

## **UNDERSTANDING PRODUCTIVE ZAKAT DISTRIBUTION PROGRAM APPROACH IN INDONESIA: STUDY FROM BAZNAS KUNINGAN REGENCY**

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### **Abstract**

This study aims to understand the program approach used in the distribution of productive zakat funds carried out by the BAZNAS Kuningan Regency. This study uses descriptive qualitative methods, data collection techniques of interviews, observation, and documentation. The results of the study show that the program approach taken by BAZNAS of Kuningan Regency in distributing productive zakat funds is to use a technical assistance approach. This is due to several reasons, including the first, the role of the program assistant as an expert and adviser through regular training and mentoring activities with Mustahik. Second, the way the program works is top-down in which this program has been designed by the Central BAZNAS to be implemented at regional BAZNAS. Third, the participation of Mustahik in the program is limited because needs and problem assessment, program planning and design, as well as monitoring and evaluation are carried out by BAZNAS without involving Mustahik. Mustahik are only recipients and connoisseurs of the program. Fourth, program achievements and changes in Mustahik economic conditions occur fast time. BAZNAS must be careful because even though changes occur quickly, this approach is very prone to causing Mustahik's dependence on the program.

**Keywords:** *Program Approach; Productive Zakat; BAZNAS Kuningan Regency.*

### Abstrak

Penelitian ini bertujuan untuk mengetahui pendekatan program yang digunakan dalam pendistribusian dana zakat produktif yang dilakukan oleh BAZNAS Kabupaten Kuningan. Penelitian ini menggunakan metode kualitatif deskriptif, teknik pengumpulan data wawancara, observasi dan dokumentasi. Hasil penelitian menunjukkan bahwa pendekatan program yang dilakukan oleh BAZNAS Kabupaten Kuningan dalam mendistribusikan dana zakat produktifnya adalah menggunakan pendekatan *technical assistance*. Hal ini dikarenakan beberapa dasar diantaranya adalah pertama peran pendamping program sebagai ahli dan penasihat melalui kegiatan pelatihan dan pendampingan yang rutin dilakukan bersama mustahik. Kedua, cara kerja program bersifat *top down* yang mana program ini telah dirancang oleh BAZNAS Pusat untuk diimplementasikan di BAZNAS daerah. Ketiga, terbatasnya partisipasi mustahik dalam program karena asesmen kebutuhan dan masalah, perencanaan dan desain program, serta monitoring evaluasi dilakukan oleh pihak BAZNAS tanpa melibatkan mustahik. Mustahik hanya sebagai penerima dan penikmat program saja. Keempat, pencapaian program dan perubahan kondisi ekonomi mustahik terjadi dalam waktu yang cepat. BAZNAS harus hati-hati sebab meskipun perubahan terjadi dengan cepat, namun pendekatan ini sangat rawan menimbulkan ketergantungan mustahik pada program.

**Kata Kunci:** *Pendekatan Program; Zakat Produktif; BAZNAS Kabupaten Kuningan.*

### A. Introduction

As a country with the largest Muslim population in the world, Indonesia has a very large zakat potential reaching IDR 327.6 trillion<sup>1</sup>. This amount is the total potential of agricultural zakat of IDR 19.9 trillion, livestock zakat of IDR 19.51 trillion, zakat money

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<sup>1</sup> Zulfikar Hasan, "The Potential of Indonesian Zakat for Zakatonomics Improvement-Taxonomic Analysis Techniques," *International Journal of Zakat* 6, no. 3 (2021): 41–54.

IDR. 19.51 trillion, income and services zakat Rp. 139.7 trillion, and corporate zakat Rp. 144.5 trillion, although the actual realization has only reached Rp. 12.4 trillion or around 3.7% of the estimated potential for zakat<sup>2</sup>. Even though the collected zakat funds are not far from the potential of existing zakat funds, the amount continues to increase every year<sup>3</sup>.

Even though it has enormous potential for zakat, the utilization of zakat funds to overcome various problems in society is still a challenge in the management of zakat funds in Indonesia because the distribution of zakat funds in Indonesia is still dominated by a consumptive distribution model<sup>4</sup>. In this consumptive distribution model, Amil as the actor distributing zakat funds will immediately leave and leave the Mustahik after the funds are given<sup>5</sup>. Meanwhile, efforts to solve the problem of poverty in society cannot be done instantly but must be done through a continuous process<sup>6</sup>. That is, efforts to increase the welfare of Mustahik cannot be carried out if he only has a position as a recipient object through short-term consumptive assistance<sup>7</sup>.

The small possibility of the zakat funds being used by Mustahik to be used as business capital in improving their standard

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<sup>2</sup> Yulia Anisa and Moh Mukhsin, "The Role Of Zakat In Realizing Sustainable Development Goals (SDGs) to Increase Community Economic Income," *Al-Infaq: Jurnal Ekonomi Islam* 13, no. 2 (2023): 286–96.

<sup>3</sup> Pusat Kajian Strategis Baznas, "Outlook Zakat Indonesia 2021" (Jakarta, 2021).

