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Social Value Creation through Productive Zakat Management by Pesantren Cooperatives: A Case Study of Kopmu-DT Pesantren Daarut Tauhiid

Ellies Sukmawati [1,2*], Sumardjo [2], Siti Amanah [2], Ujang Maman[3]
[1]Faculty of Da'wah and Communication Sciences, Universitas Islam Negeri Syarif Hidayatullah, Indonesia
[2]Faculty of Human Ecology, IPB University, Indonesia
[3]Faculty of Science and Technology, Universitas Islam Negeri Syarif Hidayatullah, Indonesia

Abstract: *This study aims to determine the role of Kopmu-DT in creating social value for beneficiaries, identifying social value creation programs, and analysing the impact of social value creation programs on the welfare of beneficiaries. This approach uses qualitative and case-study designs. The data collection technique was carried out through in-depth interviews, observations, and documentation studies, and the validity of the results was validated using the triangulation technique. Based on the results of the study, it is known that the management of LAZNAS DT Peduli philanthropic funds is productively distributed by Kopmu-DT to its members in the form of initial capital and empowerment facilities. This innovation allows zakat not only to be distributed consumptively, but also managed as sustainable business capital. Social value creation is carried out through Islamic financial services, mentoring, business skills training, and business development support. This program has increased family income, independence as entrepreneurs, and strengthened Islamic values in members' entrepreneurial practices. Thus, this model can be considered an alternative for managing productive zakat to improve community welfare.*

Keywords: *Pesantren Cooperatives; Productive Zakat Management, Social Entrepreneurship; Welfare; Women's empowerment*

***Corresponding author**: ellies.sukmawati@uinjkt.ac.id
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INTRODUCTION

The high poverty rate in Indonesia remains a structural problem. Data (BPS, 2023) show that in March 2023, there were 9.36 percent or 25.90 million people in poverty. This phenomenon emphasises the need for poverty alleviation strategies that are not only charitable, but also transformative and empowering the community. In this context, it is important to present the contributions of various non-governmental institutions, including religious education institutions, such as Pesantren. This is in line with Law Number 18 of 2019, Article 43, which states that Pesantren is not only an educational institution but also carries out community empowerment functions that are oriented towards improving the welfare of Pesantren and the community.

Departing from the empowerment function, Pesantren plays an active role in overcoming social problems by building business units that they manage independently and are oriented towards the economic independence of students and the community. by creating jobs and providing business opportunities through partnership patterns (Fathoni & Rohim, 2019). This shows that Pesantren plays the role of a business liaison or facilitator in the economic development of the surrounding community (Ministry of Religion, 2022) through the establishment of cooperatives. Pesantren uses this cooperative as a community empowerment institution, as exemplified by the Al-Muta'allimin Pesantren cooperative in Jember, the Ma'arif Mart cooperative owned by the Miftahul Hikmah Pesantren in Tuban, and the Alif Cooperative at the Al-Ittifaq Pesantren in Bandung (Asrofi & Sofiah, 2024); (Hariyati et al., 2022); (Silvana & Lubis, 2021). Based on these examples, it can be seen that Pesantren's practice of community empowerment still relies solely on the strength of their business units, without integrating Islamic philanthropic resources such as zakat, infaq, and alms (ZIS) as social and financial capital to expand the impact of empowerment on the community. The source of ZIS funds is a unique asset that conventional business institutions do not possess. According to (Baznas, 2021) Pesantren has the potential to collect more than two billion/year of ZIS. This is inseparable from the wide social network of pesantrens and the high level of public trust in pesantrens in collecting and distributing ZIS funds.

The management of ZIS has so far tended to be consumption-charitative, namely in the form of direct assistance to meet short-term mustahik needs, such as compensation for the poor, compensation for orphans, and medical assistance. This model lacks sustainability impact (Ridwan et al., 2019). For zakat to function as an instrument of empowerment, and not just momentary assistance, a productive and business-based zakat management model is required (Widiastuti et al., 2021). In this context, social entrepreneurship is relevant, because it integrates the social mission of zakat with sustainable business mechanisms. The findings (Efendi, 2017) emphasised that the management of productive zakat based on social entrepreneurship provides greater opportunities to alleviate poverty problems independently and sustainably. According to (Mair & Martí, 2006) social entrepreneurship is the creation of social value through the innovative use of resources to pursue opportunities that drive social change and meet societal needs.

