

Design Model for Productive Zakat Program BAZNAS Based on Regional Potential Using Participation Action Research (PAR) and Geographic Information System (GIS)

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ABSTRACT

This study examines the evolution and management of zakat, a fundamental Islamic practice aimed at wealth redistribution and economic empowerment. It highlights the significance of productive zakat of Badan Amil Zakat Nasional (BAZNAS), which supports recipients (mustahiq) in engaging in sustainable business activities, thereby fostering economic independence. Utilizing Participatory Action Research (PAR) and Geographic Information Systems (GIS), the research develops a model for zakat distribution that aligns with regional potentials, particularly in Bengkulu province, Indonesia. The findings reveal a predominance of consumptive zakat, yet an increasing trend towards productive allocations, especially for micro, small, and medium enterprises (MSMEs). Challenges such as inadequate irrigation and agricultural equipment were identified, necessitating targeted interventions. The proposed zakat model emphasizes collaboration among stakeholders to enhance program effectiveness and sustainability. This research contributes to the discourse on zakat management, advocating for a shift towards productive initiatives that empower mustahiq and promote economic resilience. Future studies should assess the model's applicability across diverse Indonesian contexts to further optimize zakat distribution systems.

Keywords: Productive Zakat, Regional Potential, Participation Action Research (PAR), Geographic Information System (GIS)

INTRODUCTION

Zakat, a key tenet of Islam, has developed greatly since its creation, with no clear management criteria between the time of the Prophet Muhammad and the present (Razak, 2020). The phrase "zakat" represents growth and progress, embracing the concepts of purity and betterment. According to Law No. 23 of 2011, zakat is an obligatory donation from Muslims or commercial entities that is supposed to be distributed to eligible recipients in accordance with Islamic law (Nazaruddin, 2022). The concept of productive zakat is especially notable since it relates to help that allows recipients to engage in productive business operations, promoting continual

production and economic empowerment (Harjulianti et al., 2023). Effective zakat distribution requires accurate classification of recipients, known as mustahiq (Karimullah et al., 2024). Mustahiq can be divided into productive and non-productive categories (Kasman & Sukriya, 2022). Productive mustahiq have the potential to work and should be empowered through targeted programs to increase their economic independence (Ridwan et al., 2023). The Central Statistics Agency's 2021 Village Potential data collection offers a thorough assessment of area capabilities that can be used to develop effective zakat programs.

Geographic Information Systems (GIS) provide a strong tool for mapping and

analysing regional potential, allowing for more informed zakat distribution decisions (Asni et al., 2020). GIS enables the integration of several data layers, including demographic, economic, and environmental information, resulting in a more sophisticated picture of area needs and resources.

BAZNAS and LAZ's productive zakat program was a significant factor in reducing poverty (Nurzaman et al., 2017). Productive zakat seeks to increase the productivity of Mustahiq (Batin & Rahmayanti, 2021). However, these objectives were not fully accomplished. There were two primary obstacles to a good zakat program. They were issues from the internal and external parties of BAZNAS/LAZ, respectively. Among the internal issues were 1) immaturity in program planning, 2) a dearth of competent personnel, and 3) the absence of defined success indicators. The external concerns were 1) a lack of zakat institution management, 2) a lack of entrepreneurial spirit among Mustahiq, and 3) Mustahiq's inability to comprehend the productive zakat program's rules. This analysis determined that the predominant problem was an internal problem of the BAZNAS / LAZ, with 'immaturity of program planning' as the key issue (Fitriani & Priantina, 2016).

Referring to the Strategic Plan of the National Amil Zakat Agency (BAZNAS) 2020-2025 in strategies, programs, and activities, the third program includes a plan for strengthening prototypes and model integration of zakat programs through the development of prototypes and models of integration of zakat programs.

In a way:

- Create a prototype for zakat programs in accordance with regional capacity.
- Compilation of diverse concepts and implementation of prototype zakat programs in disaster-prone regions, rice fields, plantations, tourism, and forestry,

- Preparation of technical policies for the integration of ZIS Distribution based on the SDGs.
- Formulation of policies on integrated ZIS Distribution in accordance with the RPJMN and RPJMD.
- Compile the design of the zakat program integration model.