<sup>4</sup> M. (2021). Muhajirin, "Analisis Pendistribusian Zakat Produktif Pada Badan Amil Zakat Nasional (BAZNAS) Lombok Barat," *Jurnal Econetica: Jurnal Ilmu Sosial, Ekonomi, Dan Bisnis* 3, no. 1 (2021): 36–45.

<sup>5</sup> Pajar Hatma Indra Jaya, "Mas Zakky' Model Zakat Pemberdayaan Dari Baznas Kota Yogyakarta," *Jurnal Pemberdayaan Masyarakat: Media Pemikiran Dan Dakwah Pembangunan* 2, no. 2 (2018): 239–66.

<sup>6</sup> Iwoeng Geovani et al., "Juridical Analysis of Victims of The Economic Exploitation of Children Under The Age to Realize Legal Protection From Human Rights Aspects: Research Study At The Office of Social and Community Empowerment In Batam City," *International Journal of Educational Review, Law And Social Sciences (IJERLAS)* 1, no. 1 (2021): 45–52.

<sup>7</sup> Totok Mardikanto, *Pemberdayaan Masyarakat Dalam Perspektif Kebijakan Publik* (Bandung: Alfabeta, 2017).

of living is the result of using this consumptive distribution model<sup>8</sup>. This is because there is no control and monitoring from Amil to keep Mustahik from spending the funds provided<sup>9</sup>. This is because the funds provided are meant for disposable consumptive needs<sup>10</sup>.

Productive zakat, which is the opposite of consumptive zakat, is a model of distributing zakat funds that allow Mustahik to produce something a lot and continuously from the zakat funds they receive<sup>11</sup>. So that the funds provided by Amil do not run out immediately because they are consumed, but are developed by using them as business capital. From this effort, the profits obtained can be used to help meet the needs of Mustahik on an ongoing basis<sup>12</sup>. If the business goes well, Mustahik can change his status to Muzaki<sup>13</sup>.

Even though it is still dominated by the consumptive model, the growth trend of the productive zakat distribution model in Indonesia is quite encouraging<sup>14</sup>. Many zakat management institutions, both private and government, have begun to implement a model of distributing zakat funds productively

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<sup>8</sup> Raisa Aribatul Hamidah et al., "An Assessment of Zakat Contributions for Productive Purposes to Empower the Mustahik Economy in the Face of the Covid-19 Pandemic," *ZISWAF: Jurnal Zakat Dan Wakaf* 8, no. 2 (2021): 154–67.

<sup>9</sup> Azzadhien Akbar and Muhammad Zen, "Sustainable Management of Zakat Utilization," *ITQAN: Journal of Islamic Economics, Management, and Finance* 1, no. 1 (2022): 17–24.

<sup>10</sup> Richard Wilk, "Morals and Metaphors: The Meaning of Consumption," in *Elusive Consumption* (Routledge, 2020), 11–26.

<sup>11</sup> Dian Fitriarni Sari, Irfan Syauqi Beik, and Wiwiek Rindayati, "Investigating the Impact of Zakat on Poverty Alleviation: A Case from West Sumatra, Indonesia," *International Journal of Zakat* 4, no. 2 (2019): 1–12.

<sup>12</sup> Niels Van Doorn and Adam Badger, "Platform Capitalism's Hidden Abode: Producing Data Assets in the Gig Economy," *Antipode* 52, no. 5 (2020): 1475–95.

<sup>13</sup> Hilmi Ridho, *Zakat Produktif Konstruksi Zakatomics Perspektif Teoritis, Historis, Dan Yuridis* (Malang: Literasi Nusantara, 2020).

<sup>14</sup> Aditya Hadid Riyadi et al., "The Effect of Utilizing Zakat Fund on Financing Production to Achieving Social Welfare: In Indonesia as a Case Study," *Journal of Islamic Finance* 10 (2021): 19–29.

through various programs to improve the mustahik's economy<sup>15</sup>. One example is the presence of the Mustahik Economic Development Institute (LPEM) which is an institution under BAZNAS that plays a role in developing micro, small, and medium enterprises (MSMEs) and focuses on potential creative businesses, empowering them by providing business development capital assistance to Mustahik from zakat funds<sup>16</sup>.

In addition to focusing on how the distribution model is between consumptive and productive, the issue of utilizing zakat funds to overcome problems in society is also focused on the approach used in the process of distributing zakat funds<sup>17</sup>. Often, the model for distributing zakat funds is already productive, but the method used is not based on a community empowerment approach<sup>18</sup>. Community empowerment is a concept and scientific discipline that is currently being loved by various practitioners in various development sectors in connection with the increasingly incessant criticism of development which is only centered on economic growth<sup>19</sup>.

The concept of community empowerment offers a people-centered development approach with an emphasis on improving the quality of human resources and community involvement in the

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<sup>15</sup> Agus Arwani et al., "The Development of Economic Potential of People in Pandemic through Earning Zakat Distribution," *International Journal of Professional Business Review* 7, no. 2 (2022): e0414–e0414.

<sup>16</sup> A Idrus ,A & Maman, "Peran Lembaga Pemberdayaan Ekonomi Mustahik Baznas Dalam Meningkatkan Kesejahteraan Ekonomi Mustahik," *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 4, no. 2 (2021): 477–94.