The management of zakat in Indonesia is institutionally regulated by Law No. 23 of 2011, which stipulates that zakat can only be managed by the National Amil Zakat Agency (BAZNAS) and Amil Zakat Institute (LAZ). One of the institutions that implements productive zakat management based on social entrepreneurship is the Daarut Tauhiid Peduli Foundation (DT Peduli), which is a national amil zakat institution (LAZNAS) under the Daarut Tauhiid Pesantren. DT Peduli obtained legality through Decree No. 257 of the Minister of Religion of 2016, which was updated with Decree No. 403 of 2022. This institution manages zakat, infaq, alms, and waqf (ZISWAF) funds to be distributed in the form of social programs in the fields of economy, health, da'wah, education, and humanity (DT Peduli, 2023). To optimise the distribution of ZISWAF funds in the economic sector, DT Peduli established the Daarut Tauhiid Ummat Empowerment Cooperative (Kopmu-DT) as a non-profit institution with a cooperative legal entity and a separate organizational structure, with its main service being access to Sharia financing for poor women. The existence of Kopmu-DT and the productive management of Zakat funds further strengthen DT Peduli's position as an institution that applies the principles of social entrepreneurship.

Some of the results of previous research state that the management of productive zakat based on social entrepreneurship has been implemented by several zakat institutions, such as Baznas, Dompet Dhuafa, and Rumah Zakat Indonesia (Suryanto et al., 2020); (Ambo Masse et al., 2024); (Wahyudi & Muna, 2025). However, the implementation of Pesantren-based amil zakat institutions, especially beneficiaries from communities outside Pesantren, remains limited. In this context, Kopmu-DT, a microfinance institution, is an attractive model because it distributes zakat funds productively and develops a social entrepreneurship ecosystem through Sharia financing services, business assistance, and strengthening the capacity of beneficiaries. This is important for ZIS to play a role in creating justice and economic growth in society. As stated by (Sandra & Apriliantoni, 2025) a ZIS is an important instrument for Islamic financial institutions to help distribute financial resources, especially for small and medium-sized enterprises, while protecting the community from harmful loan shark practices.

Based on this description, this study aims to analyse the role of Kopmu-DT as a productive zakat management social company in creating social value for beneficiaries, identifying the process of creating social value, and analysing its impact on the welfare of beneficiaries.

RESEARCH METHODS

This study applied a qualitative approach using a case study design to explore the management of zakat through social entrepreneurship in Pesantren Daarut Tauhiid. Referring to (Yin, 2018) a case study was selected to provide a more comprehensive and in-depth understanding of the strategy, process, and impact of economic empowerment on the distribution of zakat using Islamic Cooperative business units. Daarut Tauhiid is selected in this study because it has a ZISWAF institution with separate management from Pesantren with a focus on economic empowerment based on social entrepreneurship by using cooperative institutions aimed at communities outside Pesantren.

The researcher conducted interviews with seven members of Kopmu-DT, five facilitators, and program managers. The location of the research is the community area assisted by the Kopmu-DT branch which is located in Bandung City and West Bandung Regency, Tasikmalaya City, Garut City, and South Tangerang City. All information was determined by the researcher using purposive sampling, with criteria for direct involvement in the management and implementation of the productive zakat program in Kopmu-DT. Five facilitators were responsible for the Kopmu-DT economic empowerment program in each branch. The criteria for informants from the beneficiary group (Kopmu-DT members) are those who are able to become entrepreneurs, as well as being able to develop and maintain a business that has been running for more than two years (Haryati, 2023) and has an impact on household welfare (Sherraden, 2006).

Data were collected using in-depth interviews, observations, and documentation to gain insights related to the strategy, process, and impact of productive zakat-based social entrepreneurship. This study employed triangulation techniques to ensure data validity. According to (Moleong, 2005), triangulation can be conducted through three activities: varying questions, checking the consistency of data from various sources and comparing results using various data collection methods. The interview questions were designed based on literature studies and previous research to ensure the relevance of the topics discussed. Observations were carried out to directly observe the course of mentoring and business activities of beneficiaries (members of Kopmu-DT). Various documents related to the program, such as activity reports and organizational policies, are reviewed to provide additional context and strengthen the validity of the data collected.

Data analysis in this study was based on the approach of (Miles et al., 2014). The first stage of data condensation is the process of categorising and grouping the data obtained from interviews, observations, and documentation. At this stage, a selection process was performed on the data required for the research. After the data were condensed, they were presented in the form of images and descriptive narratives. The final stage involved drawing conclusions and verification. The findings of the study were analyzed in depth using the theories used in this study, namely the theory of social entrepreneurship, productive zakat, and welfare. The verification process was carried out through triangulation of sources and data collection techniques.

