Entrepreneurship Model in Zakat Institution of Muhammadiyah
Case Study in Lazismu Yogyakarta Province
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ABSTRACT
This study aimed to explore in-depth the role of zakat institutions in poverty alleviation by distributing zakat funds in various programs, particularly through economic empowerment. This research is focused on Entrepreneurship Economic Development in Lazismu, Yogyakarta Province. Furthermore, this paper examined how to develop a zakat distribution model through entrepreneurship models and increase the welfare of zakat recipients. This research uses qualitative analysis to explore the role of the Zakat Institution in entrepreneurship development. Meanwhile, to determine the development of the material and spiritual well-being of zakat recipients was by using the CIBEST model developed by Beik & Arsyianti, 2015. The result of this research is that the entrepreneurship development carried out by Lazismu DIY is channeled by providing business capital to zakat recipients with various types of businesses. Furthermore, the provision of business capital that is carried out has a positive impact on improving the business and skills of zakat recipients. In addition to this, after measuring using the CIBEST model, it is concluded that zakat recipients with the entrepreneurial model developed by Lazismu DIY have increased materially and spiritually.

Keywords: Entrepreneurship Model, Zakat Institution, Welfare, Zakat Recipient

1. INTRODUCTION
Zakat has a vital, strategic, and decisive role in terms of Islamic teachings and the development of the welfare of the people. From the dimensions of Islamic teachings, the command of zakat must be paid by every Muslim as a form of obligation worship. Also, the majority of Indonesia’s population is Muslim, where in general, Indonesia has a great potential in obtaining zakat in the modern economy [1].

This is where zakat institutions have an essential role both in collecting and distributing zakat funds to zakat recipients. In the collection, it is necessary to do a lot of innovation and pick-up to zakat payers considering the enormous potential cannot be exploited. The latest data for 2019, the potential for zakat in Indonesia reached 233.8 trillion, while new achievements amounted to 6.2 trillion. Meanwhile, on the side of zakat funds distribution carried out by the majority of zakat institution, it is still in the form of a consumptive program. As mandated by the Law on Zakat Number 23 of 2011, the distribution of zakat funds is carried out consumptively and productively to reduce the number of unemployed and poverty in Indonesia, which has not been successfully resolved until now [2].

The report from the Indonesian National Statistics Agency that the number of unemployed people in February 2019 reached 6.8 million people, while those who worked part-time or only 15 hours per week reached 10.76 million people while those who were uncertain sometimes worked and at certain times did not work up to 9.53 million people so that in 2019 the number of people who need work and have not worked will reach 27.9 million people.

BPS reported that the number of poor people in Indonesia in March 2019 reached 25.14 million people. Based on the domicile, it is categorized into two parts,
consisting of 39.46 percent of the poor living in urban areas and 60.54 percent in rural areas[3].

The comparison between the poor and the needy population is 25.14 million against 27.9 million people. If calculated, the results show that between the number of poor people and the population who need work, the dominant population is those who need work. It can be assumed that between the poor and those who need work, both need to get the right to work to improve their livelihoods and welfare. On the other hand, according to the Islamic approach in general, these two categories need to get support, assistance, and compensation as a recipient of zakat because they belong to the needy and poor.

The needy and poor are categorized as zakat recipients who get top priority in the eight groups entitled to receive zakat. The virtue can be seen in the order of zakat recipients placed in the first mention. This can be seen in the Holy Qur'an in Surah At-Taubah verse 60, “Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise”. It can be concluded that those who are entitled to receive zakat first before the other groups are the needy and poor.

Zakat institutions in Indonesia, both government and private zakat institutions, are still minimal in distributing zakat funds for productive business activities to zakat recipients. This can be seen from the data on zakat recipients nationally that only 5% received financial assistance for economic independence in 2018. The total number of zakat beneficiaries reached 11,352,942 people, while zakat beneficiaries in the field of economic assistance for economic independence in 2018. The total number of zakat beneficiaries reached 11,352,942 people, while zakat beneficiaries in the field of economic development only reached 475,578 people from all over Indonesia.

