

CHAPTER I

INTRODUCTION

1.1 Background of Study

The current economic conditions in Indonesia are still extremely far from the expectation. Indonesia's economic system is currently considered still unable to fix the existing problems. Based on data from the Central Statistics Agency (BPS), the percentage of poor people in Indonesia in March 2023 amounted to 9.36% or 25.90 million people.¹ Indonesia seeks to empower the economy of the poor with the target of the poverty rate reaching zero percent by 2024 through empowerment programs in government and institutions, this statement was made even though the number of poor people has decreased compared to the previous year.² This means that many citizens have been successfully empowered. According to Rahmatina Kasri, the severity of poverty among zakat recipients may decrease due to the contribution of zakat organizations and there are indications that the productive zakat targeting policy seems to be relatively effective in reducing poverty.³

With a large number of Muslims and being the majority in this country and nation, one of the strategic instruments to realize the economic empowerment of the people in Indonesia is zakat. Zakat is an effort to take care of one of the asnaf immediately, and the Islamic economic system as a whole is a solution. Islam has a balanced and comprehensive view of life that seeks to achieve human happiness by creating harmony between the moral and material needs of humans with the reality of socio-economic justice and social brotherhood, *Zakat, Infaq, Sadaqah* are the way to create justice by distributing

¹ "Badan Pusat Statistik : Profil Kemiskinan Di Indonesia Maret 2023," accessed February 17, 2024, <https://www.bps.go.id/id/pressrelease/2023/07/17/2016/profil-kemiskinan-di-indonesia-maret-2023.html>.

² "Kementrian Sekretariat Negara Republik Indonesia, Wakil Presiden Republik Indonesia," 2021, <https://www.wapresri.go.id/pemerintah-dorong-percepatan-pengentasan-kemiskinan-ekstrem/>.

³ Rahmatina A Kasri, "Effectiveness of Zakah Targeting in Alleviating Poverty in Indonesia," *Al-Iqtishad: Journal of Islamic Economics* 8, no. 2 (2016): 169–86, <https://doi.org/10.15408/aiq.v8i2.3005>.

wealth among the *muzakki*.⁴ Zakat also carries the capacity of people with excess wealth (*muzakki*) given to people who are entitled to receive (*mustahiq*) by *sharia*.⁵

Zakat management can be done in two ways, the first consumptive way and the second productive way. The consumptive way is the collection and distribution carried out to meet the basic economic needs of *mustahiq* such as a gift that is consumed directly. While productive is the provision of capital so that the capital is processed and developed. Therefore, the management of this zakat can be empowered productively, with the intention of utilization or done by providing assistance in the form of capital to *mustahiq*.⁶ Because the provision of funds in a consumptive manner is still less helpful for a long time.

In addition, the form of fund distribution is appropriate to the problems today is productive zakat. Productive zakat which is given and channeled productively can generate profits and ideas for the survival of *mustahiq* in the long term. Productive zakat is channeling zakat assets to *mustahiq* to be developed and utilized through business behavior. It is intended to be used as business capital that is expected to improve the economic level and survival of *mustahiq* consistently.⁷ According to Febrianti Nurhapsari, ZIS (ACR) has a positive and inversely proportional effect on the population in Indonesia. When the allocation ratio to ZIS collection (ACR) increases, the number of poor people in Indonesia will decrease. This situation has a positive impact on poverty alleviation.⁸

Some previous studies have shown that the distribution of zakat in a productive way provides more sustainable benefits than the consumptive way. This is because the distribution of productive zakat aims to change the

⁴ Rohmah Lailatul, "Analisis Pendayagunaan Zakat Produktif Melalui Program Dana Bergulir Untuk Pemberdayaan Ekonomi Mustahik (Studi Kasus LAZ Senyum Dhuafa Kabupaten Pati)," *Repository IAIN Kudus* (2022).

⁵ Sutrisno, "Laporan Bidang Pendayagunaan" (Universitas Islam Indonesia 2020, 2021).

