

The Role Of Productive Zakat In Achieving Sustainable Development Goals (SDGs) No Poverty (Case Study of Solo Sejahtera Program BAZNAS Surakarta City)

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Abstract - The utilisation of zakat for productive businesses has the potential to alleviate mustahik from poverty and support the SDG goal of "No Poverty". In BAZNAS Surakarta City, this is implemented through the Productive Economic Programme, distributed as business capital assistance, training, and other support to empower mustahik. This study aims to describe the implementation of productive economic assistance and analyse its role in achieving SDGs without poverty. Using a qualitative case study approach at BAZNAS Surakarta City, primary data were obtained from staff and mustahik, while secondary data came from official records, BPS data, SDGs Indonesia data, and relevant literature. Data collection involved interviews, observation, and documentation, analysed with an interactive method through data reduction, presentation, and verification. The findings indicate that zakat utilisation through productive economy has not fully alleviated mustahik from poverty. Recipients have not reached income above the poverty line or acquired asset ownership. Nevertheless, the programme has contributed by improving mustahik's access to education and health services, showing partial progress towards poverty reduction goals.

Keywords: Poverty, Role, SDGs, Zakat Productive

I. INTRODUCTION

Poverty is a global issue faced by all countries in the world, including Indonesia. Poverty can be a cause of violence against children, domestic violence, the creation of slums, the crime of alcoholism, ignorance, and unemployment[1]. This poverty problem is not only shown by the low purchasing power of the community, but also by social and national resilience. The wide impact of poverty has made many parties concerned to be able to overcome poverty. The United Nations through the Sustainable Development Goals (SDGs) shows its seriousness in addressing the problem of poverty[2]. There are 17 indicators of the SDGs, the first indicator is No Poverty which aims to end poverty in all forms everywhere. The SDGs are the world's agenda to realize peace and prosperity on earth now and in the future. Indonesia is also committed to realizing these SDGs. The SDGs of the Development Planning Agency states that the goal of No Poverty has seven achievement targets, namely; alleviating extreme poverty; reducing the percentage of multidimensional poverty; implementation of the social protection system; equal rights to property, technology, basic services, and economic resources; building resilience to environmental, economic, and social disasters; mobilizing resources to implement policies to end poverty; Creating a policy framework that favours the poor and gender-sensitive[3].

Measurement determined by the poverty line, which is the amount of rupiah needed to survive properly. So poverty can be assessed by measuring income compared to the poverty line, those who have an income less than the poverty line are categorized as poor[4]. In accordance with the metadata of SDGs indicators in Indonesia, poverty is measured by the national poverty line that applies in Indonesia, which is Rp 595,242/capita/month which contains the food poverty line worth Rp 443,433 (74.50%) and the non-food poverty line worth Rp 151,809 (25.50%) which was recorded in September 2024. With the average poor household in Indonesia having 4.71 family members, the average household poverty line is Rp 2,803,590/poor household/month. The poverty line applies to measure poverty on a national scale[5].

The commitment to the SDGs in Indonesia is also shown through Peraturan Presiden Nomor 59 Tahun 2017 tentang Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan, that the implementation and achievement of the SDGs requires the participation of many parties, including from the religious sector[6]. The religion of Islam embraced by the majority of the Indonesian population should play a role in the realization of the SDGs without poverty. Islam requires its people to care for their neighbors, have the spirit of sharing and remember the power of Allah over everything they have, which is manifested in the sharia of zakat for all Muslims. The wealth of Muslims paid for zakat is a form of wealth distribution from those who are rich to other Muslims who are lacking, This attitude will be able to realize economic equality in life and alleviate them from the condition of poverty[7].

Economic equity and poverty alleviation are part of the goal of zakat, which is also in line with the goal of the SDGs without poverty. To realize this goal, the distribution of zakat cannot focus only on consumptive needs. The distribution of

zakat must be able to foster independence in the recipients, at least in meeting the basic needs of themselves and their families. So that the distribution of productive zakat is considered more effective to be able to fulfill the goals of zakat and SDGs without poverty. Productive zakat is zakat that makes the recipient able to produce something continuously using the property he has received[8]. The zakat distributed is not to be spent but to be developed to increase or as capital for the development of mustahik businesses[9]. So that the productive zakat distribution scheme is long-term by developing productivity to improve the mustahik economy.