A number of studies on entrepreneurial empowerment for zakat recipients have shown significant results. Recipients of zakat, infiq, and sadaqah increase their welfare after obtaining capital from zakat institutions, as stated in research that the zakat program has been effective in increasing the mustahik household welfare index in material and spiritual aspects. The welfare index has increased by 40%, and the average income per month has increased by 100%. In addition, the levels of material poverty, spiritual poverty, and absolute poverty have also decreased. Another study conducted by BAZNAS in 2018 using the Had Kifayah (HK) standard poverty index measurement model showed that productive zakat programs in 26 provinces in Indonesia were able to reduce the number of poor people [4].

Zakat institutions in Indonesia have carried out the empowerment of mustahik through many programs to reduce poverty, including through entrepreneurship. This paper will specifically discuss the empowerment of zakat recipients with an entrepreneurial model. This exploratory research looks in depth at the reality of zakat recipient empowerment carried out by zakat institutions, especially Lazismu DIY, in poverty alleviation. This analysis is fundamental as an effort to find the role of zakat institutions in poverty alleviation through entrepreneurship. On the other hand, it promotes the role of zakat institutions at the local and international levels. The qualitative approach was adapted from Case Study Research [5]. The use of the term entrepreneurship is used in this study as a part of the distribution of zakat funds to zakat recipients for the development of their own businesses. Another term with the same meaning, the distribution of zakat funds, is used in the form of business and development to produce more significant benefits [6]. Funds received are not spent on consumptive purposes but are developed and used to support business operations to meet their daily needs on an ongoing basis.

This research is organized into five main sections. The introductory section includes a discussion on the role of zakat institutions in Indonesia and the role of entrepreneurs in poverty alleviation. Section 2 provides a literature review on entrepreneurship programs at zakat institutions. The research methods of this paper will be in section 3. An overview of entrepreneurial practices that have been implemented by Lazismu DIY and explain the problems and solutions of zakat recipient entrepreneurs are presented in section 4, conclusions, and recommendations for further research in section 5.

2. LITERATURE REVIEW

The word entrepreneurship comes from French and German entrepreneur unternehmen. Both verbs are translated to “do.” It can be interpreted that entrepreneurs try to do what no one else does. The entrepreneur “is at once one of the most interesting and one of the most difficult to understand in portraying a character and is the subject of economic analysis.” Entrepreneurship’s economic theory is divided into three major Austrian, Chicago and German intellectual traditions. Austrian proponents like Kirzner (1973; 1979) advocated the use of opportunities by entrepreneurs. In the Chicago School (1921 Knight), the importance of taking risks and addressing uncertainty has been emphasized. The role of a new combination of creative work was interpreted by German schools, particularly known through the works of Schumpeter[7]. A brief definition of entrepreneurship is someone who exploits opportunities by recombining existing resources in an activity through permanent uncertainty.

Islamic entrepreneurship is a composition of two different things, Islam and business. Islam is defined as the faith in a single god and Muhammad (saw) is Allah's messengers. In a popular hadith told by al-Buchari, angel Gabriel asked the prophet about Islam, Iman and Ihsan, and explained that Islam is a testimony not to
have God other than Allah, that Muhammad is His messenger, that Muhammad is His messenger, that He prays, pays the Zakat, that in the Month of Ramadan he fasts. Faith belongs to Allah, His Angels, His books, The Last Day, His Messengers, and the fate of God. Ihsan said that he worshiped Allah as though he saw Him, or even if he saw Him not, He (Allah) saw you. Enterprise in Islam is linked to faith and submission to God [8].

Simply put, undertakings are based on three crucial pillars according to Islam. The first pillar is to take advantage of opportunities, based on the definition of entrepreneurship. The second pillar is based on socio-economic or ethics, in which all Muslim activities are driven by a set of religious principles, values and teachings. The third pillar is the spiritual-religious relation and one to God, in which the ultimate purpose is to receive the grace of God. These pillars are interconnected, connected and reinforced. In addition, the sources of the Qur'an and institutions and interpretation processes are particularly relevant to these pillars. In Islam, businesses thus have their own way of understanding it. It needs to be understood and analyzed holistically related to entrepreneurship, the values of Islamic teachings, the obligations that must be carried out in Islam, the influence of certain institutions in interpreting the holy book as a source, and an ecosystem that provides religious interpretation [9].