This study intends to establish a profitable zakat program that is matched with regional potential in order to optimise the distribution of zakat monies and boost local economic empowerment. This strategy uses engagement Action Research (PAR) and Geographic Information System (GIS) to combine community engagement with spatial data analysis to find local resources and economic prospects. The strategy will include examining each region's individual requirements and potentials, such as agriculture, fishing, or small industries, and matching zakat distribution to support programs that boost local output, ultimately fostering sustainable lives for zakat recipients.

This project is expected to produce a comprehensive model for a productive zakat program in Indonesia, based on regional potential and utilising PAR and GIS techniques. The findings will help to Eka Sri Wahyuni 3 shape policy and improve zakat management, resulting in poverty reduction and improved livelihoods.

LITERATURE REVIEW

Zakat

As a result of the present contemporary thinking regarding zakat, the foundation of BAZNAS has been made possible by Presidential Decree No. 8 of 2001 (Beik & Ayuniyyah, 2018). This organization is tasked with the responsibility and role of collecting and distributing zakat, infāq, and ṣadaqāh (ZIS) at the national level across the country. It is a government institution that does not have any structural parts, and it is independent. It is accountable to the President through the Minister of

Religious Affairs (Yahya, 2020). In order to increase the role and function of BAZNAS, the Indonesian government enacted Law Number 23 Year 2011 on Zakat Management ten years after the organization was established. The functioning of BAZNAS is founded on Islamic law, trust, benefit, justice, legal certainty, integrity, and accountability: these are the guiding principles (Nurasyiah et al., 2019).

Islam has the potential to protect the interests of the impoverished through the establishment of zakat institutions. This is accomplished by developing a sense of moral obligation in the wealthy to pay attention to the needs of the poor (Kholis & Mugiyati, 2021). Consequently, zakat emerges as one of the alternative answers in the process of constructing the economy of the ummah in order to enhance their standard of life and alleviate poverty (Hariyanto et al., 2020) and fostering a sense of solidarity among human beings. In order to accomplish this objective, which is to contribute to the reduction of poverty and the elimination of social inequities, there must be a professional management of zakat (Hasan, 2020). It is essential to transition from utilizing zakat for consumption to using it for production, such as by supporting education, providing affordable housing, and promoting economic development (Kholis & Mugiyati, 2021).

Zakat is divided into two categories for distribution: productive zakat and consumptive zakat (Al-Ayubi & Possumah, 2018). Productive zakat refers to the utilization of zakat as a means of empowerment (Amsari & Nasution, 2020).

The eight types of zakat receivers (mustahiq) reflect the community's different needs, emphasising the significance of tailored initiatives. The formation of BAZNAS, as mandated by Presidential Decree No. 8 of 2001, has facilitated zakat collection and distribution at the national level, hence strengthening the institutional framework for zakat management.

The productive application of zakat is categorized into two distinct segments. Traditional productive zakat refers to zakat that is donated in the form of productive assets, such as goats, cows, sewing machines, and construction equipment (Mutmainah, 2023). Furthermore, zakat can be utilized as a creative and productive resource in the form of capital (Hamidah et al., 2021). This capital can be employed to establish a social initiative or to support and enhance the commercial capital of a trader or small entrepreneur.

Productive zakat refers to the allocation, administration, and dissemination of zakat monies in a manner that yields sustainable advantages and impacts for the beneficiaries of zakat (Mawardi et al., 2023). The zakat money allocated to mustahiq are utilized as financing for business purposes. According to the idea that states that since capital would make other production factors more productive, capital aid should increase the recipient's welfare, capital factors play a significant role in productive activities and business development (Faggian et al., 2019).

The collection of Zakat by BAZNAS has shown significant progress, and the institution is now regarded as efficient and effective as a result of implementing a contemporary and professional management structure. The Director of Operation of BAZNAS reports that the zakat potential in Indonesia amounts to IDR280 trillion. Nevertheless, its yearly accumulation falls well short of the intended goal. Based on BAZNAS data, the zakat accumulation experienced an average growth rate of 25.72% during the past five years, as of 2019. The growth rate in 2015 was 10.6%, resulting in a total of IDR3.65 trillion. In 2019, the growth rate was 26% (Hamidi & Salahudin, 2021).

Productive Zakat Programs

Productive zakat initiatives empower mustahiq by providing resources for sustainable economic operations. These

programs can take many different forms, including revolving fund systems, agricultural efforts, and assistance for small businesses. According to the literature, while productive zakat initiatives have showed promise in poverty alleviation, implementation issues remain, notably in terms of program development and beneficiary engagement.