RESULTS AND DISCUSSION

The Role of DT Peduli and Kopmu-DT in Productive Zakat Management

The Pesantren Daarut Tauhiid has a National Amil Zakat Institution (LAZNAS) called the Daarut Tauhiid Peduli Foundation (DT Peduli). This institution was established in 1999 and gained legitimacy through the Decree of the Minister of Religion No. 257 of 2016, which was updated with the Decree of the Minister of Religion No. 403 of 2022. Currently, DT Peduli has 36 branches in Indonesia from Aceh to Makassar. As an Islamic philanthropic institution, DT Peduli collects and manages zakat, infaq, alms, and waqf (ZISWAS) funds from the congregation of the Pesantren Daarut Tauhiid and the general public as well as Corporate Social Responsibility (CSR) funds from partner companies. The funds collected were distributed in the form of service and empowerment programs in the fields of economy, health, education, da'wah, social and humanitarian.

In the context of economic empowerment, DT Peduli formed the Daarut Tauhiid Ummat Empowerment Cooperative (Kopmu-DT) as an institution with a separate structure to become an instrument to increase the economic independence of the community while alleviating poverty. Zakat funds from DT Peduli are not given in the form of consumptive grants, but are distributed to mustahik through Kopmu-DT as an empowerment package. After the distribution of funds, the sustainability of the program was managed using a cooperative model through Sharia savings and loan business schemes, skills training, and business development.

Thus, even though Kopmu-DT is a cooperative legal entity and is not legally an amil zakat institution, DT Peduli appoints Kopmu-DT as the implementing partner for the distribution of productive zakat. Thus, Kopmu-DT is an innovative model of productive zakat management that combines cooperative mechanisms with the principles of social enterprises. These findings are in line with those of (Maclean et al., 2025), who explained that social enterprises are the collective efforts of nonprofit institutions to mobilise resources sustainably to create social value.

The formation of the Kopmu-DT began with the Community-based Sharia Microfinance Program (Misykat) in 2003. The program was then developed by the Misykat Cooperative in 2009 and obtained an official permit from the West Java Provincial Cooperative Office in 2010. In 2018, this cooperative changed its name to Kopmu-DT and received legality from the Ministry of Cooperatives and Legalisation of Legal Entities by the Ministry of Law and Human Rights in 2023. This change shows an institutional transformation from philanthropic programs to more professional and sustainable Sharia economic organisations, in line with the findings of (Bashori et al., 2024) that zakat is adaptable to the object of zakat and the needs of zakat recipients, one of which is allocation in the form of creative, productive zakat in the form of microfinance zakat combined with community empowerment. The target of Kopmu-DT is poor women, both married and widowed, as beneficiaries as well as members of cooperatives. Although the focus is on women, husbands and families are encouraged to participate in business activities run by members. The selection of poor women as a target group is in line with the empowerment model applied by Grameen Bank (Yunus, 2008), which states that empowered women can have a waterfall effect, namely, always prioritising meeting family needs and being more consistent in developing micro-businesses.