Productive zakat is distributed to those who are entitled to receive zakat according to Islamic law, namely 8 groups of asnaf, they are: 1. Fakir is a person who does not have property, energy, and facilities to meet their own basic needs 2. Poor are people who have the ability to earn living expenses but have not enough to meet their basic needs. 3. Riqab is a slave. 4. Gharim is a person who owes money for his life needs but is unable to pay it. 5. Converts are people whose hearts are softened to convert to Islam or not to disturb Muslims. 6. Fisabilillah is a person who fights to defend and fight for the religion of Allah or also for the common good. 7. Ibn Sabil is a person who is on his way to the religion of Allah. 8. Amil is the person who manages zakat[10]. In addition, the recipient of productive zakat is also regulated in Pasal 33 Peraturan Menteri Agama Republik Indonesia Nomor 52 Tahun 2014 tentang Syarat dan Tata Cara Perhitungan Zakat Mal dan Zakat Fitrah, namely “apabila kebutuhan dasar mustahik telah terpenuhi, memenuhi ketentuan syariah, menghasilkan nilai tambah ekonomi untuk mustahik, dan mustahik berdomisili di wilayah kerja lembaga pengelola zakat”. And in Pasal 34 “ketentuan yang harus dipenuhi, (1) penerima manfaat merupakan perorangan atau kelompok yang memenuhi kriteria mustahik, dan (2) mendapat pendampingan dari amil zakat yang berada di wilayah domisili mustahik[11].

The implementation of the productive distribution of zakat is not specifically regulated in the legislation. According to Mustafa in the book *Productive Zakat & Poverty Alleviation Through Empowerment of People's Micro Enterprises*, stated that there are several ways of distributing productive zakat, namely: 1. Conventional productive, which is the distribution of zakat in the form of productive goods to create a business. 2. Creative productive, namely the distribution of zakat in the form of revolving capital[12]. In addition, according to Ridho and Wasik in the book *Zakat Productive Zakat Construction Zakatonomics: Theoretical, Historical, and Juridical Perspectives*, stated that the distribution of productive zakat is divided into three models, namely: 1. The distribution model with the Qardl al-Hasan contract, namely amil acts as a person who lends capital and mustahik as a person who borrows capital, without being subject to interest and the installments are adjusted to the ability of mustahik. Then the capital return money from the mustahik will be channeled to other mustahik. 2. The distribution model with the Mudlarabah contract, namely amil as the owner of the capital and mustahik as the manager, with a profit sharing and loss-sharing system. The percentage of profits received based on the agreement, and the proceeds received by amil will be distributed to other mustahik and if there is a loss, it will be borne together. 3. The model of distributing empowerment circle thought zakat, namely the amil as the manager conducts an analysis of the subject of his or her fostered subject or receives an application from mustahik then if it is decided to be given capital, then the mustahik will be fostered by the amil to develop his business. And if the mustahik has turned into a muzaki, then it is obligatory to roll over the business capital that he has received to another mustahik[13].

The management of zakat, which is expected to realize the SDGs without poverty, requires professional management to be able to distribute it appropriately, effectively, and efficiently. The government has established the National Amil Zakat Agency (BAZNAS) as a non-structural government institution authorized to manage zakat in Indonesia, which is also located in every province and regency/city. The Central BAZNAS stipulates several main programs that must be carried out by all Provincial and Regency/City BAZNAS. The main programs set by the Central BAZNAS are the Education, Health, Economy, Da'wah and Advocacy, and Humanities programs. Based on these 5 main programs, regional BAZNAS is allowed to form sub-programs that adjust the needs of mustahik in their jurisdiction. One of the BAZNAS that has a productive zakat program and allocates most of its zakat funds to the program is BAZNAS Surakarta City which has a Solo Sejahtera program. The Solo Sejahtera Program is a program for distributing zakat funds to the economic sector, both productively and consumptively. The work programs contained in Solo Sejahtera include working capital, business tools, business infrastructure, and strengthening infrastructure, institutions and networks of BAZNAS Surakarta City.

The Solo Sejahtera program from BAZNAS Surakarta City contains productive zakat which is expected to realize the goals of the SDGs without poverty through zakat. As an agency formed by the government, BAZNAS Surakarta City must support programs run by the government, including playing a role in achieving the SDGs without poverty. Based on KBBI, role is a behavioral device that is expected to be possessed by every individual who has a position in society. Role can also be interpreted as activities carried out by a person or an institution/organization that is regulated in a stipulation that is the function of that institution/organization. The provision contains the hopes, goals, and benefits of the existence of the institution/organization, so that an institution/organization can be declared to play a role if its function is carried out[14].