Despite the rising corpus of literature on productive zakat, there is a significant lack in research on the design of zakat program models that are aligned with regional opportunities. Most existing research has focused on the impact and effectiveness of zakat programs, rather than their structural design. This work seeks to close this gap by using PAR and GIS approaches to create a model for profitable zakat programs that are responsive to regional requirements.

METHODOLOGY

Participatory Action Research (PAR)

The research uses a Participatory Action Research (PAR) methodology, which emphasises stakeholder engagement throughout the research process. PAR is distinguished by its emphasis on participation, action orientation, and adaptability, which enables a dynamic approach to problem solving. The study strategy consists of several critical processes, including preliminary mapping, participatory mapping, and the formulation of movement strategies to promote change.

Data Collection Techniques

Data collection will include participant observation, informal interviews, and group discussions to capture rich qualitative data. The utilisation of several approaches increases the depth and accuracy of the data obtained, giving for a more complete knowledge of the zakat program's challenges and prospects.

Validity and reliability

Qualitative research approaches the notions of validity and reliability differently

than quantitative research. This study uses Guba and Lincoln's trustworthiness framework, which comprises credibility, transferability, dependability, and confirmability, to assess the quality of the research findings.

Population and sample selection

The study will focus on communities in Bengkulu province that are relevant to the provincial government's projects in collaboration with BAZNAS. The study's goal is to shed light on how productive zakat programs are implemented, particularly in low income communities.

The sample population included in this study consisted of villages located within the Bengkulu province. The Bengkulu Province was selected as the research sample because to its association with the provincial government's initiative in partnership with BAZNAS Bengkulu Province to address poverty. The realization of this initiative was undertaken by the province administration of Bengkulu, as evidenced by the issuance of the Governor's circular number: 451.1/248/B.1/2019, which pertains to the collection of Professional/Income zakat. This circular was officially dated March 29, 2019. This research aims to make a valuable contribution towards the implementation of programs, namely in the context of productive zakat in BAZNAS and the Bengkulu provincial government.

In 2022, the highest poor population in Bengkulu Province was in Bengkulu Municipality which was 19.99 percent of the total poor population in Bengkulu Province. While Bengkulu Tengah Regency was in smallest position, with total population was 11.33 thousand. Poor people are people whose average monthly per capita expenditure is below the Poverty Line.

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Table 3.2 Number of Poor Population by Regency/ Municipality in Bengkulu Province (thousand), 2018-2022

Regency/Municipality	2018	2019	2020	2021	2022
Bengkulu Selatan	29.19	29.30	28.41	31.65	31.83
Rejang Lebong	42.13	41.57	41.47	43.3	43.18
Bengkulu Utara	35.78	35.94	36.67	35.55	35.51
Kaur	23.20	22.84	22.57	22.99	22.57
Seluma	37.51	36.92	36.23	37.05	36.71
Mukomuko	21.50	22.56	23.10	22.50	21.81
Lebong	13.25	13.67	13.97	13.97	14.14
Kepahiang	19.58	20.18	20.27	20.94	20.73
Bengkulu Tengah	9.24	10.06	10.79	11.12	11.33
Kota Bengkulu	70.44	69.26	69.12	66.94	59.43
Bengkulu	301.82	302.30	302.60	306.01	297.24

(Source: BPS Kota Bengkulu, 2023)

Limitations

A limitation of this study is that the map data generated is solely utilized to depict a representative sample of the potential of villages in the Bengkulu province. The village potential map was developed solely to enhance the comprehensiveness of the tools utilized in

the program analysis and modelling undertaken in this study. The map that has been developed does not pertain to the national policy known as the One Map Policy (OMP). The village boundary map was obtained from the Shapefile (SHP) provided by Indonesia geospasial.com, and the map processing was conducted using the QGIS 3.28.9 software application.

RESULTS AND DISCUSSION

Based on research conducted by Nur Kholis and Mugiyati (2021) there are two distinct models for the distribution of zakat with the aim of enhancing productivity. These models encompass the provision of work equipment to individuals in need (mustahiq), as well as the provision of revolving capital loans to both mustahiq who are initiating their own businesses and those who require more cash to expand their existing enterprises (Kholis & Mugiyati, 2021). This study employs a productive zakat distribution model that is grounded in the potential of the village. The objective is to ensure that the zakat provided aligns with the existing potential and that the distribution method is tailored to meet the needs of the recipients (mustahiq). The distribution model employed for existing businesses in the village under investigation is identical to the second model. However, it is tailored to align with the available resources and employment opportunities inside the community.