⁶ Hendrayanto, Taufiq Nur Sanusi, and Musyifikah Ilyas, "Pendayagunaan Zakat Produktif dalam Perspektif Hukum Islam," *Journal Uin Alauddin* 3, no. 3 (n.d.): 39–47.

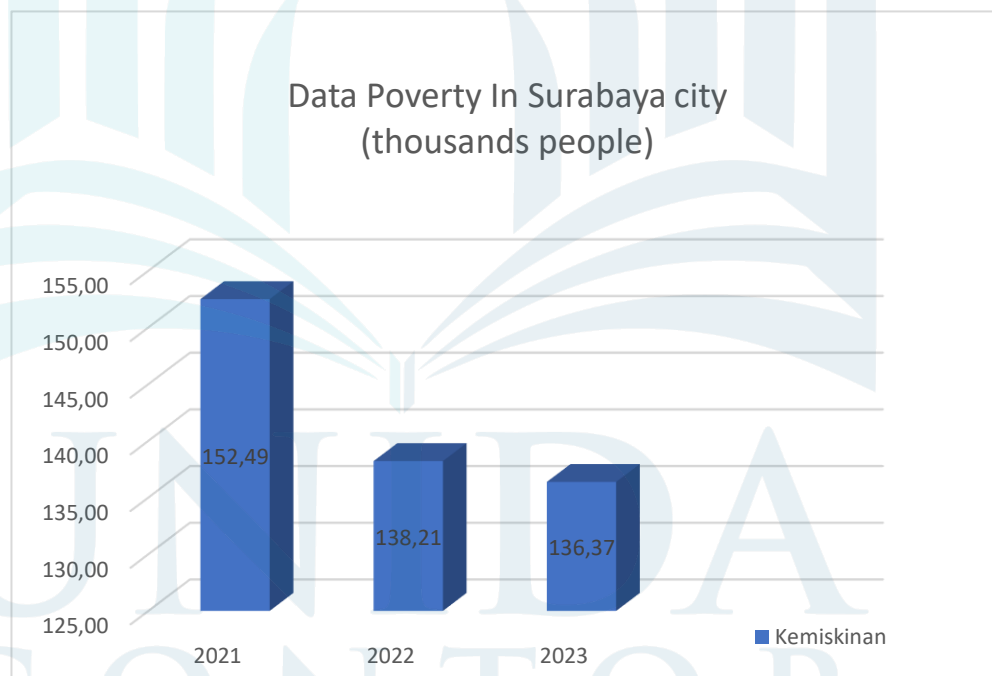
⁷ Fasiha Dr, *ZAKAT PRODUKTIF Alternatif Sistem Pengendalian Kemiskinan*, ed. Ruslan .Muh Abdullah (Sulawesi Selatan: Laskar Perubahan, 2017). : 8

⁸ Febriyanti Nurhapsari et al., "The Role of Zakat in Poverty Alleviation in Indonesia," *6th International Conference of Zakat Proceedings*, 2022.

recipient's condition and later can turn mustahiq into muzakki by providing sustainable benefits to mustahiq recipients of zakat, to meet the needs of their families and to develop their businesses by having a steady income.⁹ According to Moh Haikal, productive Zakat encourages micro and small businesses to develop, opens up economic opportunities, and increases the economic independence of the community. It also has an important role in creating a more just and sustainable society by reducing poverty.¹⁰

The condition of the community in East Java, especially in the city of Surabaya, is recorded in 2021-2023 to have decreased every year. However, the government hopes that the poor population in the city of Surabaya can reach 0 percent.

Figure 1.1 Bar chart of poverty data of Surabaya city residents in 2021-2023



⁹ Nur Kholis, "Tinjauan Maqashid Syariah Terhadap Pemberdayaan Zakat Produktif Di BAZNAS Jepara," *ISTI'DAL: Jurnal Studi Hukum Islam* 6, no. 1 (2019): 13–28, <https://ejournal.unisnu.ac.id/JSHI/article/view/1369%0Ahttps://ejournal.unisnu.ac.id/JSHI/article/download/1369/1379>.