<sup>17</sup> Ana Toni Roby Candra Yudha, Habibah Awwaliah, and Eka Mega Pertiwi, "SDGs Value and Islamic Philanthropy through Zakah Institution during the Covid-19," *Ibtifaz: Journal of Islamic Economic, Finance Dan Banking* 4, no. 1 (2021): 31–44.

<sup>18</sup> Aliman Syahuri Zein, Delima Sari Lubis, and Annida Karima Sovia, "Digitalization of Mustahiq Economic Empowerment Model Based on Productive Zakah Fund," in *Indonesian Conference of Zakat-Proceedings*, 2020, 419–28.

<sup>19</sup> Abu Huraerah, *Pengorganisasian & Pengembangan Masyarakat* (Bandung: Humaniora, 2008).

process<sup>20</sup>. So it is hoped that community empowerment efforts will not only help the community with material assistance but also pay attention to non-material aspects so that it creates changes in the standard of living of the community in a sustainable manner<sup>21</sup>.

The concept of community empowerment with the concept of zakat is philosophically very closely related. Zakat and community empowerment have the same vision, namely to eradicate poverty and increase people's standard of living<sup>22</sup>. Apart from that, both of them have the same principle, namely siding with the weak (Mustadh'afin) economically, religiously, socially, and politically<sup>23</sup>. This makes the concept of community empowerment very relevant to be actualized in the practical realm of zakat management, especially in the distribution stage<sup>24</sup>.

The concept of community empowerment in practice is not a single concept but is subdivided into various approaches to carrying out the process<sup>25</sup>. Although starting from the same principles and philosophical basis, in its development, community empowerment has shown a variety of movement themes and practices<sup>26</sup>. Green explained that the community empowerment approach is divided into three groups, namely the technical

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<sup>20</sup> Isbandi Rukminto Adi, *Intervensi Komunitas Pengembangan Masyarakat Sebagai Upaya Pemberdayaan Masyarakat* (Jakarta: Rajawali Press, 2008).

<sup>21</sup> Soetomo, *Strategi-Strategi Pembangunan Masyarakat* (Yogyakarta: Pustaka Pelajar, 2006).

<sup>22</sup> Usman Zainuddin Urif, Mahillatul Iffa Nuril Fajria, and Ulfatu Rahmi, "Zakat and Wakaf (Endowments) Role in Muslims Economic Development of Islamic Economic Perspective," *Islamika* 1, no. 2 (2019): 133–53.

<sup>23</sup> Kementrian Agama RI, *Zakat Community Development Model Pengembangan Zakat* (Jakarta: Direktorat Jendral Bimbingan Masyarakat Islam, 2013).

<sup>24</sup> Artis, "Strategi Pengelolaan Zakat Berbasis Pemberdayaan Masyarakat Miskin Pada Badan Amil Zakat Nasional (Baznas) Kota Pekanbaru," *Jurnal RISALAH* 28, no. 2 (2017): 55–68.

<sup>25</sup> Dominique Coy et al., "Rethinking Community Empowerment in the Energy Transformation: A Critical Review of the Definitions, Drivers and Outcomes," *Energy Research & Social Science* 72 (2021): 101871.

<sup>26</sup> Simin Fadaee, "The Permaculture Movement in India: A Social Movement with Southern Characteristics," *Social Movement Studies* 18, no. 6 (2019): 720–34.

assistance approach, self-help, and conflict<sup>27</sup>. Each of the three approaches has its characteristics and characteristics, as well as different results<sup>28</sup>.

Community empowerment is an effort to provide power or strength to weak and powerless people.<sup>29</sup> The power or strength in question takes many forms depending on the field of empowerment to be carried out<sup>30</sup>. For example, if community empowerment is in the economic field, then the power or strength in question is business capital, ability/skill, and access to markets. If empowerment is in the field of education, then the power in question is sources of knowledge, access to information, as well as motivation, and an environment that supports the community to develop their potential<sup>31</sup>. Meanwhile, if empowerment is in the social field, then the power in question is access to services and social assistance.<sup>32</sup> Even though the power in question varies depending on the field of empowerment, it does not mean that the fields are not connected<sup>33</sup>. Community empowerment to achieve a

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<sup>27</sup> Yang Fu and Weihong Ma, "Sustainable Urban Community Development: A Case Study from the Perspective of Self-Governance and Public Participation," *Sustainability* 12, no. 2 (2020): 617.

<sup>28</sup> Jerry W. Robinson, *Introduction to Community Development: Theory, Practice, and Service-Learning* (California: Sage Publication, 2011).

<sup>29</sup> Jim Ife, *Community Development, Alternatif Pengembangan Masyarakat Di Era Globalisasi* (Yogyakarta: Pustaka Pelajar, 2008).

<sup>30</sup> Thomas E Coleman and Arthur G Money, "Student-Centred Digital Game-Based Learning: A Conceptual Framework and Survey of the State of the Art," *Higher Education* 79 (2020): 415–57.

<sup>31</sup> Ritha F Dalimunthe, Ance Marintan D Sitohang, and Magdalena Linda Sibarani, "Strengthening UMKM Human Resources Towards Internationalization," *East Asian Journal of Multidisciplinary Research* 1, no. 5 (2022): 789–800.

