Utilization of zakāt through entrepreneurship programs

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Abstract

The potential of zakāt for the economic empowerment of people who have an entrepreneurial spirit will be realized if the distribution is productive. This productive zakāt will positively impact alleviating poverty, increasing income, and giving birth to new entrepreneurs. This study analyses matters relating to the distribution and utilization of zakāt funds at Rumah Zakat Semarang through entrepreneurship programs and their empowerment management. The method used in this study is qualitative research with Rumah Zakat Semarang as the research object. Data were obtained through interviews and documentation, then analyzed by the descriptive analysis method. The results showed that the distribution of productive zakāt funds at the Rumah Zakat Semarang in the entrepreneurship program was distributed through economic empowerment (Senyum Mandiri), namely community empowerment oriented to integrated community empowerment. This empowerment uses the Integrated Community Development (ICD) model as an integrated and sustainable community-based concept. The results of this study can be used as evaluation and input for zakāt institutions in empowering the community’s economy through productive zakāt funds.

Keywords: productive zakāt; utilization zakāt; entrepreneurship program; Rumah Zakat Indonesia

Introduction

Indonesia is a country where the majority of the population is Muslim. Based on data from the World Population Review, the Muslim population in Indonesia in 2020 reached 229 million people, or 87.2% of the total population of 263 million people (Syarifah, 2021). This large Muslim population is great potential for zakāt receipts and improving the community’s economy. Good and professional management of zakāt funds will make zakāt funds more potential for public welfare (Syaksena & Ekawaty, 2021).

However, the fact is that poverty and economic inequality are common problems that are often faced by many developing
countries, including Indonesia. The Central Statistics Agency (BPS) of the Republic of Indonesia noted that the poverty rate in Indonesia reached 28.28 million of the total population of Indonesia or about 11.25% of the total population of Indonesia.

Meanwhile, the unemployment rate is also very high, namely around 28 million people or 12.7% of the total population, with a very high unemployment rate, which is 28 million people, or 12.7% of the total population (Central Bureau of Statistics). Although the poverty rate in Indonesia has tended to decline in recent years, the actual situation regarding poverty in Indonesia is more worrying when compared to other Association of Southeast Asian Nations (ASEAN) countries.

One way that can be used to overcome poverty is the support and willingness of the class that can afford to spend some of their wealth in the form of zakāt on those in need (Mufraini, 2006). Zakāt is one of the instruments in poverty alleviation and equitable welfare distribution. Various studies on potential, such as those conducted by Firdaus et al. (2012) and Asfarina et al. (2018), state that the potential value of the Indonesian zakāt is above Rp. 200 trillion (Puskas Baznas, 2020).

The huge potential of zakāt can overcome the problem of poverty and inequality by including zakāt instruments in Indonesia's economic policies. The effectiveness of zakāt management is the main reason for supporting a country’s economy. The reason is that the money circulating through the zakāt system follows the concept of money in Islam, which is a flow concept, which is something that must always flow and cannot be enjoyed in some sectors. Therefore, zakāt is distributed for developing the economy through skills that produce in the field of trade (Karim, 2013; Mursyidi, 2008).

The potential of zakāt for economic empowerment by trying to create a community climate with an entrepreneurial spirit will be realized if the distribution is not directly given to mustahik for consumptive purposes, but is collected, managed, and distributed by a mandated and professional agency or institution. If the management is good, the community will feel the benefits (Ali, 1988). Haidir’s research states that implementing productive zakāt capital will positively impact poverty alleviation, increase income, and produce new entrepreneurs (Haidir, 2019). Research by Maulana et al. states that the distribution of productive zakāt by the
BAZNAS Garut district is carried out through the provision of capital for micro-entrepreneurs able to turn mustahik into muzakki (Maulana, Rahman, & Setiawan, 2019).

One institution that manages zakāt with community empowerment programs is Rumah Zakat. Rumah Zakat’s professionalism in managing zakāt is proven by being awarded the Best LAZNAS in the Islamic Social Responsibility Award (ISR Award) 2009 from Karim Business Consulting, The Best Organization in Zakāt Development from Indonesia Magnificence of Zakāt (IMZ). The achievement of a large number of donations makes Rumah Zakat as the largest zakāt management organization in collecting donations in Indonesia (Andriyanto, 2011:37). Research on Indonesia Magnificent of Zakāt (IMZ) in 2011 shows that Rumah Zakat is one of eight zakāt institutions, which succeeded in lifting 24 percent of the poor from the total beneficiaries (Nurnaningsih, 2020:7).