¹⁰ Mohammad Haikal, "Peran Zakat Dalam Pengentasan Kemiskinan Masyarakat Di Aceh," *At-Tasyri': Jurnal Ilmiah Prodi Muamalah* 15, no. 2 (2023), <https://doi.org/10.47498/tasyri.v15i2.2362>.

Source: <https://surabayakota.bps.go.id/indicator/23/89/1/jumlah-penduduk-miskin.html>

Based on the data above, it shows that the number of poor people in the city of Surabaya is decreasing. According to data from the Central Statistics Agency (BPS) of East Java Province, some residents experience unemployment in Surabaya from 2021 with a total of 9.68%, in 2022 as much as 7.62% and in 2023 it has decreased to 6.76%.¹¹ However, to empower people from the economic side to alleviate poverty, the government hopes that the poor population in Surabaya will be able to reach 0 percent, meaning that many people can be empowered. Therefore, BAZNAS Surabaya City works together to build a program called “Surabaya Berdaya”, which provides assistance to *mustahiq* in the form of business financing assistance, house renovation, training and empowerment of small and medium enterprises (SMEs), business capital assistance and *mustahiq* work tools. The assistance is provided by BAZNAS Surabaya and then managed through the Zakat Collection Unit (UPZ) and given to those in need.

The establishment of the National Amil Zakat Agency (BAZNAS) is one of the efforts to empower the *mustahiq* economy. To maximize this empowerment, an institution needs to maintain the management of zakat with trust, good, and transparency. Badan Amil Zakat Nasional (BAZNAS) Surabaya city has several programs that can help empower the economy of the local community for those in need. The establishment of this trusted institution is needed to manage the *infaq*, *zakat*, and *shadaqah* (ZIS) funds collected properly.

For the last two years BAZNAS Surabaya city has very good potential in collecting zakat, even the amount of funds distributed reached 36 billion in 2022. In Indonesia, this number is the largest and beats one of the districts in East Java. In the distribution process, BAZNAS Surabaya city is very

¹¹ “Badan Pusat Statistik Provinsi Jawa Timur, Tingkat Pengangguran Terbuka (TPT) Menurut Kabupaten/Kota (Persen), 2021-2023,” accessed February 18, 2024, <https://jatim.bps.go.id/indicator/6/54/1/tingkat-pengangguran-terbuka-tpt-provinsi-jawa-timur.html>.

extraordinary in the distribution of zakat funds to empowering the welfare of the people. This is concluded because the number of poverty in the city of Surabaya is decreasing.¹²

One of the programs launched by BAZNAS Surabaya is to empower the *mustahiq* economy. “Surabaya Berdaya” is an effort made by BAZNAS Surabaya to help empower *mustahiq* with zakat, infaq and shadaqah (ZIS).¹³ The researcher will observe how this program is plays a role in processing zakat and turning the funds back into a source of empowerment for the people of Surabaya.

This research will analyze “Surabaya Berdaya” program in *maqashid sharia* perspective, by emphasizing the economic empowerment of *mustahiq* through productive zakat. This program aims to improve people's welfare, strengthen their economy, and provide positive impacts both in this world and the hereafter. By prioritizing *maqashid sharia* principles, this program has the potential to develop community skills, increase employment opportunities, and improve living standards through various business capital assistance and training.¹⁴ By prioritizing the principles of *Maqashid sharia*.

Surabaya berdaya was selected as the case study because it represents one of the most structured and impactful zakat empowerment programs managed by BAZNAS Surabaya. with its multi-dimensional approach-providing business capital, training, and direct assistance-it serves as an ideal model to assess the effectiveness of zakat in achieving economic sustainability.¹⁵

Consequently, the researcher intends to re-examine deeper about how the *mustahiq* economy can be empowered through productive zakat and how

¹² “Penguatan Kelembagaan UPZ BAZNAS Kota Surabaya, Ketua BAZNAS Jatim: UPZ Harus Diperkuat Perannya,” accessed February 17, 2024, <https://jatim.baznas.go.id/news/show/KyaiRoziqiHadiriPenguatanUPZBANZASKotaSby/945>.