<sup>32</sup> Adi, *Intervensi Komunitas Pengembangan Masyarakat Sebagai Upaya Pemberdayaan Masyarakat*.

<sup>33</sup> Marco Di Renzo et al., "Smart Radio Environments Empowered by Reconfigurable Intelligent Surfaces: How It Works, State of Research, and the Road Ahead," *IEEE Journal on Selected Areas in Communications* 38, no. 11 (2020): 2450–2525.

prosperous society is a complex, multi-sectoral, and comprehensive process carried out through structured stages<sup>34</sup>.

Technical assistance is defined as provision by external parties in the form of programs, activities, and services aimed at strengthening the capacity of a community to improve its abilities. The key to the technical assistance approach is the internalization of expertise by outsiders in helping the community. The process of increasing community capacity and institutional strength is carried out through advice, consultation, and participation in completing some planned activities related to community needs or problems carried out by outsiders.

According to the technical assistance approach, the community needs assistance from outside parties in their efforts to carry out growth (economy) or improvement (improvement). This assistance can be in the form of technical or management assistance. With the help of external parties in the form of experts and consultants, physical buildings and improvements to socio-economic structures are projected to affect improving the fulfillment of community needs and indirectly improve patterns of cooperation, decision-making, and self-organization in society... Based on this approach, the community will be "moved" if there is assistance from outsiders who act as consultants.<sup>35</sup>

In addition, various kinds of resources become technical assistance in this approach, namely legislation (legal legitimacy), administration (administrative management), education (knowledge and skills), collaborators (network of cooperation partners), and consultants.<sup>36</sup>

This research seeks to explain how the approach to the distribution of productive zakat funds program at BAZNAS

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<sup>34</sup> Laura Chanchien Parajón et al., "Practicing Hope: Enhancing Empowerment in Primary Health Care through Community-based Participatory Research," *American Journal of Community Psychology* 67, no. 3-4 (2021): 297-311.

<sup>35</sup> Soetomo, *Strategi-Strategi Pembangunan Masyarakat*.

<sup>36</sup> Robinson, *Introduction to Community Development: Theory, Practice, and Service-Learning*.



Kuningan Regency. chose BAZNAS Kuningan Regency, because in 2022 BAZNAS will hold the title as the BAZNAS branch with the best distribution impact in Indonesia. So that the BAZNAS of Kuningan Regency is considered to be able to represent the distribution of zakat funds in Indonesia, especially those that are productive.

## **B. Method**

This research uses a descriptive qualitative method. Then in the process of this research, researchers used a purposive technique as a technique for determining informants. The purposive technique is to determine in advance the informants who are considered to know the data needed regarding the program for distributing productive zakat funds at BAZNAS, Kuningan Regency. The data sources in this study are primary data sources in the form of BAZNAS staff, Program Facilitators, and Mustahik, as well as secondary data sources in the form of relevant documents using interviews, observation, and documentation data collection techniques.

To analyze the data obtained, researchers used the Creswell model data analysis technique. The first is providing raw data in the form of interview transcripts, field notes, and the results of researcher observations, then processing and preparing the data to be analyzed, the next is reading all the data, then coding, compiling it into themes and descriptions, constructing between themes and descriptions and finally is the interpretation and giving meaning to the themes that have been compiled<sup>37</sup>.

## **C. Discussion**

### **1. Program for Distribution of Productive Zakat Funds at BAZNAS, Kuningan Regency**

The program for distributing productive zakat funds at BAZNAS in Kuningan Regency is carried out by a unit under the Distribution and Utilization Division called the Lembaga

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<sup>37</sup> John W. Creswell, *Research Design Pendekatan Kualitatif, Kuantitatif, Dan Mixed* (Yogyakarta: Pustaka Pelajar, 2010).

Pemberdayaan Ekonomi Mustahik (LPEM). These institutions are spread across all district-level BAZNAS in Indonesia based on the decision of the head of BAZNAS No. 18 of 2018. LPEM has the same duties and functions, namely helping to realize the vision of BAZNAS, but this LPEM is more specifically handling various productive zakat fund distribution programs through various efforts in developing the Mustahik economy.

The management of LPEM BAZNAS of Kuningan Regency acts as a field assistant in various productive zakat fund distribution programs. The LPEM management manages the program from the planning, socialization, selection, distribution of aid, and mentoring, to monitoring and evaluation stages.

Apart from LPEM, the actor involved in the distribution of productive zakat funds is the Sakura Cooperative. The Sakura Cooperative was initiated by a program assistant with Mustahik. the role of the Sakura cooperative is as a supplier of various raw materials and goods for all types of businesses in the productive zakat fund distribution program. This cooperative is independent and is a partner of the Kuningan Regency BAZNAS in the productive Zakat fund distribution program.

There are four productive Zakat programs managed by program assistants from LPEM, namely the PROKSI, Zmart, Food Barn, and ZChicken programs.

a. Zmart

Zmart is a productive Zakat fund distribution program in the shop or grocery business. This program has been running since 2020. The Zmart program has the vision to modernize traditional shops owned by the poor. This modernization includes financial management, branding through product arrangement, and marketing/promotion of goods. The goods available at Zmart are for various household needs including wheat flour, vegetable oil, rice, sugar, instant noodles, coffee sachets, spices, and others.

