

Islamic Sociopreneurship: Prophetic Principles and BAZNAS's Approach in Empowering Mustahik

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Abstract

The increasing unemployment and social inequality in Indonesia have prompted the investigation of creative strategies to improve welfare and social fairness. This study examines Islamic sociopreneurship—a business model derived from the ideas of the Prophet Muhammad—as a viable approach to tackle these difficulties by promoting self-sufficiency and generating social benefit. The research employs thematic and historical methodologies to analyze essential sociopreneurial principles drawn from the Prophet's activities, encompassing capital management, resource usage, opportunity recognition, ethical decision-making, and innovation. These principles are used in effective zakat programs administered by BAZNAS, an Indonesian organization dedicated to poverty alleviation. The research indicates that BAZNAS's initiatives substantially boost the livelihoods of mustahik (zakat recipients) by improving housing, augmenting income, and fostering the development of micro, small, and medium-sized enterprises (MSMEs). This research distinctly emphasizes the congruence of prophetic concepts with contemporary zakat practices, illustrating Islamic sociopreneurship as a viable framework for social empowerment and communal advancement.

Keywords: BAZNAS; Empowerment; Islamic Sociopreneurship; Productive Zakat

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Introduction

As of February 2023, the unemployment rate has risen to 5.45%, affecting approximately 7.99 million people. Data from BPS indicates that by March 2023, the poverty rate is expected to reach 9.36%, representing 25.90 million individuals. The increase in poverty and unemployment is partially due to the prolonged effects of the COVID-19 pandemic. Approximately 8.76% of businesses have shut down, while 35.56% have reduced their workforce, with medium and large enterprises being hit harder than smaller ones (Badan Pusat Statistik, 2023). A total of 3.60 million individuals (1.70% of the working-age population) have been impacted by COVID-19, including 3.07 million who experienced reduced working hours, 200,000 who became unemployed, 70,000 who lost their jobs, and 260,000 who are no longer in the labor force (Badan Pusat Statistik, 2023). These socioeconomic challenges have widened inequality, prompting the government and economic stakeholders to explore new approaches, such as Sociopreneurship.

Social inequality presents a significant challenge, deeply affecting the fabric of society. The path to a hopeful future lies in the resilience and effectiveness of a society driven by socially responsible business practices. Sociopreneurship offers a holistic approach to rebuilding the economy by creating businesses that prioritize not only profits but also community empowerment, unemployment reduction, and social welfare enhancement. Social enterprises can tackle employment challenges by generating more inclusive and sustainable opportunities. At a time when many large corporations are downsizing, social enterprises can provide alternatives for affected communities, fostering a resilient ecosystem focused on collective welfare. This approach encourages businesses to address their own needs while independently tackling social issues through empowerment, whether via sociopreneurship or social entrepreneurship. Islamic Sociopreneurship emerges as a model that develops business strategies to offer effective and sustainable solutions to social problems. Addressing these issues successfully requires a multifaceted approach that incorporates innovative business solutions (Alvord et al., 2004). Islamic Sociopreneurship is commonly seen as an economic system that leverages innovative empowerment strategies and applies prophetic principles to fulfill social objectives (Bull, 2008; Dees, 2018; Haugh, 2005; Tan et al., 2005; Thompson, 2008). At its core, sociopreneurship is driven by the desire to create social well-being (Chell, 2007).

Addressing societal challenges requires a comprehensive business approach. Islamic Sociopreneurship is expected to serve as a solution for social well-being,

complementing government policies. In the context of Islam, however, sociopreneurship has distinct characteristics, particularly regarding funding sources (such as *musyâraakah*, *al-qardh al-hasan*, zakat, and productive waqf), the types of businesses involved, and the qualities of the sociopreneur. This unique approach has far-reaching implications for public prosperity and happiness across economic, spiritual, educational, and health sectors. Additionally, the Islamic sociopreneurship model is heavily influenced by the exemplary practices of the Prophet.

The evolution of Islamic Sociopreneurship, particularly through the application of productive zakat, emerges as a crucial solution for fostering social empowerment, sustainability, and meaningful development across various sectors (Alvord et al., 2004). This is particularly significant due to its close association with a nation's competitive power and comparative advantages. Using a thematic and historical methodology, this research will specifically explore how the discourse on empowerment was shaped by the historical example of Prophet Muhammad (PBUH). Additionally, the study will investigate the activities of BAZNAS, an institution actively engaged in implementing empowerment programs through productive zakat. The aim is to understand the broader implications of empowerment facilitated by the BAZNAS productive zakat program, with a focus on its impact on societal development.

