

**THE CONTRIBUTION OF PRODUCTIVE ZAKAT TO
OVERCOME POVERTY USING HAD KIFAYAH METHOD
AT THE KAMPUNG ZAKAT SUMBER JAMBE JEMBER
INSTITUTION**

THESIS



UNIVERSITAS ISLAM NEGERI
**KH ACHMAD SIDDIQ
JEMBER**

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By :
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**STATE ISLAMIC UNIVERSITY OF
KIAI HAJI ACHMAD SIDDIQ JEMBER
FACULTY OF ECONOMIC AND ISLAMIC BUSINESS
JUNE 2023**

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Submitted to State Islamic University Kiai Haji Achmad Siddiq of Jember
in partial fulfillment of the requirements
for a bachelor's degree of Sarjana Ekonomi (SE)
Faculty of Economic and Islamic Business
Study Program of Zakat and Wakaf Management



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Day : Tuesday

Date : June 27th 2023

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MOTTO

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ ۗ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ

“Take zakat from some of their assets, with that zakat you clean and purify them and pray for them. Verily, your prayers give them peace of mind. And Allah is All-Hearing and All-Knowing.” (Q.S. Al Baqarah : 103)¹



¹ Depag RI, Al Qur'an dan Terjemahannya, 203

DEDICATION

Praise and gratitude Alhamdulillah I say to Allah SWT who has launched all kinds of obstacles in carrying out this research, and I would like to dedicate it to several people who have played a role in life including:

1. Both parents who have supported and always poured out their prayers so that I can get through all these obstacles, I hope your blessing will always accompany my struggle to success.
2. My brothers and sisters who have contributed to encouraging me in pursuing the education process.
3. Friends who accompany me on my life journey
4. My organization and community who remind me of each other when I feel lazy
5. The entire extended family of the Zakat and Waqf Management study program



FOREWORD

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah SWT, all praise and thanks to the almighty, the creator of the heavens and the earth who rains down inspiration so that he can pass the obstacles of this task. Shalawat and greetings from the author are addressed to the true revolutionary, the great prophet Muhammad SAW, who has created a source of civilization with prosperity that can be enjoyed by all people of the universe..

The thesis entitled “THE CONTRIBUTION OF PRODUCTIVE ZAKAT TO OVERCOME POVERTY BY USING HAD KIFAYAH METHOD AT THE KAMPUNG ZAKAT SUMBER JAMBE JEMBER INSTITUTION” Submitted to State Islamic Kiai Haji Achmad Siddiq University of Jember in partial fulfillment of the requirements for a bachelor's degree of *Sarjana Ekonomi* (SE) Faculty of Economic and Islamic Business.

Completion of the preparation of this scientific work is inseparable from the involvement of various parties, both directly and indirectly. Therefore, as a form of appreciation, the author would like to express his sincere gratitude to:

1. Prof. Dr. H. Babun Suharto, S.E., M.M, as a Rector of Islamic University Kiai Haji Achmad Siddiq of Jember and Academic Advisory Lecturer who so far has provided the best facilities for us.
2. Dr. Khamdan Rifa'i, S.E., M.Si, as a The Dean of the Faculty of Islamic Economics and Business who has provided various directions and directions regarding college programs on campus.
3. Dr. Nikmatul Masruroh, M.E.I as Chair of the Department of Islamic Economic.

4. Dr. H. Fauzan, M.Si as the Coordinator of the Zakat and Waqf Management Study Program as well as my supervisor who has provided the best protection for students when there are difficulties and always supports them until this thesis is finished.
5. Executive director of Kampung Zakat, Ustad Amiruddin who contributed to providing me with the facilities, knowledge, and guidance in carrying out and accompanying this research process.
6. All lecturers of the Islamic Faculty of Economics and Business, especially those who have provided knowledge to the author so that I can find out what is not yet known.

The author realizes that this thesis is still far from perfection, there are bound to be deficiencies in it, the author prepares it based on existing capabilities and to improve it certainly cannot be separated from constructive criticism and suggestions from readers.

In writing this thesis, the author only hopes that with the blessing of Allah SWT, this scientific work can provide benefits and blessings in the world and the hereafter, especially for writers and readers in general.

Aamiin Allahumma Amin.

Jember, April 18th 2023

Miftahus Surur

ABSTRACT

Miftahus Surur, 2023 : The Contribution of Productive Zakat to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution.

Keyword : Contribution, Productive Zakat, Islamic Economics

Islamic economic steps also learn about an individual who is guided by Islamic teachings on how to determine life goals, view and analyze economic problems, as well as the principles and values that must be upheld in achieving their goals. Zakat will be an Islamic economic instrument that must be able to be the best alternative way to solve problems. However, in reality every year this issue becomes an interesting polemic to be evaluated together.

The formulation of the problems in this research are: The First, How is The Contribution of Productive Zakat to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution. The Second, How is The Constraints of Productive Zakat Contribution to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution. The Third, How is The Solutions of Productive Zakat Contribution to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution

the purpose of this research are: The First, To find out how to Contribute Productive Zakat to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution. The Second, To find out how the Constraints Productive Zakat to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution. The Third, To find out how the Solutions Productive Zakat to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution

The method used in this study uses a descriptive qualitative approach with field research and data collection techniques used are interviews, observation and documentation. The research location is in KAMPUNG ZAKAT Sumber Jambe Jember.

The conclusions according to the focus of the problem can be explained as follows: Community empowerment through, 1) Business training in the form of business training in Zakat Village, namely making rattan woven bags and finally paving and brick making training, 2) Capital, capital given to an entrepreneur for developing the business itself is not given for initial capital, capital will be given to businesses that have been started and show good sales prospects. Then the obstacles faced by Kampung Zakat in community empowerment through community empowerment programs are, 1) lack of coordination, 2) lack of accommodative facilities. 3) limited funds. Finally, several solutions were found in community empowerment, namely 1) creating good coordination. 2) additional facilities 3) sufficient funds.

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CHAPTER 1

INTRODUCTION

A. Research Context

Islamic economics basically grows along with the development of tasyri'. After Prophet Muhammad SAW migrated to Medina (Medina period), Prophet Muhammad SAW played a role as head of state in Medina in building community life and state life according to the basic provisions of Qur'anic values such as equality, brotherhood, justice and freedom. and also, the Prophet Muhammad SAW took a strategic step on the basis of the struggle in upholding the State and Islamic symbols at the beginning of his reign.²

Islamic economic steps also learn about how to determine life goals, view and analyze economic problems, as well as principles and values in achieving goals. The behavior of the Muslim community is not discussed in Islamic economics as long as this behavior is not maslahah-oriented. Islamic economics also emphasizes individual and societal behavior that is consistent with a benefit orientation.³

There are 2 kinds of economic differences in its application, namely normative economics and positive economics. in Islamic economics, this is interesting to study. Normative economics discusses

² Rozalinda, Ekonomi Islam Teori dan Aplikasinya pada Aktivitas Ekonomi (Depok: PT.Raja Grafindo Persada, 2014), 2.

³ P3EI, Ekonomi Islam (Jakarta : PT.Raja Grafindo Persada, 2014), 19.

something that happened and should not have happened. and while positive economics is discussing something that happens in economic relations with something that happens with circumstances.

Islamic economic growth can develop if normative economics is applied in a directed manner because one of the important roles in alleviating the problem of poverty is zakat, because zakat is one of the third pillars of Islam, and zakat is the responsibility of Muslims to fulfill it.

And the government also contributes related to the management of zakat:

23 of 2011 verse 1 of the Zakat Management Law reads “pengelolaan zakat adalah kegiatan perencanaan, pelaksanaan dan pengoordinasian dalam pengumpulan, pendistribusian dan pendayagunaan zakat”.

Verse 2 then reads “zakat adalah harta yang wajib dikeluarkan oleh seseorang muslim atau badan usaha untuk diberikan kepada yang berhak menerimanya sesuai dengan syariat islam”.⁴

The Al-Qur'an and As-Sunnah have upheld Islamic law in the distribution of zakat which must be issued by Muslims who are classified as muzakki⁵. The Qur'an explains this in the At Tawbah verse 103⁶ :

⁴ Yusuf Wibisono, *Mengelola Zakat Indonesia* (Jakarta: Prenada Media Group, 2011), 115-116.

⁵ Didin Hafidhuddi, *Zakat dalam Perekonomian Modern* (Depok: Gema Insani, 2002), 7.

⁶ Depag RI, *Al Qur'an and Translate*, 203

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ ۗ إِنَّ صَلَاتَكَ سَكَنٌ
لَّهُمْ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ

The translation : Take zakat from some of their assets, with that zakat you clean and purify them and pray for them. Verily, your prayers give them peace of mind. And Allah is All-Hearing and All-Knowing.

It can be understood together that what reconciles their souls is their prayer and Allah is All-Hearing, All-Knowing. Allah SWT has determined 8 groups (ashnaf) who are entitled to receive zakat, namely: poor people (fuqura), indigent (masakin) amil zakat (amil alayha), converts (muallaf qulubuhum), slaves (riqab), people who have debts (gharimin), fi sabillah and travelers (ibnu sabil). Apart from these 8 groups, zakat is prohibited from being accepted, and the majority of scholars have agreed.⁷

Zakat will be an Islamic economic instrument that must be able to be the best alternative way to solve problems. However, in reality every year this issue becomes an interesting polemic to be evaluated together. There is an analogy regarding consumptive and conventional management of zakat, this management is less attractive in changing the conditions of mustahik because they only consume the results of their zakat as a means of fulfilling their needs and do not make their money

⁷ M. Mufraini Arief, *Akuntansi dan Manajemen Zakat* (Jakarta: Kencana Prenada Media Grup, 2006), 180.

circulate to make themselves productive. Therefore, we must make the distribution of zakat funds attractive. Namely productive zakat as a distribution system.

This zakat distribution model has been implemented by Caliph Umar bin Khattab who routinely gives 3 camels to one of mustahik every year. However, he hopes that mustahik will be productive in their zakat with the hope that in the next year they will no longer come as mustahik but instead come as muzakki. And the next year, Umar bin Khattab's wish came true. This concept is more effective as a breakthrough for poverty alleviation because zakat is not only a goal but a tool of get a goal .⁸

To determine who deserves to be mustahik, had kifayah as a benchmark standard according to maqasyid sharia for mustahik candidates who deserve it. Central Bureau of Statistics Developing the concept of had kifayah as a measure of the poverty line, and in accordance with Islamic sharia provisions, namely maqashid sharia.

Had kifayah comes from a concept of maqashid sharia which has the goal of maintaining the five. namely, hifdzun nafs (safeguarding the soul), hifdzud din (safeguarding religion), hifdzul maal (safeguarding wealth), hifdzul aql (guarding the mind), and hifdzun nasl (safeguarding offspring). Then formed into several parts. namely food, worship, clothing, housing, education, health, and transportation. And the

⁸ Qadir Abdurrachman, ZAKAT Dalam Dimensi Mahdhah dan Sosial (Jakarta: PT Raja Grafindo Persada, 1998), 172-173.

measurement model can be flexible, depending on the region and time. So had kifayah there are several dimensions namely : first, Dharuriyat asasiyat, namely clothing, food, shelter. Second, Hajjiyat asasiyat, namely education, health, and transportation.⁹ the concept of had kifayah applied in Kampung Zakat is very effective in developing the community's economy by collaborating on several existing programs in Kampung Zakat in Sumber Jambe.

Kampung Zakat was established in March 2018 by the Office of the Ministry of Religion of Jember Regency as a place for channeling zakat funds. which is located in Dusun Pace, Jambe Arum Village, Sumber Jambe District, Jember, East Java. In 2022 data, 75% of them are underprivileged people. this is the motivation for establishing a Kampung Zakat.¹⁰

Kampung Zakat has helped the community a lot in building and prospering it, namely by carrying out several of its programs. there are several donors who help with the distribution, namely BAZNAS Jember and all of LAZ at Jember. Among them are LAZISNU, LAZ Risqi, LAZISMU, Nurul Hayat, YM, YDSF, AZKA, Nurul Falah and BMH.¹¹

⁹ Mahri A. Jajang W et al., *Ekonomi Pembangunan Islam* (Jakarta: Department Ekonomi dan Keuangan Syariah – Bank Indonesia, 2021), 263.

¹⁰ Kampung Zakat, "Profile of Kampung Zakat", 12 September 2022

¹¹ Amiruddin, Interview, Jember, 26 November 2022. id digilib.uinkhas.ac.id digilib.uinkhas.ac.id digilib.uinkhas.ac.id

An interesting productive zakat is community empowerment by providing facilities that are able to elevate the degree of society in an area.