Several studies have been done related to Rumah Zakat. A study on how the effectiveness of Rumah Zakat is in improving the welfare of the mustahik (poor community) through productive zakāt, among others was carried out by Riza (Syahriza, Harahap, & Fuad, 2021) and Adriyanto (Andriyanto, 2011). Muhtada examined the Rumah Zakat Yogyakarta in the empowerment program of farmers (Muhtada, 2008), while Lessy studied the perception of zakāt recipients at Rumah Zakat Yogyakarta (Lessy, 2013).

Bahri and Arif’s research examined the effectiveness of zakāt distribution at Rumah Zakat using the Allocation to Collection Ratio (ACR) measurement model based on the Zakāt Core Principle (ZCP) (Bahri & Arif, 2020). Yuliafitri and Khoiriyah’s study analyzed the effect of muzakki satisfaction, transparency, and accountability (independent variables) in Rumah Zakat on muzakki loyalty (Yuliafitri & Khoiriyah, 2016). Meanwhile, Toriquddin’s research raised productive zakāt management at Rumah Zakat Malang from the perspective of maqāsid al-syarī’ah Ibn ‘Asyur (Toriquddin, 2015).

In contrast to previous studies, this study examines how the distribution of zakāt funds in the Rumah Zakat Semarang through the entrepreneurship program (Senyum Mandiri) empowers the community in an integrated manner. The main problem in this research is how to utilize zakāt through the entrepreneurial program carried out by Rumah Zakat Semarang and how to manage the utilization of the program.
Literature review

Rumah Zakat

Rumah Zakat is a philanthropic institution that manages zakāt, infaq, alms, waqf, and other humanitarian funds through a series of integrated programs in the fields of education, health, economy, and the environment, to realize the happiness of people in need. Rumah Zakat presents the Empowered Village as an approach to the empowerment program of the target area based on potential local mapping by integrating it, thereby accelerating community empowerment, from mustahik to muzakki. In addition, Rumah Zakat is also a philanthropic institution that cares for humanity. Empowerment programs in Empowered Villages (Desa Berdaya) are realized through four main clusters, namely: Educational Program (Senyum Juara), Health Programs (Senyum Sehat), Economic Empowerment (Senyum Mandiri), and Environmental Initiatives (Senyum Lestari) (“Tentang Kami - Rumah Zakat,” n.d.).

Based on the passion for being the best NGO in distributing zakāt, Rumah Zakat is not only committed to being a trusted, progressive, and professional institution but also collaborated with various parties for the creation of empowerment of the Indonesian people. Rumah Zakat is one of the most trusted national LAZs by the community. This development is inseparable from its long history. Starting from the Ummul Quro Majlis Taklim recitation group, on July 2, 1998, the Ummul Quro Social Wallet organization (DSUQ) was formed as a form of concern for humanitarian issues. Until now, Rumah Zakat continues to transform from a traditional institution (1998) to a professional institution (2006), a world-class social religious NGO (2010), an entrepreneurial institution (2016), to a world digital philanthropy institution (2020). Until 2020, Rumah Zakat has 1,686 empowered villages, 18 champion schools, and eight primary clinics, with 689 donors, spread across 34 provinces and partnerships in 30 countries. Received ISO 37001-2016, unqualified audit opinion 14 times in a row award, accredited “A” in sharia audit from the Ministry of Religious Affairs, received special consultative United Nations status and received 58 awards from various institutions (“Sejarah - Rumah Zakat,” n.d.). As of December
2020, Rumah Zakat has provided benefits to 3,817,978 beneficiaries with the following details: 116,358 in the health program, 897,404 in the educational program, 250,156 in economic empowerment, 195,353 in environment initiative, and 1,968,403 in other programs (Rumah Zakat, 2020).

For the Central Java region, Rumah Zakat opened its first branch office in Semarang in May 2005, along with the opening of a branch in Solo. The first program rolled out was the scholarship for orphans and poor people (restore the smiles of the nation’s children program) and the health and nutrition alert social service. In addition, the head office brings free ambulance units for the people of the city of Semarang. This ambulance program is quite popular and has become a strong branding for Rumah Zakat Semarang Branch. The support and trust of the people of the city of Semarang towards Rumah Zakat are also increasing. In May 2007, the free maternity hospital was presented, and in 2010 a free champion elementary school was born for orphans and poor people (Andriyanto, 2011:37–38).