Enterprise plays a vital role in economic, social, growth and development technology. Businessmen are socio-economic change mediators in many ways. The social role has the potential to increase as the value of entrepreneurship increases. In addition to profit generation, entrepreneurship is the principal way to accumulate wealth and help others to develop themselves. Entrepreneurship also promotes investment, discovery, innovation and the development of new companies. The proposed approaches can therefore be combined to achieve balance and highest results with the BOP (pyramid bottom), SE (social entrepreneurship) and corporate social responsibility (CSR) operations. Such integration requires synergy and a major change in entrepreneurship and research [10].

The distribution of productive zakat provided by zakat institutions can increase household mustahik income. The program has also succeeded in reducing poverty by increasing income by 147.14%. The program has also succeeded in reducing the material's index, spiritual and absolute poverty for mustahik. On the other hand, the welfare index increased by 63.7 percent. The productive zakat fund distribution program has the potential to reduce material and spiritual poverty [11].

Another study conducted in Selangor (Malaysia) found that the mustahik entrepreneurship program was very beneficial and had an impact on the mustahik because it would improve the mustahik's economy while increasing their income. In addition, zakat institutions also create entrepreneurship development programs to support the economic businesses of zakat recipients [12].

BAZNAS [13] reports the significant effect of zakat funds on mustahik income in his study of mustahik in Surakarta, Indonesia. The higher the funds disbursed to zakat recipients, the income for mustahik will increase. In addition, the results of other research in Balikpapan Indonesia also show that venture capital has a significant effect on the welfare of the people who receive zakat in Balikpapan City.

Nasrullah [14] studied models of community economic empowerment through the management of zakat and alms at the Great Mosque of Syarif Hidayatullah (East Java) and Mayes, Setiawan, Isbah, & Zuryani [14] about productive roles of zakat to help the poor in Rokan Hulu Regency, Sumatra, Indonesia. These studies conclude that the zakat funds collected have an impact on poverty reduction through productive zakat programs. Zakat can also be an effective financial instrument for the poor, and a productive model of distribution of zakat and alms helps in empowering mustahik.

Studies in different places, namely in Bandung and Yogyakarta, which were carried out using quantitative models, concluded that the provision of capital through productive zakat affects business income and can increase the profitability of mustahik [15]; [16]. Also, research in Yogyakarta concluded that the distribution of productive zakat funds has a significant effect on the growth of micro-businesses and the welfare of mustahik. Besides, the capital given to mustahik can increase micro-businesses by absorbing labor.

Puspitasari et al. [17] reported that the distribution of zakat funds through takaful institutions could help provide welfare to poor farmers in the context of poverty alleviation. This was also reported by (Pailis, Burhan, Multifiah, & Ashar) [18] in their study in Riau, Indonesia, that productive zakat is able to provide welfare for the community. Providing capital to productive zakat recipients at BAZNAS Riau Indonesia can directly increase the income of poor families.

Furthermore, Siregar [19] reports that the problem of zakat funds faced by BAZNAS in North Sumatra, Indonesia, is still lacking in terms of organizational structure in accordance with PP No. 14 (2014). In addition, the government's lack of attention to the development of zakat and low budget support from the government due to the lack of professional human resources, especially in the administrative and financial sectors, also affects the impact of zakat. Likewise, Darmawati & Nawarini [20] raised the issue of increasing the potential for raising zakat funds and problems in Banyumas and Purbalingga Indonesia.
where it was concluded that the achievement of zakat collection by zakat institutions was still minimal compared to the potential available there. In addition, the problem faced is the lack of public awareness in distributing zakat funds through formal zakat. Furthermore, the main problem faced by zakat institutions is poor funding, management, and operational management.

Priyono [21] suggests that the implementation of zakat management as organizational management must prioritize the interests of mustahik. Furthermore, the management of zakat and alms funds must be adequately managed by zakat institutions to improve the welfare of zakat recipients, especially in empowering the poor. In addition, the use of productive zakat funds to empower poor people who receive zakat is a form of implementation of law number 8 of 2016 and law number 23 of 2011 concerning zakat management. Rianto [22] also examines the minimal distribution of zakat funds to poor people with disabilities who receive special zakat funds to support their business. For this reason, in conclusion, the distribution of zakat funds to empowering entrepreneurs with disabilities needs to be increased.