Literature Review

Understanding sociopreneurship requires first examining the terms entrepreneur and entrepreneurship, as the word social modifies only entrepreneurship (Martin & Osberg, 2007). Therefore, this analysis begins by clarifying the definitions of entrepreneur and entrepreneurship before addressing sociopreneurship. The concepts of entrepreneur, entrepreneurship, and sociopreneurship have been debated by scholars, researchers, educators, and policymakers since the early 1700s. Various theories and interpretations have emerged, leading to differing perspectives (Weerawardena & Mort, 2006). It can be observed that the definitions of entrepreneur, entrepreneurship, and sociopreneurship differ significantly among researchers (Peredo & McLean, 2006). It is evident that the definitions of these terms vary significantly among researchers, and the concept of entrepreneurship continues to evolve, remaining a key aspect of modern business and economic landscape (Davidsson, 2016).

The term sociopreneur is a blend of two words: social, referring to society, and preneur, meaning businessman. A sociopreneur is an individual skilled in entrepreneurship who uses these abilities to tackle social challenges and drive change, particularly in areas such as welfare, education, and health (Cukier et al., 2011). While the definition of sociopreneurship continues to evolve, its core remains closely linked to entrepreneurship (Alvord et al., 2004). Mair (2010) argues that sociopreneurship encompasses a variety of meanings and perspectives, shaped by the diverse individuals or organizations involved and the different contexts in which it operates. Emerson & Twersky (1996) highlight that sociopreneurship integrates commercial business with social impact. This definition suggests that entrepreneurs leverage their business expertise to achieve social goals while also pursuing commercial profits. In practice, non-profit organizations can establish commercial ventures, using the revenue generated to support charitable activities or promote social welfare (Alvord et al., 2004).

Sociopreneurship, from another perspective, entails innovating within the business sector to create social impact or, alternatively, entrepreneurs adopting a social mission (Dees, 1998). It emphasizes innovation, where entrepreneurs focus on addressing social problems. Sociopreneurship fosters innovative initiatives that construct new social orders and mobilize resources to solve societal issues. Another definition views sociopreneurship as the activity of organizing innovative and effective businesses to bring about social change (Alex Nicholls, 2006). Its primary focus is on addressing systemic social issues. Sociopreneurship is dynamic and multidimensional. Hulgard (2010) defines it as social innovation within economic activities aimed at generating social value through collaboration with other groups or public organizations. It is often associated with innovative economic activities that span the profit, non-profit, and governmental sectors, all of which pursue social objectives (Austin et al., 2006; Dees & Anderson, 2003; Emerson & Twersky, 1996). The essence of sociopreneurship is to create social impact rather than personal wealth or shareholder profits, with a focus on innovative solutions to address a wide range of social issues faced by society (Zadek & Thake, 1997).

Considering the various meanings and definitions, sociopreneurship is commonly associated with the following terms: 1) Innovative solutions for addressing social problems, 2) Using business profits or income to tackle social issues, 3) Creating value, innovation, and opportunities, 4) Implementing change to solve societal challenges, 5) Driving social transformation, 6) Embracing innovation and leadership, 7) Identifying and addressing significant social issues, 8) Launching

realistic, affordable, profitable, and beneficial public initiatives, 9) Generating social value for the greater good, 10) Advancing social change with a mission to improve public welfare, and 11) Introducing new and beneficial products, services, or concepts that have a positive social impact (Muliyaningsih, 2014).

In Indonesia, numerous sociopreneurs, such as Elang Gumilang, actively support disadvantaged communities (Palesangi, 2012). Elang, who won Indonesia's Best Young Entrepreneur Award in 2007, is dedicated to providing affordable housing for low-income individuals struggling to own homes. His clientele includes laborers, traders, tire repairmen, and teachers. He noted that 75 million people in the country earn modest incomes but still have housing needs. Elang views helping others as an act of worship rather than merely a business opportunity. To date, Elang has constructed over a thousand affordable homes across four housing projects in Bogor Regency. His initiative began in 2007 with a capital of IDR 300 million, and within two years, its value had risen to IDR 17 billion. In the same year, Elang partnered with Bank Tabungan Negara (BTN) to provide the Simple Home Ownership Loan (KPRS) for individuals earning less than IDR 2.5 million per month. The homes were priced starting at IDR 25 million (type 21/60) with a 4.5% annual interest rate, and the highest price was IDR 55 million (type 36/72) with a 7.5% annual interest rate. The monthly installments ranged from IDR 25,000 to IDR 90,000. His first project, Griya Salak Endah Housing, was a success, with 450 units sold (Tempo, 2009).

A similar sociopreneurial initiative in healthcare is the Garbage Clinical Insurance program, founded by Gamal Albinsaid through PT. Indonesia Medika. This community-based micro-health insurance model uses waste as funding, offering healthcare access for the poor while addressing waste accumulation. Residents contribute waste monthly; organic waste is converted to compost, and inorganic materials are repurposed. Funds from these activities support comprehensive healthcare services, including preventive care. This program shifts perceptions of waste, showing it has value and can help make healthcare affordable for all (AW & Rochman, 2017).