The research use multivariate analysis as a method for conducting Exploratory Data Analysis, specifically by comparing many variables (more than two) for analytical purposes (Arisandy et al., 2023). The objective is to elucidate the interrelationships among the different domains within the dataset or identify interactions between variables that possess more than two potential levels. This study examines several variables, including the kind of zakat, the year of distribution, and the percentage volatility in the distribution

of the type of zakat and its nominal value.

The allocation of zakat funding in Bengkulu province is categorized into two distinct categories, namely productive and consumptive zakat, as indicated by the available data for the years 2021 and 2022.

a.) Comparison of productive and consumptive zakat data in Bengkulu province in 2021 and 2022



Figure 1. Productive and consumptive zakat 2021 and 2022 in Bengkulu Province

The distribution of productive and consumptive zakat Figure 1. exhibits a prevailing dominance of consumptive zakat, with an average part of 97% from 2021 to 2022. This indicates that the portion allocated to consumptive zakat is consistently bigger than that allocated to productive zakat. Nevertheless, there has been a notable increase in the allocation of zakat towards constructive endeavours.

b) The allocation of productive zakat in accordance with the mode of distribution



Figure 2. Productive Zakat 2021 and 2022 in Bengkulu Province

In Bengkulu province, there exist two distinct forms of productive zakat distribution, namely Business Capital and Business Equipment Figure 2. In 2022, the allocation of business capital is observed to be higher in comparison to the number of recipients of business equipment. This disparity can be attributed to the strategic focus of BAZNAS, which prioritizes the provision of business capital to micro, small, and medium enterprises (MSMEs) under its assistance, as well as the allocation of additional business capital to the winners of the MSME Creativity competition, also supported by BAZNAS. The purpose of this practice is to foster the autonomy of those who are anticipated to assume the role of zakat contributors in the future.

c) Comparison of productive zakat based on the nominal amount distributed

Upon analysing the data pertaining to the count of zakat beneficiaries, it is evident that in the year 2022, there has been a notable decline in the number of individuals receiving zakat as compared Eka Sri Wahyuni 7 to the preceding year, 2021. Upon closer examination of the nominal value provided, it is evident that there has been an approximate 15% increase in comparison to the previous year, 2021. In 2022, the primary emphasis of the nominal allocation of corporate capital equipment will be on the act of donating Figure 3. BAZNAS provides support to traders and micro, small, and medium enterprises (MSMEs) by offering business equipment in the form of animals and carts.

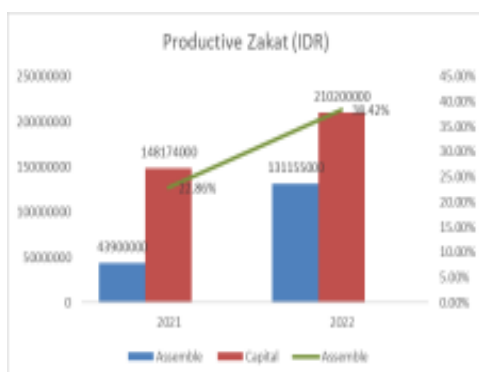


Figure 3. Comparison of productive zakat based on the nominal amount distributed between 2021 and 2022 in Bengkulu Province

Based on the aforementioned information, it is apparent that BAZNAS has successfully implemented the supply of productive zakat in the province of Bengkulu, with a notable emphasis on allocating resources towards productive zakat. The distribution process of zakat relies on the submission of ideas by Muzzeyes, which are subsequently assessed for their eligibility by BAZNAS. The Creative Competition and SME Development Program, implemented by BAZNAS, acts as a strategic initiative adopted by the Bengkulu provincial branch of BAZNAS to promote the productive utilization of zakat in the province of Bengkulu.

d) Mapping

During the period of this research, mapping was performed in six (six) villages that were nearby out of a total of 1514 areas in Bengkulu province (Statistik, 2023). These villages were selected as samples. The areas that have topological diversity and promise are taken into consideration during the selection of this sample. Therefore, Figure 4. a representation of the topology of the entire map. Areas such as residential areas, coastlines, plantations, rice fields, open green spaces, and tourist destinations are some examples. During the course of this investigation, the following villages were selected for the purpose of mapping: Pasar

Bengkulu, Rawa Makmur Permai, Rawa Makmur, Tanjung Agung, Tanjung Jaya, and Semarang.

