



AN ASSISTING PROCESS OF MANAGING ZAKAT, INFAQ, AND ALMS FUND TO IMPROVE CREATIVE ECONOMIC DEVELOPMENT FOR SONGKET WEAVING CRAFTSMEN THROUGH DOMPET UMAT'S EMPOWERED WEAVING PROGRAM IN SAMBAS REGENCY

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ABSTRACT

This research aims to explain the assisting process of managing zakat, infaq, and alms funds done by Dompot Umat Sambas through the Empowered Weaving Program to improve the creative economic capacity of Songket weaving craftsmen. In Sambas Regency, the weaving craftsmen are MSMEs actors who still face a lack of capital aid, access to technology, and marketing capabilities. By applying a descriptive qualitative approach, this research revealed that the assistance of productive Zakat, Infaq, and Alms (ZIS) could improve production capacity, management skills, and the craftsmen-marketing network. This program also integrated Sharia economic values, such as trustworthiness, fairness, and empowerment. The research result showed that the productive ZIS is an effective instrument to improve creative economic independence with local culture-based.

Keywords: ZIS, creative economy, songket weaving, empowerment, dompet umat.

1. INTRODUCTION

Zakat, Infaq, and Alms (ZIS) are important instruments in the Islamic economy, where it has a big potential in poverty alleviation and people empowerment. In Islamic perspectives, ZIS is not only a religious social compulsory but also a productive financial resource that can improve the mustahik welfare. According to Ascarya, the management of a productive ZIS fund can create economic independence as long as it is managed with a structured mechanism and empowerment-based¹. Sambas regency, located in West Kalimantan province, has a Songket weaving craft as a culture that is known from generation to generation. Nevertheless, most of the craftsmen are living in the lower-middle-class economy, with limited capital, low financial literacy, and a lack of market access. Other challenges that come up are competition with manufactured textile products and declining interest of the younger generation in becoming craftsmen because they think it is not economically beneficial.

Dompot Umat Sambas responded to this phenomenon by launching an empowered weaving program. This program is a model of creative economic empowerment based on

productive ZIS management to improve the capacity and the craftsmen's independence. Through this program, the weaving craftsmen not only get the capital loan but also intensive assistance in managing a business, product development, and digital marketing.

Based on the context, this research is relevant to study:

1. How is the process of assisting the ZIS fund management for the songket weave craftsmen?
2. How is the impact of the program on the craftsmen's creative economy improvement?
3. To what extent are Sharia economic values integrated into the program?

The answers to the questions are expected to contribute to the development of ZIS fund-based empowerment model that can be replicated by other regions.

2. METHODS

This method was chosen to gain an in-depth understanding of the assisting process and its impact to the craftsmen.

1. Sources of Data

Sources of data are:

- a. Primary data: interviews with songket weavers, field assistants, and managers of the Tenun Berdaya program from Dompét Umat Sambas.
- b. Secondary data: program reports, craftsmen profiles, activity photos, training documentation, and literature related to sharia economic empowerment.

2. Technique of collecting data

- a. In-depth interviews with 10 craftsmen and 2 program facilitators.
- b. Direct observations at craftsmen's workshops and production houses.
- c. Program documentation and internal reports from zakat collection institutions.

3. Data Analysis

The analysis was conducted using the Miles & Huberman technique:

1. Data reduction,
2. Data display, and
3. Conclusion drawing.

Data validity was strengthened through triangulation of sources and techniques.

3. RESULT AND DISCUSSIONS

1. ZIS Fund Management Assisting Process

The assisting of Tenun Berdaya (empowered weaving) program involved several steps:

a. Identifying mustahik needs

The facilitators conducted an initial assessment of the economic conditions, production capacity, and obstacles faced by the craftsmen. Based on the assessment, it was discovered that most craftsmen require capital to purchase thread, weaving tools, and motif design training.

b. Distribution of productive ZIS funds

ZIS funds are provided in the form of business capital to increase production capacity. The business capital is not provided as a consumptive grant but as revolving capital to encourage business responsibility and sustainability. This model aligns with the concept of productive zakat as explained by the Ministry of Religious Affairs, which states that zakat can be an instrument for developing the businesses of *mustahik* (those entitled to receive it).²

c. Business management training and skills development

Assisting includes:

1. Financial record-keeping training,
2. Determining the cost of goods manufactured,
3. Developing new designs and motifs,
4. Improving finishing quality,
5. Product photography and digital marketing training..

Assisting is carried out routinely every month, with periodic evaluations of business development.

d. Digital marketing assistance

The craftsmen are taught how to create digital catalogs, utilize social media, participate in marketplaces, and use storytelling techniques to brand their products. This has been proven to increase marketing reach beyond Kalimantan.

2. The Impact of the Program on the Creative Economy of Songket Weaving Craftsmen

a. Increased production capacity

Craftsmen who were previously only able to produce 1-2 fabrics per month increased their production to 3-5 fabrics per month after obtaining capital and training.

b. Increased income

Craftsmen's income increased by 30%–60% after participating in digital marketing training. One of craftsmen was even able to sell his products internationally through online orders.

c. Product diversification

The Tenun Berdaya program encourages product innovation, including songket wallets, pouches, small bags, and accessories. This diversification increases market opportunities and reduces the risk of stagnation.

d. Strengthening business networks

Craftsmen who are members of the program have started to collaborate with other MSMEs, participate in exhibitions, and collaborate with souvenir agents.

3. Integration of Sharia Economic Values in the Weaving Empowerment Program

The assistance provided by Dompot Umat is not only oriented towards increasing income, but also towards sharia values:

- a. Fairness: ZIS funds are distributed to eligible recipients.
- b. Trustworthy: Facilitators monitor the use of funds and provide regular reports.

- c. Benefit: ZIS funds are guaranteed to have a long-term impact.
- d. Empowerment: *Mustahik* not only receive assistance but are encouraged to become independent and transform into zakat payers.³

This approach is in line with the Islamic concept of social assets which emphasizes economic development based on solidarity and social sustainability.

4. CONCLUSION

The research results showed that the Dompot Umat's Empowerment Weaving Program, through productive ZIS fund management, had successfully increased the creative economic capacity of songket weavers. The assisting provided includes needs identification, capital provision, business management training, skills development, and digital marketing assistance. The impact was seen in increased production capacity, increased income, product diversification, and strengthened business networks. The program also consistently applies sharia economic values, making the empowerment of *mustahik* not only oriented towards the economy, but also towards character transformation and improving quality of life. This model can be used as an example for developing a ZIS-based creative economy in other regions with similar cultural potential.

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