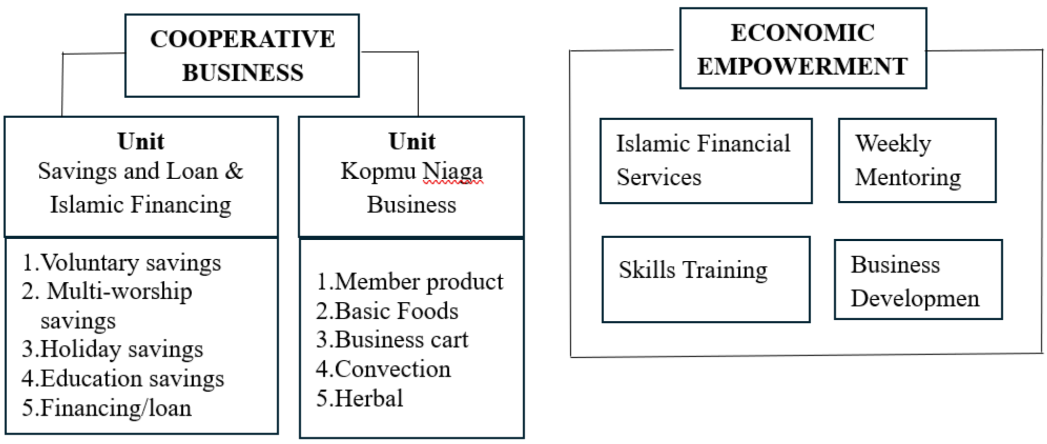

Figure 1. Kopmu-DT Activities

As activities and services need to be developed, Kopmu-DT has expanded its operational areas in West Java and Banten. By 2023, Kopmu-DT will have six branch offices in Bandung, Banjaran, Garut Regency, Tasikmalaya City, Bekasi City, and South Tangerang City. Based on the latest data, the number of empowered members has reached 1.891 people from poor families, but only 960 members have been recorded as active. This shows that the level of sustainability of member participation is still a challenge that can affect the success of the economic empowerment program of productive zakat to improve the welfare of mustahik. This is important, in line with the findings of (Siregar et al., 2024), as the management of zakat that is oriented towards the sustainability of the program is very important to increase the long-term impact on welfare.

Kopmu-DT, a nonprofit institution, has two main activities: business and empowerment services. Business services include Sharia microfinance (savings and financing) and commercial units that provide necessities for members as well as market member business products (Figure 1). This practice reflects a form of synergy between the pursuit of economic benefits and creation of social value, which is the main feature of social entrepreneurship (Mair & Martí, 2006). Furthermore, this aspect of social value can be observed in Kopmu-DT's efforts to support the success of its members' businesses by providing structured and sustainable microfinance services, education, training, and mentoring.

The emphasis on business success shows the implementation of business sustainability-oriented zakat management to improve community welfare and encourage economic development (Siregar et al., 2024). At the same time, it emphasised that Kopmu-DT is the implementation of productive zakat management with a social entrepreneurship perspective based on four aspects: social mission, empowerment activities, social impact, and program sustainability (Efendi, 2017).

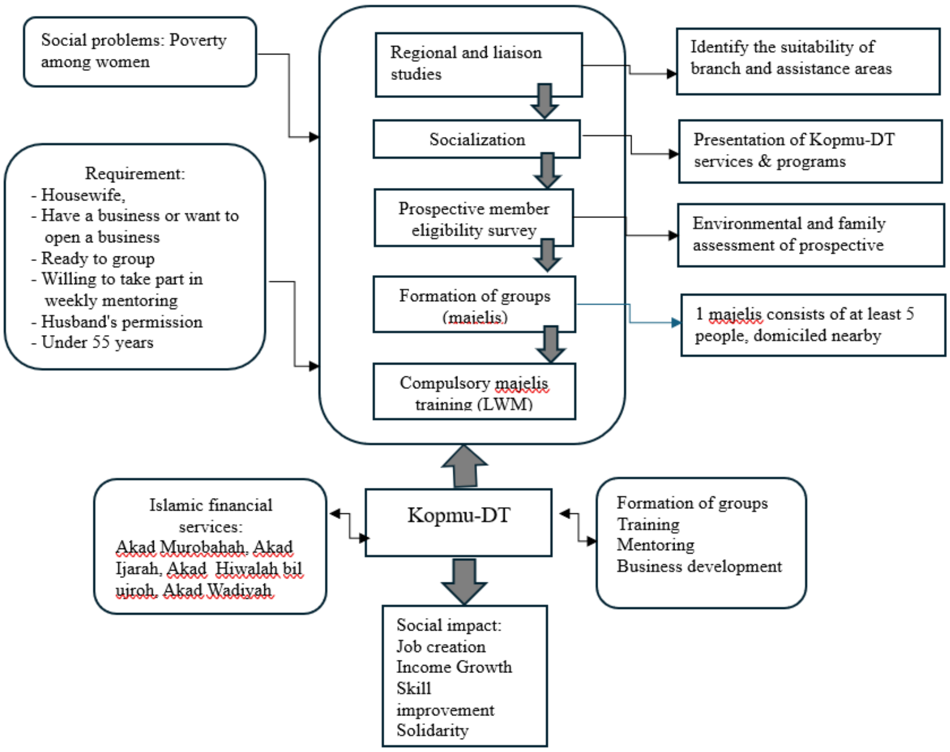

Figure 2. Community Empowerment Program Flow

In terms of funding, Kopmu-DT not only depends on productive zakat, but also obtains capital from CSR funds, member deposits, sharia financing, and profits from commercial business units. This combination of funding sources shows the existence of a hybrid financing model, namely the integration of philanthropy, business, and cooperative systems. This model has been proven to strengthen the financial sustainability of non-profit institutions, as the findings (Kamaludin et al., 2021) indicate that sustainability is one of the main dimensions that must be possessed by non-profit institutions that carry out social entrepreneurship activities.