In Indonesia, Goris Mustaqim, founder of PT. Barapraja Indonesia, is a leading sociopreneur in education and training. His initiatives include high school tutoring, learning centers, scholarships, and mentoring for young entrepreneurs, connecting them with investors and establishing BMT for business support. With backing from Chevron, Indonesia Power, and the Garut government, he launched a Creative SME Gallery and Café, reinvesting profits into youth development (Palesangi, 2012; Rizki,

2014). Numerous examples of sociopreneurs and their programs have been successfully implemented across Indonesian communities.

Methods

This study adopts a thematic and historical methodology to examine the principles of Islamic Sociopreneurship, particularly through the application of productive zakat as practiced by the National Amil Zakat Agency (BAZNAS). The research investigates how the teachings and practices of Prophet Muhammad (PBUH) influence sociopreneurship and empowerment strategies within the context of Islam. This includes an exploration of historical records and relevant literature that highlight the Prophet's business practices, including capital management, opportunity identification, innovation, and resource management.

The study also employs a case study approach to analyze the activities of BAZNAS, focusing on their empowerment programs aimed at mustahik (zakat recipients). Specifically, it looks into how productive zakat initiatives have impacted socio-economic development, with an emphasis on improving income levels, housing quality, and the growth of micro, small, and medium enterprises (MSMEs). Data collection for the case studies includes reports from BAZNAS, interviews with program beneficiaries, and field observations of the Z-Mart and Z-Chicken initiatives.

The methodology integrates both qualitative analysis and historical review, allowing for a comprehensive understanding of Islamic Sociopreneurship's role in addressing social inequality and fostering sustainable community development.

Result and Discussions

Islamic Sociopreneurship promotes social and economic empowerment by turning zakat into a tool for self-sufficiency. Programs like BAZNAS's Z-Mart and Z-Chicken use zakat funds to drive local economies, create jobs, and support entrepreneurship, helping recipients become contributors rather than dependents. Integrating Islamic ethics with business innovation, this approach addresses socio-economic inequalities, fostering a fairer, more sustainable system inspired by the values of Prophet Muhammad (PBUH).

Establishing Islamic-Sociopreneurship in the Era of Prophet Muhammad.

Create Opportunity

Prophet Muhammad demonstrated a remarkable ability to create opportunities through his business activities. He engaged in market transactions, collaborated with his uncle in trade, explored markets across the Arabian Peninsula, and effectively managed Khadija's wealth. His skill in identifying and seizing opportunities was evident in his practice of buying goods in one market and selling them in another, particularly in the bustling markets of Mecca.

The Prophet frequently visited key trade markets during his youth to explore business opportunities. The Quraysh tribe, including the Prophet, often traded in markets such as Daumatul Jandal, Rabiya, and Ukaz. Other significant trade hubs in Arabia at the time included Fumatul Jandal, a major center near the northern Hijaz-Syria border; Mushaqqar, a well-known city in Hajar (Bahrain); Suhar and Daba in Oman; and Shihr (Maharah), located between Aden and Oman near the Arabian Sea.

Aden and San'a were also prominent trade centers, with Aden's market held early in Ramadan and San'a's continuing until the end of the month. Rabiya hosted a month-long market beginning in Dhul Qa'dah, coinciding with the trade at Ukaz. Dzul Majaz, near Ukaz, was active before shifting to Mina during the Hajj season. Nazat, in Khaibar, operated during Muharram, while Hijr in Yamamah held similar activities (Habib, 1942). These markets were vital hubs of commerce where the Prophet strategically engaged, understanding customer needs and market segmentation to facilitate his business ventures.

The Prophet strategically entered various markets to introduce his business efforts and gain a deep understanding of customer behavior. He engaged in market segmentation, with a particular focus on price segmentation, recognizing its crucial role in ensuring smooth business operations. By identifying market segments and understanding the economic strength of potential consumers, the Prophet greatly enhanced the marketing and sales processes. His careful approach to seizing opportunities and conducting effective market segmentation led to significant profits.

According to a historical account from Imam Ahmad, after the victory in Mecca, hundreds of messengers approached the Prophet. Among them was Abdul Qais, whom the Prophet instructed to inform their leader, al-Ashajj. During their meeting, the Prophet asked various questions about the residents of different cities,

mentioning places like Sofa, Musyaqqar, and Hajar. Al-Ashajj was deeply impressed by the Prophet's extensive knowledge of their land, even admitting that the Prophet knew more about it than they did. In response, the Prophet humbly acknowledged the friendly nature of their people (Ahmad, 1949).

The Prophet skillfully implemented market segmentation by considering geographic, demographic, and psychological factors. His approach went beyond business transactions, extending to individuals, which showcased a highly personalized strategy. The Prophet's ability to deeply understand the needs of consumers extended far beyond simple product sales, reflecting a mindset uncommon among traders of his time.

Capital or Financing

After identifying opportunities and establishing market segmentation, the next critical step is securing capital or financing. While capital often takes the form of money or goods, the Prophet's entrepreneurial journey differed by relying heavily on trust and competence as his primary business capital. Trust, rooted in integrity and the ability to execute business ventures, became the foundation of his success. The Prophet's journey began modestly, evolving from a simple laborer to a trusted supervisor, manager, and ultimately an investor (Antonio, 2015).