¹³ “Badan Amil Zakat Nasional Surabaya,” accessed February 6, 2024, <https://baznassurabaa.id/surabaya-berdaya/>.

¹⁴ M.Si Ir. Hendra Hamid, *Manajemen Pemberdayaan Masyarakat, De La Macca*, vol. 1 (MAKASSAR: DE LA MACCA, 2018).

¹⁵ Zulfikar M. H, Distribution and Empowerment Implementation section, Friday, 16 August 2024

the *maqashid sharia* analysis of *Hifdzu Maal* about empowering the community economy *mustahiq* through zakat productive can stabilize the economy in fulfilling *mustahiq* needs and to empower the *mustahiq* economy, the poverty rate in the city of Surabaya will be reduced. The research focuses on one concept of *Maqashid syariah* to observe the "Surabaya Berdaya" program which aims to determine whether this program runs with the correct *maqashid syariah* principles in accordance with the concepts of *Hifdzu Maal*, namely protecting property.

Thus the explanation above explains that zakat has very potential to empower the community (*mustahiq*), especially in the economic field by channeling productive zakat which is very influential for the survival of *mustahiq* and one of the institutions that channel productive zakat is the National Amil Zakat Agency (BAZNAS) of Surabaya city. Therefore, the researcher intended to analyze the Surabaya empowered program whether was in accordance with *maqashid sharia*. For this reason, the author are interested in researching this productive zakat with the research by the title **Analysis Maqashid Syariah In “Surabaya Berdaya” Program As Mustahiq Economic Empowerment Through Zakat : Case Study BAZNAS Surabaya**

This research is based on the theoretical framework of Maqashid Sharia, specifically *Hifdzu Maal* (protection of wealth). The study applies this principle to assess whether Surabaya Berdaya effectively utilizes zakat to achieve long-term economic sustainability for *mustahiq*. By integrating this framework, the research aims to provide a structured analysis of zakat's role short-term relief.

1.2 Problem Formulation

Based on the background of the problems above, several problems will be observed by the research. Then the problems in this study will be formulated as follows:

1. How is the utilization of Zakat as *mustahiq* economic empowerment in “Surabaya Berdaya” program in BAZNAS Surabaya?

2. How is the Maqashid sharia analysis on “Surabaya Berdaya” program as Mustahiq economic empowerment in the National Amil Zakat Agency (BAZNAS) Surabaya?

1.3 Purposes of Research

Following the formulation of the problem above, the research objectives are as follows:

1. To know the Utilization of Zakat as Mustahiq economic empowerment in “Surabaya Berdaya” program in BAZNAS Surabaya.
2. To know the Maqashid sharia analysis on “Surabaya Berdaya” program in the National Amil Zakat Agency (BAZNAS) Surabaya.

1.4 Benefits of Research

1.4.1 Theoretical Benefits

- a. Can add insight into knowledge in the management of Productive Zakat in the National Amil Zakat Agency (BAZNAS) of Surabaya city.
- b. Understanding the theories obtained during the lecture and learning process, and increasing knowledge related to productive zakat as an effort to empower the *mustahiq* economy analyzed by Maqashid Syariah.
- c. Adding study materials in the study of zakat development through maqashid sharia analysis.
- d. This research is expected to expand and enrich the scientific repertoire, especially in the distribution of zakat funds.

1.4.2 Practical Benefits

- a. For institutions

At the National Amil Zakat Agency (BAZNAS) Surabaya and the surrounding Zakat Collection Units, this research is expected to provide productive zakat management.

- b. For researchers

This research is expected to increase knowledge about productive zakat management as an instrument to improve the economy in the

community (mustahiq) and assessment of the application of maqashid sharia in the Surabaya Berdaya program.

c. For others

This research is expected to be useful and provide understanding and information on how the maqashid sharia principles in the Surabaya Berdaya program.