Figure 2 shows the main stages of the Kopmu-DT economic empowerment program, namely group formation and program implementation. Group formation begins with the selection of prospective members through an initial assessment by a companion to assess the feasibility of prospective members based on socioeconomic conditions and business potential. The results of the assessment are then discussed internally, as accepted participants are required to undergo basic training for three days before gaining access to financing. The implementation stage includes Islamic financial financing services, financial assistance, skill training, and business development. Based on these findings, it can be seen that the member selection process is not only an administrative mechanism but also a strategy of Kopmu-DT in identifying potential areas for empowerment, building group discipline, and strengthening the social foundation for a productive zakat-based social business model.

Creation of Social Value Kopmu-DT

The creation of the social value of Kopmu-DT is obtained through the empowerment process, which includes Islamic financial financing services, weekly mentoring, business skills training, and business development support.

Sharia Financial Services

KopmuDT's sharia financial services are a distribution of philanthropic funds managed by Kopmu-DT. This fund is intended as the initial capital for member empowerment and is packaged in an empowerment package scheme with Rp. 2,000,000 people per member. This package includes a Qordh Hasan contract loan (kindness loan) of IDR 500,000, and the rest is allocated for training activities, mentoring, business tool assistance, and administrative needs. The Rp500,000 cash fund is treated as the principal deposit of membership and is returned when the member no longer joins Kopmu-DT. The distribution of the qordh hasan contract uses a loan scheme that is paid in instalments for 50 weeks. Furthermore, when it has been paid off, the Rp500,000 cash fund is treated as the principal deposit of membership and will be returned when the member no longer joins Kopmu-DT. The empowerment package from this zakat fund is only given once to members, namely, when they first joined Kopmu-DT. The scheme ensures that funds are used productively and sustainably, not just for consumption or cash grants.

In addition to Qordh Hasan, there are other types of financing, such as murabahah contracts (purchase of business tools/materials), ijarah contracts (payment of kiosk or stall rent), and hiwalah bil ujrah contracts (debt transfer). These contracts can be accessed when the qordh hasan loan is completed in instalments. However, in these contracts, a profit-sharing system is applied, with requirements such as photocopies of ID cards and family cards, husbands' signatures, no instalment arrears, diligent saving, and always being present at weekly group mentoring meetings. In addition to financing, Kopmu-DT also provides Wakalah contracts, used as a delegation of authority to members to manage funds. Wadiah contracts are applied for mandatory savings of IDR 2,000 per week and reserve savings of 10% of the financing amount over 50 weeks. The funds collected from the wadiah contract are returned after instalments are paid off or saved as savings. Voluntary savings include education, umrah, and household savings.

The financing scheme offered by Kopmu-DT is not large and is adjusted to the members' ability to pay off their loans and can increase along with their ability to repay their loans. This is an emphasis for Kopmu-DT because many members want large loans without thinking about their ability to pay. The loan/financing application process consists of four stages: (1) filling out forms and plans for the use of funds, (2) group discussions and approvals to obtain financing, (3) business surveys by the companion, and (4) disbursement of funds and reading of the Wakalah contract. Furthermore, members are required to submit a proof of purchase or payment after disbursement to monitor their suitability for use. Instalment payments were designed to be lightweight, and paid weekly for 50 weeks to the companion at the time of mentoring. If there are payment difficulties, the members can apply for an extension. The financing system does not use interest but profit margins that are adjusted to business conditions. Members of poor families are exempt from profit-sharing. This reflects the values of justice, empathy, and protection of vulnerable groups.

Based on the research findings presented above, it is evident that the Sharia financial service scheme of Kopmu-DT, which is sourced from zakat and philanthropic funds, shows that financing is positioned not only as an economic instrument, but also as a means of empowerment, structured through training, mentoring, savings, and a social capital mechanism between members and Kopmu-DT. These findings support the view (Austin et al., 2006) that innovative activities to create social value as a hallmark of social entrepreneurship are not only organised by business and government institutions, but also by non-profit institutions. In the context of this research, Kopmu-DT is a productive zakat-based nonprofit institution that uses its resources to create social and economic value. These findings are also in line with the opinion (Henegar et al., 2024) that microfinance institutions play an important role in expanding financial services to marginalized and underprivileged communities around the world. The existence of a group-based financing pattern as a control tool for Sharia financing, light instalments, and partiality towards poor members shows that Kopmu-DT moves not only as a financial institution but also as an agent of social, spiritual, and economic transformation by prioritising the participation of its members. This is in line with the view (Lorenzo-Afable et al., 2023) that beneficiaries can become agents as well as resources for social value creation when they are allowed to become active actors in value creation. In addition, the patterns used by Kopmu-DT are similar to those used by global microfinance institutions such as the Grameen Bank in Bangladesh (Yunus, 2008).