Other research is related to zakat management using regression analysis of the motivation factor to pay zakat by zakat payers in Kolaka, Sulawesi Indonesia (Zakariah et al., [23]). It is concluded that the satisfaction of zakat payers in paying zakat occupies the highest factor that affects the motivation to pay zakat. For that, zakat institutions must have credibility, be responsible for services, and be trusted to build satisfaction for zakat givers. In addition, Amalia [22] also concluded that the management of zakat and alms should be for economic empowerment and assistance to the poor to increase entrepreneurial capacity.

Research using the zakat and shadaqah instrument optimization model for mustahik economic goals through entrepreneurship programs at the Qaryah Thayyibah Purwokerto Indonesia zakat institution (Rahayu, [24]) has succeeded in empowering mustahik through indicators of success in the form of increasing income, increasing welfare, and increasing productive assets, building independence, increasing ethos independence and spiritual mustahik work. On the other hand, (Arif [25]) also succeeded in researching community economic empowerment through zakat to increase human resource limitations and the management of zakat institutions.

Other research related to zakat distribution conducted by (Haque, Rizfzaldi Nasri, Nuraini, & Yusuf [26]) measures zakat distribution in zakat institutions using economic welfare variables and concludes that zakat distribution using the economic empowerment model can be used to measure the success of zakat distribution by zakat institution. In addition, research conducted by Nasir [27] concluded that zakat institutions need to channel zakat effectively by increasing a good understanding of zakat to zakat recipients, the level of independence of zakat recipients, improving good service and strategic positions.

The results of research by Wahid, Bakar, & Ahmad [28] in Selangor (Malaysia) concluded that the image of the zakat institution has the greatest influence on the intention and desire of an entrepreneur to pay zakat. In addition, zakat institutions need to improve the understanding and attitudes of Muslim entrepreneurs in paying zakat so that the zakat acquisition can increase with the aim of increasing the benefits of zakat to zakat recipients. Another study by Widiastuti [29]) in Sabah, Malaysia found that there is a greater prospect than the challenges faced. Among the internal factors that provide opportunities for entrepreneurial activities on the island of Mantanani are the wealth of natural resources, society, culture, and natural skills of the local community.

On the other hand, external factors such as regular visits by students and non-governmental organizations are seen as opportunities for the community through entrepreneurial activities. In addition, the potential and opportunities that can contribute to the development of small businesses by local communities such as homestays, retail, and local food processing such as anchovy, fish crackers, village tour guides, restaurants, and event managers can improve the economy of zakat recipients.

Research (Sukesti, [30] regarding the role of entrepreneurship in sustainable development concludes that sustainable entrepreneurship can make an important contribution to help preserve the natural environment and society. In addition, research on role models and entrepreneurial identity to improve performance in entrepreneurship (Efrata & Maichal [31]) also conclude that role models have a significant influence on entrepreneurial identity, which has a significant effect on entrepreneurial performance. Furthermore, these findings prove the importance of role models in improving entrepreneurial performance. In addition, the existence of an entrepreneurial identity that mediates the relationship between role models and entrepreneurial performance shows the importance of entrepreneurs in choosing their role models. Young entrepreneurs may consider choosing entrepreneurial role models who share the same characteristics to improve their business.

Further research by Isada [32] concluded that social entrepreneurial activities have a positive relationship as a solution to social or environmental problems. Furthermore, organizational capabilities, dynamic capabilities, and cooperation within the organization are the main factors in entrepreneurial success. On the other hand, Nizar [33] concluded that community economic empowerment through productive zakat is felt to be
used more by zakat recipients because it can meet the needs of poor households in a sustainable manner. In addition, economic empowerment activities in entrepreneurship require regular assistance from zakat managers to improve the quality of businesses run by zakat recipients.

