

## Community Economic Empowerment Training Based on Mosques through Productive Zakat Management in Banyuputih Village, Batang Regency

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### **Abstract**

*Zakat management in mosques in Banyuputih is often still consumptive in nature and has not touched on aspects of sustainable economic empowerment. The purpose of this community service is to increase the capacity of mosque administrators in productive zakat management; provide entrepreneurship training to the community around the mosque and form a sustainable mosque-based economic empowerment model through collaboration between UPZ, the community, and universities. This training activity uses a participatory training approach through several training steps, namely: training, monitoring, and evaluation. Economic empowerment training based on the mosque through productive zakat management in Banyuputih Village has proven to have a significant impact on increasing the economic capacity of mustabik and strengthening the role of the mosque as a center for community empowerment. This model can be replicated in other mosques provided there is professional governance, continuous mentoring, and synergy between the mosque administrators, the community, and zakat institutions.*

**Keywords:** Economic Empowerment, Mosques, Productive Zakat

## **Introduction**

The problem of poverty is a topic that continues to be discussed and seems endless in Indonesia. (Ascarya & Yumanita, 2013). Poverty eradication is also one of the Indonesian government's eight priorities at present (Social, 2023). This is also in line with the fifth principle of Pancasila, namely justice for all Indonesian people. Zakat is an important instrument in the economic development of Muslims in overcoming poverty and social inequality (Hidayatulloh et al., 2024), (Mubarak et al., 2023). In general, zakat management is only within the scope of consumption and has not touched on the aspect of zakat management for productivity (JDIH BPK RI, 2011). Mosques, as centers of Islamic activity, have great potential as vehicles for productive zakat management due to their proximity to the community and their social credibility (Winatri & Alhidayatillah, 2023).

Therefore, it is important to hold economic empowerment training activities based on mosques through productive zakat management. This community service activity aims to provide training and assistance to mosque administrators, especially mosque youth, so that they are able to manage zakat funds for productive business activities, thereby improving the community's economy (Jaya et al., 2024). Mosques are not only places of worship, but also have great potential as centers for social and economic development in the community (Yumna et al., 2023), (Mubarak et al., 2023). One way to strengthen the role of mosques in empowering the community is through the use of productive zakat. However, in practice, the management of zakat in mosques is often still consumptive in nature and does not yet touch on aspects of sustainable economic empowerment.

Many mosques in Banyuputih Subdistrict, Batang Regency, have Zakat Collection Units (UPZ), but these units are not yet functioning optimally. Zakat distribution is mostly used for temporary assistance such as orphan support, basic food supplies for the poor, and educational assistance. However, in the context of community empowerment, productive zakat has great potential to become an instrument for improving the welfare of the people, especially economically disadvantaged groups and new entrepreneurs. The community around the mosque, especially the productive working-age group, has many micro and small businesses such as snack production, household crafts, sewing services, and informal trade. However, they face various limitations, such as in the field of production (upstream business),

community businesses are still on a household scale with limited capital and do not yet have adequate production equipment.

The Baitussalam Mosque is one of the oldest mosques in Banyuputih District, Batang Regency. In addition to being a place of worship, it also functions as a center for education, religious studies, social activities, and youth leadership training, which is facilitated by the Majelis Taklim Baitussalam Qranji (MTB-Q). The MTBQ management is also entrusted with managing zakat, infaq, and sodaqoh funds sourced from the community around the Baitussalam Petamanan Mosque. However, in its management, it has not yet utilized zakat funds for more productive and sustainable community economic empowerment (Isman, 2021).

Production activities are carried out manually and are not yet efficient. Knowledge about product quality standards, packaging, and raw material management is also still low. Business Management and Administration: Business actors do not yet understand the basic concepts of financial management and business record keeping, and do not yet have clear business plans. Many businesses are run conventionally and without a long-term development strategy. Marketing (Downstream Business): Community products are not yet able to compete in the wider market because they do not have the right marketing strategy. The use of digital technology and social media for promotion and sales is also still very limited. Their products are generally only sold in the surrounding area, without attractive labels or branding.

The main partner in this activity is the Mosque Youth (Majelis Taklim Baitussalam Qranji) located in Petamanan Hamlet, Banyuputih Village, Banyuputih Subdistrict, Batang Regency. This mosque plays an active role in social activities and has had a Zakat Management Unit (UPZ) that has been operating for the past three years. However, until now, zakat management is still limited to consumptive distribution. In addition, this mosque also fosters a productive community group consisting of housewives, youth, and micro-business owners. This group has formed an informal forum with more than 25 members who run various types of small businesses.

They need training and assistance in developing their businesses, as well as access to financing that is in accordance with sharia principles. Several existing conditions identified by partners include: No orderly business financial records, Lack of knowledge about business legality (business licenses,

halal labels, PIRT), No marketing partnerships. The zakat collected each year is approximately Rp25 million, which has never been managed productively, and there has been no formal entrepreneurship training facilitated by higher education institutions.

