

# Empowerment of Mustahik Based on Zakat Community Development in South Sulawesi

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**Abstract:** The main problem in this research is the Empowerment of Mustahik Based on Zakat Community Development (ZCD) in South Sulawesi. This main issue is elaborated into several sub-problems: the model of mustahik empowerment based on ZCD in South Sulawesi; monitoring and evaluation by zakat institutions regarding the sustainable implementation of the ZCD program; and the opportunities and challenges of empowering mustahik through the ZCD program in South Sulawesi. This research is qualitative with a phenomenological approach. The data sources are zakat management institutions and mustahik. Data collection methods include observation, interviews, documentation, and reference searches. Data analysis is conducted through four stages: data collection, data reduction, data presentation, and conclusion drawing. The study reveals that the empowerment of mustahik based on ZCD in South Sulawesi includes the utilization of zakat; enhancing mustahik capabilities; instilling mustahik confidence; providing opportunities; cultivating a sense of responsibility; and offering support. Monitoring and Evaluation of the ZCD program include planning, improvement, priority programs, and capacity building. The opportunities and challenges of mustahik empowerment based on ZCD in South Sulawesi consist of strengths such as empowerment covering various aspects of life; weaknesses such as limited assistance; opportunities such as a high level of program success; and challenges like minimal public understanding. The implications of this research include: presenting a new perspective on zakat-based empowerment programs; offering insights into maintaining the ZCD program not only as a top-down initiative but also as a bottom-up process rooted in community needs and local commodities; and exploring the opportunities and challenges of the ZCD program in South Sulawesi.

**Keywords:** Mustahik, Zakat Community

## INTRODUCTION

Zakat is a crucial instrument in the Islamic economic system, playing a strategic role in wealth distribution and poverty alleviation. In Indonesia, a predominantly Muslim country, the potential for zakat is enormous. According to data from the National Zakat Agency (BAZNAS), the national zakat potential reaches over IDR 300 trillion per year. However, the realization of zakat collection nationally remains far below this potential figure. Furthermore, the use of zakat remains largely charitable or consumptive, limited to meeting the basic needs of those entitled to receive it and failing to address the root causes of poverty in a comprehensive and sustainable manner.

Amid these challenges, a new approach to zakat management has emerged, called Zakat-Based Community Development (ZBCD). This approach positions the mustahik not merely as passive recipients, but as active subjects of development empowered within their communities. Through this approach, zakat funds are not simply provided as aid but are managed to build the economic, social, and spiritual capacity of the mustahik, enabling them to become independent and even become muzakki (payers of zakat) in the future.

Community development-based empowerment of beneficiaries is based on the premise that poverty is not simply a matter of material deprivation, but also related to limited access to resources, limited individual and community capacity, and social powerlessness. Therefore, solutions to poverty must be comprehensive through a participatory and sustainable approach. The concept of community development, as developed by Christenson & Robinson (1980), emphasizes the importance of local community involvement in the entire development process—from problem identification and planning to implementation and program evaluation.

Furthermore, the empowerment theory popularized by Paulo Freire (1973) also serves as an important foundation for this approach. According to Freire, empowerment is the process by which individuals or communities gain critical awareness and the ability to control their own lives. In the context of zakat, empowerment means building the abilities of those who mustahik (recipients of charity) to free themselves from dependency and improve their

quality of life independently.

Furthermore, from an Islamic perspective, zakat not only has a religious dimension but also serves as an instrument of social transformation. Qardhawi (1999) emphasized that zakat can be used as a tool to transform the social structure of society in a just and dignified manner. Thus, the use of zakat within the framework of community development represents a concrete implementation of Islamic values in social life.

However, the implementation of this approach still faces various challenges, such as the limited capacity of zakat institutions to design comprehensive empowerment programs, suboptimal synergy between stakeholders, and low zakat literacy among the community. Therefore, an in-depth study of the zakat-based empowerment model for mustahik from a community development perspective, as well as the factors influencing its success, is needed.