1.5 Literature review

According to research written by Muhammad Luthfi with the title “IMPLEMENTASI MAQASHID SYARIAH PADA ZAKAT PRODUKTIF DI BAZNAS DKI JAKARTA DAN LAZ DOMPET DHUAFA”¹⁶, This research aims to identify the realization of Maqashid Sharia on productive zakat in LAZ Dompot Dhuafa and BAZNAS DKI Jakarta. For the reason of Maqashid Shari'ah, or the purpose and intention of sharia, requiring productive zakat is valid and appropriate. Productive zakat is obligatory because it is in accordance with maqaid shari'ah and creates a sense of justice in society. This is because it is more in line with the objective of the Shariah that zakat is taken from the rich and given to the poor. To make productive zakat mustahik must be given guidance and assistance so that their business activities can run smoothly. In addition, BAZNAS DKI Jakarta and LAZ Dompot Dhuafa must provide intellectual and spiritual religious guidance to mustahik to increase their faith and Islam. This research uses a qualitative approach with a descriptive method. The author uses library research and documentary and field research. The equation in this research is the implementation of maqashid sharia on productive zakat, the pattern of distribution of zakat which is carried out productively, and the difference in this research is based on the place and Amil Zakat Institution.

According to research written by Ramadan with the title “ANALISIS ZAKAT PRODUKTIF TERHADAP PEMBERDAYAAN EKONOMI MUSTAHIK PADA BADAN AMIL ZAKAT NASIONAL (BAZNAS) KOTA

¹⁶ Mohammad Lutfi, “Implementasi Maqashid Syariah Pada Zakat Produktif Di Baznas Dki Jakarta Dan Laz Dompot Dhuafa,” *An Nawawi: Jurnal Hukum Dan Ekonomi Islam* 3, no. 1 (2023): 46, <https://doi.org/10.55252/annawawi.v3i1.30>.

KENDARI”¹⁷ This research focuses on the analysis of productive zakat and the role of BAZNAS Kendari City in channeling productive zakat funds for empowerment and economic improvement of mustahiq. The essence of this research is how the productive zakat distribution system at BAZNAS Kendari City and how economic empowerment at BAZNAS Kendari City helps improve the mustahiq economy. The results of this study indicate that the productive zakat distribution system at BAZNAS Kendari City is in the form of business capital given to mustahiq to improve their economy, such as small and medium enterprises, hawkers, and street vendors, as well as the fostering of BAZNAS Kendari City restaurants managed by mustahiq who receive productive zakat funds and empowerment provided by BAZNAS Kendari City to improve the mustahiq economy through increasing their income. This research is feed qualitative research, and data collection using primary data is data obtained from the field and collected through observation, interviews and documentation and secondary data is data collected through literature and articles that are in accordance with this research. The similarity of this research is the research method, community empowerment or mustahiq. So, the difference in this research is based on the object and place to empower the community.

According to research by Azhar Alam, Deviana Sari, and Lukmanul Hakim with the title “The Impact of Productive Zakat Program on the Economy of Zakat Recipients: Study in Baznas Surakarta”,¹⁸ This research aims to reveal the impact of productive zakat of Baznas Surakarta on the economy of zakat recipients. The impact study based on the perception of zakat recipients is fundamental so that Baznas Surakarta can evaluate some program shortcomings and find out whether the zakat program is effective in helping the welfare of zakat recipients. The result of this study shows that in the eyes of zakat recipients, an effective zakat program has improved the recipients' economy, and most of their businesses have been able to grow. This research is a

¹⁷ Ramadan, “Analisis Zakat Produktif terhadap Pemberdayaan Ekonomi Mustahik Pada BAZNAS Kota Kendari” (2021).

¹⁸ Azhar Alam, Deviana Sari, and lukmanul Hakim, “The Impact of Productive Zakat Program on the Economy of Zakat Recipients: Study in Baznas Surakarta,” *Journal of Islamic Economics and Finance Studies* Volume 3, no. 2 (2022).

descriptive qualitative research by conducting in-depth interviews with BAZNAS Surakarta administrators and ten productive zakat recipients. The difference from this research is an object and review of a program with *maqashid sharia* and the similarity in this research is the pattern of distribution of zakat funds in a productive form.