There are two main issues to be addressed in this community service activity: The suboptimal management of mosque-based productive zakat; Mosque administrators and UPZ (Zakat Management Units) lack the capacity to manage zakat for economic empowerment, including in terms of identifying productive mustahik (recipients), supervising businesses, and managing zakat funds in a sustainable manner. The community's lack of capacity in managing businesses and marketing products. Productive communities have not received business management training, do not have mature business plans, and do not understand digital or conventional marketing strategies. Mosques, as centers of worship and social activities, have strategic potential in empowering the economic well-being of the community. However, this potential has not been optimized, particularly in terms of managing productive zakat that could be utilized to improve the welfare of the surrounding community.

Based on initial observations in Banyuputih Subdistrict, Batang Regency, two main issues were identified as priorities in this activity, namely: (1) the lack of knowledge and skills among productive communities in business management and marketing (Nurasikin et al., 2023) and (2) the suboptimal management of productive zakat based on mosques as institutions for economic empowerment of the community. The first aspect relates to business management and marketing (downstream business). Most productive communities and prospective new entrepreneurs in this area already have micro-businesses such as processed food production, handicrafts, and small-scale trading. However, they face obstacles in managing finances, developing marketing strategies, and expanding distribution networks. As a result, their businesses have not been able to grow significantly and sustainably.

This is exacerbated by the lack of entrepreneurship training and access to community-based business assistance. The second aspect covers the institutional and zakat management fields. Many mosques have Zakat Collection Units (UPZ), but they have not maximized the potential of zakat for productive purposes. Zakat is still mostly distributed in consumptive

forms, such as compensation or direct cash assistance. In fact, if managed productively, zakat can become revolving and sustainable business capital to support productive community groups.

The lack of capacity among mosque administrators in understanding the principles of Islamic economics and the technicalities of managing productive zakat poses a unique challenge. The objective of this community service activity is to improve the capacity of the community and mosque administrators in managing productive zakat and business management through integrated training covering aspects of production, business financial management, and marketing. This program also aims to create an integrated mosque-based economic empowerment ecosystem for the community, from upstream to downstream. The focus of the community service is directed at strengthening local institutional governance (mosques) and developing community-based economies based on local potential and sharia values. With this training and assistance, it is hoped that an economically independent community will be realized, as well as mosques that play an active role as centers for community empowerment in the sustainable management of productive zakat.

The objectives of this activity are to increase the capacity of mosque administrators in managing zakat productively; provide entrepreneurship training to the community around the mosque, covering aspects of production, financial management, and marketing; form a sustainable mosque-based economic empowerment model through collaboration between UPZ, the community, and universities; and encourage synergy between the potential of zakat and the need for micro-business financing in accordance with sharia.

## **Methods**

This community service activity is designed to solve economic problems in Banyuputih Village through a mosque-based approach and productive zakat management. This training activity uses a participatory training approach (PRIA, 2011), (Mainack et al., 2020) This is an approach that emphasizes the full participation of MTBQ administrators. In order to achieve the objectives of this PKM, the participatory training approach is carried out through several training activities, namely: training, monitoring, and evaluation. The program is implemented systematically and integrally in several stages, in accordance with the priority issues that have been identified. For partners who do not yet

have productive economic activities but have potential, the program implementation includes the following steps: Basic financial literacy training and introduction to the concept of productive zakat, education on personal and family financial management. Social and religious issues through the empowerment of women's study groups and mosque youth to become agents of economic change; motivation and self-development training and the involvement of religious leaders in counseling on the importance of economic independence through productive zakat funds (Wisnubroto, 2024).

Partner participation in the implementation of this community service program involves partners being actively involved in scheduling training, providing activity locations (mosques, halls, community centers), collecting baseline and evaluation data, reporting business progress to zakat administrators (MTBQ administrators), and this active participation is expected to create a sense of ownership and sustainability. Evaluation is conducted through service progress reports and post-service activity reports.

## **Result**

Empowering the mosque-based community economically through productive zakat is an integrative approach that optimizes the potential of mosques as centers of socio-economic transformation for the community (Muthoifin & Rhezaldi, 2024). In this program, the science and technology implemented covers managerial, entrepreneurial, and Islamic financial system aspects, with the main objective of transforming mustahik (zakat recipients) into muzakki (zakat givers) in the future. Mosques play a strategic role as institutions that distribute productive zakat, which is not only consumptive in nature but also directed towards activities that support economic productivity (Fu'adi, 2021). Zakat collected through the Zakat Institution at the mosque will be distributed in the form of business capital to mustahik groups who have undergone selection and training.

The process of mosque-based economic empowerment through productive zakat begins with muzakki (zakat payers) and donors who give zakat, infaq, or sadaqah funds. Second, the funds are then collected in a structured manner by the managing institution, in this case the mosque. Third, the mosque acts as the main institution in the management of productive zakat, Productive Zakat Management, managing zakat funds so that they can be used not only for consumption but also for productive activities. Fourth,

selecting zakat recipients (mustahik) who have business potential and are ready to be empowered. Fourth, mustahik receive training in micro business management, business plan development, and digital marketing. Fifth, mustahik receive business capital from the productive zakat scheme to start or develop their businesses. Sixth, the mosque provides regular mentoring and periodic evaluations, and in the final stage, mustahik become economically independent and even have the potential to change their status to muzakki in the future. This process can be illustrated in the flowchart below.



