

The Strategy Development of Ecopreneurship Through Utilization of Productive Zakat

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ABSTRACT

The development of ecopreneurship requires the role of productive zakat. Access to ecopreneur-based business development is limited to capital, this condition is overcome by optimizing the use of productive zakat. However, an appropriate strategy for the productive use of zakat is needed to optimize its role in encouraging ecopreneurship. The purpose of this research is to provide an appropriate ecopreneur development strategy by utilizing the productive use of zakat. A conceptual approach in the form of a literature study is used as a research approach. Data sources from secondary materials are the main reference for this research. The results of the analysis show that the problematic problems of capital and business access for ecopreneurship can be overcome with a productive zakat scheme through appropriate zakat amil institutions. An appropriate development strategy needs to pay attention to several aspects such as empowerment, social and environmental goals, business ethics, business sustainability and the impacts they have. Of course, these efforts need to be supported by an appropriate zakat productive utilization scheme model, because the characteristics of ecopreneurship-based businesses are different from other types of businesses. Without realizing it, this optimization can support the achievement of sustainable development. because the characteristics of ecopreneurship-based businesses are different from other types of businesses. Without realizing it, this optimization can support the achievement of sustainable development. because the characteristics of ecopreneurship-based businesses are different from other types of businesses. Without realizing it, this optimization can support the achievement of sustainable development.

Keyword: *Ecopreneurship, Zakat Productive, Business*

INTRODUCTION

The transformation of business symptoms based on sustainable development has begun to spread its development. One of these business models is ecopreneurship. Ecopreneurship is an individual innovator who adopts environmental values as a business entity (Hadipuro, 2020). The characteristics of social enterprise businesses are greatly influenced by environmental health so that they will be able to lead to sustainable business success (Littlewood & Holt, 2018). Companies/businesses that focus on aspects

of environmental sustainability are called ecopreneurship (Rivera-Santos et al., 2019). Various ecopreneurship business models can easily be found, such as plastic-free food product businesses, utilizing organic waste businesses, utilizing plastic waste businesses, etc.

Not only focusing on this sector, but the transformation of the ecopreneur movement has also begun to dominate the tourism, technology, agriculture, food, and so on sectors (Vallaster et al., 2019). Even digital-based ecopreneurship has begun to emerge massively and become a trend (Ramadhani et al., 2021). Its nature of

being resilient in all conditions, minimal risk, and profitable are inherent characteristics of the ecopreneurship business (Walton, 2017). Nevertheless, its increasingly massive development demands consistency from business actors. Ecopreneurship is not a trend that can be easily imitated to increase the popularity of the movement. Encouraging ecopreneur business is a crucial step to encourage the achievement of a sustainable business model.

However, in efforts to increase the development of ecopreneurship, there are several obstacles including: a) low capital sources (Yaumidin, 2013) b) lack of government attention, c) weak regulations, d) consistency of business sustainability, e) program innovation and f) market orientation (Choi & Majumdar, 2014). Moreover, the highlight of the problem is business capital which plays a very important role in maintaining its existence (McEwen, 2013). This problem can be solved by promoting the existence of productive utilization of zakat.

It cannot be denied that productive zakat plays an important role in the development of the business sector. Because zakat has a role as a form of Islamic philanthropy in the form of socio-economic funds for Muslims (Suryani & Fitriani, 2022). This means that zakat acts as a transformer that provides solutions for alleviating poverty and unemployment by making productive use of zakat. Utilization is meant by distributing productive zakat through capital assistance. It can be said that the use of productive zakat plays an exclusive role in alleviating crucial problems for business actors in the form of capital assistance. In fact, managing the productive use of zakat requires assistance from professional zakat amil institutions (Afif & Oktiadi, 2018).

Therefore, this research attempts to provide a solution to the problem of ecopreneurship through the productive use of zakat. This research aims to provide an overview of ecopreneur development

strategies with an emphasis on exploring the potential for productive use of zakat, especially in providing capital assistance schemes and alternative business development. Meanwhile this research can contribute to develop the existence of ecopreneurship by utilization of the potential of zakat.

LITERATURE REVIEW

Research related to productive zakat has been widely disclosed. Many studies have revealed that productive zakat contributes greatly to the economy (Abdullah, 2016; Mawardi et al., 2023; Wicaksono, 2019). Amsari (2019) The use of productive zakat in economic programs through entrepreneurship can create jobs. Naimah & Soenjoto (2018) Productive zakat has an important influence on encouraging material and non-material empowerment of business actors. Mawardi, et al (2023) productive zakat empowerment and assistance program for business growth. Arifin & Anwar (2021) Productive zakat can help business people who are just starting and developing their business.