According to Reyhan Prasthama's research with the title "ANALISIS ZAKAT PRODUKTIF DALAM PEMBERDAYAAN EKONOMI MUSTAHIK (Studi Kasus Program Z-Chiken BAZNAS Provinsi Jawa Tengah)",¹⁹ BAZNAS Central Java built a franchise business unit called Z-Chiken to improve the welfare of mustahik with zakat funds channeled in the form of fried chicken business, which aims to turn *mustahiq* into *muzakki*. The result of this research is that this program has succeeded in empowering the community's economy through business capital assistance and training for mustahik BAZNAS Central Java has succeeded in providing business capital to its recipients through the underprivileged community empowerment program. This research uses a qualitative method with a descriptive approach. The similarity in this research is the research method and the effect of productive zakat while the difference in this research is an object, program, and *maqashid sharia* analysis.

According to research by Sabda Muhammad Syafry, Isman, Muhammad Ammar Al-Amudi and Arya Sembara with the title "ZAKAT FUND MANAGEMENT STRATEGY FOR MUSTAHIK WELFARE MAQASHID SHARIA PERSPECTIVE",²⁰ The results showed that the Management Strategy of Zakat Funds towards Mustahik in the Perspective of Maqashid Syariah Case Study at Baznas Samarinda Prov. East Kalimantan. namely, the program is channeled into 5 programs namely Samarinda Cerdas, Samarinda Sehat, Samarinda Berdaya, Samarinda Berdakwah, and Samarinda Peduli by covering

¹⁹ Reyhan Prasthama, "Analisis Zakat Produktif Dalam Pemberdayaan Ekonomi Mustahik (Studi Kasus Program z-Chiken Badan Amil Zakat Nasional (BAZNAS) Provinsi Jawa Tengah" (2023).

²⁰ Muhammad Syafry Firman et al., "Zakat Fund Management Strategy for Mustahik Welfare Maqashid Sharia Perspective," *Profetika: Jurnal Studi Islam* 24, no. 02 (2023), <https://doi.org/10.23917/profetika.v24i02.2469>.

the fields of Economics, Health, Education, Da'wah, and Humanity. The impact of the distribution of zakat funds on the welfare of mustahiq from the fakir and poor groups in the maqashid sharia perspective is that the distribution of zakat funds is carried out in the form of consumptive zakat fund assistance, with this mustahiq program improving the welfare of mustahiq. income whose percentage success rate is 80 percent (%) is evidenced by the Samarinda Baznas survey informing the results of mustahiq businesses that experience profits and can meet their basic needs. And mustahiq can change their status to muzakki through business capital assistance and business equipment assistance. This research is descriptive qualitative. The similarity in this research is the research tool, namely *maqashid sharia*. The difference is the form of zakat distributed, as well as the zakat program.

According to Alya Khadija and Rahmah Yulisa Kahbarini in their research entitled “Analysis Of The Empowerment Of Zakat Funds In Improving The Welfare Of Fishermen In Sukabangun Village, Ketapang Regency”,²¹ the research study explores the impact of zakat fund assistance provided by Baznas Ketapang Regency to fishermen in Sukabangun Village, leading to an enhancement in their income and welfare. Through the empowerment program involving the provision of boats, training in seafood processing, and marketing assistance, the welfare of the fishermen significantly improved. Utilizing data collection techniques like observation, interviews, and documentation, the study emphasizes the significance of productive zakat in empowering individuals and enhancing their overall wellbeing. The similarity of this research is the role of zakat in improving the *mustahiq* economy. The differences are in terms of objects, subjects and maqashid sharia analysis.

Based on previous research that has been discussed, it can be concluded that some of them examine the economic empowerment of *mustahiq* by using Maqashid Sharia as a measuring tool, especially in the distribution of zakat funds. This research has similarities with previous research in terms of the focus

²¹ Alya Khadija and Rahmah Yulisa Kalbarini, “Analysis Of The Empowerment Of Zakat Funds In Improving The Welfare Of Fishermen In Sukabangun Village, Ketapang Regency,” *Conference on Economic and Business Innovation (CEBI)* 3, no. 1 (2023), <https://doi.org/10.31328/cebi.v3i1.332>.

of the study on the distribution of zakat funds, but this research emphasizes more on the mustahiq economic empowerment program held by BAZNAS Surabaya City, namely the “Surabaya Berdaya” program.