The development of Rumah Zakat until the end of 2020 with the empowerment received by mustahik in the form of a health program (Senyum Sehat) by 35%, economic empowerment (Senyum Mandiri) by 30%, environment initiative (Senyum Lestari) by 21%, and educational program (Senyum Juara) by 14% with a total of Rp. 8,643,660,919,-. The funds channeled for economic empowerment programs with a nominal value of Rp. 1,807,804,597,- given to mustahik with a total of 350,575 people.

![Figure 1. Development of Rumah Zakat empowerment program (2020)](image)

**Utilization of zakāt**
The utilization of zakāt funds can be classified into four categories. First, traditional consumptive zakāt. Zakāt is distributed to people entitled to receive it to be used directly, such as zakāt fitrah to meet daily needs. Second, creative consumptive zakāt. In this case, zakāt is manifested in other forms from the original goods, such as school equipment or scholarships. Third, traditional productive zakāt. Zakāt is given in the form of productive goods such as goats, cows, sewing machines, and others to create jobs for mustahik. Fourth, creative productive zakāt. Zakāt is realized in the form of capital that can be used to build social projects or increase capital (such as for traders or small entrepreneurs) (Ali, 1988:62–63).

Productive zakāt is zakāt that can make the recipients produce something continuously with the zakāt assets which have received. In this case, the zakāt given to mustahik is not spent but it is developed and used to help their business to meet their daily needs continuously. With the productive zakāt mechanism, funds given to mustahik are utilized (managed) and developed in such a way that they can bring benefits in the long term. The goal is that the person concerned -gradually- one day will no longer be included in the mustahik zakāt group (Syahriza et al., 2021:145).

In the current context, the management and utilization of productive zakāt can cover various broad aspects, including; (a) development of agricultural facilities and infrastructure as the foundation of the people's economic welfare; (b) development of the industrial sector which is directly oriented towards improving people’s welfare; (c) organizing skills and vocational education centers to overcome unemployment; (d) providing business capital to mustahik as the first step in establishing a business; (e) life insurance for the invalid, the elderly, orphans, and people without a job; (f) provision of health facilities and infrastructure for every citizen or people in need; and (g) Procurement of facilities and infrastructure that is closely related to efforts to improve the welfare of the lower class people (Mufraini, 2006, pp. 106–111).

In Article 3 of the Republic of Indonesia Law Number 23 of 2011 concerning Zakāt Management, it is stated that zakāt management aims to: (a) improve the effectiveness and efficiency of services in zakāt management and (b) increase the benefits of zakāt to realize community welfare and poverty alleviation. Meanwhile, Article 27 paragraph (1) states that zakāt can be utilized
for productive businesses in handling the poor and improving the quality of the people (Undang-Undang RI Indonesia, 2011).

In the utilization of zakāt, according to Muhammad & Bakar (2011), zakāt institutions are obliged to prepare work programs by taking into account the conditions and needs of mustahik, such as economic empowerment and establishment of hospitals for the poor, scholarships, education and so on. For the program’s success, zakāt institutions need trustworthy, creative and professional characteristics. The professionalism of the work includes four basic principles of management.

First, openness or transparency. This principle is very important for amil zakāt institutions because these institutions are built based on trust. Second, neat and planned data collection. Financial administration data collection is very important for amil zakāt institutions, especially the separation between income and expenditure zakāt. Third, the implementation of service-based management in the community. This is related to the services provided to zakāt payers, zakāt recipients, and the wider community because zakāt institutions are tasked with serving others, serving the people, and serving God because they are given a mandate. Fourth, the importance of maintaining and increasing the accountability of zakāt institutions. After being recorded neat and planned, the financial data of zakāt institutions must be audited by an independent audit agency and published to the general public.

**Research methods**

This research includes qualitative research based on data obtained from the field (Raco, 2010). Field qualitative research intends to understand phenomena directly in the field about what is experienced by research subjects through descriptions in the form of words and language by utilizing various scientific methods (Tohirin, 2012). Therefore, this research’s data is naturalist using inductive logic, and the reporting is descriptive.