Based on the above description, the researcher feels that it is necessary to know how to implement productive zakat in the Solo Sejahtera program, and its role in achieving the SDGs without poverty. The implementation of productive zakat in the Solo Sejahtera program needs to be known in accordance with existing theory. Meanwhile, the role of productive zakat in the Solo Sejahtera program in achieving the SDGs without poverty will be assessed based on the achievement targets that have been determined by the Ministry of National Development Planning/BAPPENAS, but in this study only

focuses on three achievement targets as an assessment instrument. The three achievement targets are poverty alleviation, equal rights to property, and the implementation of a social protection system related to equal rights to basic services. The assessment indicators to measure the achievement of the three targets are income to measure poverty alleviation, land ownership and other forms of ownership to measure equal rights to property, and access to education and health services to measure the implementation of social protection systems related to equal rights to basic services. So there are 4 points that are the focus of research, as fundamental things that need to be strengthened in poverty alleviation efforts.

II. METHODOLOGY

This study uses a field qualitative method with a case study approach. Qualitative research starts from data, utilizes existing theories as explanatory material and ends with a theory. Qualitative research aims to understand the phenomena experienced by the research subject, both from the aspects of behavior, perception, motivation, action, and others. His findings are described in terms of words and language in a particular natural context and by utilizing a variety of natural methods[15]. While field research is research that uses information obtained from research targets or called respondents and informants through data collection instruments such as questionnaires, observations, interviews, and so on[16].

Research with a case study approach means an in-depth study of an individual, a group, an organization, a program of activities, and so on in a certain time with the aim of obtaining a complete and in-depth description of an entity by producing data that is then analyzed to produce a theory[17]. This research was carried out at BAZNAS Surakarta City from February to April 2025.

The data in this study is divided into two sources, namely primary data and secondary data. Primary data was obtained through interviews with mustahik and BAZNAS staff of Surakarta City, as well as field observations. The informants in this study were selected using the purposive sampling technique, which is a technique for selecting research subjects based on special characteristics that have been determined by the researcher[18]. In this study, the criteria for informants were determined, namely mustahik recipients of productive economic assistance who are declared empowered and in charge of one type of business from all existing business groups, as well as Surakarta City BAZNAS staff. Meanwhile, secondary data was obtained from BAZNAS, BPS, and related literature documents.

Data collection was carried out through interviews, observations, and documentation. Interviews are carried out by a semi-structured method, which is an interview based on the direction of a number of questions but allows for new questions to arise spontaneously with the context of the conversation being carried out[19]. The resource persons in this interview are the staff of BAZNAS Surakarta City and mustahik recipients of productive economic assistance declared empowered by BAZNAS Surakarta City. Observation activities were carried out at the same time during interviews with informants in this study. Meanwhile, documentation can be in the form of periodic reports, photo archives, meeting minutes, activity journals, articles of association, official letters and so on [20]. In this study, documentation is in the form of records of events from the distribution of productive zakat and the implementation of research at BAZNAS Surakarta City.

The data that has been collected is then analyzed with the Miles & Huberman interactive model data analysis technique that qualitative data analysis activities are carried out continuously until the data is saturated or new data or information is not obtained anymore[20]. The stages in this data analysis include: 1. Data reduction, namely selection, focusing on simplifying abstraction and transforming raw data from records in the field [21]. The data reduction stage in this study was carried out by making notes of the results of interviews and observations with Surakarta City BAZNAS staff and empowered productive economic mustahik, then summarizing the data, determining the theme according to the data obtained and grouping it into several predetermined themes. 2. Data presentation, which is the activity of compiling a set of information, so as to allow for action taking and drawing conclusions[21]. The data in this study is presented in the form of narrative text and charts or tables in accordance with the data obtained by the researcher and the need to present the data so that it is easy to understand and draw conclusions. 3. Data verification, carried out to look for relationships, similarities, or differences to draw conclusions and so that researchers can assess the suitability of the data with the intent contained in the basic concept of the analysis more precisely and objectively[22]. The researcher verified the data by analyzing the suitability between the theory and the data in the field from interviews and observations.

III. RESULT

A. Distribution of Productive Zakat in the Solo Sejahtera Program by BAZNAS Surakarta City

The Solo Sejahtera program that is distributed productively is called productive economic assistance, its distribution is in the form of business capital, business tools, and job training. The assistance program from BAZNAS Surakarta City will be distributed by 60% to the mustahik of the poor, and prioritized in the form of productive economic assistance. The amount of the allocation is expected to be distributed to mustahik who really need it. Productive economic assistance from BAZNAS Surakarta City can be received by mustahik through submission to BAZNAS Surakarta City. In this submission,

of course, there are terms and conditions to be able to receive the assistance as well as the stages of the process that need to be carried out.