Researchers feel very interested in raising this thesis with the title “THE CONTRIBUTION OF PRODUCTIVE ZAKAT TO OVERCOME POVERTY BY USING HAD KIFAYAH METHOD AT THE KAMPUNG ZAKAT SUMBER JAMBE JEMBER INSTITUTION“

B. Research Focus

Research focus In qualitative research this is referred to as the term

formulation of the problem. The formulation of the problems listed in this section will be answered through the research process of researchers.

The research focus is as follows:

1. How is The Contribution of Productive Zakat to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution ?
2. How is The Constraints of Productive Zakat Contribution to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution ?

3. How is The Solutions of Productive Zakat Contribution to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution ?

C. Research Purposes

The research objective is a description of something that will be achieved from this research objective. The purpose of this study refers more to the problems that have been formulated previously. So the purpose of this research is as follows:

1. To find out how to Contribute Productive Zakat to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution.
2. To find out how the Constraints Productive Zakat to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution
3. To find out how the Solutions Contribute Productive Zakat to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution

D. Benefits of Research

The benefits of research provide knowledge with what will be given after completing the research. There are theoretical uses and practical uses that are easy to understand. The usefulness of research must be realistic as follows:

1. Theoretical Benefits

Can make insight into knowledge and provision of thoughts that are useful for writers and readers. Both related to arrangement, coaching, improvement, and distribution related to Kampung Zakat Jember. Besides that, it can also be used as a reference for secondary and primary data for further researchers.

2. Practical Benefits

a. For Writer

Can provide new knowledge, field experience, and development of knowledge that researchers obtain at university.

b. For Researcher

1) Adding new insights, information, and experiences theoretically and practically related to poverty alleviation efforts through the had kifayah method at Kampung Zakat Sumber Jambe Jember.

2) As a projection and evaluation in improving the quality of Kampung Zakat in poverty alleviation efforts through the had kifayah method at Kampung Zakat Sumber Jambe Jember.

c. For Institution

1) As material for provision, development, and comparison with other amil zakat institutions as well as an evaluation of existing policies, especially in efforts to alleviate poverty through the

had kifayah approach at Kampung Zakat Sumber Jambe Jember.

2) As material if conducting research with the same problem.

E. Definition of terms

The definition of this term discusses the understanding related to the topic of discussion that will be defined in terms (related to the research title).

1. Contribution.

According to the Big Indonesian Dictionary, a contribution is a gift or donation, so a donation is a form of contributing ideas, roles, input, and so on. Meanwhile, according to an economic perspective, donations are something that is given to a party with the aim of helping.¹²

The definition of contribution above can be interpreted that contribution is a form of sympathy that is applied by individuals or groups who are partners, and has an impact on social and economic aspects.

2. Productive Zakat

Zakat literally means getting purified, changing, growing, purifying, repairing, purifying, and self-cleaning. Meanwhile, in terms, it is giving part of his wealth to the ashnaf group who is entitled.¹³

¹² T. Guritno, Kamus Besar Bahasa Indonesia dan Kamus Ekonomi, (Jakarta:1992), 76

¹³ Mufraini, Akuntansi dan Manajemen Zakat, 162.

Productive comes from the English "productive" which means to produce or give. "Productivity" means production power. This means that productive is something that produces a lot, both in the form of goods and work.

So productive zakat can be interpreted as zakat that generates productive income.¹⁴

3. Had Kifayah

In Arabic, kifayah is taken from the word "kafā-yakfi-kifayah" which means sufficient, sufficient for survival and does not need the help of others.¹⁵ In the context and conditions of Indonesian society, Had Kifayah is used to measure how much minimum life needs are according to maqashid sharia standards.

The definition of had kifayah as a basic standard for the adequacy of a person's needs in his area. This kifayah benchmark is very helpful in facilitating household adequacy conditions. The hadith narrated by Bukhari and Muslim is the formula for the birth of had kifayah as follows.

“A person who comes to humans is not said to be poor, then given one or two mouthfuls of food and one or two date seeds, but what is said to be poor is someone whose wealth is not sufficient to meet proper

¹⁴ Moh. Thoriqudin, *Pengelolaan Zakat Produktif prespektif Maqasid Al-Syariah* Ibnu ‘Asyur, 29

¹⁵ Mahri, A. Jajang W dkk. *Ekonomi Pembangunan Islam*, (Jakarta: Department Ekonomi dan Keuangan Syariah – Bank Indonesia, 2021)

needs. and not doing anything to make people give alms to him, nor begging in front of men”. (H.R. Bukhari dan Muslim).¹⁶

Had kifayah comes from a concept of maqashid sharia which has the goal of maintaining the five. namely, hifdzun nafs (safeguarding the soul), hifdzud din (safeguarding religion), hifdzul maal (safeguarding wealth), hifdzul aql (guarding the mind), and hifdzun nasl (safeguarding offspring). Then formed into several parts. namely food, worship, clothing, housing, education, health, and transportation. And the measurement model can be flexible, depending on the region and time. So had kifayah there are several dimensions namely : first, Dharuriyat asasiyat, namely clothing, food, shelter. Second, Hajjiyat asasiyat, namely education, health, and transportation.¹⁷

F. Discussion Systematics

CHAPTER I Introduction, which contains the research context, research focus, research objectives, research benefits, definition of terms, and discussion systematics .

CHAPTER II Discussion Method, which contains a summary of previous research that has relevance to current research and contains theoretical studies.

¹⁶ Mahri, A. Jajang W dkk. Ekonomi Pembangunan Islam, (Jakarta: Department Ekonomi dan Keuangan Syariah – Bank Indonesia, 2021)

¹⁷ Mahri, A. Jajang W dkk. Ekonomi Pembangunan Islam, (Jakarta: Department Ekonomi dan Keuangan Syariah – Bank Indonesia, 2021)

CHAPTER III The research method, which contains the methods used by researchers including approaches and types of research, research locations, research subjects, data collection techniques, data validity, and research stages.

CHAPTER IV Research results, which contain descriptions of research objects, presentation and analysis of data as well as discussion of findings.

CHAPTER V Conclusions and Suggestions, contains conclusions from the results of the research and is complemented by suggestions from the research.



CHAPTER II

LITERATURE REVIEW

A. Previous Research

- a. Chaterin Maulidya dan A'rasy Fahrullah, Islamic Economic, Faculty of Economic and Business, Surabaya State University with the research title is “Analisis Pendayagunan Zakat Produktif Terhadap Pengembangan Usaha Mikro Mustahik (Studi Zakat Center Lazismu Gresik)”¹⁸

The research method used is descriptive qualitative research by conducting in-depth interviews. This study shows the results that the utilization of productive zakat has a major effect on the development of micro-enterprises owned by mustahik.

The difference in this research lies in its object, namely this research which takes place at the Zakat Study Center Lazismu Gresik, while the research conducted by the author takes place in Kampung Zakat Sumber Jambe Jember. The similarity lies in the focus of the discussion, namely they both discuss productive zakat.

- b. Muhajirin dan Abdul, Nahdlatul Ulama University West Nusa Tenggara Islamic Economics Study Program, with the research title

¹⁸ Chaterin Maulidya dan A'rasy Fahrullah, “Analisis Pendayagunan Zakat Produktif Terhadap Pengembangan Usaha Mikro Mustahik (Studi Zakat Center Lazismu Gresik)”, *Jurnal Ekonomika dan Bisnis Islam*, (April 2021): 168–178.

“Analisis Pendistribusian Zakat Produktif Pada Badan Amil Zakat Nasional (BAZNAS) Lombok Barat”.¹⁹

This study uses quantitative research. Zakat acts as a tool given by Islam to eradicate poverty from society by awakening the rich to their social responsibilities.

The difference lies in the object, namely this research at the West Lombok National Amil Zakat Agency (BAZNAS),

while this research was in Kampung Zakat Sumber Jambe Jember.

While the similarities lie in the research methods used and the discussion of productive zakat.

- c. Umi Rosyidah, Achmad Ajib Ridlwan, dan M. Syam'un Rosyadi, Islamic Economics Study Program, Faculty of Economics, Hasyim Asy'ari University, the title of the research is “Analisis Pengelolaan Dana Zakat Produktif Untuk Meningkatkan Kesejahteraan Umkm (Studi Kasus LAZISNU Jombang)”.²⁰

This research is a qualitative field research. The collection of information used in this study is observation, interviews, and documentation. The results of this study indicate that the provision of productive zakat funds to mustahik has an effect on increasing the mustahik's welfare.

¹⁹ Muhajirin dan Abdul, “Analisis Pendistribusian Zakat Produktif Pada Badan Amil Zakat Nasional (BAZNAS) Lombok Barat”, (Mei 2021): 139-144.

²⁰ Umi Rosyidah, “Analisis Pengelolaan Dana Zakat Produktif Untuk Meningkatkan Kesejahteraan Umkm (Studi Kasus LAZISNU Jombang)”, (Juni 2021): 92-103.

The difference between this research and written research is the location of the object, which is located at LAZISNU Jombang, while what is written is located in Kampung Zakat Sumber Jambe Jember. The similarity lies in the discussion, namely they both discuss productive zakat.

- d. Abdul Basit dan Rosidayanti, Sunan Kalijaga State Islamic University Yogyakarta, DIY, Indonesia with the research title is “Dampak Zakat Produktif Dalam Penguatan Modal Dan Kinerja Umkm Pada Kelompok Usaha Mandiri Di Baznas Provinsi Ntb)”²¹

This research is a qualitative research with a case study strategy. Data collection techniques using observation techniques, interviews and direct documentation of the object in question. Data validation technique uses triangulation. The results of this study indicate that the practice of distributing zakat for productive and business activities provided by the National Amil Zakat Agency (BAZNAS) can improve the capital structure, so that it has an impact on strengthening capital, in addition to assistance or training.

The difference between this research and the researchers who write lies in the object, namely in this study at BAZNAS in NTB Province and this research in Kampung Zakat Sumber Jambe Jember.

²¹ Abdul Basit dan Rosidayanti, “Dampak Zakat Produktif Dalam Penguatan Modal Dan Kinerja Umkm Pada Kelompok Usaha Mandiri Di Baznas Provinsi Ntb)” (November 2020): 150-158.

While the similarities are both using descriptive qualitative research methods and both researching productive zakat.

- e. M Usman dan, Nur Sholikin, Postgraduate Program, IAIN Surakarta in with his research entitled “Efektifitas Zakat Produktif Dalam Memberdayakan UMKM (Studi Kasus Pelaku UMKM di Pedan, Klaten, Jawa Tengah)”²²

This research uses descriptive qualitative research. Productive distribution of zakat at BAZNAS is expected to be able to alleviate poverty in society. The majority of the Pedan people work as MSME actors, so if the potential of this community can be maximized it will reduce the level of poverty in the area.

The difference between this research and written research lies in the object. Namely at the UKM Pedan, Klaten, Central Java while the research written is located in Kampung Zakat Sumber Jambe Jember. The similarities between this research and written research lie in the methods used, both of which use descriptive qualitative research methods. And both discuss productive zakat.

- f. Rahmad Hakim, Muslikhati, dan Mochamad Novi Rifa'i, University of Muhammadiyah Malang with the research title “Pendayagunaan

²² M Usman dan, Nur Sholikin, “Efektifitas Zakat Produktif Dalam Memberdayakan UMKM (Studi Kasus Pelaku UMKM di Pedan, Klaten, Jawa Tengah)” (Maret 2021): 174-182.

Dana Zakat Dalam Rangka Pemberdayaan Ekonomi Mustahik Studi Lazismu Kabupaten Malang)”.²³

This research is a type of qualitative descriptive research. Data collection techniques used were interviews and documentation, and data analysis used content analysis. Based on the results of the study it is known that the utilization of zakat funds in LAZISMU Malang Regency is able to increase the economic empowerment of mustahik, in terms of the aspects of usability, accuracy and objectivity, program scope, cost effectiveness, and reporting. . . accountability. while on timeliness, the financial reporting of zakat funds is still not timely.

The difference between this research and written research lies in the research object, namely this research which takes place at LAZISMU Malang Regency. Both discussed Productive Zakat.

g. Danu Adekita Fitrah, Faculty of Economics and Business, Brawijaya University, Malang with their research “Pengaruh Penyaluran Dana Zakat Produktif Terhadap Pendapatan Mustahik (Studi Pada Laznas Yayasan Dana Sosial Al-Falah Malang)”.²⁴

This study used qualitative research methods. The model for managing and distributing zakat funds at the Laznas Al-Falah Social Fund Foundation in Malang City is in the form of distributing zakat

²³ Rahmad Hakim, “Pendayagunaan Dana Zakat Dalam Rangka Pemberdayaan Ekonomi Mustahik Studi Lazismu Kabupaten Malang”, (April 2020): 84-100.