The object of the research is the Rumah Zakat Semarang Branch. This institution was chosen because it is one of Indonesia’s largest zakāt collection institutions and has a community empowerment program in distributing zakāt according to the research theme. With the field research method, the researchers went directly to dig up data by using the interview method and
conducting descriptions in the field to study the problems in the Rumah Zakat institution. Interviews were conducted with Muhammad Isa (Branch Manager of Rumah Zakat Semarang), Ida Aniyati (Finance Service Officer of Rumah Zakat Semarang), and Mr. Puji Purnomo (Head of Utilization Division of Rumah Zakat Semarang).

The results of the interviews were processed and classified to be relevant to the formulation of the problem. The data is then supported by data obtained through document sources relevant to the research problem. The data collected is then analyzed using descriptive qualitative analysis methods, namely research that aims to collect data collected for analysis, which interprets the data and draws a conclusion.

**Results and discussion**

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To empower the community, the Rumah Zakat Semarang has an Economic Empowerment program (Senyum Mandiri). Economic empowerment is one of the Rumah Zakat programs that seek to make the community independent through a series of community empowerment processes with a productive zakāt distribution system. This program is managed with an integrated and sustainable community-based concept (in sub-districts and villages) known as Integrated Community Development (ICD). The ICD approach becomes the concept of Rumah Zakat in empowering to alignment with the Millennium Development Goals (MDGs).

With Mustahik Relation Officer (MRO) as a companion human resource and volunteers’ support, ICD becomes the center of program distribution to be more measurable and controlled. The objectives of the ICD program are: (1) helping mustahik survive the material shortage they have; (2) monitoring the development of the welfare of mustahik during ICD’s guidance; (3) improving awareness of the community towards local responsibilities in alleviating poverty in their area (ICD); and (4) eliminating mustahik from the poverty line so that their welfare can change at the muzakki level (Andriyanto, 2011:42).

The allocation of funds made by Rumah Zakat Semarang is as follows: management funds of 12.5%, distribution reserves of 10%, and funds ready to be distributed of 77.5%. This ready-to-disburse
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The fund is divided into several programs: educational program at 22%, economic empowerment at 20%, Health Program at 34%, ICD at 5%, and national distribution at 9% (Purnomo, interview, September 29, 2020). Meanwhile, the allocation of funds distributed through the entrepreneurship program includes coaching assistance for as many as 426 people, productive skills training for as many as 30 people, and capital assistance and business facilities for as many as 32 people. Until September 2020, the entrepreneurship assistance program was implemented in 13 Semarang branch areas with a total of 32 beneficiaries (Isa, interview, September 29, 2020).