The first stage in the assistance application process is the submission of files or administrative requirements to the Surakarta City BAZNAS office, which can be done collectively through organizations/institutions or individuals. The files required for collective submission are proposals, institutional profiles, things submitted, and applicant data such as ID cards, family photos, home conditions or business conditions. Meanwhile, for individual applications, requirements are needed such as the identity of the applicant in the form of KTP and KK, a certificate from the village with the needs of the village, a Certificate of Inability (SKTM) or Poor Family (GAKIN) issued by the village, a recommendation from the Zakat Collection Unit (UPZ) of the nearest mosque, a photo of the condition of the house and a photo of the business condition for the application for productive economic assistance.

After the file is received, the Surakarta City BAZNAS will check the completeness of the documents and the eligibility of the applicant to receive the assistance submitted. The applicant's eligibility is determined based on the applicant's suitability with the condition of the recipient of productive economic assistance. The conditions that apply to be able to receive the assistance include; classified as mustahik fakir or poor, already have a business, still of productive age, and a resident of Surakarta City. If the submitted documents are complete and in accordance with the recipient's criteria, an on-site interview will be conducted by the Surakarta City BAZNAS staff. The interview is called an initial assessment by asking questions related to his business condition, economic condition, family, and also his personal life which aims to assess whether the applicant really needs and deserves to receive assistance or not.

The assessment of mustahik also takes into account the suitability of the monthly income of mustahik with the applicable had kifayah. Had kifayah is the basis for determining the adequacy limit or standard of basic needs for individuals or families that refer to food, clothing, shelter, and household facilities, worship, education, health, and transportation by taking into account the dependents owned, geographical conditions, and socio-economic areas of residence. Had Kifayah limit that applies in 2024 until now for the province of Central Java is IDR 4,242,785 per month for one family or IDR 991,305 per month for one person[25]. When the applicant's net income has exceeded the applicable kifayah limit, then it does not include the poor or poor and therefore not eligible for productive economic assistance.

The next stage is an internal meeting or follow-up assessment to discuss the decision on the application that has been received, determine whether to be given productive economic assistance according to the application or other assistance that is considered more needed or not given assistance and given an explanation of the cause. If at this stage the application is approved, then the stage of handing over assistance is continued, which can be done ceremonially or over time, according to the urgency of the application assistance. Before the handover of assistance, it is possible to conduct a survey to the place of business of the prospective recipient if according to the Surakarta City BAZNAS it is necessary to ensure the accuracy of the distribution of the assistance. However, if the attached documents and assessment results are considered valid by the Surakarta City BAZNAS, then there is no need to conduct a survey.

The assistance received by mustahik can be different according to the needs of mustahik, the potential of the business being run, and the ability of the mustahik itself. It can be in the form of cash, business tools, or job training. After receiving productive economic assistance from BAZNAS Surakarta City, they will be given infak cans which are handed over to BAZNAS Surakarta City every month when participating in mustahik monitoring and coaching. The purpose of giving infak cans to mustahik is as a reminder that infak must still be done when it is good or difficult. The infak money collected to the Surakarta City BAZNAS will then be distributed to other prospective beneficiaries. The hope of BAZNAS Surakarta City in providing assistance to mustahik is to turn mustahik into muzaki, but it takes a long process and hard work to achieve it, so that as the first step is mustahik to become a person who is infak or called munfiq.

The beneficiaries of the productive economy will then be grouped to facilitate supervision by the Surakarta City BAZNAS. The supervision carried out is in the form of regular monitoring and coaching which is carried out once a month in groups, according to what has been shared by the Surakarta City BAZNAS. This meeting for monitoring and coaching will be filled with the delivery of religious materials and the latest information related to the Surakarta City BAZNAS program, then continued with material related to business management and sharing sessions for group members with supervisors in the productive economy sector from Surakarta City BAZNAS. Each group member was then asked to fill out a monitoring e-form as evaluation material for mustahik and supervision by BAZNAS Surakarta City.

The results of the routine monitoring will be used by the Surakarta City BAZNAS to assess whether or not it is necessary to provide additional assistance for the empowerment of the mustahik business. If the mustahik business is considered to have the potential to develop again, it will be asked to make another application by including the need for business development. Then BAZNAS Surakarta City will provide the requested assistance by considering the ability and potential of the mustahik business.