The next relates to J. Walton (2017) Ecopreneurship has a business character that can push towards a sustainable economy. Lisa Suckert (2019) The success of an ecopreneurship business depends closely on operational activities by implementing aspects (environmental, economic, and social) and capital support. Nikolau et. all (2018) Ecopreneurship-based business models can encourage green investment and need to be developed. Satori (2018) Targeted ecopreneur program design strategies are needed to provide broad implications for society. Some of these studies show the need to develop productive zakat for ecopreneurship-based business ventures. Because productive zakat can be a problem solving for business development and has positive implications for economic progress.

Ecopreneurship

Ecopreneurship means entrepreneurs who care about the sustainability of environmental health (McEwen, 2013). Daud Kainrath said that ecopreneurship is a response to increasing world problems, so it requires environmentally friendly business strategies (Saludung, 2020). It can be said that ecopreneurship originates from the discourse of "green business" (Santiago, 2013). The concept of ecopreneurship consists of three: a) eco-innovation, the ability to provide innovations, b) eco-opportunities, utilizing environmental damage as business potential, c) eco-commitment, being involved with environmentally friendly work (Ramadhani et al., 2021). Ecopreneurship business activities try to eliminate the impact of environmental damage (Wagner, 2009).

Next Suryaningsih, Y and Aripin, I (2020) Ecopreneurship is called green entrepreneurship because of its consistency in protecting the environment. The goals of ecopreneurship are environmental preservation, energy savings, and reducing global warming. Business actors who carry out ecopreneurship are called ecopreneurs. Then according to Murdiningtyas, the goal is divided into two: a) social ecopreneur, promoting eco-friendly products either through markets or non-markets, and b) commercial entrepreneur, utilizing environmental damage as a business opportunity with profit value (Murdiningtyas, 2014). The ecopreneurship concept emphasizes the basic principles of managing and producing environmentally friendly materials. The three most important elements in ecopreneurship activities in the form of reduce, reuse and recycle need to be considered (Suprpti & Riyanto, 2016).

Productive Zakat

Zakat is part of one of the pillars of Islam. The nature of zakat itself is that it is obligatory for a Muslim if he has reached his nishab. Etymologically, zakat means

holy, clean, and good (Bayinah, 2019). Furthermore, zakat in terminology according to Yusu al-Qardawi is a form of obligation from Allah SWT in the form of property that must be purified and handed over to the rightful person (Hidayat & Rusmiati, 2019). Zakat can be used for the benefit of the poor and needy in society (Intezar, 2021).

The current direction of zakat distribution is not just consumptive but has started to move towards being productive. The aim of developing this distribution is to develop funds into business capital for those with poor status to be used as business capital with output that can have muzakki status (Toriquddin & Rauf, 2013). Finally, this condition is due to the large potential for zakat. This transformation can certainly provide many higher benefits because the zakat dazt is still there and the benefits can be felt by mustahik.

In simple terms, it can be said that productive zakat is a form of effort to distribute zakat assets to mustahik to be utilized in the form of productive businesses so that zakat assets are not spent on consumptive needs. In essence, productive zakat emphasizes optimizing zakat funds used for productive business activities (Halimatussakdiyah & Nurlaily, 2021). With this model, mustahiq can fulfill their livelihood continuously.

DATA AND METHODOLOGY

This research uses a qualitative research method. The research approach used is library research. Library research focuses on studying the object of study of library research data. Then the data source used is a secondary data source. Secondary data sources used are books, scientific journals, website articles, statistical references, and a collection of other materials relevant to research including materials related to productive zakat and ecopreneurship. The data collection technique used is collecting secondary research data that is coherent with the object of study. Data analysis in

this research refers to content analysis from literature reviews by discussing the content of information in writing.

RESULT AND DISCUSSION

Ecopreneurship Development Through Productive Zakat

The existence of the ecopreneur business model requires progressive support. Because this business model has a business projection direction that prioritizes three pillars at once, namely social, economic and environmental. Empirically, the form of business activities carried out takes advantage of opportunities from environmental aspects in the form of environmentally friendly business design innovations (Suckert, 2019). The products produced are products that are economical, valuable and environmentally friendly (Nikolaou et al., 2018). This is the uniqueness of the ecopreneur business model compared to other business models.