The Prophet's business capital came from herding, market trading, and acting as an agent for affluent Meccan merchants. His extensive experience, honesty, and egalitarian spirit helped him build a strong network and reputation. Known for his transparency about product quality, he established a trusted personal brand. This reputation allowed him to work without significant capital, selling goods on behalf of others and earning through profit-sharing.

An illustrative historical account involves Rabi' bin Badr, who once partnered with the Prophet in a business venture. When they met again after some time, the Prophet asked if Rabi' remembered him. Rabi' expressed his gratitude, saying the Prophet had been his best business partner. The Prophet's dedication to creating positive impressions, honesty, and trustworthiness in business dealings is exemplified in this Hadith:

أَدِّ الْأَمَانَةَ إِلَى مَنْ ائْتَمَنَكَ

Be trustworthy to those who trust you, fulfilling your commitment to them, and refrain from betraying those who have betrayed you. (At-Turmudziy, 1994 No. 1185)

Prophets consistently prioritized making things easier for others. This is exemplified by the Hadith of Prophet Muhammad (SAW), which teaches that a good trader should be easy to buy from and easy to sell to, reinforcing the importance of this principle.

رَحِمَ اللَّهُ رَجُلًا سَمَحًا إِذَا بَاعَ ، وَإِذَا اشْتَرَى ، وَإِذَا اقْتَضَى

May Allah bless those who behave easy when selling and buying, as well charge his rights (his debts). (Al-Bukhari, 1993 No. 113)

In a hadith narrated by Anas bin Malik, Prophet Muhammad (SAW) demonstrated his understanding of resource utilization and entrepreneurship when a member of the Ansar sought assistance. The Prophet inquired about the man's possessions, which included a cloth and containers, and initiated a bidding process to sell them for two dirhams. He then advised the man to use one dirham for food and the other to purchase an axe. Following the Prophet's guidance, the man began cutting and selling wood, eventually earning ten dirhams to support his family (Hasan Halaq, 2010). This hadith illustrates the Prophet's wisdom in transforming available resources into opportunities for economic empowerment and sustainable livelihoods.

Decision Making

The Prophet's decision-making process was crucial, whether it involved initiating a business venture or managing ongoing operations. His choices held great significance, from selling goods and merchandise to making decisions as both a Prophet and an Apostle, such as land management or initiatives aimed at public economic empowerment.

When the Prophet engaged in business, it was not simply about reaching targets or generating profits. Instead, his approach focused on establishing long-term relationships with customers through the products and services offered. This strategic method of selling fostered meaningful connections between customers and businesses, enhancing trust and loyalty (Kartajaya, 2007). Historically, the Prophet made the business decision to trade goods, specifically offering cloth and vessels for sale. During this transaction, he exemplified ethical business practices by inquiring about potential buyers and accepting bids, demonstrating a fair and just approach. The Prophet's business decisions were not driven solely by financial gain; they also served as examples of ethical conduct, in line with Islamic principles. In Islam, ethical business practices extend beyond human interactions, connecting closely with

divine values. Thus, business dealings are not merely pursued for profit but are seen as reflections of both divine and human ethics (Hasan Halaq, 2010).

The Prophet's decision to engage in selling goods was not solely motivated by financial gain; it also served as a model of ethical business practices. In Islam, ethical business practices go beyond human interactions, creating a deep connection with divine values. As such, business transactions are not just profit-driven but are seen as reflections of both divine principles and human nature. In the context of the Prophet's decision-making, historical records show that he granted Bilal bin Haris al-Muzani rights to the high and low mines of al-Qabaliyah, exemplifying his just and ethical approach in economic matters (Anas, 1991; as-Sajistani, 1988). Another narration specifies that the Prophet granted Bilal not just a single piece of land but an extensive territory, spanning from one point to another and including mountains and mines (Abu Ubaid, 1985). Another historical account mentions the Prophet's allocation of the al-Qabaliyah and al-Aqiq mines to Bilal bin Haris al-Muzani (As-Samhudi, 2006).

These narrations highlight the Prophet's economic decisions, particularly his allocation of mining rights to Bilal in the Muzainah region (Al-Himawi, 1979). The Prophet's decision to grant these rights was based on Bilal's prior exploration efforts, and zakat had already been collected from the al-Qabaliyah mine, indicating its active exploitation (Anas, 1991; as-Sajistani, 1988). Islamic jurisprudence experts hold that the allocation of mining areas should only take place after extensive and costly exploration efforts. Furthermore, if an individual is unable to explore and utilize the land, it is permissible for others to use it, provided the area has been explored. In cases where an individual is incapable, the authority (*ulil amri*) has the right to reclaim the mining rights (Al-Khitabiy, 1932).