B. Productive Economic Assistance in Realizing the SDGs Without Poverty

BAZNAS Surakarta City distributes productive economic assistance to mustahik with the aim of turning mustahik into muzaki. And the goal of the SDGs without poverty is to end poverty in all its forms everywhere. This research focuses on both by uniting them in related assessment indicators, namely by measuring their income, rights to assets, access to

education, and access to health. Data results will be presented in the field from mustahik recipients of productive economic assistance. The instruments that are aspects of the research are:

1. Name mustahik : name of the recipient of productive economic assistance
2. Business field : the type of business managed by the beneficiary
3. Assistance received : the form of assistance and the amount received by Mustahik, can be in the form of cash, business tools, and others.
4. Amount insured : the number of people under the dependents of the beneficiary, including himself or herself
5. Monthly withdrawal : the amount of expenses incurred for the needs or fulfillment of obligations each month
6. Previous income : income earned by mustahik before receiving productive economic assistance in one month
7. After-income : income obtained by mustahik after receiving one month's productive economic assistance
8. Asset rights : rights owned by mustahik over assets in the form of land or houses, such as property rights, business use rights, building use rights, rental rights, and others that have legal force. In the table it is stated to have (with a description) or not have.
9. Access to education : the ability of mustahik to provide education to children of educational age who are under their dependents. In the table, it is stated that it is insufficient if it is not able to provide education, it is sufficient if the education is borne by the government or related institutions, and good if the education is borne independently.
10. Health access : the ability of mustahik to obtain health services for family members or dependents. In the table, it is stated that it is less if it is difficult or unable to get health services, it is sufficient if health services are covered by the government or related institutions, or if health services are covered independently.

Mustahik who are the resource persons in this study are recipients of productive economic assistance who are classified as empowered mustahik according to BAZNAS Surakarta City, namely those who actively participate in monitoring and coaching and are considered worthy based on the e-form they fill out. The resource persons represented each business field from all kinds of existing business fields, they have also received productive economic assistance twice based on the submission and recommendation of the Surakarta City BAZNAS. The following is the data of empowered mustahik who are the resource persons in this study:

Table I . Data of Mustahik Productive Economy Resource Persons

No.	Name	Age	Bussiness Field	Address
1.	Eny Daryanti	48 Years	Tailor	Bibis Kulon RT 2 RW 18, Gilingan, Banjarsari, Surakarta
2.	Ari Iswahyudi	45 Years	Food seller and virtual payment services	Jalan Dr Wahidin Sudiro, Bumi, Laweyan, Surakarta
3.	Sri Marlina	44 Years	Food Seller	Norowangsan RT 1 RW 13, Pajang, Laweyan, Surakarta
4.	Is Indriyati	46 Years	Z-Chicken Seller	Jalan Ki Hajar Dewantara, Jebres, Jebres, Surakarta

The first resource person was Mrs. Eny Daryanti, a recipient of productive economic assistance who has owned a sewing service business since 2015. The resource person received assistance through an application to the Surakarta City BAZNAS in 2023 in the form of a shirt duck machine. After receiving the assistance, the resource persons actively participated in routine monitoring and coaching activities from BAZNAS Surakarta City, until in 2024, the resource persons received a recommendation from BAZNAS Surakarta City to be able to apply for a second assistance. In this second submission, the resource person received assistance in the form of cash worth Rp 2,500,000, which was used to buy alar press button wrap and buy stock of sewing materials.

The productive economic assistance received by the resource persons had a positive impact on their economic conditions, their income increased from below Rp 1,000,000 to around Rp 1,500,000. So that the resource persons can more freely bear the cost of education for the two children in their dependents, because their health insurance has been borne by the government. According to that, the resource person can also set aside some to save even though they are not able to have the right to assets.

Mr. Ari Iswahyudi is a recipient of productive economic assistance who runs a food stall business as well as an electronic payment service in Laweyan, Surakarta. This business has been engaged in since 2015. In 2023, he received the first assistance from the Surakarta City BAZNAS in the form of cash worth IDR 500,000 which was used to buy stall materials. Not only that, he also participated in regular monitoring and coaching that discussed various obstacles to the mustahik business and opened up opportunities for applications for further assistance.

At the end of 2024, Mr. Ari will again receive a second assistance in the form of cash of IDR 2,000,000. The funds are used to buy cup sealers and increase capital in the development of electronic payment services. Initially, this assistance had a positive impact, but over time his business stagnated. The main obstacles faced are the location of stalls that are not

strategic, the lack of customers, and the competition that is quite fierce. To overcome this, he seeks to promote through personal social media and expand his business by providing electronic payment services.

The income from his business is used to finance a family of four, including children's education costs. Although significant welfare has not been fully felt, additional assistance from BAZNAS at least provides space for businesses to continue to survive. Mr. Ari remains optimistic that his family's welfare will increase along with the diversification and development efforts of his business.