The number of Mustahik for this program is 110 Mustahik, spread across various sub-districts in Kuningan Regency. The amount of funds given to Mustahik is IDR 9,000,000 in the form of shop branding, in the form of plank and paint as well as goods

for business operations such as shelves, and basic food items worth of which are given in stages. When the business is running, Mustahik is required to replenish the stock of goods from the Sakura Cooperative.

b. Zchicken

ZChicken is a productive zakat program in the fried chicken business. This program has been running since 2021 but will only be launched in 2022. The value of the zakat funds given to Mustahik is IDR 9,000,000 in the form of goods or production equipment such as carts, pans, and other equipment as well as initial raw materials. The number of Mustahik recipients of the ZChicken program is 30 people spread across 13 sub-districts in Kuningan Regency.

The reason behind BAZNAS choosing the fried chicken business as a Mustahik business that receives productive zakat funds is that this type of business is quite easy to run and does not require too much capital. The price is affordable and the taste is suitable for all circles of society, making the turnover of this business quite good.

In running the business, BAZNAS provides regulations to Mustahik that all raw materials such as chicken, spices and all raw materials including boxes and packaging must be purchased at the cooperative when the stock of these raw materials has run out at Mustahik outlets.

c. The Kuningan Entrepreneur Mustahik Program (Proksi)

The Kuningan Entrepreneur Mustahik Program (PROKSI) is a productive zakat fund distribution program in the PPOB (Payment Point Online Banking) business sector or payments through online transactions, such as payment of electricity bills, credit, PDAM bills, electricity tokens, and various types of electronic payment balances. This program has been running since 2020. The number of Mustahik who received the PROKSI program is 100 people, spread across various sub-districts in Kuningan Regency.

The amount of funds in this program is IDR 500,000 in the form of a balance. In carrying out this program, the Kuningan

Regency BAZNAS through the Sakura Cooperative uses the Zpay platform, which is an application for digital payments. Through this application, Mustahik makes transactions with consumers to send balances and transactions to the Sakura Cooperative to top up balances. When the program runs and Mustahik's balance runs out, Mustahik is required to top up his Zpay balance to the Sakura Cooperative.

d. Food Barn

Food Barn is a program for distributing productive zakat funds in agricultural businesses with the type of onion commodity. This program has been running since mid-2021 and was only established in one area, namely in Widarasari Village, Kramatmulya District, Kuningan Regency. The number of Mustahik in the food storage program is 60 people who are divided into two Mustahik farmer groups, namely the blind farmer group and the independent tuna farmer group.

Funds given to Mustahik amounted to IDR 6,650,000 in the form of agricultural inputs. These funds are provided through group administrators. The management's task is to manage the money by procuring agricultural inputs for the onion farmers. Funds of IDR 6,650,000 are Mustahik balances that can be taken regardless of the amount of Mustahik's ability in the form of agricultural inputs.

In the concept of the program, funds taken by Mustahik must be paid at harvest. Must be paid does not mean the funds provided do not belong to the Mustahik, the funds still belong to the Mustahik. However, this is to prevent funds from being consumed or diverted to other things, and so that the balance of agricultural inputs worth IDR 6,650,000 can be used sustainably. Only when there is a difference in the funds taken for planting with the amount of funds for the harvest obtained, is the profit that Mustahik can take.

## **2. Program Process for Distribution of Productive Zakat Funds at BAZNAS, Kuningan Regency**

The process for the distribution of productive zakat funds at BAZNAS in Kuningan Regency is carried out through the following stages.

### **a. Assessment**

Assessment is a process to find and identify problems and perceived needs and resources owned by the target community. Assessment of a community can be done individually or to target community groups. If done to individuals, the assessment process can be done using in-depth interview techniques or direct observation. Whereas if done to community groups, it can be done using various methods such as Focus Group Discussion (FGD) or brainstorming<sup>38</sup>.

Because the various productive zakat programs carried out by BAZNAS for Kuningan Regency are programs from the Central BAZNAS, only Proksi is a program made by BAZNAS for Kuningan Regency, the assessment process to identify the problems and needs of Mustahik as material in designing the program is not carried out by BAZNAS for Kuningan Regency and does not involve Mustahik target recipients, but is carried out by the Central BAZNAS through assessment and research. The assessment and research analysis then becomes material for designing programs to be implemented by BAZNAS-BAZNAS in the regions.

The assessment activities carried out by BAZNAS Kuningan Regency are only assessments or visits to prospective Mustahik recipients of the program to determine the eligibility of the prospective Mustahik to receive the program.

### **b. Program Planning**

Planning is the process of determining program strategies and activities. As with the assessment, the planning of the productive zakat distribution program at BAZNAS in Kuningan Regency is only carried out by the Central BAZNAS and does not involve

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<sup>38</sup> Adi, *Intervensi Komunitas Pengembangan Masyarakat Sebagai Upaya Pemberdayaan Masyarakat*.

Mustahik. Central BAZNAS compiles a program plan in such a way based on the results of the assessment.