There are some similarities between the empowerment of Grameen Bank and Kopmu-DT. Regarding the target beneficiaries, both focused on women from poor families. In terms of beneficiary targets, both groups focus on women from low-income families, with the goal of opening opportunities for them to become entrepreneurs. According to the Kopmu-DT data, of the 960 active members, 252 became entrepreneurs. Furthermore, the provision of micro credit (Grameen Bank) and Sharia financing (Kopmu-DT) is not in the form of grant assistance for the poor but as loans that must be repaid through productive economic activities. The scheme is designed to ensure the continuity of funds so that they can continue to be used as loan capital for the same members or given to new beneficiaries. Another similarity lies in the unsecured financing model, which emphasises trust, joint responsibility, and payment discipline within the group. Furthermore, there is a group approach that uses small groups as a forum for supervision, learning, and social responsibility mechanisms. Loan approval also involves the group members. Regular meetings and mentoring include disbursements, instalment payment activities, business evaluations, strengthening motivation, and social character development. The next equation can be seen in the goal of jointly bringing social transformation into beneficiaries in the form of increasing business capacity and changing behaviour towards independence.

Despite having the same orientation, there are differences between Grameen Bank and Kopmu-DT. Grameen uses low-interest credit, whereas Kopmu-DT does not use an interest system. The absence of an interest system in Kopmu-DT can be examined in two ways because Kopmu-DT is an institution that is a cooperative legal entity that uses a sharia system. In the form of a cooperative, the principle used by Kopmu-DT is based on the principle of kinship, as stated in Law Number 17 of 2012, Article 5. Meanwhile, the sharia-based system can be seen from the existence of a profit-sharing system and the use of contracts for each financing type. This is inseparable from the influence of pesantrens as a religious institution that accommodates Kopmu-DT so that all programs and services provided use the Sharia system. The next difference is in the institutional structure, where Kopmu-DT is in the pesantren ecosystem and integrated with zakat institutions, whereas Grameen Bank is an independent microbank whose shares are owned by most customers.

Weekly Mentoring

Mentoring is carried out every week at the member's home on a rotating basis and is facilitated by one companion who is responsible for one assisted area to accompany three to four groups, with a predetermined schedule, but with a limited duration, namely one hour in each group. Mentoring includes four aspects: (1) financial services, (2) guidance on reading the Qur'an/Iqra, (3) spiritual strengthening of Pesantren, and (4) strengthening of businesses.

In financial services, the companion helps calculate installments, savings, and profit-sharing margins that members must pay for each financing they propose. The facilitator also facilitates the application of profit margin waivers for members who object, negotiates loan extensions when members face problems in their business, and is tasked with providing explanations about the benefits of Sharia financing to avoid loan sharks. This mentoring activity is also used as a means for members to pay loan instalments and save money, and is entrusted to the companion at each mentoring meeting. The companion also invites members not to take mandatory savings and reserves, even though the instalments have been paid off, to invest in Kopmu-DT in the form of voluntary savings. From a religious perspective, activities in the form of tahfidz Al-Qur'an and lectures on pesantren content are conducted before financial transactions. This talk teaches the values of Standard Character (Good and Strong), 5S (Smile, Greeting, Courtesy, Courtesy), and 7B (True Worship, Praiseworthy Character, Endlessly Learning, Unpretentious, Helping Others, Purifying the Heart, and Acting Istiqomah). Companions associate these values with business practices such as honesty, not being wasteful, helpful, not giving up easily, and building a blessed business.

Mentors also connect members with training, apply for capital or business tools, and strengthen social networks. In addition, the companion encourages members to buy each other's products and business needs from fellow members, both in the same group and other groups. This practice forms economic solidarity and creates social value through cooperation, trust, and social cohesion.