Innovation

A sociopreneur must foster personal creativity to thrive, establishing a unique niche in services and products. Prophet Muhammad exemplified innovation and ethical business practices, often exceeding agreed terms. Unlike typical traders who adhere strictly to deals, he prioritized generosity and excellence. This principle is illustrated in a hadith narrated by Imam Muslim: While returning from Mecca, Prophet Muhammad offered to purchase Jabir's ailing camel, insisting on paying despite Jabir's wish to gift it. Upon reaching Medina, the Prophet instructed Bilal to pay Jabir the agreed amount plus extra, emphasizing generosity. This example

reflects the Prophet's ethical standards and commitment to providing value in all dealings (An-Nisabury, 1992).

In a hadith narrated by Imam Muslim, the Prophet's instruction to Bilal was to pay Jabir one 'uqiyah (around 40 dirhams) for his camel and to add a certain number of qirath. This act of exceeding the initial agreed amount demonstrates the Prophet's principle of going beyond agreed terms to bring satisfaction to others. Similarly, another hadith from Abu Dawud and Tirmidhi recounts Suwaid bin Quraish's experience when the Prophet, while negotiating the purchase of trousers, advised the craftsman to "weigh and exceed." These examples illustrate the Prophet's innovative approach in business, underscoring the value of exceeding expectations in transactions (as-Sajistani, 1988).

Innovation and creativity were also evident during the economic crisis in Medina. Two main factors contributed to this crisis: *First*, the Ansar of Medina had to support the Muhajirin (immigrants from Mecca), who had left behind their homes, land, and wealth in Mecca, placing a heavy burden on Medina's economy. *Second*, the local economy was largely dominated by Jews and Christians, with the Bani Qainuqa market serving as a central hub of trade. The Prophet addressed this crisis through innovative strategies. First, he established several charters in Medina, which included provisions to begin filling the state treasury. Second, he empowered the Muhajirin, especially those engaged in the real sector, to unlock their potential and contribute to the economy. Many Muhajirin, including Abdurrahman bin Auf and others, successfully gained control of key areas in the Medina market (Ghadbân, 1992).

Manage Resource

The Prophet effectively managed both material and non-material resources. While many entrepreneurs rely on tangible assets, the Prophet began his business journey with intangible assets such as experience, integrity, and honesty. These qualities earned him the trust of Meccan capital owners, including Khadijah, allowing him to manage and grow their wealth. Through his integrity and skill, the Prophet eventually generated significant profits and became a successful businessman with his own capital.

The Prophet's reputation for honesty is well-documented in historical texts and hadiths. One account, narrated by Ibn Abbas and recorded by Bukhari, describes the Prophet ascending Mount Safa to warn his close relatives after receiving divine revelation. Addressing the Quraysh, including leaders like Abu Lahab, the Prophet

posed a hypothetical scenario, asking if they would trust him based on his past honesty. Their affirmation allowed the Prophet to deliver his warning of impending divine punishment. Abu Lahab's rejection prompted the revelation of the verse, "Tabbat yada Abi Lahab watab" (Al-Bukhari, 1993).

The Prophet's skill in managing resources is evident in historical accounts, such as Ibn Hisham's narrative of his trade expedition to Syria with Maysarah. In this venture, the Prophet consistently doubled profits, demonstrating his expertise in resource management (Hisyam, 1990). This skill was further evident during the Hijrah, where he organized and utilized available resources with remarkable precision. On the 27th of Shafar in the 14th year of Prophethood (September 12 or 13, 622), he coordinated Abu Bakr, Ali, Aisyah, and Asma in specific roles to support the journey. While Abdullah bin Abu Bakr gathered information, Amir bin Fuhairah eliminated tracks, and Abdullah bin Uraiqith navigated less-traveled paths, displaying the Prophet's strategic acumen in managing people and resources amid challenges (Al-Mubarakfuri, 2010).

The Prophet emphasized the importance of managing resources in various forms, including the care of orphaned children and their inherited wealth. Tirmizi narrated a hadith from Amru bin Syu', who quoted the Prophet's grandmother, stating that those responsible for orphaned children should use their wealth wisely, even selling assets if necessary, to prevent it from becoming liable to zakat. While this hadith has faced criticism, it is supported by another narration from Yusuf bin Mahak, where the Prophet advised trading the wealth of orphans to prevent its depletion through zakat. Umar bin Khaththab's endorsement of this practice, recorded in Baihaki's authentic chain, further reinforces this guidance (Al-Baihaqi, 1994). The Prophet's instructions to caretakers of orphaned children, particularly those managing legacies from their parents, were to actively develop and grow these inherited assets. Recognizing wealth as a form of resource power, the Prophet's directive goes beyond simple wealth management; it represents a comprehensive approach to managing resources effectively.