²⁴ Danu Adekita Fitrah, “Pengaruh Penyaluran Dana Zakat Produktif Terhadap Pendapatan Mustahik (Studi Pada Laznas Yayasan Dana Sosial Al-Falah Malang)”, (Maret 2019): 102-113.

funds in a Productive direction and channeling them in the form of capital to mustahik by providing funds, goods and other assistance. support. a tool to increase the productivity of traders or small entrepreneurs.

The difference between this research and written research lies in the object. This research was conducted at the Laznas Al-Falah Social Fund Foundation in Malang and took place in Kampung Zakat Sumber Jambe Jember. The similarities lie in qualitative research methods and they both discuss productive zakat.

- h. Teguh Ansori, M.IRKH, The Islamic Religious Institute of Sunan Giri Ponorogo, his research is entitled “Pengelolaan Dana Zakat Produktif Untuk Pemberdayaan Mustahik Pada Lazisnu Ponorogo”.²⁵

This research is a qualitative descriptive study. The purpose of this research is to describe the distribution system of productive zakat funds at LAZISNU Ponorogo. The nature of the empowerment carried out can be in the form of providing business capital, it can also be in the form of skills that are realized in the cost of education and training. This study concludes that accurate data collection is carried out by submitting mustahik candidate proposals to LAZISNU and identification of mustahik by amil.

²⁵ Teguh Ansori, “Pengelolaan Dana Zakat Produktif Untuk Pemberdayaan Mustahik Pada Lazisnu Ponorogo”, (Mei 2021): 166-172.

The difference between this research and the research that the author examined lies in the object, namely in this study it took place at Lazisnu Ponorogo, while in the research the author took place at Kampung Zakat Sumber Jambe Jember. The similarities lie in the research methods, both those using qualitative research methods and those that discuss productive zakat.

TABLE 1.1
SIMILARIES AND DIFFERENCES IN PREVIOUS RESEARCH

| NO | PREVIOUS RESEARCHER | TITLE | SIMILARITY | DIFFERENCES |
|-----------|--|---|---|--------------------|
| 1 | Chaterin Maulidya dan A'rasy Fahrullah | Analisis Pendayagunaan Zakat Produktif Terhadap Pengembangan Usaha Mikro Mustahik (Studi Zakat Center Lazismu Gresik) | Both discussed about productive zakat, and the research methods used. | different object. |
| 2 | Muhajirin dan Abdul Muttalib | Analisis Pendistribusian Zakat Produktif Pada Badan Amil Zakat Nasional (BAZNAS) Lombok Barat | discuss productive zakat. | different object. |
| 3 | Umi Rosyidah, Achmad Ajib | Analisis Pengelolaan Dana Zakat | using qualitative research methods and | different object. |

| | | | | |
|---|--|--|---|-------------------|
| | Ridlwana, dan M. Syam'un Rosyadi | Produktif Untuk Meningkatkan Kesejahteraan Umkm (Studi Kasus LAZISNU Jombang) | discussing productive zakat. | |
| 4 | Abdul Basit dan Rosidayanti | Dampak Zakat Produktif Dalam Penguatan Modal Dan Kinerja Umkm Pada Kelompok Usaha Mandiri Di Baznas Provinsi Ntb | using qualitative research methods and discussing productive zakat. | different object. |
| 5 | M Usman dan, Nur Sholikin | Efektifitas Zakat Produktif Dalam Memberdayakan UMKM (Studi Kasus Pelaku UMKM di Pedan, Klaten, Jawa Tengah) | using qualitative research methods and discussing productive zakat. | different object. |
| 6 | Rahmad Hakim, Muslikhati, dan Mochamad Novi Rifa'i | Pendayagunaan Dana Zakat Dalam Rangka Pemberdayaan Ekonomi Mustahik Studi Lazismu | using qualitative research methods and discussing productive zakat. | different object. |

| | | | | |
|---|------------------------|---|---|--|
| | | Kabupaten Malang | | |
| 7 | Danu Adekita Fitrah | Pengaruh Penyaluran Dana Zakat Produktif Terhadap Pendapatan Mustahik (Studi Pada Laznas Yayasan Dana Sosial Al-Falah Malang) | using qualitative research methods and discussing productive zakat. | different object. |
| 8 | Teguh Ansori | Pengelolaan Dana Zakat Produktif Untuk Pemberdayaan Mustahik Pada Lazisnu Ponorogo | using qualitative research methods and discussing productive zakat. | Terletak pada perbedaan objek penelitiannya. |

Source: processed by researchers

The similarities in the table described above are that the types of research are both qualitative, the researchers both discuss productive zakat, and the goal is to find out the economic empowerment of mustahik through productive zakat.

The difference between researchers and previous researchers lies in the application of empowerment. Researchers apply the empowerment by raising goats, while research first empowers it in a different way.

B. Theoretical Study

1. Contribution

According to the Big Indonesian Dictionary, a contribution is a gift or donation, so a donation is a form of contributing ideas, roles, input, and so on. Meanwhile, according to an economic perspective, donations are something that is given to a party with the aim of helping.²⁶

The definition of contribution above can be interpreted that contribution is a form of sympathy that is applied by individuals or groups who are partners, and has an impact on social and economic aspects.

2. Productive Zakat

a. Zakat

Zakat is one of the pillars of Islam. because zakat is an obligation for people who can afford to give it to people in need.²⁷ It is also explained in Law Number 23 of 2011 concerning Zakat Management that zakat is an asset that must be issued by Muslims or business entities to be distributed to those entitled to receive it in accordance with Islamic sharia guidelines.

The purpose of zakat is multifaceted, with several interrelated goals. Following are some of the main purposes of zakat in the context of the Islamic religion:

²⁶ T. Guritno, *Kamus Besar Bahasa Indonesia dan Kamus Ekonomi*, (Jakarta:1992), 76

²⁷ Muhyiddin Abdussomad, *Fiqh Tradisionalis*, (Malang : Pustaka Bayan Malang bekerjasama dengan PP Nurul Islam, 2004), 161.

- 1) **Worship of Allah:** Zakat is a form of worship that is required by Allah to Muslims. Through zakat, Muslims enforce obedience to Allah and fulfill His commandment to give a portion of their wealth to those who are entitled to receive it.
- 2) **Cleanses property and soul:** Zakat has the effect of cleansing an individual's property and soul from miserliness, greed and covetousness. By giving zakat, individuals can maintain the blessings and purity of their assets and avoid negative traits that can damage their lives.
- 3) **Reducing social and economic disparities:** Zakat serves as a mechanism for redistributing wealth in society. By obtaining funds from those who are more affluent, zakat is used to help reduce social and economic disparities between the rich and the poor. This provides opportunities for those who are less fortunate to receive assistance in meeting their basic needs.
- 4) **Increasing social solidarity:** Zakat encourages social solidarity and concern for others. Through zakat, individuals and communities actively participate in helping those in need. It strengthens social bonds and raises awareness about shared responsibility in overcoming social and economic problems.
- 5) **Balance in the economy:** Zakat helps to maintain balance in the economic system. By taking some of the wealth from

those who are more affluent, zakat ensures a more equitable distribution of wealth and prevents unequal accumulation. This can prevent excessive economic inequality and create stability in society.

- 6) Obtaining blessings: Paying zakat is believed to be a form of worship that will bring blessings and protect one's property from evil. Through giving zakat with sincere intentions, individuals hope to gain the blessings and blessings of Allah. These goals provide a foundation and orientation for Muslims in carrying out their zakat obligations and reinforce the principles of social justice and social awareness in Muslim societies.²⁸

Productive zakat has significant benefits in the context of zakat. Namely Economic Empowerment: Productive Zakat can play a key role in the economic empowerment of people in need. Sustainability and Long Term Impact: Productive zakat aims to create a long term impact in fighting poverty. Expanding the Scope and Impact of Zakat: By adopting a productive approach, zakat can expand its scope and impact.

Judging from its vertical dimension, zakat is a means to build a spiritual relationship with the creator (Allah SWT). When viewed from a social perspective, zakat is interpreted as a binder

²⁸ Muhyiddin Abdussomad, *Fiqh Tradisionalis*, (Malang : Pustaka Bayan Malang bekerjasama dengan PP Nurul Islam, 2004), 161.

of social care relationships which is a mission in the primacy of worship. As mentioned in the hadith Sahih Bukhari: 1308

حَدَّثَنَا أَبُو عَاصِمٍ الضَّحَّاكُ بْنُ مَخْلَدٍ عَنْ زَكَرِيَّاءَ بْنِ إِسْحَاقَ عَنْ يَحْيَى بْنِ عَبْدِ اللَّهِ بْنِ

صَيْفِيٍّ عَنْ أَبِي مَعْبَدٍ عَنْ ابْنِ عَبَّاسٍ رَضِيَ اللَّهُ عَنْهُمَا أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ

بَعَثَ مُعَاذًا رَضِيَ اللَّهُ عَنْهُ إِلَى الْيَمَنِ فَقَالَ ادْعُهُمْ إِلَى شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنِّي

رَسُولُ اللَّهِ فَإِنْ هُمْ أَطَاعُوا لِدَلِيلِكَ فَأَعْلِمُهُمْ أَنَّ اللَّهَ قَدْ افْتَرَضَ عَلَيْهِمْ خَمْسَ صَلَوَاتٍ فِي

كُلِّ يَوْمٍ وَلَيْلَةٍ فَإِنْ هُمْ أَطَاعُوا لِدَلِيلِكَ فَأَعْلِمُهُمْ أَنَّ اللَّهَ افْتَرَضَ عَلَيْهِمْ صَدَقَةً فِي أَمْوَالِهِمْ

تُؤَخَذُ مِنْ أَعْيَانِهِمْ وَتُرَدُّ عَلَى فُقَرَائِهِمْ

“We have conveyed to Abu 'Ashim Adh-Dlohhak bin Makhlad from Zakariya' bin Ishaq from Yahya bin 'Abdullah bin Syayfiy from Abu Ma'bad from Ibn 'Abbas radliallahu 'anhuma that when the Prophet Shallallahu'alaihiwasallam sent Mu'adz radliallahu 'anhu to Yemen, he said, "Invite them to testify that there is no god who has the right to be worshiped but Allah and that I am the messenger of Allah. If they have complied with it, then tell them that Allah has made it obligatory for them to pray five times a day

and night, and if they have complied with it, then tell them that Allah has obligated alms (zakat) from them. their property was taken from rich people. them and give to those who are poor".²⁹

This means that zakat has an important position in its very important function and role. One of the verses referred to is in chapter 73 al-Muzammil verse 20:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَقْرِضُوا اللَّهَ قَرْضًا حَسَنًا

“establishing prayer and paying zakat and crediting Allah with the best receivables.”

b. Legal Basis of Zakat

In the Nas al-Qur'an there are 32 words of zakat, even 82 times it is repeated using words whose synonyms are in line with shadaqoh and infak. The meaning is, zakat is so important that it is repeatedly mentioned in it. Of the 32 words that contain zakat, 29 of them are accompanied by prayer. Which means having a meaning or sign that is closely related to worship. Prayer worship is a form of very close relationship with the Creator (God), while zakat has a close relationship with God and Social (Human).³⁰

²⁹ Muhyiddin Abdussomad, *Fiqh Tradisionalis*, (Malang : Pustaka Bayan Malang bekerjasama dengan PP Nurul Islam, 2004), 163

³⁰ Abdurrachman Qadir, “ZAKAT (dalam dimensi madhah dan sosial)”, (Jakarta : PT Raja Grafindo Persada, 1998), 43.

Nash al-Qur'an which discusses about zakat which was revealed in two periods, namely the Mecca period and the Medina period. One of the verses revealed at the time of Mecca is as follows :

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَقْرِضُوا اللَّهَ قَرْضًا حَسَنًا

“establishing prayer and paying zakat and crediting Allah with the best receivables. (al-Muzammil verse 20)”.

And the period that was revealed in Medina one of the verses is as follows :

واقموا الصلوة وبيء تو الزكوة واركعوا مع الركعين

“establish prayer and pay zakat and bow down with those who bow down. (al-Baqarah verse 43)”.

In terms of language , The text of the verses about the command of zakat mostly means the order by using the word or paying it. What is meant by provision or hastened or perfected to the end, the word has the meaning of al-i'tha, namely an order to fulfill or pay.³¹

³¹ Abdurrahman Qadir, “ZAKAT (dalam dimensi madhah dan sosial)”, (Jakarta : PT Raja Grafindo Persada, 1998), 45.

In Nas as-Sunnah, several hadiths related to zakat have been collected, namely around 800 hadiths including several atsar.

c. Conditions and Pillars of Zakat

Zakat has legal requirements and obligatory zakat conditions . The obligatory conditions for zakat are independent, Muslim, mature, intelligent, have complete assets, reach nisab and reach haul. While the legal condition of zakat is the intention which includes the implementation of zakat and tamlik.³²

The purpose of zakat has many views that provide inspiration for Muslims. As the purpose of zakat in the view of Yusuf Qardawi who divides the three objectives of zakat, namely: from the side of the obligatory zakat (muzakki), recipients of zakat (8 asnaf) and in terms of social interests. Talking about the purpose of zakat in a social context, zakat aims in terms of economic valuation, meaning that it is seen from the function of assets that are used as a means of struggle to uphold Allah SWT's religion (Jihad fi Sabilillah), as well as the embodiment of socio-economic justice for the wider community.