South Sulawesi is one of the provinces that has begun developing ZCD, with several regions or villages consistently implementing the program, including: Kahayya Village, Kindang District, Bulukumba Regency, and Bawalipu Village, Wotu District, East Luwu Regency. Community-based zakat empowerment of Mustahik in South Sulawesi is reflected in Baznas's activities by launching the Tabbuakang Farmers Group in Kahayya Village, Kindang District, Bulukumba Regency, South Sulawesi. The Tabbuakang Farmers Group in Kahayya Village carries out an empowerment program that includes various training and coaching initiatives in integrated agriculture, coffee cultivation, and honey beekeeping. This program is designed to increase the capacity and skills of mustahik in productive sectors, which is expected to encourage them towards economic independence. Through this holistic approach, it is hoped that the success of the empowerment will contribute to improving the quality of life and welfare of the local community in a sustainable manner. Furthermore, in Bawalipu Village, Wotu District, East Luwu Regency, there is also a mustahik (recipient of the right to receive food) business producing fish floss, seaweed brownies, and seaweed sticks, which is currently working towards obtaining home industry certification (PIRT). This demonstrates the significant value of community development zakat distributed by BAZNAS and its potential to improve community welfare.

Promotion of zakat organizations has now expanded into multimedia. Zakat organizations have even partnered with various business actors to collaborate on empowerment programs and innovatively create programs that can significantly impact social aspects of society. The more engaging the programs implemented by zakat institutions, the greater the trust of donors. The enthusiasm of zakat practitioners can have a lasting impact on the poor through the programs they offer. Therefore, it can be concluded that institutions that manage zakat to empower the mainstream economy play a crucial role in empowering zakat recipients and their programs, including community development zakat programs, which are expected to eventually transform those who are currently eligible to receive zakat into muzakki (recipients of zakat).

Based on the description above, in this study the author will examine "Empowerment of Mustahik based on Zakat Community Development (ZCD) in South Sulawesi" research aims to: (1) describe the mustahik empowerment model implemented through the Zakat Community Development program in South Sulawesi. (2) analyze What is the monitoring and evaluation model by zakat institutions for the implementation of the Zakat Community Development program in a sustainable manner in South Sulawesi? What are the opportunities and challenges for empowering mustahik based on the program? Zakat Community Development in South Sulawesi. This research is expected to provide theoretical contributions in the development of the concept of productive zakat, as well as being a practical reference for zakat institutions in developing mustahik empowerment programs that are more targeted, measurable, and sustainable.

## METHOD

The study, "Empowerment of Mustahik Based on Zakat Community Development," is a qualitative field research. It was conducted in South Sulawesi Province, specifically in Kahayya Village, Kindang District, Bulukumba Regency, and Tompo Bulu Village, Tompobulu District, Maros Regency. Furthermore, this research adopts a phenomenological approach, considering that qualitative researchers often interact with phenomena in the field. Therefore, these phenomena need to be approached directly so that researchers can engage with real-world situations. Data sources refer to anything that can provide relevant information for research or analysis. Selecting the right data sources is crucial for the validity and reliability of the research, as accurate data will strengthen arguments and findings. In a research context, data sources serve as the basis for developing hypotheses, testing

theories, and drawing conclusions. Therefore, the process of collecting and analyzing data from various sources must be carried out carefully, considering the context and objectives of the research to produce in-depth understanding.

This research is divided into several data sources, including:

#### **Primary Data Sources**

Primary data sources are data collected directly from the source, without intermediaries. This data is typically original and specific to the research being conducted. The primary data sources in this study are as follows: 1) Muhammad Yusuf Sandi, Deputy Chair II for Distribution and Utilization of BAZNAS Bulukumba Regency; 2) Basmawati Haris, Executive Member/Staff of the Bulukumba Regency Mustahik Economic Empowerment Utilization Program; 3) Abdul Kadir, Mustahik of Kahayya Village, Kindang District, Bulukumba Regency; 4) Muhlis, Mustahik of Kahayya Village, Kindang District, Bulukumba Regency; 5) Ahmad Muhajir, Coordinator of the BAZNAS Zakat Management Unit, Maros Regency; 6) Aswar, Head of Financial Planning and Reporting Section of BAZNAS Maros Regency; 7) Syamsuddin, Mustahik of Tompobulu Village, Tompobulu District, Maros Regency.