*Figure 1. Process Flow of Mosque-Based Economic Empowerment through Productive Zakat*

The following is documentation of the implementation of mosque-based community economic empowerment training.



*Figure 2. Group photo with the PKM Team, MTBQ Management, and Training Resource Persons*

## **Discussion**

The results of the implementation of the Mosque-Based Community Economic Empowerment Training through Productive Zakat Management show an increase in mustahik's understanding of the concepts of micro-business management, financial planning, and the transformation of zakat funds into business capital. These findings are in line with the theoretical framework of empowerment and the concept of productive zakat in contemporary literature.

The involvement of mustahik in discussions, problem identification, business planning, and business development strategy formulation reflects the principle of empowerment through a participatory approach, emphasizing that empowerment occurs when the community is actively involved in the decision-making process and has the space to determine their own development direction. These activities demonstrate an increase in the self-efficacy of mustahik, their skills in identifying business opportunities, and their active involvement in designing business plans. These findings reinforce the theory that participation is a key element for sustainable empowerment (Cornwall, 2008).



The transformation of zakat from consumptive to productive emphasizes that zakat is not only a tool to meet basic needs, but also an instrument to build the economic capacity of mustahik. The results of the activities show positive developments in the ability of mustahik to use zakat funds as business capital, prepare business plans, and keep simple financial records. This supports the theory of productive zakat transformation as described by Beik & Arsyianti, 2015, that productive zakat can increase the income of mustahik, expand business networks, and reduce dependence on external assistance.

Asrori, Rofiq & Chariri, emphasized that the success of productive zakat is determined by three aspects: (1) targeted distribution of funds, (2) sustainable business assistance, and (3) capacity building for mustahik through business management training. The results of the activity support this theory. The training provided has improved the financial literacy of mustahik, their basic managerial skills, and their ability to run micro-businesses independently. Thus, this activity reinforces Asrori's view that productive zakat requires continuous assistance, not just the distribution of funds.

Sarif et al., 2024 explained that productive zakat is most effective when implemented in a socio-economic ecosystem, including: religious institutions (mosques), zakat institutions, local communities, and business networks. These mosque-based activities show that mosques have great potential as local empowerment hubs. Mosques are not only places of worship, but also places of economic education, business coaching, and empowerment coordination centers. The findings of these activities support Sarif's idea that the sustainability of productive zakat is greatly influenced by institutional synergy within the ecosystem.

Based on the overall findings, these activities prove that the productive zakat model developed through the active participation of mustahik, an integrated mentoring approach, the support of the mosque empowerment ecosystem, and the transformation of the mindset from aid recipients to business actors is a concrete implementation of the theory of participatory empowerment, the theory of productive zakat transformation, and the theoretical framework of productive zakat according to Asrori and Sarif. Thus, this activity not only resulted in an increase in the economic capabilities of mustahik, but also strengthened the theoretical basis that productive zakat

requires a strong mentoring process and social network to achieve mustahik independence.

Based on the analysis results, partner issues can be grouped into two main aspects, namely the suboptimal management of mosque-based productive zakat (Mawardi et al., 2022) and the lack of community capacity in business and marketing management. Therefore, the proposed solutions are systematically divided into two main groups of activities according to priority.

First Solution: Strengthening the Capacity of Mosque Youth, particularly MTBQ administrators, in Productive Zakat Management (Warizal, 2023). This solution aims to make mosques not only places of worship, but also centers for community economic empowerment (Makhrus & Mukarromah, 2020). The steps to be taken include training in productive zakat management for MTBQ administrators; technical workshops on productive zakat fund management, ranging from distribution, assistance for mustahik businesses, to monitoring and evaluation; the development of standard operating procedures (SOPs) for empowerment-based zakat management; and mapping of productive mustahik (Nafik et al., 2020), namely zakat recipients who have the potential to be empowered through business (Asrori, Rofiq & Chariri, 2020). After the training and mentoring, MTBQ will have a productive zakat management module document; 10 MTBQ administrators will be trained in productive zakat management.

The second solution is Business Management Training and Assistance for Productive Communities (Jasleidy Astrid Prada Segura & María del Pilar Corredor García, 2024). This solution is designed to improve the capacity of communities, especially MSME actors under the guidance of mosques, to run their businesses more professionally and sustainably (Sarif et al., 2024). The steps to be taken include micro business management training, including simple financial record keeping, business planning, capital and profit management; Sharia financial literacy training, so that business actors understand the concept of financing in accordance with Islamic principles.

## **Conclusion and Suggestion**

Economic empowerment training based on mosques through productive zakat management in Banyuputih Village has proven to have a significant impact on increasing the economic capacity of mustahik and strengthening the role of mosques as centers of community empowerment. This model can

be replicated in other mosques provided that there is professional governance, continuous assistance, and synergy between the mosque administrators, the community, and zakat institutions.

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