³² Abdurrachman Qadir, "ZAKAT (dalam dimensi madhah dan sosial)", (Jakarta : PT Raja Grafindo Persada, 1998) , 98.

There are eight groups that are obliged to receive zakat in the Qur'an namely:

1. Poor people (people who do not have wealth and jobs that are able to meet their daily needs).
2. Fakir (a person who has a job but the results of his work are insufficient or not used for daily needs).
3. Amil (people who work in terms of collecting zakat),
4. Mualaf (a person who enters Islam with a firm intention in his heart).
5. Slaves (slaves who cannot free themselves).
6. People who have debt.
7. Fi sabilillah (those who fight in the way of Allah).
8. musafir (people on the go).³³

d. Productive Zakat

Zakat literally means getting purified, changing, growing, purifying, repairing, purifying, and self-cleaning. Meanwhile, in terms, it is giving part of his wealth to the ashnaf group who is entitled.

Productive comes from the English "productive" which means to produce or give. "Productivity" means production power. This means that productive is something that produces a lot, both in the

³³ Wahbah Al-zuhayly, ZAKAT Kajian Berbagai mazhab, (Bandung : PT Remaja Rosdakarya, 2005), 289

form of goods and work. So productive zakat can be interpreted as zakat that generates productive income.³⁴

Productive zakat is zakat assets given to mustahik not spent on consumption but developed and used to help his business, so that with this business mustahik can meet his needs, even changing from mustahik to muzakki.

Productive zakat is a concept that refers to the use of zakat to build productive and sustainable economic activities. This idea developed in response to the long-term challenges of poverty and the reduction of dependence on social assistance alone. Productive zakat aims to change the paradigm of zakat expenditure from simply providing direct assistance to people in need to sustainable economic empowerment.

Some thoughts on productive zakat include:

1. Productive investment: Productive Zakat involves investing zakat funds in productive endeavors that can provide long-term economic benefits.
2. Sustainable poverty alleviation: Through productive zakat, the long-term goal is to eradicate poverty by providing economic opportunities to people in need.

³⁴ Ira Nikmatul Maskuroh, "Penyaluran Zakat Produktif Pada BAZNAS Kota Semarang". (Skripsi, Universitas Islam Negeri Walisongo Semarang, 2019).

3. Community Empowerment: Productive Zakat does not only provide financial assistance, but also focuses on empowering the community to become economically independent.
4. Economies of scale: One important aspect of productive zakat is creating larger economies of scale in the management of zakat. By collecting zakat funds from individuals and channeling them into larger economic projects, the impact of zakat can be expanded and provide greater benefits to people in need.
5. Transparency and accountability: Productive zakat requires high transparency and accountability in the collection and use of zakat funds. Institutions that manage zakat must report clearly how zakat funds are used and the results achieved to ensure the effectiveness and sustainability of productive zakat programs.³⁵

3. The Constraints and The Solutions Of Productive Zakat

The problems that need to be considered in their contribution are the lack of education and awareness. One of the main problems is the lack of understanding and awareness of the concept and

³⁵ Abdurrachman Qadir, "ZAKAT (dalam dimensi madhah dan sosial)", (Jakarta : PT Raja Grafindo Persada, 1998) , 98.

potential of productive zakat among Muslim communities. And also Lack of Infrastructure and Institutions. The implementation of productive zakat requires strong infrastructure and institutions to collect, manage and distribute zakat funds. However, in some countries or regions, adequate infrastructure and institutions may be lacking, thereby hindering the effective implementation of productive zakat.

Some solutions that can help overcome the problem of productive zakat are Education and Public Awareness. A broader education program is needed about the concept and potential of productive zakat. And also Strengthening Infrastructure and Institutions The government and zakat institutions need to work together. Likewise with Supervision Strong monitoring mechanisms and independent audits must be implemented to ensure the proper use of zakat funds and in accordance with sharia principles.³⁶

4. Had Kifayah

In the context and conditions of Indonesian society, Had Kifayah is used to measure how much minimum life needs are according to maqashid sharia standards. The definition of had kifayah as a basic standard for the adequacy of a person's needs in

³⁶ Abdurrachman Qadir, "ZAKAT (dalam dimensi madhah dan sosial)", (Jakarta : PT Raja Grafindo Persada, 1998) , 96.

his area. This kifayah benchmark is very helpful in facilitating household adequacy conditions.

Had kifayah comes from a concept of maqashid sharia which has the goal of maintaining the five, namely, hifdzun nafs (safeguarding the soul), hifdzud din (safeguarding religion), hifdzul maal (safeguarding wealth), hifdzul aql (guarding the mind), and hifdzun nasl (safeguarding offspring). Then formed into several parts, namely food, worship, clothing, housing, education, health, and transportation. And the measurement model can be flexible, depending on the region and time. So had kifayah there are several dimensions namely : first, Dharuriyat asasiyat, namely clothing, food, shelter. Second, Hajjiyat asasiyat, namely education, health, and transportation.³⁷

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³⁷ Mahri, A. Jajang W dkk. Ekonomi Pembangunan Islam, (Jakarta: Department Ekonomi dan Keuangan Syariah – Bank Indonesia, 2021)

CHAPTER III

RESEARCH METHOD

A. Approach and Type of Research

The approach in the research used is a qualitative approach. A qualitative approach is an approach that aims to understand an event that occurred about what was experienced by the research subject, for example in terms of character, perception, motivation and action..³⁸

The type of research used is descriptive research. What is meant by descriptive research is research that describes or describes with words or stories, with pictures not with words. This is due to the application of qualitative methods. In addition, all the information that can be collected will later become the key to something that will be tested.

B. Research Object

The research location indicates where the research will be conducted. The research area usually includes the location (village, organization, event, text, etc.) and the unit of analysis..³⁹

The research conducted by this researcher took place in Paceh Hamlet, Jambe Arum Village, Sumber Jember District, Jember Regency,

³⁸ Lexy J. Moleong, *“Metode Penelitian Kualitatif”*, (Bandung : PT. Remaja Rosdakarya, 2016), 6.

³⁹ Tim Penyusun, *“Pedoman Penulisan Karya Ilmiah”*, (Jember : IAIN Jember Press , 2017),

East Java 68122. The reason for choosing this title is because KAMPUNG ZAKAT has a Program with Productive Zakat, namely contributing to poverty alleviation through its programmes.

The reason for choosing this location is because even though it is a plantation area, this hamlet still has social problems, namely poverty. This condition prompted the sharia manager of the Office of the Ministry of Religion of Jember Regency to establish 42 Kampung Zakats. Kampung Zakat has several goals, namely optimizing the management of zakat in Jember Regency, increasing community welfare, changing the management of consumptive zakat to being productive, changing mustahiq to become muzzakki, becoming residents of Kampung Zakat who are drug-free, free from radical views, and free from Al-Qur'an illiterate'an.

C. Research Subject

Research subjects as sources of information in research, research using purposive techniques or looking for informants determined by researchers with various considerations or choices.⁴⁰

Informants selected in this study include namely:

- a. Fouder :Head of the Office of the Ministry of Religion of Jember Regency

⁴⁰ Sugiono, "*Metode Penelitian Kuantitatif Kualitatif dan R&D*", (Bandung : ALFABETA, 2015), 218.

b. Chief director : Abdur Rohim Al Amin, M.Pd.I

c. Executive Director : Amiruddin, S.Pd

2. Cecep Hendrik Adiatna

d. Director of Finance : Fauziah Inwinarni, S.IP

D. Data Collection Technique

Data collection techniques are techniques that are used as the most strategic way in a research, because the main goal in a research is to get data from what we have been looking for. It consists of observation, interview, and documentation. Without knowing data collection techniques, researchers will not get data that meets predetermined data standards. The various methods that must be carried out in this data collection technique are:

1. Observation

Observation is the systematic observation and recording of the symptoms that appear on the object of research. 53 In this case the researcher uses non-participant observation, where the researcher is not directly involved and only acts as an independent observer. This observation technique is used to replace the data:

- a. Mustahik's life after receiving productive zakat assistance from Kampung Zakat.
- b. Productive zakat assistance given to mustahik.

- c. How mustahik fulfill their consumptive needs from the results of productive zakat assistance.
- d. Various productive zakat distribution programs are implemented by Kampung Zakat.
- e. The condition of Dusun Pace before the existence of the village zakat program.
- f. The condition of Dusun Paceh after the Kampung Zakat program

2. Interview

Interview is a conversation technique with a specific purpose. The talks were conducted by both parties concerned. Namely the resource person (source) and the interviewer or questioner (interviewer). The interview used was unstructured interview. Unstructured interviews are interviews that can be conducted freely, openly, and are often used in preliminary (fundamental) research or for more in-depth research on respondents..⁴¹

By using this interview technique researchers can obtain information and data as follows :

- a) Vision and Mision of Kampung Zakat
- b) Organizational structure of Kampung Zakat
- c) Activity list of Kampung Zakat

⁴¹ Sugiyono, “*Metode Penelitian Bisnis*” (Bandung : ALFABETA, 2002) ,132

3. Documentation

Documentation is looking for data about things or variables in the form of notes, transcripts, books, newspapers, magazines, agendas, and so on. Matters related to data on KAMPUNG ZAKAT Jember are general description data. As for those collected by this method are :

- a. Report on income or receipt of funds from Kampung Zakat Jember.
- b. Organizational structure of Kampung Zakat
- c. Photos related to research activities of Kampung Zakat Jember

This documentation technique was carried out by researchers to complete the data obtained through observation and interviews, by studying and analyzing various documents so that the data obtained can be accounted for..

E. Data Analysis

Qualitative research requires data analysis while the researcher is in the field or after returning from the field.

Data analysis was carried out simultaneously with the data collection process. The flow of analysis follows the interactive analysis model as described by Miles and Huberman. The techniques used in analyzing data can be visualized. And the process of analysis in this study was carried out in four stages, namely: Data Collection, Data Reduction, Data Presentation, Drawing Conclusions. The steps are as follows:

1. Data Collection

Data obtained from interviews, observation and documentation are recorded in field notes which consist of two parts, namely descriptive and reflective. Descriptive notes are reasonable notes, (notes about what the researcher saw, heard, witnessed and experienced himself. Reflective notes are notes that contain the impressions, comments, opinions and interpretations of the researchers about the findings found, and are material for data collection plans for The next step.

2. Data Reduction

data reduction is selecting data that is relevant and meaningful, focusing attention on data that leads to problem solving, discovery, meaning or to answer research questions. Then simplify and organize systematically so as to facilitate researchers in drawing conclusions..

3. Data Presentation

Presentation of data can be in the form of writing or words, pictures, graphs and tables. Presentation of data aims to combine information so that it can describe the circumstances that occur. In this case, so that researchers do not experience difficulties in mastering the information as a whole or certain parts of the research results, researchers must create narratives, matrices or graphs to facilitate mastery of the information or data.

4. Drawing Conclusions

Conclusions are drawn during the research process and data reduction process, after sufficient data has been collected, temporary conclusions are drawn, and after the data is complete, final conclusions are drawn. Since the beginning of the study, researchers have always tried to find meaning from the data collected. For this reason, it is necessary to look for patterns, themes, relationships, similarities, things that often arise, hypotheses and so on. The conclusions obtained were initially tentative, vague and doubtful, but with additional data both from interviews and from observation and by obtaining all research data. This conclusion should be clarified and verified during the research. The existing data is then combined into information units that form categorical formulations that adhere to holistic principles and can be interpreted without additional information.

Data regarding information that is considered the same is collected into one category, thus enabling the emergence of new categories from existing categories.

F. Data Validity

Checking the validity of the data needs to be done so that the data obtained is truly valid and can be accounted for scientifically. The validity of the data used in this research is source triangulation. Triangulation is a data technique or data collection that combines data collection techniques with data sources that have been obtained. This

source triangulation aims to test the credibility of the data which is done by checking the data that has been obtained through various sources.⁴²

This can be achieved in the following way :

1. Comparing the data obtained from observation with the results of interviews.
2. compare what people say in public with what you see in private .
3. Compare what people say about research situations with what people do all the time.
4. Comparing one's situation and perspective with various opinions and views of others.
5. Compare the results of the interviews with what is in the relevant documents.⁴³

G. Research Stages

In the research conducted by this researcher there are several stages, namely as follows :

a. Pre-field stage

The first stage carried out by researchers in this case is to look for some of the existing problems, after that it is continued by looking for

⁴² Sugiyono, "*Metode Penelitian Bisnis*" (Bandung : ALFABETA, 2002), 274.