Usefulness

Usefulness was a key principle in the Prophet's sociopreneurship model. The Prophet consistently set an example by ensuring his efforts benefited others. From his early days herding sheep, through his time as a merchant, and ultimately as an Apostle, he aimed to bring benefit to others. While herding sheep, the Prophet helped support his uncle, Abu Talib, who was struggling financially. The Prophet

deeply appreciated his uncle's care, viewing him as a father figure. Despite this, he never used his uncle's love as an excuse to be spoiled or lazy. Instead, he demonstrated strong character by working hard and easing his family's burden through herding. The Prophet emphasized that economic independence allows a person to be free from the debt of gratitude to others (Ash-Shalabi, 2008).

The Prophet demonstrated the importance of providing benefits to others by implementing the Islamic market system. In Medina, he established an economic system rooted in real trade, emphasizing mutual profit, justice, and Islamic ethics. This system prioritized honesty, fairness to counter capitalist exploitation, price stability, quality standards, and discouraged speculation, monopolies, and conglomerates—practices often dominated by certain groups, such as the Jews. The shift from the old market model to this new Islamic framework greatly impacted societal transactions (*mu'amalah*). People found happiness and gained significant benefits from the Prophet's economic system. In a short time, the success of this system, with its diverse transaction models, made it the preferred choice among the public, largely due to the exemplary leadership of the Messenger of Allah.

All prophets sent by Allah, including Prophet Muhammad, served as guides for humanity throughout history. They were individuals who actively participated in market activities. Allah emphasized that the prophets before Muhammad were also people who ate food and walked in the markets. This became a trial for some and a test of patience, as people questioned why the apostles, including Muhammad, engaged in everyday activities rather than receiving direct angelic revelations. This highlights that, like all prophets, Muhammad, as a human being, participated in market life, using it as a means to teach religion, provide guidance, and convey the benefits of his teachings to the people.

In addition to demonstrating principles of beneficial economic activities, Prophet Muhammad (peace be upon him) conveyed essential teachings through his hadiths about the importance of benefiting others. He emphasized that the best individuals are those who contribute the most to the welfare of others, stating, "The most excellent person is the one who is most useful to others." (Al-Bukhari, 1993). These teachings serve as profound reminders of the virtue and necessity of selflessly supporting and aiding fellow human beings, reflecting the compassionate and communal values inherent in Islam (An-Nisabury, 1992). The narratives from the Qur'an and Hadith, as well as the historical accounts of the Prophet, provide a comprehensive concept of sociopreneurship from an Islamic perspective. Rosihaza et al. (2023) further support this idea, emphasizing that sociopreneurship rooted in

Islamic principles leads to unique impacts and practices distinct from conventional methods.

Social and Economic Transformation via Islamic-Sociopreneurship: A Study on the BAZNAS Productive Zakat Program.

Islamic social finance, which encompasses zakat, sadaqah, and waqf, is crucial for addressing socio-economic challenges, particularly in developing countries. The allocation of zakat funds towards income-generating initiatives, education, healthcare, and infrastructure development can create lasting socio-economic impacts and contribute to broader development goals (Chotib et al., 2023). This is supported by the findings of Widiastuti et al. (2021), who emphasize that zakat serves as a vital instrument for enhancing the welfare of mustahiq (zakat recipients) through empowerment programs that lead to business growth and improved living standards. The integration of zakat into socio-economic strategies not only alleviates poverty but also fosters sustainable development, aligning with the Sustainable Development Goals (SDGs) (Notolegowo et al., 2023).

The BAZNAS Productive Zakat Program specifically focuses on transforming zakat from a purely charitable act into a tool for economic empowerment. This approach is consistent with the principles of Islamic social entrepreneurship, which seeks to create social value while ensuring financial sustainability (Asfiah, 2021). The program's emphasis on productive zakat aligns with the findings of Azwar et al., who highlight the role of integrated Islamic social and commercial finance institutions in addressing socio-economic issues (Iskandar et al., 2021). By investing zakat funds into productive ventures, BAZNAS aims to cultivate a culture of entrepreneurship among mustahiq, thereby promoting self-sufficiency and reducing dependency on continuous charitable donations.

The activities of BAZNAS and LAZ align closely with socio-entrepreneurship principles, sharing the goal of eradicating poverty and transforming *mustahik* into *muzakki*. Both institutions prioritize social benefits over profit, adhering to principles such as social mission, empowerment, ethical practices, social impact, and sustainability. Although they do not explicitly identify as socio-entrepreneurs, BAZNAS implements programs aimed at improving community welfare. When existing programs fail to achieve social change, new approaches and systems are needed. BAZNAS' productive zakat initiatives play a significant role in enhancing social well-being.

Providing Livable Homes to Enhance Community Quality of Life

Aligned with sociopreneurship principles, BAZNAS's initiative to provide housing for the underprivileged reflects its commitment to its social mission. The Rumah Layak Huni (RLHB) Program, initiated by BAZNAS, demonstrates a strong commitment to enhancing the welfare of mustahik, or zakat recipients, by improving their living conditions. Through this program, BAZNAS aims to provide suitable and healthy housing for mustahik across various regions in Indonesia. The RLHB program, slated for launch in 2023, is part of BAZNAS's larger agenda to uplift the quality of life for underprivileged communities throughout the country (BAZNAS, 2023). This initiative underscores BAZNAS's mission to combat poverty and provide sustainable support for those in need.