Table 1. List of beneficiaries and the products

<table>
<thead>
<tr>
<th>Region</th>
<th>Beneficiaries</th>
<th>Product</th>
<th>Legality</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pedurungan</td>
<td>Sulasniwati</td>
<td>Chips</td>
<td>Halal certificate (in progress)</td>
</tr>
<tr>
<td></td>
<td>Eliza Hayana</td>
<td>Black glutinous chips</td>
<td>Halal certificate (in progress)</td>
</tr>
<tr>
<td></td>
<td>Anggara</td>
<td>Spinach Chips</td>
<td>Halal certificate (in progress)</td>
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<tr>
<td></td>
<td>Samirah</td>
<td>Chocolate banana chips</td>
<td>Halal certificate (in progress)</td>
</tr>
<tr>
<td>Gunung Pati</td>
<td>Zulfikar</td>
<td>Kemplang, crackers</td>
<td>Halal certificate</td>
</tr>
<tr>
<td></td>
<td>Maryeti</td>
<td>Rice crackers, fish</td>
<td>Halal certificate</td>
</tr>
<tr>
<td></td>
<td>Irwan</td>
<td>Crispy mushroom</td>
<td>Halal certificate (in progress)</td>
</tr>
<tr>
<td>Gayam Sari</td>
<td>Rodiati</td>
<td>Cakes</td>
<td>Halal certificate (in progress)</td>
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<tr>
<td></td>
<td>Maryasih</td>
<td>Ketapang seed cake, silkworm cake, coconut</td>
<td>Halal certificate (in progress)</td>
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<tr>
<td></td>
<td></td>
<td>root cake</td>
<td></td>
</tr>
<tr>
<td>Ngaliyan</td>
<td>Rohani</td>
<td>Shredded fish “ratu”</td>
<td>Halal certificate (in progress)</td>
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<tr>
<td></td>
<td>Beti</td>
<td>Shredded fish “raos”</td>
<td>Halal certificate (in progress)</td>
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<td></td>
<td>Talim</td>
<td>Aloevera</td>
<td>Halal certificate (in progress)</td>
</tr>
<tr>
<td>Mranggen</td>
<td>Asti</td>
<td>Cassava chips</td>
<td>Halal certificate (in progress)</td>
</tr>
<tr>
<td>Banyumanik</td>
<td>Agus Yudha</td>
<td>Chips “Dinar”</td>
<td>Halal certificate (in progress)</td>
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<tr>
<td></td>
<td>Dwi Wahyuni</td>
<td>Ginger “Pletok”</td>
<td>Halal certificate (in progress)</td>
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<tr>
<td></td>
<td>Alfan Makhsus</td>
<td>Bakso</td>
<td>Halal certificate (in progress)</td>
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<tr>
<td></td>
<td>EP Nugroho</td>
<td>Pecel Sauce</td>
<td>Halal certificate (in progress)</td>
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<tr>
<td>Wonotingal</td>
<td>Ilya Ruchana</td>
<td>Pastry</td>
<td>Halal certificate (in progress)</td>
</tr>
<tr>
<td></td>
<td>Wardani</td>
<td>Pastry</td>
<td>Halal certificate (in progress)</td>
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</tbody>
</table>
For the community economic empowerment program, Rumah Zakat Semarang Branch also helps obtain the industrial food of Rumah Zakat (PiRT) to obtain halal certification from the Indonesian Ulama Council (MUI). With the above efforts, Rumah Zakat Semarang hopes for an increase in production capacity and business profits and an increase in the mindset of entrepreneurship so that the benefits of this program will continue when the mustahik has achieved success (Purnomo, interview, September 29, 2020).

Through the entrepreneurship program, Rumah Zakat Semarang also provides a program to increase the capacity of
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Youth’s productive skills as capital to become entrepreneurs. The training activities include motivation, entrepreneurship, and family financial management training (Aniyati, interview, September 29, 2020). In addition, there are also programs such as:

1. Village of Change (Kampung Perubahan). Kampung Perubahan is a program to improve the quality of life of urban communities through strengthening social interaction and developing social and environmental infrastructure. This program focuses on the involvement of the entire community in the whole process of activities.

2. Food Independent Village (Kampung Mandiri Pangan). This program was initiated in January 2013 by local farmers who are members of a farmer group called “Tunas Mulia”. This program takes initiatives in the cultivation of cassava, corn and soybeans. Cultivation of farmer’s land aims to make vacant land more productive. The assistance that Rumah Zakat Semarang has carried out is starting to show encouraging results.

3. Sheep and cattle raising (Gaduh Domba Sapi). This program is a pattern of community economic empowerment in the livestock sector by providing business capital assistance in livestock using breeding and fattening schemes. The donation for Rumah Zakat Semarang from this program is Rp. 282,371,000,- which consists of cow fattening in the amount of Rp. 129,200,000,- sheep fattening of Rp. 98,171,000,- and sheep breeding of Rp. 55,000,000.-

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To ensure the success of economic empowerment through entrepreneurship programs, Rumah Zakat establishes and uses a Standard Operational Procedure (SOP) to manage zakāt utilization so that programs can be controlled and assignments can be carried out transparently accountably. Rumah Zakat Semarang formulates three keywords related to the management of a zakāt organization: trustworthy, transparent, and professional.

Following its function as an amil zakāt body, Rumah Zakat Semarang has three main functions: management, collection, and distribution. The Rumah Zakat Semarang in collecting funds from the community, chooses a more appropriate and efficient way so that muzakki do not find it challenging to give their zakāt funds. In depositing their zakāt, muzakki can do it in various ways:
1. Deposit directly to Rumah Zakat. The *muzakki* come directly to the Rumah Zakat office to deposit funds which they will give as *zakāt*, *infaq* or alms.

2. Pick up free *zakāt*. *Muzakki* contacted ZIS Consultant, and officers from Rumah Zakat were ready to pick up the *muzakki*’s location.