3. METHODOLOGY

The method used in this research was qualitative methods and CIBEST model as developed by Beik & Arsyianti, [34]. Moreover, (1) Beik & Arsyianti’s development, [34]. Furthermore, in order to identify the households to include in quadrant I, a (1) welfare index (W) is used. Homes are said to be prosperous in this quadrant. You can obtain the value of W using the following formula:

\[ W = \frac{w}{N} \]

W: index of welfare: \(0 \leq W \leq 1\)
W: Number of affluent families
N: number of households observed

(The wealth of materials and spirituals)

N: number of households observed

(2) The material poverty (Pm) index is used to determine if the home is in Quadrant II, or in the category which is significantly poor. The value can be obtained using the following formula of the Material Poverty index:

\[ Pm = \frac{Mp}{N} \]

Pm: Poverty Index Materials: \(0 \leq Pm \leq 1\)
Mp: The number of people who are materially poor, spiritually rich
N: (households monitored) the population

(3) The Spiritual Poverty Index (Ps) is used to determine the spiritually deprived category of a household or the quadrant III (spiritually poor) and the value of Ps using the formula:

\[ Ps = \frac{Sp}{N} \]

Ps: Index of spiritual poverty: \(0 \leq Ps \leq 1\)
Sp: number of people who are spiritually poor but material

Adequate housing

N: Observed households’ total population

(4) Comprehensive poverty index

A household is included either in quadrants IV or in the absolute category of poverty in an Absolute Poverty Index (Pa). Pa is achieved by following formula: The value of Pa

\[ Pa = \frac{Ap}{N} \]

Pa: Absolute poverty index: \(0 \leq Pa \leq 1\)
Ap: The number of households in poor spiritually and materiality
N: Observed household (total population)
4. RESULT AND ANALYSIS

The economic empowerment of the poor by Lazismu DIY focuses on two main programs, namely business capital assistance for economically weak families and Independent Ortom Business Capital Assistance at the Regional Level of D.I. Yogyakarta. Business capital assistance for economically weak families targeting poor families who receive zakat for productive businesses in Sleman, Gunung Kidul, Kulon Progo, and Bantul regencies totaling ten families each receive 2.5 million rupiahs. This productive business has several targets, including the availability of access to capital for poor families, helping empower weak economies, increasing income and welfare, and alleviating poverty.

The second program is the ortomon self-supporting business capital assistance at the D.I. Yogyakarta region with the target of zakat recipients in Sleman, Gunung Kidul, Kulon Progo, and Bantul Regencies as many as seven families each receiving Rp. 2,500,000 with the target of motivating the ortomon organization (under the coordination of Muhammadiyah) in order to develop efforts to increase the source of organization da’wah funds carried out and the creation of autonomous organizations that are economically independent. Types of businesses that are given assistance to empower the poor through entrepreneurship consist of breeders, waste managers, grocery stores, selling salted eggs, and masseuses.

4.1. Analysis of the Shift in Mustahik Households Before and After the ZIS Fund

Based on an analysis of the mustahiks’ household condition before and after receiving the financial aid from Lazismu DIY, using the CIBEST model, there were shifts in the proportion of mustahik households within each CIBEST quadrant. These shifts can be seen in Table 2 below

Table 2. The shifting of mustahik households

<table>
<thead>
<tr>
<th>Quadrant</th>
<th>Before</th>
<th>After</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quadrant I (Prosperous)</td>
<td>25</td>
<td>50</td>
</tr>
<tr>
<td>Quadrant II (Materially Poor)</td>
<td>39</td>
<td>14</td>
</tr>
<tr>
<td>Quadrant III (Spiritually Poor)</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>
The changes in household numbers in each quadrant are shown in Table 2. The number of Mustahik households classified as prosperous households after the financial support of ZIS increased in Quadrant I. Before the ZIS, there were 25 households in Mustahik. The figure grew to 50 households following the ZIS financial assistance.

In quadrant II, the number of Mustahik households, which are classified as substantially poor, decreased. Thus, before financial aid fell to 4 households after ZIS financial assistance, 39 Mustahik households were classified as spiritually rich but materially poor. This decrease in the number of households in the Mustahik classified as materially poor shows that ZIS funding from.

The number of Mostahik homes classified as spiritually poor in quadrant III declined. One household of this type called Mustahik, was financially capable but not spiritual, which fell to nil after financial aid from ZIS. This shows that ZIS financial assistance can also be used to fix the moustahiker's spiritual side.

Quadrant IV is the last quadrant for households classified as being in absolute poverty and unable to meet their spiritual or material requirements. Before the financial assistance of ZIS, only one household was classified as such and later dropped to nil. This means, therefore that financial support can help eradicate absolute poverty. In general, ZIS funds can increase prosperity and reduce the number of households in material, spirit and absolutely poor.