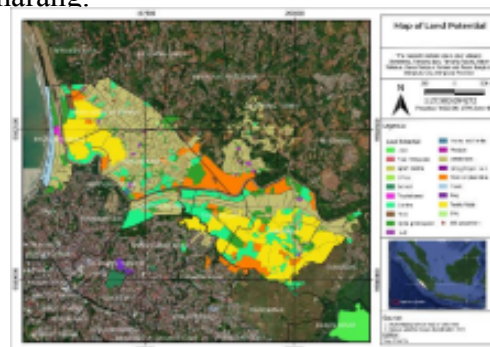


Figure 4. Sampling area mapping result

Table 1. The distinct areas for each region in the mapping

Id	Area	Total Area (m2)
1	Lake	464919.76
2	Garden	1647804.048
3	Palm oil plantation	797757.171
4	Paddy Fields	6979922.642
5	Settlement	2930980.378
6	Open Greenspace	773135.159
7	Office	6180.423
8	Pond	100956.409
9	Field	43490.235
10	Mosque	4878.727
11	Sport Centre	30469.407
12	School Area	79721.646
13	TPU	9201.116
14	Rice milling site	6615.153
14	Coast	144543.772
15	Tourist Area	14414.834
16	Honey and Herbs	8460.074
17	Bog	6883.657

Upon examining the mapping data displayed in Table 1, it becomes evident that the majority of the mapped region comprises of plantations and rice fields. This map illustrates the spatial distribution of the

economic potential of villages in Bengkulu City, based on the data provided by the Bengkulu Province's Bureau of Statistics (BPS). According to the BPS findings for 2021 Table 2. farmers and planters constitute the predominant occupational group in Bengkulu Province, surpassing all other occupations.

Table 2. Number of populations of Bengkulu province in 2021 based on employment status

No Occupation Number

1. Retired 7,977
2. Medical personnel 2,937
3. Students 353,652
4. Religion and Spiritual Practice 355
5. The fishermen 5,169
6. Farming and Animal Care 461,997
7. Self-employed 330,624
8. Lecturer 6,706
9. Public sector employees 70,729
10. Other 272,120
11. Unemployment 520,134

Total 2,032,400

(Source: BPS Kota Bengkulu, 2023)

e) Participant Action Research

According to the information provided by the informant, the agricultural potential in the Bengkulu region still requires support in the form of tractors and Rice milling Units (RMU). When it comes to nurturing the potential of Bengkulu village, it is hoped that farmers in the Bengkulu province region would be more productive and that they will achieve their full potential.

The effects of the prolonged dry season were also seen this year in the plantation sector, which encompassed a number of different regions within the mapped communities. Mrs. Martini, who works as a garden worker in the village of Semarang, Bengkulu City, changed plant commodities in order to prepare for the impact of the dry season. Initially, she planted chicks or oyongs with the intention of turning

them into eggplants. Because this commodity is more resistant to severe weather, particularly during this dry season, as compared to other commodities. In the meantime, Mr. Kirno, who also cultivates an orange orchard, has shifted his focus to beginning a new enterprise by borrowing money from the bank. This is because the dry season has had a significant impact on the situation.

Subsequently consider the outcomes of the mapping as well as the challenges that were encountered in the mapping region, you will notice that there are a number of opportunities that might be areas in which BAZNAS offers his contribution. One additional method of providing aid to the agricultural sector is the availability of agricultural equipment, such as tractors and rice grinding machines. This is in addition to the provision of financial assistance, which is a kind of assistance that is utilized in the agricultural sector. In the meantime, productive zakat can also be utilized in the plantation industry to contribute to the provision of revolving money, water sources for plantation areas, and superior plant seeds.

Nevertheless, in order to achieve the goal of productive zakat, which ultimately results in the creation of independent *mustahiq*, it is not sufficient to simply map the potential of the village. It is also vital to work along with other members of the group. Regional governments, agricultural services, plantation services, cooperatives and UMKM services, Baitul Maal wat Tamwil, and other organizations are examples of the types of parties that have the potential to become BAZNAS partners.