#### **Secondary Data Sources**

Secondary data sources are data that have been collected and processed by other people or institutions, and are typically used for purposes different from those for which the data was originally collected. The secondary data sources in this study include online and offline literature such as books, journal articles, research reports, and published official documents

### **FINDINGS AND DISCUSSIONS**

South Sulawesi is one of the provinces implementing the zakat community development program. As an empowerment program, the community hopes that this program will provide a solution to existing problems. Specifically in South Sulawesi, the implementation of this zakat community development program is focused on several areas/villages, including Kahayya Village, Kindang District, Bulukumba Regency, and Tompobulu Village, Tompobulu District, Maros Regency. The selection of the zakat community development program implementation areas is based on strategic considerations involving da'wah values and the socio-economic conditions of the community. Tompobulu Village was chosen because it was previously known as a palm wine production location, which has negative social connotations. Therefore, the ZCD program aims to improve the village's image by replacing bad habits with positive values in line with the principles of Islamic da'wah. On the other hand, Kahayya Village, which is considered remote, poorest, and outermost, faces significant challenges related to accessibility, with a distance of approximately 40 KM from Bulukumba and difficult road conditions. This location selection demonstrates an effort to reach communities that are most in need of support and development.

zakat community development program itself has five main programs: da'wah (Islamic outreach), economics, education, health, and humanitarianism. In practice, all of these programs are implemented concurrently, but some aspects stand out in each district. For example, in Kahayya Village, Bulukumba Regency, the most prominent aspects are economic empowerment and humanitarianism. This is based on the community's needs and the local conditions, given that Kahayya is a mountainous region where the majority of the population is farmers.

This is based on information provided by the Implementer/Staff of the Bulukumba Regency Mustahik Economic Empowerment Utilization Program, he explained that:

So, in Kahayya, for the economy, there are programs for turmeric development, coffee development, millennial farmers, and honey/honey farming groups. For education, there's teacher training, uniforms, stationery, and assistance for community development groups (PKBM). For religious outreach, there's da'wah training, regular religious study groups, and the formation of ta'lim groups. For humanitarian outreach, there's the Kahayya disaster response program. For health, there are routine checkups, medication provision, and homecare.

Specifically, in Tompobulu Village, Maros Regency, the most prominent aspects are da'wah (Islamic outreach) and economic empowerment. Similar to the program in Kahayya, the empowerment program in Tompobulu Village is based on community needs and local conditions, given that Tompobulu is an area with abundant palm sap production.

This is based on information provided by the Head of the Financial Planning and Reporting Section of Maros Regency, he explained that:

Yes, in Maros, the ZCD program takes several forms, such as sugar production. Tompobulu has an abundance of palm sap, so we convert that sap into palm sugar. This means that in addition to increasing economic value, it also has the religious value of transforming something that is forbidden. Furthermore, there are regular religious studies and duck farming.

Thus, the management of zakat in the zakat community development program in both Kahayya and Tompobulu Villages, as previously explained, is the result of discussions with all stakeholders. Prior to the program's implementation, a survey was conducted on potential commodities that needed to be developed in the two areas, taking into consideration the community. Following the survey, BAZNAS sent a representative to provide assistance.

The assistance provided by BAZNAS Bulukumba and BAZNAS Maros not only involves zakat collection, but also includes community education on the importance of zakat, infaq, and sedekah, as well as how to distribute them properly. In carrying out the assistance, BAZNAS districts collaborate with various elements of society, including religious organizations, social institutions, and local communities. The goal is to raise public awareness of their responsibilities in paying zakat, and to ensure that the collected zakat can be managed and distributed transparently and accountably. BAZNAS districts also play a role in preparing various programs relevant to community needs, such as da'wah programs, humanitarian programs, education, health programs, and economic empowerment.

community development zakat program also contributes to increasing community income. Through training, communities are taught how to properly process coffee. Given coffee's high market value, this knowledge becomes a valuable asset. With proper processing, the quality of the coffee produced can be improved, leading to a higher market price. In addition to coffee, turmeric is also a key commodity under this program. Communities involved in turmeric cultivation have benefited from the training and support provided by BAZNAS. This support extends beyond education to product marketing, enabling them to better market their harvest.