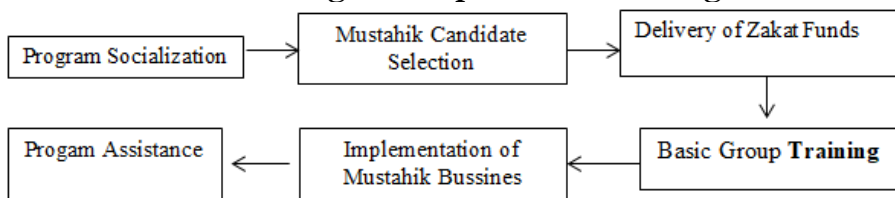
BAZNAS of Kuningan Regency in this case is only the executor of the program because the program design and planning has been made by the Central BAZNAS. Meanwhile, Mustahik is the only recipient and implementer of the program. Mustahik was not involved in the planning process of this program et al.

c. Program Implementation

At this implementation stage, BAZNAS of Kuningan Regency together with Mustahik jointly carry out the planned program. BAZNAS as the program companion, and Mustahik as the program recipient. At this implementation stage, there is a process of providing resources, both material and non-material resources. Material resources, for example, productive zakat funds are provided in kind for business capital, while non-material resources are in the form of training, mentoring, and capacity building.

The implementation of this program has several stages in the process of implementing the program in the field. The stages of implementing the productive zakat fund distribution program at BAZNAS of Kuningan Regency are as follows:

**Chart 1. Program Implementation Stages**



Source: Researcher Analysis

1) Program Socialization

The first stage of program implementation is the dissemination of program acceptance to the entire Kuningan Regency community. This socialization was carried out through social media and also through the UPZ at the village level and institutional UPZ. In this socialization, the criteria for Mustahik

and also the requirements that must be prepared by prospective Mustahik are announced.

#### 2) Mustahik Candidate Selection

After the required documents have been collected, BAZNAS will conduct a selection of Mustahik candidates who register. The selection process includes file selection, interviews, and assessments or visits to the Mustahik's residence. This interview and assessment of Mustahik aims to find out more about the eligibility of Mustahik to get into the program.

#### 3) Delivery of Zakat Funds

Mustahik who have passed the selection and are declared eligible to receive this program will be announced and the distribution of zakat funds will be carried out. Funds given to Mustahik are not in the form of cash, but goods in the form of Zpay balances, merchandise and business equipment, business branding, and agricultural inputs.

#### 4) Basic Group Training (LDK)

After providing the funds, the BAZNAS of Kuningan Regency also provided various training and capacity building for Mustahik including Basic Group Leadership (LDK) for Mustahik to equip Mustahik with knowledge regarding the concept of zakat, business strategy and management, and business motivation. Especially for the ZChicken program, because not all Mustahik who receive this program have the skills in processing fried chicken before business capital assistance is given, BAZNAS will provide training on making fried chicken to Mustahik.

#### 5) Implementation of Mustahik Business

When Mustahik was running his business, BAZNAS Kuningan issued regulations to replenish stocks of goods, namely Zpay balances, basic food items, agricultural inputs such as seeds and fertilizers, as well as fried chicken raw materials in the form of chicken, spices, and packaging that had been used up by shopping at the Sakura Cooperative. Apart from being a mustahik's place to shop for Mustahik, the Sakura Cooperative is also a mustahik's place to sell agricultural produce for the food storage program. In procuring these raw materials, the Sakura Cooperative is working

again with various companies to procure Mustahik's business needs.

If a Mustahik buys goods or sells agricultural products (specifically the food storage program) outside the cooperative, then the Mustahik will be given a sanction. This sanction is made to maintain Mustahik discipline so that it remains in the program flow that has been planned by BAZNAS. Even though they are required to shop from the cooperative, mustahik's merchandise often does not come entirely from the cooperative, because there is some merchandise that the cooperative does not provide so Mustahik buys it from other places, something like this is permitted by BAZNAS.

#### 6) Program Assistance

After the Mustahik business is running, the next stage is Mustahik assistance. This Mustahik mentoring activity aims to monitor the running of the Mustahik business. The form of assistance carried out by BAZNAS of Kuningan Regency is group assistance and individual assistance. Group mentoring is carried out through meetings once a month in rotation at each Mustahik's house. While individual assistance is carried out conditionally according to the mustahik's request. In this mentoring activity, program assistants provide knowledge to Mustahik about entrepreneurship, financial management, and business management, as well as motivate them so that Mustahik are enthusiastic about running their business.

#### d. Monitoring and Evaluation

The monitoring process is carried out by BAZNAS through routine mentoring activities. This monitoring is carried out by BAZNAS to keep the program running as planned. Monitoring is carried out by looking at the number of Mustahik transactions to the Sakura Cooperative to shop for their business goods. If transactions are frequent, then the Mustahik is considered successful and successful in running his business, but if the Mustahik rarely transacts or the transaction value is small, then it is an indication that the Mustahik has not been successful and has problems so assistance must be provided.



Monitoring activities through mentoring is also an arena for BAZNAS to obtain input and feedback from Mustahik for program development and improvement. Mustahik will provide input, for example when the price of goods from the Sakura cooperative is deemed too expensive.