The main difference of this research lies in the integration of maqashid sharia values, especially the *Hifdzu Maal* aspect, which is used to assess the sustainability and effectiveness of the program. In addition, this research not only examines economic empowerment in general, but also examines in depth how this program adapts and implements the principles of maqashid sharia to ensure that the distribution of zakat funds has an impact in accordance with sharia objectives.

This research complements previous research by providing further understanding of the application of maqashid sharia in the context of mustahik economic empowerment, which has not been studied specifically on zakat empowerment programs carried out by institutions such as BAZNAS. This research also offers novelty in terms of assessment of program sustainability based on maqashid sharia principles, which can be used as a reference in the development of other economic empowerment programs in the future.

Unlike previous studies that generally discuss productive zakat without a specific focus on Maqashid Sharia, this research uniquely examines the “Surabaya Berdaya” program through the lens of Hifdzu Maal. While past research has assessed economic empowerment from zakat, limited attention has been given to the long-term sustainability and strategic alignment of zakat programs with Maqashid Sharia principles. This study fills this gap by analyzing whether the “Surabaya Berdaya” program not only provides economic assistance but also ensures mustahiq transition toward financial independence, in accordance with islamic objective.

1.6 Research Method

In research, some assumptions can be used as a basis or foundation for thinking. Research methodology is also a term used to describe the research process. Sugiyono stated that every research must have a specific purpose. In general, the purpose of research is to collect data and then develop it until the

results can be validated. Research will produce new information that can be used in understanding, solving, and anticipating problems.²² The following are the method steps in this research:

1.6.1 Type of Research

This research uses a qualitative approach, which focuses on data and reports results through a descriptive observation, interview, and field research.²³

The qualitative approach was chosen because it is able to explore in-depth information related to the implementation of the “Surabaya Berdaya” program and Mustahiq's understanding of the program. This method provides flexibility in data collection through interviews, direct observation, and comprehensive field research. In addition, this approach is in line with Maqashid Syariah-based analysis that requires an interpretative understanding of the program's success in safeguarding wealth (hifdzul maal) contextually.

1.6.2 Research Object

The object of research in this study is an institution of the National Amil Zakat Agency (BAZNAS) of Surabaya City which was established in 2021, after a long vacuum before. BAZNAS Surabaya City is very good at managing zakat funds and collecting them. In this institution there are 5 pillars or programs that are run, namely: Surabaya Cerdas, Surabaya Sigap, Surabaya Sehat, Surabaya Berdakwah, and finally Surabaya Berdaya.

Surabaya Berdaya program was chosen as the research object because it has unique characteristics as a productive zakat-based mustahiq economic empowerment program run by BAZNAS Surabaya. This program is a real representation of efforts to strengthen the mustahiq economy which is relevant to the concept of hifdzul maal in Maqashid Syariah. In addition, this program has a structured implementation system and can be observed

²² Sugiyono, *Metode Penelitian Pendidikan: Pendekatan Kuantitatif, Kualitatif, R&D*, 6th ed. (Bandung: Alfabeta, 2008):3

²³ Lexy J. Moleong, *Metodologi Penelitian Kualitatif*, 41st ed. (Bandung: PT. Remaja Rosdakarya, 2021). Hal.11

directly, thus allowing researchers to explore in-depth and relevant data to achieve research objectives.

1.6.3 Data Sources

In determining the accuracy and appropriateness of the information that has been obtained and researched, researchers must understand the sources. Such as:

1.6.3.1 Primary Data

According to Lofland, primary data sources can provide information, facts, and descriptions of events related to the research subject or the first source where data is collected. Primary data sources can also include primary data, including data obtained directly in the field. primary data is data provided directly to data collectors. In this study, primary data sources from interviews, observations and surveys to the place.²⁴

1.6.3.2 Secondary Data

Secondary data in this study were obtained from books, journals, and the results of previous research related to the title of productive zakat as *mustahiq* economic empowerment.