⁴³ Sugiyono, "*Metode Penelitian Bisnis*" (Bandung : ALFABETA, 2002), 331.

related references. Researchers take the problem of distributing productive zakat by raising the title **“THE CONTRIBUTION OF PRODUCTIVE ZAKAT TO OVERCOME POVERTY USING HAD KIFAYAH METHOD AT THE KAMPUNG ZAKAT SUMBER JAMBE JEMBER INSTITUTION”**.

The stages of the Pre-Field are as follows :

- 1) Determine the research location
- 2) Develop research design
- 3) Manage permission
- 4) Prepare the equipment needed in the research

b. Implementation Stage

After obtaining research permission, researchers will enter the research object and immediately collect data by means of observation and interviews to obtain information related to the distribution of productive zakat.

c. Report Preparation Stage

After the researcher got the data, then the data was analyzed. The next step taken by researchers is to make a research report. Subsequent research reports are submitted to the supervisor, namely Dr. H. Fauzan, S.Pd., M.Si.

CHAPTER IV

DATA PRESENTATION AND ANALYSIS

a. Description of research object

This research took place in Paseh, Jambearum Village, Sumber Jamber District, Jember Regency, East Java 68122. The researcher will explain what is in Kampung Zakat as follows :

1. Profile of Kampung Zakat

Kampung Zakat was established in March 2018 by the Office of the Ministry of Religion of Jember Regency as a place for channeling zakat funds. which is located in Dusun Pace, Jambe Arum Village, Sumber Jambe District, Jember, East Java. In 2022 data, 75% of them are underprivileged people. this is the motivation for establishing a Kampung Zakat.⁴⁴

Kampung Zakat has helped the community a lot in building and prospering it, namely by carrying out several of its programs.

there are several donors who help with the distribution, namely BAZNAS Jember and LAZ Se-Jember. Among them are LAZISNU, LAZ Risqi, LAZISMU, Nurul Hayat, YM, YDSF, AZKA, Nurul Falah and BMH.

2. Vision and Mision of Kampung Zakat

a. Vision

⁴⁴ Amiruddin, Interview, Jember, 3 September 2022

Realizing Economic Improvement and Quality of Life for Religious People Based on Faith and Taqwa and Knowledge.

b. Mision

improve the economy and standard of living of religious people based on faith and piety and knowledge. through Economic Empowerment Programs, Education Development, counseling and coaching as well as Provision of Business Capital and Direct Assistance through Amil Zakat Institutions and Institutions in a Programmed, Targeted and Planned manner.⁴⁵

c. Goals

In general, the purpose of establishing an Integrated Kampung Zakat in Dusun Paceh is to improve the economy and the quality of the community's standard of living through community economic empowerment programs, educational development, as well as providing venture capital and direct assistance through amil zakat agencies and institutions in a programmed, directed and planned manner.⁴⁶

As for some of the details as follows :

1. Overcoming Poverty

⁴⁵ Kampung Zakat, "Profile of Kampung Zakat", 12 September 2022.

⁴⁶ Kampung Zakat, "Profile of Kampung Zakat", 12 September 2022.

- a. Promote independent society
 - b. improve the Community Economy by creating employment opportunities
 - c. Provide business capital and work skills.
2. Increasing the Level of Public Education
 - a. Eradicate Illiteracy of the Qur'an
 - b. Providing assistance with school tools and scholarships
 - c. Scholarships for orphans and underprivileged families
3. Provide Health Service Program
 - a. Free Health Checkup and Medication Program
 - b. Free Circumcision Service
 - c. Preparation of family medicine
 - d. Water and sanitation service
4. Overcoming Radicalism
 - a. Organizing Recitation or Majlis Ta`lim
 - b. Provide understanding and socialization of tolerance among religious community
 - c. Conduct counseling in every mosque and prayer room
 - d. Socialization and counseling involving relevant agencies
5. Preventing the Effect of Drugs
 - a. Approach the unemployed children
 - b. Gives an understanding of the dangers of drugs

- c. Advice about the bad effects of drugs
6. Creating a sakinah family and preventing early marriage
- a. Approach to community leaders
 - b. Provide an understanding of the sakinah family
 - c. education and understanding to parents and early childhood.⁴⁷

3. Structure of Kampung Zakat

| No. | Name | As |
|-----|-----------------------------|---|
| 1 | Abdur Rohim Al Amin, M.Pd.I | Chief director |
| 2 | Amiruddin, S.Pd | The Head of Kampung Zakat |
| 3 | Fauziyah Irwinarni, N.Ip | Direktor of Finance |
| 4 | Rudi Bawono, SE | The Field of Economic Development |

The Amil Zakat Institutions that have joined are as follows :

1. BAZNAS Jember Regency
2. Laziz Nurul falah

⁴⁷ Kampung Zakat, "Profil Kampung Zakat", 12 September 2022.

3. Laznas Nurul Hayat
4. Laznas Yatim Mandiri
5. Laz RIZQI
6. Baitul Mal Hidayatullah (BMH)
7. Lazismu
9. NU Care Lazisnu
10. Institute of Amil Zakat, Infaq, Shadaqah & Wakaf AZKA
11. YDSF
12. YBM PLN Jember Regency
13. ACT
14. PERSADA JATIM

b. Data of Presentation and Analysis

Each research must be accompanied by the presentation of data as supporting evidence in a research. Because the data will be analyzed, so that from the data a conclusion can be generated from data analysis which functions to give the meaning and value contained in the data that has been collected.

In accordance with the data collection method used in this research, three types of data will be presented, namely observation data, interviews, and documentation. As for the following :

1. The Contribution of Productive Zakat to Overcome Poverty using Had Kifayah Method at The Kampung Zakat Sumber Jambe Jember Institution.

a. Preparing the personality of the community in entrepreneurship

Community empowerment through the provision of business assistance, this is the form that is the focus of the village in this Paceh hamlet. This is a form of moral motivation in the form of information about the functions, rights and obligations of humans who are essentially obliged to believe, worship, work and fight with all their might. There are two forms of assistance:

1. Business Training

Business training can be included in the category of productive zakat, because business training aims to increase the ability and productivity of people who need it so that they can become economically independent and no longer need zakat assistance in the future.

In this case business training can be a form of productive zakat, because with business training a person can learn and acquire the knowledge and skills needed to start or improve his business. With this business training, each participant is given an understanding of the concept of entrepreneurship. with all kinds of ins and outs of the problem in it.

Muhammad, The Head of the Office of the Ministry of Religion of Jember Regency said.

“The strategy is to see opportunities and potential, the potential that exists here is to use bamboo. then there are many more activities such as empowering unemployed youth by providing job training and so on in order to support the economy.”⁴⁸

The meaning is empowerment strategy can be seen from the resources that can lift the economy of the surrounding community. What is around us, for example, like bamboo. One of the trainings taught using bamboo is making fruit baskets so that it can help alleviate the community's economy..

2. Business Assistance

Capital in the form of money is one of the important factors in the business world to obtain financial support. Kampung Zakat always strives to overcome poverty, especially for the people of Jember who need help, this was conveyed by Mr. Muhammad.

“Kampung Zakat always prioritizes aspects of community needs, especially the residents of Dusun Paceh, Sumberjambe Village, Jambearum District, Jember Regency with various programs that can overcome poverty, although not all of them, at least some have been assisted by Kampung Zakat, one of which is with this community empowerment program. in 2020, Kampung Zakat has formed community empowerment in Arjasa village by implementing 5 Program Aspects, one of which is sheep farming”.⁴⁹

⁴⁸ Muhammad, Interview, Jember, 22 Maret 2022.

⁴⁹ Muhammad, Interview, Jember, 22 Maret 2022.

This integrated Kampung Zakat has implemented various programs aimed at alleviating poverty. In 2020, Kampung Zakat has been able to empower the people in Arjasa by cultivating goats. Muhammad conveyed several things about his programs,

“There the mustahiq are empowered by herding sheep, and every 3 months they can harvest. The number of mustahik is approximately 14 people, each person is entrusted with 1 cage box containing 14-15 goats and rams, for 3 months the mustahik must take good care of the sheep. When you sell it, you will get a percentage of the sale. 30% for administrators and 70% for mustahik.”⁵⁰

There are 14 mustahik who raise sheep, each person is entrusted with 1 cage containing 15-15 goats and as wages, when the goats are sold, 70% goes to the mustahik and 30% goes to the manager.

2. Constraints of Productive Zakat Contribution to Overcome Poverty using Had Kifayah Method at The Kampung Zakat Sumber Jambe Jember Institution.

The obstacles faced by Kampung Zakat in contributing to poverty alleviation according to previous theoretical studies include :

a. Lack of coordination

Lack of coordination is a condition where various parties or elements involved in an action or project do not work effectively or regularly together to achieve the desired goals.

⁵⁰ Muhammad, Interview, Jember, 22 Maret 2022.

Lack of coordination can result in losses, errors and delays in projects or actions taken.

Therefore, good coordination is very important in achieving success in a project or action, especially in the context of teamwork or collaboration. Inadequate coordination within an organization is an obstacle, particularly in Kampung Zakat.

This was conveyed by Muhammad as the Head of the Office of the Ministry of Religion of Jember Regency.

“Kampung Zakat faces many obstacles, especially this year the obstacles are 1) lack of coordination with other agencies, and 2) lack of funding/funding, meaning that so far Kampung Zakat still lacks funds for this community empowerment.”⁵¹

“Another obstacle is the lack of cooperation with other agencies making it difficult to improve and develop community empowerment programs. Always a hindrance. Currently, cooperation with other parties is still minimal, so that it becomes an obstacle for Kampung Zakats to access community empowerment so that it is more in line with the main target.”⁵²

Mr. Amiruddin as the manager of Kampung Zakat conveyed,

“In managing Kampung Zakat, we still lack coordination between external and internal parties. Especially for community empowerment managers, with a lack of coordination, it is difficult to get in touch with other agencies, both in the form of cooperation and in other matters”.⁵³

⁵¹ Muhammad, Interview, Jember, 22 Maret 2022.

⁵² Muhammad, Interview, Jember, 22 Maret 2022.

⁵³ Amiruddin, Interview, Jember, 22 Maret 2022.

After the researchers conducted research in the Kampung zakat according to what the informants conveyed regarding the obstacles faced by the Kampung Zakat in empowering the community through this, namely: 1) lack of coordination with other agencies/institutions, and 2) lack of funds/funds to further develop community empowerment in the future which will come.

In managing community empowerment in Kampung Zakat, there is still a lack of coordination, both externally and internally. This lack of coordination is an obstacle for Kampung Zakats to manage community empowerment even better in the future, with this lack of coordination it is difficult to connect networks with other agencies.

b. lack of facilities

Facilities are the completeness of facilities and infrastructure in an activity, in the form of tools provided by the institution for daily activities. Kampung Zakat still lacks facilities in community empowerment programs.

This was also conveyed by Mr. Amiruddin as the manager of Kampung Zakat,

“many young people don't graduate because they can't afford an education like junior high school, so motivating them is a bit difficult, then the problem is related to capital, there are coaches, like yesterday. , for example, like woven bamboo, the market is what it is, so the marketing problem is also related to snacks, there are also many competitors, the home industry is small, there is also training here, so in terms of

capital, the marketing is difficult, sometimes the capital is also an obstacle, but God willing, it can still be overcome.”⁵⁴

The constraints faced by the Kampung Zakat related to community empowerment must add to the existing facilities in the community empowerment program, for example the expansion of sometimes sheep and the addition of sheep and the addition of other facilities. If it is still lacking and needs to be added, what needs to be replaced must be replaced. Lack of facilities, so that there are several programs in the field of zakat that have not been realized properly. While the time available for facilities in the community empowerment program is still very limited so that the implementation is still not optimal, if the facilities have been accommodated slowly all programs in the Kampung Zakat will be well realized for the community..

c. Lack of Funds

Every organization or company certainly has the desire to carry out all activities that make the institution in accordance with what is expected. Funds are a basic need in an institution, if funds are insufficient it is likely to be disrupted related to the management of the institution.

⁵⁴ Amiruddin, Interview, Jember, 22 Maret 2022

further obstacles were conveyed by Muhammad as the Head of the Office of the Ministry of Transportation in Jember Religious District.