Meanwhile, program evaluation is carried out by BAZNAS through program assistants once a year. This evaluation includes the development of management aspects of Mustahik's business, the level of discipline of Mustahik's financial records, mustahik's promotional abilities, business branding, and Mustahik's innovation in his business. This evaluation report was submitted to the leadership of the Kuningan Regency BAZNAS. Mustahik's involvement in this evaluation stage is minimal where his role is limited to being an object whose response is requested in this process.

### **3. The Empowerment Process in the Productive Zakat Fund Distribution Program.**

#### **a. The Role of BAZNAS as A Advisor and Expert**

One of the actors who plays an important role in this productive zakat fund distribution program is the program assistant from BAZNAS. He became a bridge between BAZNAS and Mustahik. Her role is as program expert and advisor. Called an expert because this program assistant masters the entire program design from start to finish, including all the needs contained in it.

The role of program assistants as experts and advisors is also evident from their duties as resource persons in training activities and capacity building for Mustahik. He provides knowledge and skills to Mustahik regarding marketing strategies, product branding, and also entrepreneur motivation.

Apart from training activities, knowledge transfer, and capacity building are also carried out during group mentoring and individual mentoring activities. During the mentoring activities which are routinely carried out once a month, the program assistants provide materials to increase knowledge and improve the mustahik's ability to run his business. These materials include

financial records, marketing strategies, product innovation, and business branding.

In this mentoring activity, the program assistant also becomes a place for Mustahik to consult those who encounter obstacles and problems in carrying out his business. He is asked for solutions and solutions to resolve the obstacles and problems experienced by Mustahik.

#### **b. How the Program Works is Top-Down**

The workings of the distribution program that has been carried out by BAZNAS of Kuningan Regency are Top Down. Because these various programs have been designed centrally by BAZNAS, this means that these programs are on a national scale. BAZNAS for Kuningan Regency only carries out what has been designed by the central BAZNAS, as well as Mustahik only has to carry out what is instructed by the program assistant from BAZNAS for Kuningan Regency.

In the process, BAZNAS conducts an assessment to find out the needs of the community then conducts an analysis and formulates program planning and design. The program assistants themselves position themselves as intermediaries in the distribution of various assistance and services that have been prepared, while the community is positioned as program consumers and as clients who receive and utilize services according to programs that have been prepared by BAZNAS.

In this program, the dominant initiatives and decision-making are in the hands of the program provider, namely BAZNAS. This can be seen from the problem identification/assessment process, program planning, and design, to monitoring and evaluation which is only carried out by BAZNAS. The mustahik's role is limited to conveying complaints and input during monitoring activities.

#### **c. Minimum Participation of Mustahik in the Program**

Mustahik's participation in the productive zakat fund distribution program by BAZNAS of Kuningan Regency is very minimal. This Mustahik is only limited to being a recipient of funds through business activities and is present and knows when BAZNAS of Kuningan Regency organizes meetings and mentoring

activities. The full participation of the Mustahik is only in the implementation of the Mustahik's business. while in planning, problem identification, and monitoring-evaluation the Mustahik is not involved, the mustahik's position is only as an object whose response to the process is requested.

The lack of involvement of the target community must certainly be a concern for all parties involved in the world of community development and zakat, regarding how to formulate strategies and approaches to community empowerment that are appropriate in the Indonesian context, especially in the corridor of zakat governance to realize the vision of zakat management to turn Mustahik into Muzakki. and alleviating poverty in Indonesia. There is a need for continuous and ongoing assessment of the practice of utilizing zakat that has been carried out to continue to improvise on what has been done.

#### **d. Changes and Achievements of the Program so Fast**

There are two changes that Mustahik experienced due to this program, first is the increase in Mustahik's capacity which includes skills and knowledge, second is an increase in Mustahik's income. Changes in the form of increased skills and knowledge as well as increased income occurred quite quickly. In less than one year, Mustahik has obtained a new source of income that runs continuously. In addition, changes in behavior can also be seen, such as awareness of financial records, and stocks, and also in promoting their business in the media.

Whereas in the aspect of increasing knowledge and skills, Mustahik, who previously did not know how to manage business, marketing techniques, financial records, how make fried chicken, how to make pesticides, and others, thanks to this program, their capacity increased. Knowledge and skills regarding this matter will be a tool to achieve independence in running a business. The following are some of the program's achievements during this program:

**Table 1. Achievement of the Productive Zakat Fund Distribution Program**

Indicators	Before Receiving a Program	After Receiving a Program
PROKSI	Housewives, unemployed, and freelance day laborers. Erratic earnings. Don't know the marketing techniques and business strategy.	Have a PPOB business with a turnover of Rp. 50,000 – 100,000 per day if there are crowded customers. Knowing marketing techniques and business strategies.
ZMART	Only children's snacks, and powdered drinks. The maximum turnover is only 750,000 per week. Not knowing marketing and branding techniques, the management of a business.	Business items have increased to necessities, children's snacks, powdered drinks, fried foods, and PPOB. Maximum turnover of IDR 3,500,000 per week if there are many customers. Knowing marketing, branding, and stall management techniques.
FOOD BARN	Small farmers and odd laborers. Erratic earnings. Don't know your financial records yet. Food barn.	Have union farm.  The potential profit can be 15,000,000 – 20,000,000 per harvest season if productivity is high and market prices are good. Knowing financial records.
ZCHICKEN	Housewife, online shop reseller, erratic earnings. Don't know the technique of making fried chicken, marketing, branding, business management	Zchicken has a fried chicken outlet with a turnover of Rp. 200,000 – 300,000 per day if there are crowded buyers. Knowing the techniques for making friend chicken marketing, branding, and business management.