1.6.4 Data Collection Technique

1.6.4.1 Observation

Observation can be defined as an activity that is observed either directly or indirectly, observations made in this study directly. The purpose of the information gathered from observations is to make it easier for researchers to recount actual behaviors or events. To present observations, researcher use structured observations to increase their power of observation of an object.²⁵

Observation was conducted by directly observing the implementation of the "Surabaya Berdaya" program at BAZNAS Surabaya, including mentoring activities and providing assistance to

²⁴ Sugiyono, *Metode Penelitian Pendidikan: Pendekatan Kuantitatif, Kualitatif, R&D*. :219

²⁵ Juliansyah Noor, *Metodologi Penelitian : Skripsi, Tesis, Disertasi, Dan Karya Ilmiah*, 7th ed. (Jakarta: Kencana, 2017). Hal.140

mustahiq. The observation also includes the interaction pattern between mustahiq and BAZNAS, the economic condition of mustahiq after joining the program, as well as the facilities and means used in the implementation of the activities. In addition, observations were also made to assess the level of participation and response of mustahiq during the program.

1.6.4.2 Interview

Interviews are a means of rechecking or referred to as proving information previously obtained. The technique used in this research is a structured interview, which is an interview that uses pre-prepared questions to get answers from sources and also by means of unstructured interviews, namely interviews that are systematically arranged.²⁶ The respondents I interviewed from Amil BAZNAS Surabaya City and mustahiq with a total of 6 respondents.

Table 1.1 List Responden Data

NO	NAME	CATEGORY
1	Zulfikar Handriyansyah	Organizer of Zakat Distribution and Utilization
2	Emawati	Mustahiq
3	Islamiyah	Mustahiq
4	Nur elma	Mustahiq
5	Rumiati	Mustahiq

Five respondents were selected because the qualitative approach prioritizes the depth of data over the number of respondents. The five respondents were chosen purposively because they were considered to have relevant understanding and experience of the implementation of the Surabaya Berdaya program, both from the side of the implementers and

²⁶ Moleong, *Metodologi Penelitian Kualitatif*. :188

mustahiq. This number is considered adequate to gather comprehensive information and support in-depth Maqashid Syariah-based analysis.

1.6.4.3 Documentation

Documentation is information material created by a social institution related to written materials or objects related to certain events or activities. Documents can be divided into internal documents, such as memos, announcements, instructions, meeting reports, and office leadership decisions, and external documents, such as statements, magazines, newsletters, and news broadcasts in the mass media. Documents can also take the form of recordings. The information in this research is official from the BAZNAS Surabaya City website which explains the implementation of the Surabaya Berdaya program. These sources help provide a theoretical foundation and factual data in the research.

1.6.5 Data Analysis Method

The analysis method used is descriptive, namely analysis with qualitative data analysis methods used by researcher to verify answers from structured interviews. No mathematical or statistical calculations are used to analyze data collected only through interviews, notes, and observations.²⁷ The descriptive analysis used by the researcher is to evaluate the results of interviews and direct observations in the field about the practice of mustahiq economic empowerment through the Surabaya Berdaya program to get results that can be concluded and verified. The tool used to analyze is Maqashid Sharia. This research explains how “Surabaya Berdaya” program can empower mustahiq economy.

The data processing method in descriptive analysis in this research is carried out through several stages. First, data reduction, which is the process of sorting and simplifying data from interviews, field notes, and observations to focus on information that is relevant to the research objectives. Second, data presentation is done by arranging data

²⁷ Syafrida Hafni Sahir, *Metologi Penelitian*, 1st ed. (KBM Indonesia, 2022).

systematically in the form of descriptive narratives that make it easier for researchers to understand the relationship between data. Finally, conclusion drawing, where researchers verify the findings by matching data from various sources to ensure validity and produce an analysis that is in accordance with the concept of Maqashid Syariah.