“Kampung Zakat in making a community empowerment program has certainly determined the allocation of funds to be used in this program, especially regarding empowerment, in the community empowerment program there are 5 program areas which must then be managed in order to empower the surrounding community. the community, but for now only the livestock sector can still run and be implemented, while other fields have not been implemented due to a lack of funds.”⁵⁵

The obstacle to the lack of funds in managing community empowerment was also conveyed by Fauziah Inwinarni as the finance director,

“The problem with Kampung Zakat in managing community empowerment is that funds are lacking, while the funds used for this program are still minimal, so they have not been able to empower many people/mustahiq, and have not been able to carry out other programs, while still focusing on livestock programs.”⁵⁶

Obstacles, of course, in every institution and any company there must be obstacles, according to what was conveyed by the informant that what was conveyed by Muhammad as the Head of the Office of the Ministry of Religion of the Jember Regency conveyed three things, the first is the lack of management, starting from financial management and the financial reports themselves, so far has not gone well with regard to

⁵⁵ Muhammad, Interview, Jember, 22 Maret 2022.

⁵⁶ Fauziah Inwinarni, Interview, Jember, 22 Maret 2022.

financial reporting in the community empowerment program, secondly the lack of mustahik data owned by the Kampung Zakat, this is an obstacle, because mustahik data cannot determine the targets that will be empowered by the zakat community through this community empowerment program. So that data related to mustahik is needed in this program, third is the lack of coordination networks with other parties/agencies. This is very much a major part of the ongoing process of community empowerment programs going forward to make it better.

Limited funds are also one of Kampung Zakat's obstacles in managing this community empowerment program, with this lack of funds not being able to empower many people.

The community empowerment program is currently still unable to carry out other programs that are also in the realm of empowerment, but for the time being it is still focused on empowerment programs with livestock cultivation. The lack of funds in the Kampung Zakat has resulted in the program sector in the community empowerment program not being implemented, if funds are sufficient then the program sector will be implemented in the community.

3. Solutions of Productive Zakat Contribution to Overcome Poverty using Had Kifayah Method at The Kampung Zakat Sumber Jambe Jember Institution.

An organization certainly has a solution in overcoming a problem or obstacle. This really needs to be implemented as a way to overcome problems or obstacles. Solutions related to community empowerment through the Zakat Community Development (ZCD) program, among others:

1. Coordination Improvement

Improved coordination refers to efforts made to improve relationships and interactions between various parties involved in a particular project or task. The goal is to ensure that all parties involved have the same understanding of the goals, responsibilities and schedule of tasks to be performed.

Good coordination is very important in a business context, as it can help ensure that organizational resources are used effectively and efficiently, reduce cost overruns, and increase productivity. Improved coordination can be done in various ways.

Organizational improvement is an effort made by an organization to improve its performance, efficiency and effectiveness. The main goal of organizational improvement is to achieve organizational goals better and more efficiently. Organizational improvement can cover various aspects, such as process improvement, employee development, use of

more sophisticated technology, cost reduction, and customer service improvement.

Improved coordination often involves an in-depth analysis of various aspects of the organization, such as organizational structure, policies and procedures, communication, organizational culture, and so on. The results of this analysis are then used to design an action plan that aims to improve organizational performance and effectiveness.

Improved coordination can be carried out continuously, and are an important part of an organization's long-term business strategy to achieve competitive advantage.

The solution offered by Muhammad as the Head of the Office of the Ministry of Religion of Jember Regency,

“The solution to increasing community empowerment programs is to monitor/train community empowerment managers, so they can maximize coordination and communication, both to fellow community empowerment managers and to Kampung Zakat managers.”⁵⁷

Fauziah Inwinarni as the finance director provides a solution, namely,

“For empowerment such as marketing, I coordinate with good friends in the market or community friends for marketing, so that it is easy for people to seek capital”.⁵⁸

⁵⁷ Muhammad, Interview, Jember, 22 Maret 2022.

⁵⁸ Fauziah Inwinarni, Interview, Jember, 22 Maret 2022.

By providing this training, the manager of Kampung Zakat emphasizes that is,

“In addition to coordination and communication that must be built by community empowerment managers and Kampung Zakat parties by having to maintain good coordination and communication in every management and other matters must always be coordinated with fellow parties, by giving back related training. so as to connect good coordination between each other.”⁵⁹

In accordance with the results of interviews in improving existing programs in community empowerment, the first thing that must be done is to monitor the community empowerment manager, whether it is in accordance with what is assigned and must often provide guidance in the form of training to managers from community empowerment.

In order to then be able to maximize the mandate that has been given, because after all coordination must always be maintained, both coordination/communication with fellow managers and with Kampung Zakat administrators. Coordination and communication must always be consulted and coordinated with fellow managers and even with Kampung Zakat.

Because coordination and communication are very important in every institution and organization. To always maintain the image of the institution and coordination organization, it must continue to be built between parties. As well as providing training in the form of trainings

⁵⁹ Amiruddin, Interview, Jember, 22 Maret 2022.

that can maintain coordination between leaders and employees so that it continues to run well.

2. Additional Facilities

Facilities are all forms of facilities or services provided to meet the needs or facilitate the activities of a person or an organization. Facilities can be physical, such as buildings, rooms, or equipment, or non-physical, such as services or training programs. Examples of facilities that are generally provided by the government or companies include transportation, housing, health facilities, education, entertainment, and sports.

Facilities can also be a determining factor in choosing a place or service, especially for consumers who prioritize comfort and convenience in meeting their needs.

Additional facilities in the management of community empowerment are needed because after all, the more programs that are managed, the more facilities are needed.

This was conveyed by Muhammad as the Head of the Office of the Ministry of Religion of Jember Regency,

“In managing community empowerment programs, adequate facilities are needed, because so far community empowerment programs are in direct contact with the community, so whatever is desired in relation to increasing community

empowerment must be fulfilled, including existing facilities. accommodative/adequate and suitability for each region.“⁶⁰

The addition of facilities in this community empowerment program is a solution to increase community empowerment programs, because until now we have been constrained in this regard. If the facilities are adequate, of course other programs can be maximized.

These facilities really need to be equipped, both facilities in the form of facilities and infrastructure such as computers, lab rooms, as well as rooms as offices so that later if all the facilities have been fulfilled it can mean that all programs or comfort in work will be achieved. maximized, because all that is needed has been fulfilled.

3. Funds must be sufficient

Fund is a term used to refer to money or financial resources owned by individuals, companies, or various types of activities or activities.

In financial management, funds are often regulated so that they can be used to meet life and future needs, such as for education costs, insurance, investments, and so on.

Meanwhile, in an organizational context, funds are often used to finance various types of activities or projects, such as developing products or services, expanding businesses, developing infrastructure, or financing social activities. Funds are also often managed using certain investment strategies to maximize profits or benefits.

⁶⁰ Muhammad, Interview, Jember, 22 Maret 2022

The solution related to limited funds due to several factors, this was explained by Ms. Fauziah Inwinarni as Director of Finance,

“In improving community empowerment programs, of course, there must be a solution. first, Market Strategy Improvement, why should this market strategy be improved, because bearing in mind that in the community empowerment program there are 5 aspects of the economic sector program that focus on business and development, a market strategy is needed which will be further improved in the future. Second, it is more lively related to social media and community outreach. It really needs to be acknowledged that Kampung Zakat does not exist on social media every time there are activities. Third, cooperate with the Ministry of Religion and other agencies to make it easier to drive the flow of community empowerment programs in the future.”⁶¹

the village head also said in this regard,

“In managing this community empowerment program, Kampung Zakat will be very easy to manage and can also be directly implemented in other places, not just in one place if the funds are sufficient, related to insufficient funds, so the community empowerment program is only temporarily implemented. in some areas there is a possibility that if funds are sufficient then all of our regions will program this community empowerment program so that they can advance their own regions by utilizing existing facilities.”⁶²

The solution for sufficient funds was also explained simply by Amiruddin who is also the Executive Director.

“If the funds have been fulfilled, the programs that have not been implemented will be quickly implemented, especially in the sectors that are in this community empowerment programs.”

⁶¹ Fauziah Inwinarni, Interview, Jember, 22 Maret 2022.

⁶² Amiruddin, Interview, Jember, 22 Maret 2022.

The conclusions regarding the data obtained from several sources related to solutions in empowering mustahik through this community empowerment program include:

First, we have to fix the market strategy, which later this solution can really help aspects of the program in community empowerment, because after all if the funds are sufficient, of course other program sectors can also be immediately implemented in the community.

second, optimizing the use of social media, which was originally standard, must be intensified more frequently, both in program socialization and in other activities. Because after all muzakki and the general public will read from the media, what has been implemented by the Kampung Zakat, especially in the community empowerment program, must always be published and of course it will make the muzakki interested in the empowerment program, so maybe they can donate through the media.

Third, must cooperate with the Minister of Religion and other Institutions, this is to facilitate the process of implementing this community empowerment program and its implementation, both related to the nature of the adequacy of funds that have been planned by the Kampung Zakat or even being able to work with other agencies or institutions, so that the implementation programs with a predetermined budget can also be maximized.

In managing the community empowerment program that has been carried out by Kampung Zakat, of course it does not only want to be implemented in one place, but also wants to be implemented in other places, but this is an obstacle because the available funds are still limited. not enough to be able to apply it elsewhere. However, there is an initiative from the Kampung Zakat itself, if the funds are sufficient, it is likely that it will also apply to other areas. However, it is constrained because funds are still insufficient, the solution is if funds are sufficient and management of other programs is optimal, it is very possible to plan community empowerment programs in Jember as soon as possible..

c. **Discussion of Findings**

This section will discuss research findings related to the productive contribution of the integrated Kampung Zakat community, Dusun Paceh, Jambearum Village, Sumberjambe District, Jember Regency. the research here obtained data from interviews, observations, and documentation.

Based on the findings of research results regarding the community empowerment strategy of Integrated Kampung Zakat, Paceh Hamlet, Jambearum Village, Sumberjambe District, Jember Regency, in the previous sub-chapter, among others:

1. **The Contributions of Productive Zakat to Overcome Poverty using Had Kifayah Method at The Kampung Zakat Sumber Jambe Jember Institution**

a. business practice

Practices in doing business cover all activities carried out in running a business, from planning, product development, marketing, financial management, staff management, to interactions with customers.

Good business practices must be carried out regularly and effectively so that the business can grow and survive in the long term. Some practices that can be done in business.

As mentioned in the previous theoretical study, one of the strategies in community empowerment is to make people ready to become entrepreneurs. One form of business training at Kampung Zakat was making rattan woven bags and recently paving and brick making training, where this training was directly handled by the Jember Regency training center and each participant was given an understanding of the concept of entrepreneurship and all kinds of problems in it. While the purpose of the business training itself is to provide entrepreneurial insight from various aspects so that failures in developing entrepreneurial activities can be minimized,

so that the training provided by the Jember Regency training center can be carried out properly.

a. making bricks

The making of this brick is one of the programs in integrated Kampung Zakat, and this village empowers the youth of Dusun Paceh who don't have a job so that they can always live independently, and the sales are paid for, meaning that Kampung Zakat is the one who coordinates the manufacture and sale.

b. making paving blocks

Making paving blocks is also one of the many programs in Kampung Zakat, while those who are empowered to make paving blocks are young people who don't have a job.

c. Making Wicker (anyaman)

Making wicker from rattan and bamboo is also one of the programs held by Kampung Zakat, however specifically for making wicker rattan and bamboo it is women who do not work every day, and in the end are empowered to make wicker from bamboo or bamboo. as for the crafts consisting of rattan plates, sling bags, fruit baskets and so on, and the sales are also borne by Kampung Zakat.

d. Business

Kampung Zakat always tries to eradicate poverty, especially for the people of Jember who need help. In 2020, Kampung Zakat

has implemented various programs aimed at poverty alleviation that are able to empower people in Arjasa by cultivating goats. There are 14 mustahik who raise sheep, each person is entrusted with 1 cage containing 15 goats. and the distribution of the results, namely 70% goes to the mustahik and 30% goes to the manager.

2. Constraints of Productive Zakat Contribution to Overcome Poverty using Had Kifayah Method at The Kampung Zakat Sumber Jambe Jember Institution

there are several Obstacles of Kampung Zakat in alleviating poverty, among others :

a. Lack of coordination

After researchers conducted research in Kampung Zakat regarding the obstacles faced in alleviating poverty through the had kifayah approach, Mr. Muhammad said that the obstacles faced in this community empowerment program were the lack of coordination with other agencies/institutions.

In theory, the first obstacle is the low coordination between zakat regulators and OPZ. The constraints that exist in Kampung Zakat in the management of community empowerment are in accordance with the constraints that exist in theory.

b. Lack of sufficient facilities

Another thing that becomes an obstacle in community empowerment in Kampung Zakat is the lack of facilities for both managers and programs in Kampung Zakat, so that it becomes an obstacle for managers to run the program, where the program is an ongoing annual agenda. since Kampung Zakat was founded.

As for the needs needed in Kampung Zakat which functions as a support for the performance of managers such as computers, laboratory rooms, and also offices.

While other facilities that require additions in the implementation of the Kampung Zakat program such as the expansion of the pen and the addition of sheep.