The characteristics inherent in the ecopreneurship business model can be seen from its performance principles (Suryaningsih & Aripin, 2020). In general, ecopreneurship businesses adhere to four fundamental principles, namely:

- a. *Reduce*, the efforts carried out prioritize the principle of reducing resource use and avoiding the use of toxic materials for production that can harm the environment (do not cause pollution).
- b. *Reuse*, prioritize the use of resources that have been used to increase the effectiveness and efficiency of business production.
- c. *Recycle*, and utilize existing waste or rubbish into business opportunities, to reduce the overflow of rubbish in the surrounding environment.
- d. *Upcycle*, seeks to carry out rebranding by providing innovative new benefits to products that were not initially used or had no selling value.

Interestingly, these four principles of ecopreneurship have given rise to various business models that we have encountered so far, such as the business of recycling waste and waste products, environmentally friendly products, and implementing zero waste in all aspects of production. This is what creates a paradigm shift in business models that do not only think about the profit aspect alone, but also have environmentally oriented responsibilities, so that they can change the market, social and industrial order to become more environmentally friendly in the long term.

However, the government's attention to capital and business development is still a crucial and problematic issue for ecopreneurs. This condition requires attention from the Islamic philanthropy instrument in the form of zakat. Because productive zakat is a re-actualization of the government's inability to disseminate capital assistance (Zalikha, 2016). It can even be said that productive zakat has a strategic position to alleviate business capital problems to encourage progressive business growth (Ali et al., 2016).

In more detail, the following are the directions for productive zakat management for the development of ecopreneurship:



Figure 1. Productive Zakat & Ecopreneurship

Based on Figure 1, the strategy for developing ecopreneurship by promoting productive zakat can be formulated as follows:

- a. *Environmental & Social Goals.* Ecopreneurship-based productive zakat utilization model activities must first be seen from two sides: actual problems in society (social) and environmental problems (environment). Then the relevant OPZ must carry out identification as a form of objectivity to plan a good program strategy. Environmental & social goals must be the goal of utilizing productive zakat management to alleviate social and environmental problems that will be resolved. This stage plays an important role in determining the main criteria for utilizing productive zakat to encourage ecopreneurship.
- b. *Empowerment.* Empowerment is used as a pattern for utilizing productive zakat management. Ansori noted that the empowerment carried out must involve the community (Ansori, 2018). In this case, the ecopreneur will be an object that is empowered to create a pattern of business independence through the zakat funds provided. Productive zakat recipients must be directed to criteria that must follow ecopreneurship standards and also fulfill the requirements to become mustahiq. It is an important thing for OPZs to pay attention to, that the criteria for mustahik who are entitled to receive productive zakat funding assistance must fulfill aspects of ecopreneurship principles such as the principles of zero waste, 3R, and other environmental standard principles. At this stage, Amil or OPZ acts as a facilitator and also acts as a support system for ecopreneurs.
- c. *Ethical Business Principles.* It is a necessity that ecopreneurship must uphold good principles to maintain and support the sustainability of its business. Even though the principle of ecopreneurship does not only focus on profit but also the environment, if ecopreneurs do not implement good business principles, this will have an impact on consumer trust and also the zakat amil or OPZ that provides funding assistance. Several business principles that ecopreneurship must always pay attention to are accountable, ethical, responsible and transparent (Amatucci et al., 2013). However, because the capital assistance provided comes from productive zakat funds, ecopreneurs must also comply with and apply Islamic business ethics. Amil zakat or OPZ is required to carry out controls to ensure that business practices are carried out by business ethics by Islamic law.
- d. *Social, Economic, and Environmental Impact.* The ecopreneurship business model departs from the noble intention of starting a business by prioritizing environmental values. Apart from the economic side, social is also a priority. Therefore, the productive use of zakat for ecopreneur, amil zakat or OPZ capital needs must be able to formulate a zakat fund distribution program oriented towards the three impacts that must be achieved, namely social, economic, and environmental. The OPZ orientation target is not only focused on spending existing zakat funds, but must also pay attention to the results of the independence of zakat recipients (ecopreneurs) as well as the realization of social and environmental impacts.
- e. *Sustainability.* The productive zakat utilization program to support the existence of ecopreneurs can be

said to be not a short program, but a long-term program. Therefore, sustainability aspects need to be considered carefully. It's the same with social-entrepreneurs who need a long period to feel the results (Santos et al., 2017). Of course, to maintain the sustainability of the existence of productive zakat fund-based ecopreneurs, they must pay attention to sustainability from two sides, namely from an operational and financial perspective. Operational sustainability is built from the ecopreneur's internal managerial scope which must be carried out in the orientation of the business being run. Then, in terms of financial sustainability, it can be seen from how long the business actor can stand independently without needing assistance from productive zakat funds. Of course, this requires supervision and further guidance by the relevant zakat amil or OPZ.