In the preceding year, BAZNAS successfully renovated more than 2,400 mustahik homes, underscoring the program's effectiveness in delivering substantial positive impacts on beneficiaries' lives. According to 2023 data, the RLHB program not only aims to meet basic housing needs but also strives to alleviate structural poverty within communities (BAZNAS, 2023). This initiative aligns with the Zakat Community Development (ZCD) concept, which seeks to empower mustahik to achieve economic and social independence through sustainable community development.

The RLHB program in 2024 is expected to involve the renovation of an additional 25 homes, specifically targeting areas with high poverty rates. This program not only addresses physical housing needs but also considers the emotional and social well-being of beneficiaries, enabling them to live in dignity (BAZNAS, 2024). Through this initiative, BAZNAS illustrates the critical role that zakat can play in social and economic development, providing a substantial contribution to improving mustahik welfare across Indonesia.

Enhancing Community Economic Prosperity through the Productive Zakat Program at Z-Mart

The Z-Mart Program, an initiative by BAZNAS, has proven to be an effective means of supporting mustahik, or zakat recipients, by providing resources to boost their economic independence. The program specifically targets microentrepreneurs, supplying them with the necessary business tools and training to elevate their small enterprises. Through Z-Mart, beneficiaries like Widiyanti, a small shop owner, have seen substantial improvements in their income,

demonstrating the program's tangible impact on individual financial stability (BAZNAS, 2023b).

Z-Mart has made notable contributions to poverty reduction by equipping *mustahik* families with sustainable business opportunities. For instance, Ita's family, previously struggling financially, has experienced a marked increase in household income since participating in the program. This initiative goes beyond immediate financial relief, focusing on long-term solutions that foster self-reliance and contribute to economic stability (Baznas, 2024).

To date, the Z-Mart Program has successfully impacted hundreds of *mustahik* families, demonstrating its scalability and effectiveness as a poverty alleviation model. By providing *mustahik* entrepreneurs with financial literacy, business guidance, and capital assistance, Zmart empowers them to transform their livelihoods sustainably. This approach positions BAZNAS as a key player in advancing community welfare and highlights the significant role zakat can play in social and economic empowerment (Srinovita et al., 2019).

The Z-Mart program addresses community economic challenges and uplifts the financial standing of *mustahik*. One of the program's key achievements is transforming beneficiaries from aid recipients to financially capable individuals, like Ghozali, who increased his income from IDR 1,500,000 to IDR 5,000,000 monthly with Z-Mart's support. This transformation is due to the continuous guidance BAZNAS provides, empowering participants not only to improve their income but to reinvest in their communities (Ghozali, 2021).

Empowerment plays a central role in Z-Mart's impact, especially for *mustahik* who own small shops. By building on existing experience, the program accelerates beneficiaries' business growth, as seen with Ghozali, whose enthusiasm and business acumen were revitalized through Z-Mart. This approach not only raises personal income but also enhances participants' quality of life and family support capacity (Ghozali, 2021).

The transformation in Ghozali's shop also positively affects the local community, attracting more customers due to improved facilities and product variety, including locally sourced goods like eggs from nearby vendors. His shop's evolution exemplifies how zakat funds drive broader community benefits, creating a cycle of local economic support and empowerment that extends beyond the immediate needs of the *mustahik* (Ghozali, 2021).

The effectiveness of the BAZNAS Z-Mart initiative is supported by research highlighting the role of personal virtues in sociopreneurship. Nur Azizah et al. (2023) found that positive behaviors, such as honesty, consistent prayer, and discipline, significantly enhance sociopreneurial development. Similarly, Analiansyah et al. (2024) introduced the concept of Techno-Sociopreneurship through mosque management, framing it as a sociopreneurial approach grounded in Islamic principles. For programs like Z-Mart, equipping *mustahik* with essential business skills is vital to sustain operations. Mulyana et al. (2024) also emphasizes that skill development is crucial for supporting effective business processes, underscoring its necessity for BAZNAS's success.

The Z-Chicken Program by BAZNAS as a Means for Social Economic Improvement

The Z-Chicken initiative by BAZNAS is a pioneering sociopreneurship program aimed at transforming *mustahik* into entrepreneurs in the poultry sector, enabling them to generate income independently rather than relying solely on zakat for consumption. With 776 outlets and 20 stock points established as of 2022, BAZNAS provides initial capital for outlets, training, promotional support, and turnover monitoring. The initiative aligns with sociopreneurship principles by prioritizing social mission, empowerment, social impact, and sustainability. Through Z-Chicken, *mustahik* gain essential business skills, fostering not only their self-reliance but also generating local employment opportunities, contributing positively to surrounding economies.