Source: Researcher Analysis

From the table, various material program achievements include changes in the business of Mustahik, such as those who previously did not have a job have a job, or those who were already selling small items have now developed.

Then from the income or turnover obtained by Mustahik, there is a significant change where those who previously did not even have income, after the program was given in the form of financial assistance and mentoring, Mustahik has quite a large turnover and income.

The consequences of using this approach are that indeed many results have been obtained, but the results obtained are more related to short-term goals, and often the achievement is only material results, especially when the program assistant withdraws

and releases the Mustahik (termination), then programs and businesses that have been built may fade and stop.<sup>39</sup>

**Table 2. Suitability of the Program With the Empowerment Approach**

Indicator	Field Findings	Suitability of the Approach	
		Self Help	Technical Assistance
Mustahik's involvement in the process of assessing potential, problems, and needs	Carried out by BAZNAS	x	√
Mustahik involvement in program planning and design	Carried out by BAZNAS	x	√
Involvement in implementation	Carried out by Mustahik and BAZNAS	√	√
Monitoring and Evaluation	Conducted by BAZNAS	x	√
The Role of the Funding (BAZNAS)	Experts or advisers, who help people solve community problems	x	√
How the program works	Top Down	x	√
Speed of Change	Fast	x	√

Source: Researcher Analysis

From the results of the analysis through the matrix it is known that the program approach used by BAZNAS of Kuningan Regency is a technical assistance approach. In the technical assistance approach, program providers know what is needed and what is good for the community. The role of program providers is more dominant because more activity and resource initiatives come from program providers. The program provider determines what is good and bad for the community, what steps need to be taken to improve it, and provides the necessary tools for this improvement. So the most striking feature of this approach is that it is top-down.

This is certainly under the research findings and analysis conducted by researchers where BAZNAS as a program provider is very dominant. BAZNAS considers itself to know what Mustahik needs. So that various needs for Mustahik businesses have been provided by BAZNAS, Mustahik just has to follow directions from BAZNAS.

The consequence of using the technical assistance approach is the minimal involvement of Mustahik in the process. In the

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<sup>39</sup> Adi.

planning process, Mustahik only provides data and information as material for planning analysis to design programs or it could be that Mustahik is not involved at all in this planning stage. The participation of Mustahik has limited only their participation in responding to and utilizing assistance and attending activities planned by BAZNAS.

Theoretically, when the target community is not involved in the needs assessment and program planning process, it is very difficult for the community to be involved in community empowerment activities. So based on this approach, one way to stimulate community participation in participating in various program activities is to assist Mustahik, which in this productive zakat fund distribution program there is various assistance provided by BAZNAS Kuningan Regency including balances for the PROKSI program, groceries, plank, paint and shelves for Zmart program, seeds, fertilizers and pesticides for the Food Barn program, carts and raw materials for fried chicken for the ZChicken program. These various assistances are essentially meant to stimulate Mustahik's participation so that Mustahik wants to be involved in the planned program.

Technical assistance also involves transferring knowledge and practical skills to target communities. This can be done through training, mentoring, or consulting. This knowledge and skills cover areas such as organizational development, strategic planning, financial management, marketing, problem-solving, and relevant technology. The process of transferring knowledge and skills is carried out by program providers in their roles as experts and advisors.

The role of productive zakat program assistants as experts and advisors can be seen from the tasks performed such as being a resource person in training and capacity-building activities, and being a place for Mustahik to consult during routine assistance activities.

The dominance of intervention from aid providers in the form of program design and planning and resources in this technical assistance approach has made the changes created as a

result of this approach quite rapid. It has been noted that various changes in the life of Mustahik such as new types of businesses, increased turnover, the habit of recording business finances, and awareness for promotion and branding have occurred significantly in a relatively short time.

On the one hand, the speed at which these changes are created is an advantage and success in the technical assistance approach. However, BAZNAS must be careful because this technical assistance approach has the potential for considerable dependence. This is due to the lack of involvement of Mustahik in the program which can make them feel very little ownership of the program. This will be seen when later BAZNAS withdraws from the program, or in other words terminates it.

#### **D. Conclusions**

From the various presentations of field findings and analyses that have been carried out, the conclusions of this study are as follows:

The program approach taken by BAZNAS of Kuningan Regency in distributing its productive zakat funds is to use a technical assistance approach. This is due to several reasons, including the first, the role of the program assistant as an expert and adviser through regular training and mentoring activities with Mustahik. Second, the way the program works is top-down in which this program has been designed by the Central BAZNAS to be implemented at regional BAZNAS. Third, the participation of Mustahik in the program is limited because needs and problem assessment, program planning and design, as well as monitoring and evaluation are carried out by BAZNAS without involving Mustahik. Mustahik are only recipients and connoisseurs of the program. Fourth, program achievements and changes in Mustahik economic conditions occur fast time. BAZNAS must be careful because even though changes occur quickly, this approach risks creating Mustahik dependence on the program.

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