The lack of these facilities makes managers experience difficulties in carrying out community empowerment programs. This program will run maximally slowly if the facilities are accommodating.

c. limited funds

The next obstacle is limited funds, this is an obstacle for Kampung Zakat in managing community empowerment programs, there are several sectors in the community empowerment program that cannot be applied to the community because they are still constrained by funds. , if the funds have been accommodated, of course other program fields can be implemented, because the funds are still lacking so only a few program areas are running.

The lack of funds is not able to empower many people to collect funds from the OPZ community. As an independent organization, OPZ must pay for promotion costs from its own funds. and as a result, the promotion costs are taken from funds collected from the public which Muzakki actually hopes to use to help Mustahik, especially the poor.

3. Solutions of Productive Zakat Contribution to Overcome Poverty using Had Kifayah Method at The Kampung Zakat Sumber Jambe Jember Institution

Solutions related to community empowerment through community empowerment programs according to what the researchers have described in theoretical studies include:

a. Improved Coordination

The first thing that must be done in implementing the program in Kampung Zakat is to improve good coordination. Both with fellow managers and with the surrounding community. because if the coordination between managers is not good then the programs in Kampung Zakat will not run optimally, and it is difficult to improve coordination with the community which aims to empower the community.

To maintain the image of the institution and organization, administrators must be consistent in carrying out their duties. In theory,

the solution offered is to improve coordination, this is in accordance with existing solutions in the field. Coordination and communication must always be consulted or coordinated with fellow administrators in Kampung Zakat.

b. Adding Facilities

The addition of facilities is very important because it has a positive impact on the quality of life and human productivity.

And facilities play an important role in providing convenience and comfort for humans to carry out activities and achieve their goals. Adequate and complete facilities can improve the quality of human life, increase productivity, improve safety, and provide user satisfaction. Therefore, organizations and companies around the world are investing in the construction of facilities to improve the quality of life and accelerate economic growth.

c. Sufficient funds

Solutions for empowering mustahik through this community empowerment program include: First, improve the market strategy, which later this solution can greatly assist the program aspect in community empowerment, because after all if the funds are sufficient, of course other programs can also be directly implemented in the community. second, optimizing the use of social media, which was initially standard, must be activated more often, both in program

socialization and other activities, because after all muzakki and the general public will read from the media, especially in community empowerment programs, so that makes Muzakki interested in the empowerment program. this is to facilitate the process of implementing community empowerment programs and their implementation.

The management of the community empowerment program that has been implemented by Kampung Zakat certainly does not only want to be implemented in one place, but also wants to be implemented in other places, but this is an obstacle because the available funds are still limited.

but there is an initiative from Kampung Zakat to carry out the program elsewhere if the funds are sufficient.

UNIVERSITAS ISLAM NEGERI
KH ACHMAD SIDDIQ
JEMBER

CHAPTER V

CONCLUSION

A. Conclusion

the goal of overcoming poverty through the had kifayah approach is an effective program to implement by empowering the community to jointly use zakat funds. Conclusion according to the focus of the problem can be explained as follows:

1. Productive Zakat Contribution through, 1) Business training, in the form of business training in Kampung Zakat, namely making rattan woven bags and training on paving and brick making. 2) Capital, capital is given to a mustahik to build his own business. 3) Goats, each Mustahik is facilitated by 15 goats, and after being sold, the proceeds are divided, 30% to Mustahik and 30% to the manager of Kampung Zakat.
2. The constraints faced by Kampung Zakat through the programs are, 1) lack of coordination, 2) lack of sufficient facilities. 3) limited funds.
3. The solutions for implementing the program are as follows: 1) Improved Coordination. 2) Adding facilities 3) Sufficient funds.

B. Suggestions

Suggestions from the author regarding the Contribution of Productive Zakat in Poverty Alleviation through community empowerment programs include:

1. Maximizing coordination and consultation with the community and the management of Kampung Zakat.
2. Kampung Zakat must maximize existing facilities so that the community can improve their program.
3. With the hope, this thesis can be a reference for other researchers



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RESEARCH MATRIC

| Title | Variable | Sub Variable | Indicator | Research Focus | Data Source | Research Methodolog |
|--|--|---|---|--|---|--|
| The Contribution Of Productive Zakat To Overcome Poverty Using Had Kifayah Method At The Kampung Zakat Sumber Jambe Jember Institution | a. Contribution b. overcome poverty | a. The Contribution Of Productive Zakat b. Overcome Poverty Using Had Kifayah Method | 1. The Contribution Of Productive Zakat To Overcome Poverty 2. Measuring the Poverty Line Using Had Kifayah Method | 1. How is The Contribution of Productive Zakat to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution ? 2. How is The Constraints of Productive Zakat Contribution to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution ? 3. How is The Solutions of Productive Zakat Contribution to overcome Poverty using the Had Kifayah method at the Kampung Zakat Sumber Jambe Jember institution ? | 1. Informant a) Head of Jember Regency Ministry of Religion. b) The Chief of Kampung Zakat Sumber Jambe Jember. c) Finance Sector of Kampung Zakat. d) Village head of Sumber Jambe Villager of Kampung Zakat Sumber Jambe Jember | 1. Approach and Type o Research a. Qualitative Approach b. Types of Descriptive Research 2. Research subject a. Purposive technique 3. Data collection technique a. Observation b. Interview c. Dokumentation 4. Technique of Descriptive Data Analysis 5. Data Validity Techniques a. Source Triangulation |

INTERVIEW GUIDELINES

THE CONTRIBUTION OF PRODUCTIVE ZAKAT TO OVERCOME POVERTY BY USING HAD KIFAYAH METHOD AT THE KAMPUNG ZAKAT SUMBER JAMBE JEMBER INSTITUTION

1. What is the strategy in running business training training?
2. What are the business materials applied by Zakat village?
3. How is the revenue shared between the manager and mustahik?
4. What are the obstacles that hinder the program in Kampung Zakat?
5. What are the obstacles that hinder the program in Kampung Zakat?
6. What are the obstacles that hinder the program in Kampung Zakat?
7. Are the facilities in Kampung Zakat adequate?
8. Are the funds in Kampung Zakat sufficient in carrying out its work program?
9. What is the solution done by Kampung Zakat in overcoming the problem?
10. What is the solution done by Kampung Zakat in overcoming the problem?
11. What is the solution done by Kampung Zakat in overcoming the problem?
12. What is the solution done by Kampung Zakat in overcoming the problem?
13. What is the solution done by Kampung Zakat in overcoming the problem?
14. What is the solution done by Kampung Zakat in overcoming the problem?
15. What is the solution done by Kampung Zakat in overcoming the problem?

CONCEPT AND INTERVIEW TRANSCRIPT

KEMENTERIAN AGAMA KABUPATEN JEMBER DI

KAMPUNG ZAKAT SUMBER JAMBE JEMBER

Informant Name : Muhammad

Place : Kampung Zakat Sumber Jambe Jember

| NO | RESEACHER QUESTION | INFORMANT ANSWER | TIME |
|----|---|--|------------------------------|
| 1 | What is the strategy in running business training training? | The strategy is to see opportunities and potential, the potential that exists here is to use bamboo. then there are many more activities such as empowering unemployed youth by providing job training and so on in order to support the economy. | Maret, 22 th 2023 |
| 2 | What are the business materials applied by Zakat village? | Kampung Zakat always prioritizes aspects of community needs, especially the residents of Dusun Paceh, Sumberjambe Village, Jambearum District, Jember Regency with various programs that can overcome poverty, although not all of them, at least some have been assisted by Kampung Zakat, one of which is with this community empowerment program. in 2020, Kampung Zakat has formed community empowerment in Arjasa village by implementing 5 Program Aspects, one of which is sheep farming. | Maret, 22 th 2023 |
| 3 | How is the revenue shared between the manager and mustahik? | There the mustahiq are empowered by herding sheep, and every 3 months they can harvest. The number of mustahik is approximately 14 people, each person is | Maret, 22 th 2023 |

| | | | |
|---|---|---|------------------------------|
| | | entrusted with 1 cage box containing 14-15 goats and rams, for 3 months the mustahik must take good care of the sheep. When you sell it, you will get a percentage of the sale. 30% for administrators and 70% for mustahik. | |
| 4 | What are the obstacles that hinder the program in Kampung Zakat? | Kampung Zakat faces many obstacles, especially this year the obstacles are 1) lack of coordination with other agencies, and 2) lack of funding/funding, meaning that so far Zakat Village still lacks funds for this community empowerment. | Maret, 22 th 2023 |
| 5 | Are the facilities in Kampung Zakat adequate? | Another obstacle is the lack of cooperation with other agencies making it difficult to improve and develop community empowerment programs. Always a hindrance. Currently, cooperation with other parties is still minimal, so that it becomes an obstacle for zakat villages to access community empowerment so that it is more in line with the main target. | Maret, 22 th 2023 |
| 6 | What is the solution done by Kampung Zakat in overcoming the problem? | Kampung Zakat in making a community empowerment program has certainly determined the allocation of funds to be used in this program, especially regarding empowerment, in the community empowerment program there are 5 program | Maret, 22 th 2023 |

| | | | |
|---|--|---|------------------------------------|
| | | <p>areas which must then be managed in order to empower the surrounding community. the community, but for now only the livestock sector can still run and be implemented, while other fields have not been implemented due to a lack of funds.</p> | |
| 7 | <p>What is the solution done by Kampung Zakat in overcoming the problem?</p> | <p>The solution to increasing community empowerment programs is to monitor/train community empowerment managers, so they can maximize coordination and communication, both to fellow community empowerment managers and to Kampung Zakat managers.</p> | <p>Maret, 22th 2023</p> |
| 8 | <p>What is the solution done by Kampung Zakat in overcoming the problem?</p> | <p>In managing community empowerment programs, adequate facilities are needed, because so far community empowerment programs are in direct contact with the community, so whatever is desired in relation to increasing community empowerment must be fulfilled, including existing facilities. accommodative/adequate and suitability for each region.</p> | <p>Maret, 22th 2023</p> |

CONCEPT AND INTERVIEW TRANSCRIPT

THE HEAD OF KAMPUNG ZAKAT

KAMPUNG ZAKAT SUMBER JAMBE JEMBER

Informant name : Amiruddin

Place : Kampung Zakat Sumber Jambe Jember

| NO | RESEACHER QUESTION | INFORMANT ANSWER | TIME |
|----|--|--|---------------------------------|
| 1 | What are the obstacles that hinder the program in Kampung Zakat? | In managing Kampung Zakat, we still lack coordination between external and internal parties. Especially for community empowerment managers, with a lack of coordination, it is difficult to get in touch with other agencies, both in the form of cooperation and in other matters. | Maret, 23 th 2023 |
| 2 | What are the obstacles that hinder the program in Kampung Zakat? | graduate because they can't afford an education like junior high school, so motivating them is a bit difficult, then the problem is related to capital, there are coaches, like yesterday. , for example, like woven bamboo, the market is what it is, so the marketing problem is also related to snacks, there are also many competitors, the home industry is small, there is also training here, so in terms of capital, the marketing is difficult, sometimes the capital is also an obstacle, but God willing, it can still be overcome. | Maret, 23 th 2023 |
| 3 | What is the solution done by Kampung Zakat | In addition to coordination and communication that must be built by community empowerment managers and | Maret, 23 th 2023 |

| | | | |
|---|---|--|---------------------------------|
| | in overcoming the problem? | Kampung Zakat parties by having to maintain good coordination and communication in every management and other matters must always be coordinated with fellow parties, by giving back related training. so as to connect good coordination between each other. | |
| 4 | What is the solution done by Kampung Zakat in overcoming the problem? | In addition to coordination and communication that must be built by community empowerment managers and Kampung Zakat parties by having to maintain good coordination and communication in every management and other matters must always be coordinated with fellow parties, by giving back related training. so as to connect good coordination between each other. | Maret, 23 th 2023 |
| 5 | What is the solution done by Kampung Zakat in overcoming the problem? | If the funds have been fulfilled, the programs that have not been implemented will be quickly implemented, especially in the sectors that are in this community empowerment programs. | Maret, 23 th 2023 |