The Z-Chicken represents a significant economic empowerment program aimed at enhancing the livelihoods of *mustahik* individuals in Indonesia. This program focuses on the production and sale of crispy fried chicken, leveraging local culinary traditions while addressing the need for halal certification, which is crucial in the predominantly Muslim context of Indonesia (Fatchurrohman & Asifa, 2023). The qualitative analysis of the Z-Chicken program reveals its multifaceted approach to economic empowerment, emphasizing not only the provision of skills and resources but also the importance of community engagement and sustainable practices (Setyudin, 2023). The Z-Chicken program has demonstrated a positive impact on the economic independence of its beneficiaries. Research indicates that the initiative has transformed participants from mere recipients of aid into active contributors to the local economy (Setyudin, 2023). This transformation is facilitated through training programs that enhance culinary skills and business

acumen, allowing participants to effectively manage their enterprises. Furthermore, the program has adapted to challenges posed by the COVID-19 pandemic by implementing strategies such as market analysis, menu adjustments, and collaborations with local governments to ensure sustainability and resilience (Kholid, 2023).

Examining the Z-Chicken program's social mission reveals BAZNAS's commitment to uplifting impoverished *mustahik* individuals and enhancing economic conditions. This dedication is evident from the program's initial stages, including socialization efforts and the meticulous selection of deserving beneficiaries. BAZNAS administers Z-Chicken with structured procedures, ensuring beneficiaries meet specific criteria, such as roadside stall owners with incomes at or below the regional minimum wage. Initial steps involve outreach, data analysis, and field surveys to assess potential *mustahik*. Beneficiaries receive both soft and hard skill training to enhance business operations, which leads to notable improvements in their economic conditions. For instance, Fenty, a beneficiary, reported increased income and operational growth after joining the program. This case illustrates the Z-Chicken program's empowerment impact, promoting innovation and community collaboration, resulting in meaningful economic and social transformations for *mustahik* and their communities (Fenty, 2022).

The sociopreneurship programs, Z-Chicken and Z-Mart, initiated by BAZNAS, do not always operate smoothly. Challenges on the ground frequently pose obstacles for both *mustahik* and BAZNAS in implementing these programs. The majority of these challenges stem from external factors, such as the existence of fraudulent *mustahik*, where individuals who are actually capable of self-sustenance falsify their information to qualify as *mustahik*. In such cases, BAZNAS conducts thorough verification of data, starting from the regional offices to the central level, followed by interviews and field surveys. Another challenge pertains to the education and skills possessed by each *mustahik*. The *mustahik* are not exclusively young or part of Generation Z. In fact, a significant portion comprises individuals over 50 years of age, who often lack the motivation to enhance their business competencies. BAZNAS addresses this issue by providing training before the commencement of business activities and encourages *mustahik* to participate in business training programs offered by other institutions.

BAZNAS serves as a promoter in the implementation of sociopreneurship while also acting as a mentor once the businesses are operational. This role is facilitated by the continuous monitoring regulations established by BAZNAS to oversee all of its

mustahik. BAZNAS advises mustahik to consistently prepare financial reports. Furthermore, in the procurement of coffee and chicken meat, BAZNAS ensures the availability of a dedicated stock to alleviate any confusion for the mustahik. BAZNAS is also encouraged to monitor market prices to maintain healthy competition with other vendors. Collaboration with skill enhancement institutions represents another strategy employed by BAZNAS to elevate the competencies of mustahik, such as participating in MSME training programs and similar initiatives. In the long term, BAZNAS aims to develop a technology-based monitoring and evaluation application to enable continuous oversight of program progress, allowing BAZNAS to track both positive and negative developments effectively.

Conclusion

The exploration of sociopreneurship has led to several key conclusions, highlighting its role as a business management system aimed at fostering welfare and social empowerment. Prophet Muhammad (SAW), revered as a role model in Islam, significantly contributed to the guiding principles for economic growth without harm. Six core principles derived from the Prophet's teachings—identifying opportunities, possessing capital, making bold decisions, fostering innovation, managing resources effectively, and providing utility—are integral to social empowerment and are often referred to as sociopreneurship.

Incorporating these principles, BAZNAS stands as a key institution focused on alleviating poverty and enhancing well-being. Its productive zakat programs, such as House-Worthy Huni assistance, Z-Mart, and Z-Chicken, are aligned with the core principles of sociopreneurship. These programs have had a positive impact on social welfare, reflected in improved living conditions, increased income levels, and overall business growth.

The success of BAZNAS's sociopreneurship programs has contributed to economic development in Indonesia. These initiatives not only help mustahik establish businesses but also create job opportunities within the broader community, contributing to unemployment reduction. Moreover, these efforts align with Indonesia's National Medium-Term Development Plan (RPJMN) 2019-2024, supporting its implementation. Rooted in the principles of Islamic economics, which emphasize justice and social welfare, BAZNAS channels zakat funds in a sustainable manner, promoting both short-term relief and long-term growth. This approach encourages the community to invest in an ethical and responsible Islamic economy.

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