Based on the above findings, it can be seen that the mentoring organised by Kopmu-DT is not only centred on financial service activities but is also integrated with business capacity development, members' opportunities to own assets (savings), and the formation of morality through spiritual values. This finding is in line with (Rozalinda & Nurhasnah, 2020) findings that mentoring is the main element in the empowerment model of Islamic microfinance institutions to build welfare for the communities they serve. (Soetji, 2020) also explained that coaching, teaching, and directing activities in groups to solve problems are empowerment activities that are needed to ensure that empowerment programs can improve the welfare of the people they are associated with.

Business Skills Training

The training carried out by Kopmu-DT not only functions as a means of improving knowledge and business skills but also as part of the resource provision mechanism in the process of creating social value. This is in line with the findings of (Lorenzo-Afable et al., 2023), who state that the provision of resources is an integral aspect in creating social value, namely, through the process of identifying needs, developing and mobilising knowledge, human capabilities, and values needed to drive social change. The findings of this research indicate that the training provided by Kopmu-DT not only meets the needs for knowledge and skills resources for members, such as Sharia financial literacy, digital marketing, household financial recordkeeping, halal certification, and business strategies, but also offers spiritual and moral resources through the integration of Daarut Tauhiid values. These include Karakter Baku (Good and Strong Character) as a guide for having good morals and strong mentality in daily life, 5S (Smile, Greet, Polite, Courteous) as a guide for developing a sympathetic personality and positive interaction with others, and 7 B (Proper Worship, Commendable Morals, Lifelong Learning, Modesty, Helping Others, Purifying the Heart, and Consistent Action) as a guide for life success. Training is the process of mobilising knowledge, skills, and spiritual resources to foster economic independence among members.

In addition, these findings reinforce the results of research (Ebrahimi et al., 2022; Widiastuti et al., 2024), which affirm that training is the, which affirm that training is the most significant dimension in women's empowerment because it can change knowledge, attitudes, and behaviours towards economic independence. However, this study makes a new contribution by showing that training in the context of Islamic financial institutions based on Pesantren is not only oriented towards increasing technical capacity but also contains the dimension of forming religious character and Islamic business ethics as a moral foundation in entrepreneurship. Empowerment through Islamic financial institutions contains the dimensions of Islamic economic and theological education (Anwar et al., 2023). In fact, training is carried out collaboratively through partnerships with universities, companies, and business actors, thereby expanding the process of providing resources through knowledge exchange and social networks. Therefore, it can be concluded that training at Kopmu-DT is an integrated strategy that not only creates economic value but also social and spiritual value, thus enriching the concept of providing resources for the creation of social value, as described in previous research.

Business Development Support

In the field of business development, Kopmu-DT provides services for product packaging, promotion, business legality, and the strengthening of halal products. Member products are marketed in various bazaars and events organised by DT Peduli through the Kopmu Niaga unit. Members also facilitate business branding by providing free banners and product-packaging stickers. Kopmu Niaga helps provide raw materials for members' business needs and assists in licensing procedures such as Business Identification Numbers (NIB), PIRT, and MUI halal labels. This activity shows the creation of social value by expanding market access and business legitimacy, and strengthening the economy of member families.

The Impact of Kopmu-DT Economic Empowerment on the Welfare of Beneficiaries

Economic empowerment carried out by Kopmu-DT has a significant impact on improving members' welfare, especially from an economic perspective. Kopmu-DT has helped many members, especially housewives who previously did not have permanent jobs, to transform into independent business actors. Based on the findings of the research, it was recorded that as many as 252 members had become entrepreneurs spread across the areas assisted by Kopmu-DT: Greater Bandung, Tasikmalaya City), Garut Regency, and South Tangerang City.

Based on this data, it can be seen that the Kopmu-DT empowerment program has encouraged many housewives to become business actors in various regions. This finding was strengthened by the testimonies of several members who now own businesses. They said that before joining Kopmu-DT, most of them only traded simply and only made it a temporary activity due to limited capital. As stated by one of the members,

> *In the past, I sold it only once a year during Ramadan. The variety of products I sell is also small, because of limited capital. (Participant N).*

After becoming a member of Kopmu-DT, they gain access to capital and business training so that they can run their businesses more stably. This is marked by members who can increase their sales and expand merchandise. Some members have also started to open new business branches in different locations to create jobs for families or neighbours who have not yet worked and to enhance the ability of members to maintain the sustainability of their business during economic conditions. These findings reinforce the opinion that access to microloans has the greatest impact on women's entrepreneurship and family well-being (Dewi et al., 2022). Similarly, (Mengstie, 2022) emphasises that microfinance has a positive effect on increasing income, asset ownership, saving ability, and women's business development.

