme is applied to the microfinance programme to build the economy of the mustahiqs so that they transform into muzakki.

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<sup>30</sup> Ika Maftuhah, "Interview" (Jombang, 13 Agustus, 2023).

**Figure 3.3**  
Scheme of Socialpreneurship with Microfinance Patterns



## 2. Business Equipment Assistance Programme

The business tool assistance programme is a zakat management system where the allocation of zakat funds distributed to mustahiq is not distributed in the form of money but in the form of production tools needed by economically weak people who have the desire to try or produce, both for those who are just starting a business and those who want to develop the business they are already running.

Baznas Gresik Regency implements a business tool assistance programme for mustahik with the criteria of fakir and poor who already have both micro and small businesses to improve the family economy. Based on the results of observations, the implementation of the business equipment assistance programme is implemented in the

form of providing various business tools to mustahiq micro business actors according to the tools needed by mustahiq in developing their business. The variety of business tools that have been given to mustahiqs include: Trade vans, display cabinets, trade umbrellas, production machines, and shop/business place renovations.

a) Productive Livestock Assistance Programme

This programme is the utilization of zakat with a sociopreneur approach in the form of providing livestock assistance in the form of Gibas goats. Each mustahik recipient of the programme is given 4 (four) goats with details of 3 (three) female goats and 1 (one) male goat within a period of 2 (two) years of maintenance. Each mustahiq is given the obligation to take good care of his goats until they multiply. After the end of the period, mustahiqs are allowed to sell the goats and enjoy the benefits. However, with the condition that at the end of the period each mustahiq is able to return the initial capital of the livestock given, which will then be rolled back to other mustahiqs.

In addition, there is also an agreement made by Baznas to the mustahiq that the goats will be rolled over every 2 (two) years. As well as this programme is implemented collectively, namely 10 (ten) mustahiq people will be placed in one location with one large cage that is enough for 40 (forty) goats, the cage is given a partition / booth and then named according to the recipient, each booth belongs to an individual, so there are 10 (ten) booths in one cage to keep the goats.

b) Rural Poor Community Assistance Through Sociopreneurship

Community assistance with a sociopreneurship approach is carried out to overcome the micro business problems of mustahik programme recipients from BAZNAS Gresik. The steps taken in providing assistance are as follows; focus group discussion (FGD), training, mentoring and measuring the effectiveness of sociopreneurship.

c) Focus Group Discussion (FGD)

Focus Group Discussion (FGD) is carried out to unravel the in-depth problems experienced by muastahik micro business actors through joint discussions. Through this focus group discussion activity, strategic

steps can be formulated together to overcome problems in a participatory, creative and transformative manner. So that the steps in solving the problem are carried out together by involving all relevant parties. Thus, the planned changes become a strong agreement and commitment towards better change.

d) Training

The implementation of entrepreneurship and business development training activities is aimed at mustahik micro business actors who receive sociopreneurship assistance from Baznas Gresik as core groups, this is intended as an effort to strengthen capacity building for mustahik.

e) Mentoring

Assistance is an effort to accompany the community in developing various potentials so that they can achieve a better quality of life. Mentoring activities are carried out as a sustainable effort in the context of community empowerment. Assistance is one of the motivators for community development. Assistance personnel are partners for core groups and partners of BAZNAS Gresik. therefore the assistance team is indispensable in striving for the success of the sociopreneurship programme to increase mustahik income and welfare. Assistance is also carried out as a process of capacitation of resources owned by the community so that they are able to be independent and empowered through their potential.

3. Measurement of the effectiveness of sociopreneurship

Measurement of the effectiveness of zakat-based sociopreneurship in eliminating poverty in rural areas assisted by BAZNAS Gresik can be assessed as successful with indicators measuring the success of sociopreneurship by looking at the increase in community economic income generated and the level at which they have produced social values. BAZNAS Gresik acts as an agent of change in the social dimension through various sociopreneurship programmes packaged in the "Gresik Berdaya" programme to facilitate the poor to develop and provide access to capital. The success of sociopreneurship at BAZNAS Gresik can be classified into two categories:

First, independent mustahiq. This independent mustahiq group is a mustahiq group that has succeeded in being economically independent due to the success of its business after receiving assistance from Baznas Gresik. So that mustahiq who were previously helpless people transformed into economically independent people who were able to live independently without needing the helping hands of others, even though their income was only enough to meet their daily needs.

Second, Mustahiq is empowered. Mustahiq empowerment can be assessed from the productivity of mustahiq through the success of their business after receiving sociopreneurship assistance from Baznas Gresik. Success in the empowered level can be seen from the economic improvement from before getting sociopreneurship assistance and after. Its productivity is not only able to meet daily needs but has been able to become muzakki.

### **Conclusion**

Based on the academic review of zakat-based sociopreneurship in assisting rural poor communities in BAZNAS Gresik mentioned above, the following conclusions are drawn: The implementation of zakat-based sociopreneurship programme conducted by BAZNAS to rural poor communities in Gresik through Gresik empowered programme with 3 (three) schemes, namely: First, microfinance programme, which is a zakat empowerment programme in the form of providing business capital for micro business actors. Second, business equipment assistance programme, which is a zakat empowerment programme in the form of providing business equipment needed by mustahik recipients of the programme. Third, productive livestock programme, namely the provision of assistance in the form of Gibas goats on a rolling basis. Community assistance with a sociopreneurship approach is carried out through four stages; focus group discussion (FGD), training, mentoring and measuring the effectiveness of sociopreneurship.

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