A productive zakat model design was provided by the researchers based on the findings of the village potential mapping and participation action research. This model is anticipated to be utilized by BAZNAS as a reference for the development of a productive zakat distribution model.

f) Proposed Productive Zakat Design

Model Based on Village Potential Data

- Village Potential Data Analysis:
Collect village potential data, including economic, social and infrastructure aspects. Identify potential sectors that can be developed through productive zakat programs, such as agriculture, crafts or services.
 - Individual Potential Mapping:
Use individual data to assess local people's skills, interests and experiences. Determine groups that have the potential to succeed in productive endeavours.
 - Preparation of Empowerment Programs:
Based on data, design empowerment programs that suit village potential and individual abilities. Match the type of training and capital assistance to identified needs.
 - Infrastructure Development:
Use infrastructure data to assess the need for infrastructure development that supports productive business growth. Focus on improving accessibility, providing electricity and other necessary facilities.
 - Decision Support Systems:
Implement a data-based decision support system to assist in selecting zakat recipients. Use data analysis to regularly update the program and improve its effectiveness.
 - Data Based Monitoring and Evaluation:
Use data to periodically measure program impact. Implement measurable and measurable performance indicators to assess program success.
 - Collaboration
Support from related parties such as local government, village officials, state-owned and private companies, farmer groups, village organizations and village business groups.
 - Use of Technology:
Leverage information technology to facilitate training and program management.
- Design platforms or applications to make program reporting and monitoring easier.
- Empowerment Program Output:
- Increased Income
Measure the increase in local community income resulting from productive businesses supported by productive zakat.
 - Skill Improvement
Evaluate the increase in skills and knowledge of program participants through the training held.
 - Increased Access to Education and Health
Monitor the impact of the program on access to education and public health, especially children and women.
 - Increased Productivity in the Agricultural/Micro Business Sector
Calculate
The increase in productivity in the agricultural or microenterprise sector after implementing the program.
 - Increasing Community Welfare
Use welfare indicators to measure the positive impact of programs on people's levels of happiness and life satisfaction.
 - Community Participation and Collaboration Assess
The level of community participation and collaboration in the program as an indicator of sustainability.
 - Reducing Poverty Levels Measure
The reduction in poverty levels in villages based on economic and social data. Mustahiq who receive productive zakat gradually become people who can support themselves and their families. secondly, changing from the title of Mustahiq (zakat recipient) to Munfiq (person who gives infaq) and then to Muzakki (person who pays zakat).
 - Productive Business Sustainability Monitor
The sustainability of businesses established with zakat assistance, including the level of economic and

social sustainability.

Collaborating with research institutions and local governments to acquire data that is correct and up to date vital records must be maintained. The participation of communities in the processes of data collecting and program selection is recommended to enhance acceptability and sustainability. Assess and revise the model, accordingly, taking into account the outcomes of the ongoing monitoring and assessment of the program. Here are some of the BAZNAS programs:

Livestock farming

When compared to other aspects of Zakat Community Development (ZCD), such as da'wah (32%), education (4%), health (11%), and humanity (6%), the percentage of the Economic aspect of ZCD (Zakat Community Development) BAZNAS has the greatest percentage, which is 47%. In terms of the economy, BAZNAS offers several programs, some of which include agriculture and livestock, fisheries and maritime affairs, suitable technology, post-harvest processing, creative economy, micro, small, and medium enterprise growth, and tourism village development.

The BAZNAS Livestock Centre Program is one of the Mustahiq economic development programs that they have implemented in the livestock industry. The provision of capital, assistance in the form of training and supervision, and assistance in marketing animal products are all ways in which Mustahiq fosters empowerment and helps individuals achieve economic independence.

In addition to that, there is a Livestock Cultivation Centre that is dedicated to the activities of breeding, fattening, and breeding livestock. Forages, Strengthening Feed (concentrate), and Feed Factory are all activities that are available throughout the Animal Feed Centre. Animal Market activities, advocacy for the Livestock Trading Administration, and online marketing are all associated with the Livestock Auction Centre. The Product Processing Centre is responsible

for the processing of meat, milk, and eggs, as well as advocating for quality management and product marketing. a centre for the processing of by-products that includes activities such as the production of organic fertilizer (compost and bio slurry), the processing of fur, horns, bones, and biogas.

The following is a figure regarding the number of Mustahiq Breeders managed by BAZNAS based on gender.