The third recipient of productive economic assistance is Mrs. Sri Marlina, a food business actor in the form of hodgepodge, tofu noodles, pecel, and geprek chicken. Mrs. Sri Marlina as the second resource person has been running her business since 2015 in her own home. The resource person received assistance from BAZNAS Surakarta City at the end of 2022 in the form of cash worth IDR 500,000 which was used to buy groceries to sell at his stall. As a beneficiary of a productive economy, the resource persons certainly participate in routine monitoring and coaching which contains tausiah, motivation, and discussion forums between business actors. Then in 2024, the resource person will receive a second assistance, namely cash in the amount of IDR 2,500,000 to develop his business.

Productive economic assistance is enough to help resource persons and their families to survive after facing the Covid-19 pandemic which has had a major impact on their family's economic condition. Its turnover, which originally ranged from Rp 150,000 to 300,000 per day, dropped to less than Rp 200,000, and until now is still stagnant. So that from the assistance of the Surakarta City BAZNAS, the resource person's business can survive, be able to replace damaged equipment, and add facilities such as tables and chairs for their stalls.

The business managed by the resource person supports the lives of five family members with two children who are still in school. Part of the cost of education has been borne by the government, but the supporting needs still depend on the business income. The cost of health insurance for the resource person and her husband has been borne by the place where the first child works, while the other two children use BPJS mandiri whose contributions are paid every month.

The resource person assessed that the productive economic assistance from BAZNAS Surakarta City has provided benefits in maintaining the sustainability of its business and fostering religious motivation. The hope of the resource persons for this program is to maximize the monitoring and coaching function so that the benefits are more felt for the mustahik.

Mrs. Is Indriyati is a recipient of productive economic assistance from BAZNAS Surakarta City through the Z-Chicken business package program. He underwent a long process starting from submission, completing administrative documents, to an assessment that took several months before finally being elected. In 2023, he will receive a complete business package in the form of carts, equipment, and raw materials, so that he can immediately run his business.

Since then, he has routinely participated in monthly monitoring and coaching filled with tausiah, motivation, and experience sharing sessions. This activity also requires him to report sales records. According to him, this program not only increases motivation, but also expands access to information, including opportunities to obtain employment security and follow-up assistance. At the end of 2024, he will again receive business development assistance of IDR 2,000,000 which is used to buy cup sealers and additional merchandise.

Before running Z-Chicken, he had sold vegetables and geprek chicken with an income of IDR 100,000–200,000 per day. After obtaining a business package, her income increased to Rp200,000–350,000 per day, which supported her family of four members. Although the monthly needs are quite high, around IDR 3,500,000, this business is able to meet the cost of children's education and family health needs.

In practice, Z-Chicken's business faces challenges in the form of fierce competition with other crispy chicken sellers and declining sales during college holidays, considering its location in the campus area. To overcome this, he reduces production when demand is low, processes leftover ingredients into other dishes, and uses social media for promotion.

Mrs. Is Indriyati assessed that the assistance from BAZNAS has had a real impact in increasing her family's income, although there are still branding and marketing obstacles. He hopes that BAZNAS' support is not only limited to capital, but also includes product promotion so that his business and other mustahik businesses can be better known to the wider community.

From the results of research in the field, it was obtained that productive economic assistance has an impact on the recipients. The following are the results of the research obtained:

Table II. Research Results Data

Research Results Data				
Number	1	2	3	4
Name Mustahik	Eny Daryanti	Ari Iswahyudi	Sri Marlina	Is Indriyani
Business Field	Tailor	Food seller and Electronic Payment Services	Food seller	Food Seller

Assistance Received	Itik machine clothes and cash 2.500.000	500.000 and 2.000.000 cash	Cash 500.000 and 2.500.000	Z-Chicken business package and cash 2.000.000
Amount Insured	3 people	4 people	4 people	4 people
Monthly Expenses	1.500.000	1.000.000	2.000.000	3.500.000
Previous Income	< 1.000.000	< 1.500.000	< 2.000.000	< 2.500.000
After-Income	< 2.000.000	<1.500.000	< 2.000.000	< 4.000.000
Rights to Assets	Have no	Have no	Have no	Have no
Access to Education	Good	Enough	Good	Good
Health Access	Enough	Enough	Good	Enough

IV. DISCUSSION

Implementation of Productive Economic Assistance Distribution in the Solo Sejahtera Program by BAZNAS Surakarta City

The distribution of productive zakat carried out by BAZNAS Surakarta City is in accordance with Article 27 of Law Number 23 of 2011 concerning Zakat Management, namely zakat can be used productively to improve the quality of life of the poor and poor, as carried out by BAZNAS Surakarta City which targets the poor and poor to be given productive economic assistance. BAZNAS Surakarta City has a requirement that the recipient must be registered as a resident of Surakarta City, Muslim, including poor families, obedient to worship, and have a business.