CONCEPT AND INTERVIEW TRANSCRIPT

KEUANGAN KAMPUNG ZAKAT DI

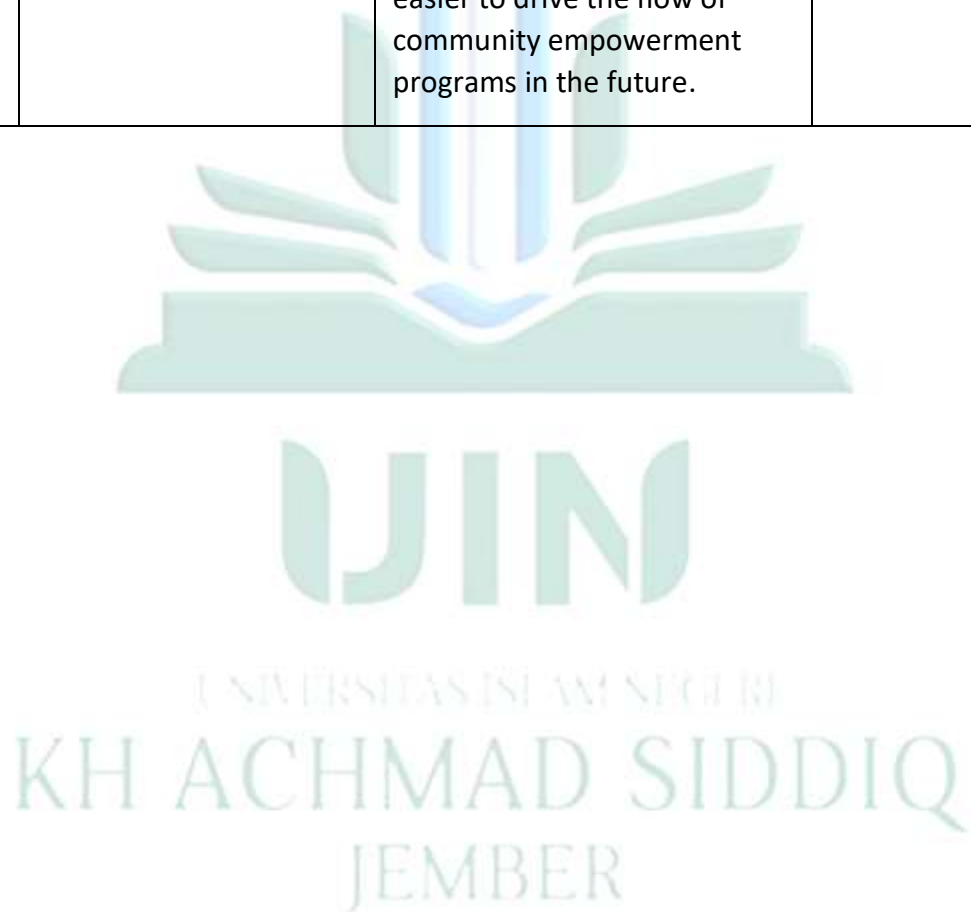
KAMPUNG ZAKAT SUMBER JAMBE JEMBER

Informant Name : Fauziah Inwinarni

Place : Kampung Zakat Sumber Jambe Jember

| NO | RESEARCHER QUESTION | INFORMAN ANSWER | TIME |
|----|---|---|---------------------------------|
| 1 | Are the funds in Kampung Zakat sufficient in carrying out its work program? | The problem with Kampung Zakat in managing community empowerment is that funds are lacking, while the funds used for this program are still minimal, so they have not been able to empower many people/mustahiq, and have not been able to carry out other programs, while still focusing on livestock programs. | Maret, 23 th 2023 |
| 2 | What is the solution done by Kampung Zakat in overcoming the problem? | For empowerment such as marketing, I coordinate with good friends in the market or community friends for marketing, so that it is easy for people to seek capital. | Maret, 23 th 2023 |
| 3 | What is the solution done by Kampung Zakat in overcoming the problem? | In improving community empowerment programs, of course, there must be a solution. first, Market Strategy Improvement, why should this market strategy be improved, because bearing in mind that in the community empowerment program there are 5 aspects of the economic sector program that focus on business and development, a market strategy is needed which will be further improved in the future. Second, it is | Maret, 23 th 2023 |

| | | | |
|--|--|---|--|
| | | <p>more lively related to social media and community outreach. It really needs to be acknowledged that Kampung Zakat does not exist on social media every time there are activities. Third, cooperate with the Ministry of Religion and other agencies to make it easier to drive the flow of community empowerment programs in the future.</p> | |
|--|--|---|--|





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Telp. (0331) 487550 Fax (0331) 427005 e-mail: febi@uinkhas.ac.id
Website: <https://febi.uinkhas.ac.id/>



Nomor : B-037/Un.22/7.a/PP.00.9/05/2023
Lampiran : -
Hal : Permohonan Ijin Penelitian

20 Mei 2023

Kepada Yth.
Kepala Kampung Zakat
Dusun Paceh, Dusun Jambiarum, Kec. Sumber Jambe,
Kab Jember, Jawa Timur 68122

Disampaikan dengan hormat bahwa, dalam rangka menyelesaikan tugas Skripsi pada Fakultas Ekonomi dan Bisnis Islam, maka bersama ini mohon diijinkan mahasiswa berikut :

Nama : Miftahus Surur
NIM : E20194007
Semester : VIII (Delapan)
Jurusan : Ekonomi Islam
Prodi : Manajemen Zakat dan Wakaf

Untuk mengadakan Penelitian/Riset mengenai "The Contribution of Productive Zakat to Overcome Poverty By Using Had Kifayah Method at The Kampung Zakat Sumberjambe Jember Institution" di lingkungan lembaga wewenang Bapak/Ibu.

Demikian atas perkenan dan kerjasamanya disampaikan terima kasih.

Wakil Dekan
Wakil Dekan Bidang Akademik,

Nurul Widyawati Islami Rahayu



SURAT PERNYATAAN

Yang bertandatangan di bawah ini :

Nama : Amiruddin, S.Pd
Jabatan : Ketua Kampung Zakat

Dengan ini menyatakan bahwa :

| | |
|-----------------------|---|
| Nama | : Miftahus Surur |
| NIK | : 3511041402980002 |
| Tempat, Tanggal Lahir | : Bondowoso, 14 Februari 1998 |
| Jenis Kelamin | : Laki-laki |
| Agama | : Islam |
| Status Perkawinan | : Belum Kawin |
| Pekerjaan | : Pelajar/Mahasiswa |
| NIM | : E20194007 |
| Prodi | : Manajemen Zakat dan Wakaf |
| Alamat | : Dusun Pecalongan, Desa Pecalongan, Kec.Sukosari, Kab. Bondowoso. |

Menerangkan bahwa mahasiswa tersebut melaksanakan penelitian pada Lembaga kami yaitu KAMPUNG ZAKAT Dusun Pacch, Desa Jambe Arum, Kec. Sumber Jambe, Kab. Jember, mulai tanggal 22 Maret 2023-27 Maret 2023 dengan skripsi yang berjudul : THE CONTRIBUTION OF PRODUCTIVE ZAKAT TO OVERCOME POVERTY USING HAD KIFAYAH METHOD AT THE KAMPUNG ZAKAT SUMBER JAMBE JEMBER INSTITUTION.








Demikian surat pernyataan ini dibuat dengan sebenarnya dan untuk dipergunakan sebagaimana mestinya.

Jember, 28 Maret 2023



Amiruddin, S.Pd
Ketua Kampung Zakat

JOURNAL OF RESEARCH ACTIVITIES

| NO. | DATE | ACTIVITIES | INITIAL |
|-----|------------------------------|--|---|
| 1. | Maret, 22 th 2023 | Submit a research permit to the Head of Kampung Zakat Sumber Jambe Jember |  |
| 2. | Maret, 22 th 2023 | Obtained permission to conduct research activities in Kampung Zakat Sumber Jambe Jember |  |
| 3. | Maret, 22 th 2023 | Interview with the Head of the Ministry of Religion of Jember in Kampung Zakat Sumber Jambe Jember |  |
| 4. | Maret, 23 th 2023 | Interview with Head of Kampung Zakat Sumber Jambe Jember |  |
| 5. | Maret, 23 ^h 2023 | Interview with Finance Director of Kampung Zakat Sumber Jambe Jember |  |
| 6 | Maret, 27 th 2023 | Taking documentation together at Kampung Zakat Sumber Jambe Jember |  |
| 7 | Maret, 27 ^h 2023 | Request a statement letter to complete research in Kampung Zakat Sumber Jambe Jember |  |

Jember, Maret,
27th 2023



Amiruddin, S.Pd

DOKUMENTATION



Location of Kampung Zakat Sumber Jambe Jember



making bricks in Kampung Zakat Sumber Jambe



Making Anyaman in Kampung Zakat Sumber Jember Jember



making a Chicken Coop di Kampung Zakat Sumber Jambe Jember



Goat Farm in Kampung Zakat Sumber Jambe Jember



social action in Kampung Zakat Sumber Jambe Jember



The Head of Kampung Zakat and Direktur Keuangan Kampung Zakat Sumber Jambe Jember



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Fax (0331) 427005 e-mail: feb@uinkhas.ac.id Website: <http://uinkhas.ac.id>



SURAT KETERANGAN LULUS PLAGIASI

Nomor : B-3.MZW/Un.22/7.d/PP.00.9/5/2023

Bagian Akademik Fakultas Ekonomi dan Bisnis Islam menerangkan bahwa :

Nama : Miftahus Surur
NIM : E20194007
Program Studi : Manajemen Zakat dan Wakaf
Judul : THE CONTRIBUTION OF PRODUCTIVE ZAKAT TO
OVERCOME POVERTY USING HAD KIFAYAH
METHOD AT THE KAMPUNG ZAKAT JEMBER
INSTITUTION

Adalah benar-benar telah lulus pengecekan plagiasi dengan menggunakan aplikasi Turnitin, dengan tingkat kesamaan dari Naskah Publikasi Tugas Akhir pada aplikasi Turnitin kurang atau sama dengan 30%.

Demikian surat keterangan ini dibuat agar dapat dipergunakan sebagaimana mestinya.

Jember, 6 Juni 2023
An. Dekan
Kepala Bagian Akademik
Fakultas Ekonomi dan Bisnis Islam



Syaiful Mulyadi





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Website: <https://febi.uinkhas.ac.id/>



SURAT KETERANGAN

Kami yang bertandatangan di bawah ini, menerangkan bahwa :

Nama : Miftahus Surur

NIM : E20194007

Semester : VIII/Delapan

Berdasarkan keterangan dari Dosen Pembimbing telah dinyatakan selesai bimbingan skripsi. Oleh karena itu mahasiswa tersebut diperkenankan mendaftarkan diri untuk mengikuti Ujian Skripsi.

Jember, 06 Juni 2023

Koordinator Prodi. Manajemen Zakat dan Wakaf,

Fauzan



AUTHENTICITY STATEMENT OF WRITING

The undersigned below:

Name : Miftahus Surur
NIM : E20194007
Study Program/ Major : Manajement of Zakat and Wakaf
Faculty : Economic and Islamic Bussiness
Institution : UIN KH Achmad Siddiq Jember

Hereby declares that the content of the thesis entitled **"THE CONTRIBUTION OF PRODUCTIVE ZAKAT TO OVERCOME POVERTY USING HAD KIFAYAH METHOD AT THE KAMPUNG ZAKAT SUMBER JAMBE JEMBER INSTITUTION"** is the result of my research/ work, except in part referred by the source

Jember, 12th Juny 2023

Stated by


Miftahus Surur
NIM : E20194007

A. DATA DIRI

Nama : Miftahus Surur
Tempat, tanggal lahir : Bondowoso, 14 – Februari - 1998
Alamat asal : desa Pecalongan, RT 005 RW 001,
Kecamatan Sukosari, Kabupaten
Bondowoso
Jurusan : Ekonomi Islam
Program Studi : Manajemen Zakat dan Wakaf
Fakultas : Ekonomi dan Bisnis Islam
No HP : 0812-3584-2740
Instagram : Miftah.surur.ms13
Alamat Email : Miftahsurur695@gmail.com



B. RIWAYAT PENDIDIKAN

| No. | Pendidikan | Tahun |
|-----|--|---------------|
| 1. | TK Al Fattah Bondowoso | 2004-2007 |
| 2. | MI Al Fattah bondowoso | 2007-2013 |
| 3. | MTs. Al fattah bondowoso | 2013-2016 |
| 4. | TMI Al Amien Prenduen, Sumenep, Madura | 2016-2017 |
| 5. | UIN KHAS JEMBER | 2019-sekarang |

C. PENGALAMAN ORGANISASI DI KAMPUS UIN KHAS JEMBER

| No. | Nama | Tahun |
|-----|---|-------------|
| 1. | Ketua Umum HMPS Mazawa | 2021-2022 |
| 2. | Bidang Keilmuan PMII Rayon FEBI | 2022 - 2023 |
| 3. | Bidang Keilmuan IKMPB | 2022 - 2023 |
| 4. | Kepala Department Intelektual Forum Nasional MAZAWA Wilayah 3 JATIM | Sekarang |
| 5. | Ketua Ikbal Paguyuban Jember | Sekarang |
| 6. | Bidang 1 Internal PMII Komisariat UIN KHAS Jember | |
| 7. | Menteri Luar Negeri Dewan Eksekutif Mahasiswa UIN KHAS Jember | Sekarang |
| 8. | Pengurus Cabang IPNU Bondowoso | Sekarang |

C. MOTTO

“ Everything will be okey with Allah “