The output that will be achieved by promoting productive zakat to support the existence of ecopreneurs is to grow the sector sustainably and simultaneously. Of course, this cannot be separated from the productive use of zakat through the equitable distribution of capital assistance with an emphasis on zakat management institutions such as Amil which are professional in terms of zakat utilization. This professional zakat amil will help promote the ecopreneur movement by optimizing the productive use of zakat. So that there will be a balance in the existing business order through zakat contributions, which have been socio-economic assistance, then added to the environmental aspects of ecopreneurship. These conditions can create triangulations of sustainable green businesses in the future that are environmentally friendly.

Efforts to encourage the existence of ecopreneurship through the utilization of

zakat refer to the projected output in reality being able to achieve several sustainable development targets. Because the projected direction can achieve the Sustainable Development Goals/SDGs and Green Economy targets. At the SDGs level, efforts to utilize zakat for ecopreneurship can achieve the targets of several SDGs goals such as eradicating poverty, eradicating hunger, gender equality, decent work and economic growth, reducing inequality, sustainable cities and settlements, responsible consumption and production, handling climate change, conservation of marine and terrestrial ecosystems. In the green economy dimension, (Shi et al., 2016). The future direction of the ecopreneurship business model is to become a pioneer of environmentally friendly businesses based on renewable energy and contribute to achieving Net Zero Emissions.

Productive Zakat Utilization Model to Encourage the Development of Ecopreneurship Existence

Optimizing the productive use of zakat to support the growth of ecopreneurship certainly requires the role of zakat management institutions or often known as Zakat Management Organizations (OPZ) such as LAZ or Baitul Mal. Because zakat institutions that have professional authority can carry out professional forms of utilization of zakat funds. The form of the utilization model can be described as follows:

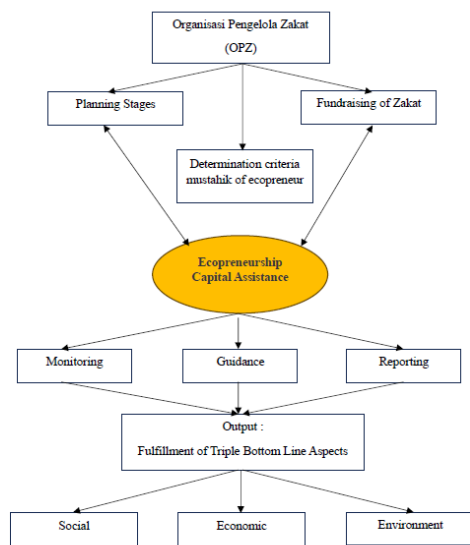


Figure 2. Zakat Ecopreneurship Utilization Model

Source: author's model documentation

a. Planning Stages

The planning stage plays an important role as the main step for developing ecopreneurship through productive zakat. This planning includes efforts to determine appropriate and appropriate capital and development assistance program planning for ecopreneurs. The main principle at the start of the planning stage is that establishing a mature program strategy must refer to business orientation by prioritizing social, economic and environmental principles. This stage also includes the program strategy, planning the OPZ agency's campaign strategy to attract zakat funding for the program, recording details of zakat receipt and distribution, determining the mustahik business development program, overseeing monitoring and evaluation and making reports in an accountable manner.

The plan to develop a productive zakat program for ecopreneurship can be carried out by procuring business production goods (production machines, production tools, etc.). Then capital assistance for business development, building production houses, and so on. The targets for productive zakat allocation are

in the form of fulfilling the priority needs of mustahik for micro ecopreneurs, helping business actors who are well-known for their capital in the form of capital assistance, and increasing the welfare of mutahik.

b. Fundraising Stages.