The application of the conditions and processes in applying for productive economic assistance has the intention of assessing whether the applicant meets the conditions that have been determined in the regulations. The requirements of the Surakarta City BAZNAS are in accordance with the requirements for the utilization of productive zakat contained in Pasal 33 Peraturan Menteri Agama Republik Indonesia Nomor 52 Tahun 2014 tentang Syarat dan Tata Cara Perhitungan Zakat Mal dan Zakat Fitrah concerning Terms and Procedures for the Calculation of Zakat Mal and Zakat Fitrah as well as the Utilization of Zakat for Productive Businesses.

Regarding the provisions for its utilization, it is regulated in Pasal 34 Peraturan Menteri Agama Republik Indonesia Nomor 52 Tahun 2014 tentang Syarat dan Tata Cara Perhitungan Zakat Mal dan Zakat Fitrah and the Utilization of Zakat for Productive Business. This productive economic assistance is given to individuals or groups who have productive businesses. And regular monitoring and coaching is also carried out every month to the recipients. From this, it can be assessed that the productive economic assistance is in accordance with the applicable provisions.

Regarding the distribution of productive zakat, BAZNAS Surakarta City combines two ways, namely conventional productive and creative. Conventional productive ways by providing assistance in the form of business tools to mustahik. And a creative productive way by providing assistance in the form of business capital, either as capital assistance or for the development of micro businesses of traders or small entrepreneurs who are included in mustahik. The way the distribution is carried out is flexible, according to the needs of the mustahik.

Meanwhile, the model for distributing productive economic assistance at BAZNAS Surakarta City is empowerment circle thought zakat. Where the Surakarta City BAZNAS according to its field will conduct an analysis of the applicant who applies for the assistance. Then if declared eligible, the applicant will be given the assistance. Furthermore, the mustahik will be fostered by the Surakarta City BAZNAS and if it has succeeded in changing its status from mustahik to muzaki, then it is required to give its zakat to the Surakarta City BAZNAS to return the capital that was previously given to it.

The purpose of this productive economic assistance is in accordance with the utilization of zakat in the economic sector as regulated in Pasal 14 ayat (2) Peraturan Badan Amil Zakat Nasional Republik Indonesia Nomor 3 Tahun 2018 tentang Pendistribusian dan Pendayagunaan Zakat. That is to say, both aim to alleviate poverty and improve the welfare of mustahik through capital assistance or infrastructure facilities for businesses owned by mustahik in order to increase their income.

In addition, it also empowers the mustahik community of the city of Surakarta and the local economic potential, by providing assistance to local economic groups in the hope that the group can develop its business potential.

The Role of Productive Economic Assistance of the Solo Sejahtera Program in Realizing the SDGs Without Poverty

The results of the findings in the field are then analyzed in this section. Compare and measure data in the field with applicable theories. Based on the analysis of the limit of kifayah with mustahik income, the following results were obtained:

Table III. Calculation of Kifayah Limit

No.	Name	Amount Insured	Income before (Rp)	<i>Kifayah Limit</i> (Rp)	Income After (Rp)
1.	Eny Daryanti	3	< 1.000.000	2.973.915	< 2.000.000
2.	Ari Iswahyudi	4	< 1.500.000	3.965.220	< 1.500.000
3.	Sri Marlina	4	< 2.000.000	3.965.220	< 2.000.000
4.	Is Indriyati	4	< 2.500.000	3.965.220	< 4.000.000

Source: Interview Data Processing

The table above shows that mustahik income after receiving productive zakat distributed by Surakarta City BAZNAS through the productive economy program has not fully achieved the goal of changing the condition of mustahik into muzaki. Of the 4 recipients of productive economic assistance, there are 3 people who are still far from the kifayah limit determined for Central Java Province. Mustahik 1 and 4 have experienced an increase in income after receiving the productive economic assistance.

Meanwhile, the income of mustahik 2 and 3 is still experiencing income stagnation even though they have received assistance. From this, it can be assessed that this inductive economic assistance has a positive impact with an increase in two mustahik income from a total of 4 mustahik. Of course, these results can vary for each recipient, depending on many factors such as the type of business, place of business, services provided, and many more.