Figure 6. Number of Mustahiq by gender
Source (www.baznas.go.id, 2023)

18 Livestock Centres, 37 Groups, 32 Villages, 26 Districts, 20 Regencies, and 11 Provinces are included in the distribution points for BAZNAS livestock centres. These distribution points are in Pidie Jaya, Tanah Datar, Siak, Central Lampung, Serang, Purwakarta, Garut, Bogor, Bekasi, Rembang, Kebumen, Blora, Purworejo, Magelang, Sleman, Gresik, West Lombok, and Maros.

Food Barn

Through the implementation of a sustainable agribusiness strategy, it is a rural mustahiq economic empowerment initiative specifically geared toward the agricultural sector. The formation of corporate groupings that can manage the productivity, quality, and continuity of supply of agricultural products is something that Mustahiq actively encourages. As an additional capability, the group can construct a distribution network and create derivative items. The seasonal commodities of corn, rice, and horticulture goods are the primary focus of Lumbung Pangan. From now until the year 2020, the Food Barn Program has provided assistance to a total of 644 Mustahiq, which is included in the

accumulated Food Barn Mustahiq.

The management of agriculture from the upstream to the downstream, including the existence of two rice mills in the districts of Sukabumi and Serang. A PSAT certificate has been gained by Sukabumi Food Barn for the rice products that it manufactures, and the company has also obtained an organic certification for its method of production. In addition to that, farmers in Sukabumi have been producing and marketing their organic rice under the name "Raos" Rice for the past few years.

Within Indonesia, the BAZNAS barn points are distributed over six provinces, sixteen regencies/cities, and a total of nine hundred seven Mustahiq that are dispersed across a number of provinces. West Java, Central Java, East Java, Banten, Lampung, and Papua are some of the regions among these. The following is a list of BAZNAS productive zakat projects that have been implemented in a number of different regions around the Indonesia area. These projects have been implemented with superior commodities such as rice, vegetables, chilies, cassava, coffee, stevia, red onions, melons, corn, Kenyan beans, lemons, leeks, and edamame.

- Integration of livestock program management (livestock village program).
- Fisheries.
- Agriculture (empowered farmers).
- Tourist villages (example Puncak Tempurung Garden Tourism in Lubuk Bangkar Village, Batang Asai District, Sarolangun Regency, Jambi),
- Plantations, processed products MSMEs (Zmart BAZNAS Kepahiang collaboration with Bengkulu bank and car assistance), BAZNAS Microfinance Village In this manner, the programs that have been implemented by BAZNAS serve as a source of capital that enables the integration of village potential maps and BAZNAS programs that have been handled by BAZNAS in the rural economic sector. The ultimate goal of

these programs is to establish autonomous mustahiq.

It comes to reference material, programs that are integrated with village potential and the BAZNAS program have been implemented in a significant number of communities. Therefore, if the current BAZNAS program is merged with village potential mapping in accordance with the concept of the BAZNAS productive zakat distribution model, then it is highly conceivable that this will occur.

CONCLUSION

The mapping exercise demonstrated the diverse economic potentials of the villages, particularly in agriculture and plantations. However, the challenges faced by farmers, such as water scarcity and high production costs, highlight the need for targeted interventions. The interviews conducted with local farmers provided valuable insights into the practical challenges they encounter, emphasizing the importance of addressing these issues through effective zakat distribution.

The proposed productive zakat model is a significant contribution to the discourse on zakat distribution (Mawardi et al., 2023). By integrating village potential mapping and participatory action research (PAR), the model aims to create a more responsive and effective zakat distribution system. The emphasis on collaboration with various stakeholders, including local governments and community organizations, is crucial for ensuring the sustainability and impact of zakat programs.

The potential of zakat as a transformative tool for economic empowerment in rural communities. The findings indicate that while consumptive zakat remains dominant, there is a growing recognition of the importance of productive zakat in fostering self-sufficiency among mustahiq. The proposed model for productive zakat distribution, grounded in village potential mapping and collaborative efforts,

offers a promising framework for enhancing the effectiveness of zakat programs.

This research finds that need for ongoing collaboration between BAZNAS, local governments, and community organizations to ensure that zakat distribution aligns with the unique needs and potentials of each village. By fostering a more productive approach to zakat, it is possible to transition mustahiq from recipients to contributors, ultimately contributing to the broader goals of poverty alleviation and economic development in Indonesia.

Future research should explore the implementation of the proposed model across different regions in Indonesia, assessing its effectiveness and adaptability in various contexts. By leveraging the insights gained from this study, stakeholders can work towards creating a more equitable and sustainable zakat distribution system that empowers communities and promotes economic resilience.

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