Fundraising can be done with direct and indirect payments from the community (Dasangga & Cahyono, 2020). At this stage, zakat collection can be done using two methods, namely conventional and modern. In the conventional method, this can be done by collecting zakat or coordinating with related institutions or parties. Apart from that, zakat payments can be made directly to the zakat amil institution. Then this can also be done by cutting employee salaries. Cutting muzakki's salaries/wages/employees to civil servants, and so on and then the muzakki will receive a report regarding these cuts and collaborate with related parties. Using modern methods, zakat funding can be done by utilizing technological developments. Efforts to collect zakat can utilize digital platforms such as websites, social media as company campaign media, and the use of fintech (crowdfunding,

c. Determination of Mustahiq Criteria for Ecopreneurs

The mustahiq criteria in this case are ecopreneur-based business actors. Of course, the criteria for mustahik are certainly different from business actors who generally receive productive zakat. In this case, the mustahik criteria must meet the criteria of amil, namely being truly an ecopreneur who applies economic, social and environmentally based business orientation principles. These standards can be determined by: 1) looking at business licensing documents related to the environment (UKL, UPL, AMDAL), etc., 2) types of businesses operating in the field of reduce, reuse, recycling, upcycle, 3) looking directly at business conditions.

Because in this case the determination of mustahik criteria will determine in the future how the role of productive zakat will help the sustainability of environmental conservation-based businesses.

d. Process of providing capital assistance
The program for assisting mustahik ecopreneurs can be carried out by distributing productive zakat by providing capital assistance in the form of interest-free loans. This capital assistance is given to pre-mustahik who have ecopreneurship-based businesses but lack capital. Then you can also use a revolving fund assistance program by borrowing funds to procure goods related to business production. The aim of providing this capital is to increase the mustahik's work ethic so that they have the enthusiasm to move forward in running a business to address economic needs.

e. Monitoring, Guidance and Reporting Process

It is important to ensure that the use of productive zakat is right on target and by the amil's expectations. Therefore, to guarantee this, the following three processes need to be carried out:

- 1) Supervision, a form of supervision from amil or OPZ institutions that provide capital assistance through productive zakat. Supervision can be carried out by amil institutions to ensure that the zakat funds given are allocated according to their intended purpose.
- 2) Coaching, it is important that zakat amil institutions provide coaching for ecopreneurs. Because this type of business model is relatively new and requires more attention. So the amil zakat institution cannot be separated from providing capital assistance, but must also help develop its business. Apart from that, the consistency of environmentally based businesses requires consistent aspects of business sustainability (Owais

Shafique & Maryam Khan, 2020). Forms of coaching efforts can be carried out by holding regular meetings to socialize sustainable products, skill and product development training, product branding training, improving marketing, and so on.

- 3) Reporting, the reporting aspect of productive zakat utilization by amil institutions is important. This aims to provide a form of accountability to the muzakki that the zakat funds are truly managed productively for the msutahik. Then this reporting aspect can be in the form of displaying data on mustahiq ecopreneurs who have been helped and also the progress of the business. The form of reporting effort can be in the form of an annual report as a form of accountability and professionalism from zakat amil institutions.

f. Expected output results.

The form of utilizing productive zakat is actually to help ecopreneurs achieve business success. Because this business can have real implications in encouraging economic growth through the business it runs. This condition can alleviate social problems such as creating jobs and eliminating social inequality through the distribution of zakat. Then on the other hand, there is a huge impact on the environmental side, with the encouragement of ecopreneurs they can provide implications for growing a healthy environment. The biggest implications are reducing waste, reducing greenhouse gas emissions, reducing forest degradation and deforestation.

CONCLUSION AND RECOMMENDATION

Ecopreneurship emerged as a new business model that prioritizes environmental conservation values. Business actors who adopt this business model are called

ecopreneurs. However, it is still a problematic issue for ecopreneurs in the form of capital and development assistance. This problem can be overcome by optimizing the productive use of zakat through *amil zakat* or OPZ. OPZ can simultaneously provide capital assistance and business development through productive zakat funds. Of course, the direction of the support process requires five strategies that must be taken into account, in the form of environmental and social goals, empowerment, ethical business principles, economic social, and environmental impact and sustainability. These five aspects can be used as a reference strategy to encourage the growth of ecopreneurs by optimizing the use of productive zakat. It cannot be denied that promoting productive zakat to support ecopreneurs will have implications for the direction of environmentally friendly business models that not only prioritize the profit aspect and can support the sustainable development agenda.

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