3. Transfer via ATM. *Muzakki* deposited his *zakāt* easily, quickly, and safely via a debit card.

4. Swipe *zakāt*. *Muzakki* can use the EMA (EDC Mini ATM) facility at the Rumah Zakat counter to donate from the ATM card transfer menu or *muzakki* credit card.

Figure 3 illustrates the procedures of *zakāt* collection. The operational mechanisms for the management, collection, and distribution of *zakāt* funds, among (Isa, interview, September 29, 2020).

1. Distribute *zakāt* efficiently and effectively and reach remote and minus areas throughout Indonesia by:
   a. Functioning Rumah Zakat, be it a branch or unit as a channel partner spread throughout Indonesia;
   b. Maximizing the empowerment of the Rumah Zakat Integrated Development Area through the Human Development Index approach.
   c. Involving all Muslim Rumah Zakat workers throughout Indonesia in the “Social Agent” program in the form of recommendations, monitoring, and coaching *mustahik* in the neighbourhood where the workers live.
   d. Priority area-utilization, the role of head office, branch office, or cash office.

2. Distribute *zakāt* efficiently and effectively and reach remote and minus areas throughout Indonesia by:
   a. Introductory guidance on the process of capital / fostering small businesses
   b. Recommend *mustahik* so they can develop to be independent after receiving assistance from Rumah Zakat
   c. Recommend *mustahik* or fostered who have been empowered to be independent (can meet the needs of
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others) following the slogan of Rumah Zakat, “Transformation from Mustahik to Muzaki”

3. Realizing a perfect society (insan kamil) and balanced in terms of economy, spirituality, world, and hereafter.
   a. Mustahik who are helped are those who need it. For that, Rumah Zakat conducts a survey first;
   b. Fostered directly, both concerning religion and business management by Rumah Zakat workers who recommend.
   c. Continue to provide guidance, empowerment, and monitoring of the mustahik.

4. Transparency and compliance with sharia:
   a. Internal control through the supervisory board.
   b. Audited by public accountant.
   c. Sharia supervision through sharia coaching.

5. Open new job opportunities.
   The targets that are expected to be achieved from the revolving fund assistance are:
   a. The formation of brotherhood and cooperation, the construction of a solid mentality to be able to overcome their problems.
   b. Have a high work ethic and always have consistent motivation.
   c. Can be an honest and polite entrepreneur in business and have a significant business;
   d. Increase income.

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**Diagram:**

- **Mustahik Relation Officer (MRO)**
  - MRO oversees monitoring the development of mustahik’s welfare within the scope of the ICD with control media in the form of an independent card which is filled out at each visit.

- **Integrated Community Development (ICD)**
  - A multi-aspect approach to alleviating poverty in an integrated manner with the basis of work in certain areas (district/sub-districts)

- **Progress Report**

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**Main Points:**

- Realizing a perfect society through entrepreneurship programs.
- Transparency and compliance with sharia.
- Open new job opportunities.
Conclusion

Rumah Zakat Semarang Branch in distributing zakāt funds through entrepreneurship programs has been running until now and will continue to focus on community empowerment programs. Among the empowerment programs implemented is economic empowerment (Senyum Mandiri), with the assistance that has been distributed: coaching assistance; training practical skills; and giving capital assistance and business facilities. Through this economic empowerment program, Rumah Zakat Semarang also helps obtain a Food Industry for Rumah Zakat (PiRT permit) and a halal certificate from the Indonesian Ulama Council (MUI). Through the entrepreneurship program, Rumah Zakat Semarang provides a program to increase the capacity of youth's productive skills as capital to become entrepreneurs. The forms of training activities carried out so far are motivation training, entrepreneurship training, and family financial management training.

In empowering the community through the entrepreneurship program, Rumah Zakat adheres to the management of zakāt management that is trustworthy, transparent, and professional. In depositing their zakāt, muzakki are given various facilities in various ways: depositing directly to the Rumah Zakat, picking up free zakāt, transferring via ATM, and swiping zakāt. All the programs being rolled out empower mustahik to become entrepreneurs and
transform from mustahik to muzakki. With the empowerment programs carried out and various facilities for muzakki in paying their zakāt funds, Rumah Zakat Semarang is a non-governmental institution that has received a lot of trust from the community.

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