Although the Dompot Dhuafa program had existed before, its significant impact was only felt in 2014, when BAZNAS began more actively intervening in Kahayya. This demonstrates that sustained engagement and a comprehensive program have the potential to deliver more significant results in improving community well-being. By combining increased insight, infrastructure improvements, and economic empowerment through appropriate training and processing, the zakat community development program has the potential to transform the social and economic conditions of the Kahayya community. The success in increasing income through local commodities such as coffee and turmeric is a concrete example of the positive impact that a well-planned and integrated program can have.

In addition to mentoring, the community development zakat program has had a significant impact on access to infrastructure. The head of the financial planning and reporting division of the Maros Regency Baznas (National Alms Agency) stated, "The government has built roads. Previously, they were supposed to be concreted, but now they're concreted. Although it hasn't reached the site, it's been concreted."

Based on this information, it was explained that another significant impact of this program is improved road facilities and accessibility. Better infrastructure allows communities to access markets, obtain raw materials, and sell their products more efficiently. This is crucial, especially in the context of local economic development, where better access can increase business opportunities and expand markets for local products.

This was confirmed by Deputy Chair 2 for Distribution and Utilization of BAZNAS Bulukumba Regency, in an interview he said that:

When ZCD first entered Kahaya, the biggest challenge was the location, as the ZCD program targeted the 3T (remote, poorest, and outermost) areas. Kahaya is very remote, about 40 kilometers from Bulukumba. This presented its own challenges. Initially, the road to Kahaya wasn't as beautiful as it is now; now it's smooth. Back then, the road to Kahaya was rocky and uphill. So, when we wanted to get to Kahaya...

## CONCLUSION

The Zakat Community Development Program in South Sulawesi implements an empowerment model focused on increasing the capacity and independence of beneficiaries. Through a community-based approach, the program

integrates education, skills training, and access to business capital. With the active participation of beneficiaries, the program not only provides financial assistance but also equips them with the knowledge and skills necessary to build sustainable businesses. Results from this model demonstrate improvements in the standard of living of beneficiaries, a reduction in poverty, and a strengthening of social networks. Furthermore, the program's sustainability is supported by collaboration with various parties, including the local government and other zakat management institutions, which contribute to the creation of an ecosystem that supports community economic empowerment.

Zakat institutions implement a systematic and comprehensive monitoring and evaluation model to ensure the effectiveness and sustainability of the Zakat Community Development program. This process involves regular data collection, analysis of results, and feedback from recipients (mustahiq) and other stakeholders. This monitoring and evaluation process encompasses various performance indicators, such as increased income, business success, and social impact felt by the community. Furthermore, institutions utilize information technology to facilitate data tracking and analysis, allowing for real-time adjustments to program strategies. Evaluation results are used not only to assess program achievements but also to formulate new, more effective policies and strategies. Collaboration with relevant parties and community participation in the evaluation process are key to increasing program accountability and transparency.

The opportunities and challenges of empowering beneficiaries based on the Zakat Community Development Program in South Sulawesi can be summarized as follows: the opportunities include: this program can help beneficiaries develop skills and businesses, thereby increasing their income and independence; active community involvement in the program can strengthen a sense of ownership and responsibility, which increases the success of the initiative; and support from the government, non-governmental organizations, and the private sector creates synergies that are beneficial for broader program development. Meanwhile, the challenges include: there is a risk that beneficiaries become too dependent on assistance, thereby reducing the initiative to be independent; limited funds and human resources can hinder the optimal implementation of the program; and diversity of backgrounds.

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