4.2. Analysis of the Islamic Poverty Index

The CIBEST is the Islamic poverty index of the welfare index, the index of material poverty, and the index of spiritual poverty and absolute poverty. The CIBEST analysis has already determined the number of households in each category. The results for the CIBEST quadrant will be obtained for the calculation of the Islamic poverty index. The calculations of the Islamic poverty index are shown:

<table>
<thead>
<tr>
<th>Quadrant IV</th>
<th>(Absolutely Poor)</th>
<th>1</th>
<th>0</th>
</tr>
</thead>
</table>

Source: Primary Data 2020 (processed)

Table 3. Islamic Poverty Index

<table>
<thead>
<tr>
<th>No</th>
<th>Poverty Index</th>
<th>Before the existence of ZIS fund</th>
<th>After the existence of ZIS fund</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Spiritual Score</td>
<td>Income (Rp)</td>
</tr>
<tr>
<td>1</td>
<td>Welfare Index</td>
<td>3.42</td>
<td>1,576,261</td>
</tr>
<tr>
<td>2</td>
<td>Material Poverty Index</td>
<td>3.21</td>
<td>1,466,754</td>
</tr>
<tr>
<td>3</td>
<td>Spiritual Poverty Index</td>
<td>3</td>
<td>1,800,000</td>
</tr>
<tr>
<td>4</td>
<td>Absolute Poverty Index</td>
<td>3</td>
<td>600,000</td>
</tr>
</tbody>
</table>

Source: Primary Data 2020 (processed)

The index value also increased up to 34 percent for mustahik household welfare. Those results show that ZIS funds could be allocated and empowered to improve the welfare index for Mustahik households.

The welfare index describes the number of Mustahik households classified as wealthy families. The average score of Mustahik households increased from 1.42 in Table 4. Table 4 shows. Mustahik's average revenue also rose by Rp.300,292.

4.3. Analysis of the Material Poverty Index of Mustahik Households

The index of material poverty describes the number of households classified as material poor but spiritually rich. According to table 4, the average spiritual score of Mustahik families increased to 1.54. The average income was also substantially improved, up to Rp. 469,244. Material poverty index value decreased by 30%. These results show that ZIS funds can be distributed and empowered to reduce the material poverty indices.

The spiritual index of poverty describes the number and spiritual poor, yet materially rich, Mustahik households. According to table 4, both the average mustahik spiritual value and the average Mustahik
income decreased to zero. Spiritual poverty also decreased its index value to one percent. These results show that ZIS funds can be allocated and empowered to reduce the spiritual poverty index.

The absolute poverty index describes the number of households in Mustahik classified as material and spiritually poor. On the basis of Table 4, the spiritual average and the average income of the Mustahik households fell to nil. The value of the poverty index has also fallen to 1%. The results show that ZIS funding distribution and empowerment can reduce the absolute poverty index.

5. CONCLUSION

The empowerment of the poor who receive zakat through the entrepreneurship program at Lazismu DIY is carried out through two main programs, business capital assistance for economically weak families and Independent Business Capital Assistance for Ortom. The two programs go through several stages, including an administrative selection of prospective zakat recipients, survey stages, and realization of the provision of venture capital funds.

The empowerment carried out by Lazismu D.I. Yogyakarta is proven to be able to improve material and spiritual welfare. The increase in material welfare is obtained through the income from the business activities that are carried out, while the increase in spiritual welfare obtained from the increase in daily ibadah activities carried out by the recipients of zakat increases after receiving capital assistance.

In general, the implementation of entrepreneurship models carried out by the DIY people runs smoothly even though there are still several obstacles faced including, the amount of funds is still limited, business development is not evenly distributed even though it is given the same capital, and the turnover of each managed business has ups and downs. The activity of providing capital assistance to communities such as zakat recipients with an entrepreneurial development model can have a broader impact when it can be transformed to zakat recipients in all official zakat institutions of Muhammadiyah and other institutions.

Recommendations for further research related to the topic of empowerment with an entrepreneurial model can be carried out by taking other Zakat Institution objects with the amount of funds distributed and the number of zakat recipients more and a broader scope to get a more macro conclusion. In addition, for zakat institutions, empowerment programs with an entrepreneurial model can be carried out to reduce poverty by increasing the distributed funds and the number of zakat recipients.

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