However, his initial step to make mustahik a munfiq has been achieved. By giving infak cans to the mustahik recipients of assistance, they are accustomed to setting aside part of their income to be given to other parties who are also in need. In this case, productive zakat plays a role in fostering awareness and increasing mustahik concern, as well as making mustahik independent in fulfilling their basic needs with the business they run. So that they do not need help in the form of staples for daily life.

Meanwhile, to measure mustahik poverty in relation to the SDGs, a national poverty line is applied. The results of the comparison of mustahik income with the national poverty line are as follows:

Table IV. National Poverty Line Calculation

No.	Name	Amount Insured	Income before (Rp)	National Poverty Line (Rp)	Income After (Rp)
1.	Eny Daryanti	3	< 1.000.000	1.785.726	< 2.000.000
2.	Ari Iswahyudi	4	< 1.500.000	2.380.968	< 1.500.000
3.	Sri Marlina	4	< 2.000.000	2.380.968	< 2.000.000
4.	Is Indriyati	4	< 2.500.000	2.380.968	< 4.000.000

Source: Interview Data Processing

The data above shows that only 4 mustahik have an income that exceeds Indonesia's national poverty line. Meanwhile, mustahik 1, 2 and 3 are still below the national poverty line. So in this case, it is concluded that this productive economic assistance has not been able to fully alleviate the mustahik of poverty standards in Indonesia. However, the increase in mustahik income 1 and 4 shows the contribution of productive zakat in efforts to alleviate national poverty.

The existence of productive zakat has not been able to fully improve the economy of the poor beyond the poverty line, but productive zakat has helped them meet their own basic needs. So that the zakat funds received by BAZNAS Surakarta City can be channeled to other programs that are more productive in nature. That way, more and more people will have their economies moved, and will no longer depend on consumptive assistance, especially for those who are still of productive age.

Productive zakat has also not been able to make mustahik able to have the right to assets in the form of land or houses. For some personal reasons, making home or land assets not a priority for them. Their priority is the fulfillment of basic needs and services. So that they will devote their abilities to more urgent matters.

Although it has not played a full role in the problem of poverty and asset ownership, the productive economic assistance makes it possible for mustahik to finance the education of children in their dependents, even up to the level of higher education. Also pay for health insurance according to the needs of the mustahik and their families. Mustahik has

been able to fulfill several aspects that are the basis of his needs. Although some of them are also still assisted by the government.

Based on the results of the analysis of the 4 indicators of achievement of the SDGs Without Poverty, it can be understood that the role of productive zakat in productive economic assistance cannot yet cover all aspects. Productive zakat has not been able to make the income of all its recipients exceed the national poverty line and have the right to assets in the form of land or houses from the productive economic assistance. But productive zakat plays a role in getting access to education for people in mustahik dependents. At the same time, it fulfills health insurance for mustahik and their dependents who are classified as poor.

V. CONCLUSION

From the results of the research entitled "The Role of Productive Zakat in Achieving Sustainable Development Goals No Poverty (Case Study of the Solo Sejahtera Program of BAZNAS Surakarta City) it is concluded as follows:

1. BAZNAS Surakarta City has implemented a mechanism for distributing productive zakat through productive economic programs in accordance with the regulations for the productive utilization of zakat in Indonesia. Distribute them in a productive way, conventional, and productive, creative. And the distribution model is empowerment circle thought zakat. The purpose of productive economic assistance from BAZNAS Surakarta City is to alleviate poverty and improve the welfare of mustahik and empower the mustahik community of Surakarta based on the area and local economic potential.
2. The productive zakat distributed by the Surakarta City BAZNAS has not fully played a role in achieving the SDGs without poverty. There are still mustahik who have an income below the poverty line. In the indicator of asset ownership, the role of productive zakat distribution has also not been achieved. The role of productive zakat is manifested in the aspects of access to education and health insurance. Although they have not yet achieved an improvement in their economic status, they have been able to meet their personal and family needs. This is a positive step to achieve the final goal.

Meanwhile, the second indicator, namely ownership rights to assets, is often not their top priority, but focuses on basic needs, education, and health. Although this productive zakat has played a role in the fields of education and health, it still needs to be considered and continued to be developed so that it does not experience decline. Alleviating poverty in the Surakarta City BAZNAS mustahik still requires additional efforts and a short time.

However, poverty alleviation by turning mustahik into muzaki will and end poverty in all forms anywhere as the goal of the SDGs without poverty will be realized if we continue to develop and improve the scheme for the utilization of productive zakat through the productive economic program.

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