Increased business can have a direct impact on increasing member income, which is then used to meet basic needs, such as daily consumption, children's education, and health, and is partially saved in the form of savings, productive assets, or family investments. An informant conveyed,

> *I can pay my children's school without being arrears; some are also saved for home savings and buy a motorbike. (Participant S).*

Through the savings variation mechanism facilitated by the Kopmu-DT, members have a stronger space to independently plan. These findings reinforce the argument (Mengstie, 2022) that not only increases income but also builds financial independence through a savings culture. In fact, the management of funds like this is in line with the view (Siregar et al., 2024) regarding productive zakat, which is directed at business sustainability to have a long-term impact on the welfare of mustahiks in accordance with Islamic economic principles and the goal of Maqasid al-Shariah to reduce poverty and create social justice.

In addition to material impacts, the empowerment carried out by the Kopmu-DT also resulted in significant changes in social aspects. Within the assembly group, a strong sense of mutual trust and solidarity is formed. Members feel that they have a place to share their experiences, gain support, and solve problems. This is clearly illustrated by the statement of one of the informants,

> *We are all compact for old members. The assembly feels that it has a second family member. If there is a business or family problem, I can tell you that my friends will help me to find a way out. (Participant R).*

Social relations such as this show that empowerment is not only focused on improving the economy, but also on meeting the emotional and social needs of members. In line with this, (Lorenzo-Afable et al., 2020) state that social value can be seen from the emergence of a sense of brotherhood, sincerity, and togetherness in interactions with various individuals as a form of success in social enterprises, building beneficiary participation in social entrepreneurship activities.

Furthermore, empowerment results in moral and spiritual transformations in members' business practices. They are used to uphold honesty, maintain the halalness of products, pay attention to the quality of the goods sold, and become used to giving alms as a form of gratitude for the sustenance received. Spiritual and ethical values not only improve individual behaviour in trading but also become the foundation for the creation of sustainable businesses. This is in line with the view (Siregar et al., 2024) that the management of zakat and financing from the perspective of Islamic economics must be carried out ethically to realise social benefits. Furthermore, when viewed from the perspective of Maqasid al-Shariah with the dimension of Dharuriyyat (necessities) adopted by (Dali & Islam, 2018) as an indicator of the feasibility and quality of human life, these values are reflected in the lives of members. This includes maintaining religion (al-Din) through the habit of charity and honesty; maintaining the soul (al-Nafs) through fulfilling life's needs; maintaining reason (al-'Aql) through training and improving business skills; maintaining offspring (al-Nasl) through children's education and family health; and maintaining wealth (al-Mal) through increasing income, assets, and productive financial management.

Thus, this study shows that the economic empowerment of Kopmu-DT has a multidimensional impact on members' lives. Empowerment not only increases income and assets but also strengthens social structures, shapes moral and spiritual values, and builds sustainable self-reliance. These findings reinforce previous research and, at the same time, show that microfinance-based empowerment approaches integrated with Islamic values can bring prosperity that is not only material, but also touches on the social, moral, and spiritual aspects of members.

CONCLUSION

This study concludes that the productive zakat management model applied by the Daarut Tauhiid Ummat Empowerment Cooperative (Kopmu-DT) plays a role in creating sustainable social value through the integration of the economic, social, and spiritual aspects. Kopmu-DT not only functions as a distributor of zakat funds, but also as a social entrepreneurship institution that strengthens the capacity of beneficiaries through sharia financing, skills training, mentoring, and business development. These findings show that Sharia cooperative-based empowerment and social entrepreneurship are effective in increasing the economic independence, income, and welfare of members while strengthening social solidarity, Islamic business ethics, and spiritual awareness.

Theoretically, this study strengthens the concept of social value creation in the context of zakat management, and shows that microfinance institutions based on Islamic values can be an alternative model for empowering the poor. Practically, the results of this study provide a concrete picture of Zakat institutions, the government, and Pesantren regarding the importance of Sharia financing synergy, entrepreneurial education, social assistance, and strengthening business networks in creating sustainable independence and welfare.

However, this study has limitations in a qualitative approach with a scope of locations that only focus on Kopmu-DT, so the results cannot be generalised to all Zakat institutions or different socio-economic contexts. Therefore, further research is recommended to expand the object and location of the research and use a quantitative or mixed-method approach to obtain more comprehensive, comparative, and generalisable findings.

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