



Zakat As An Instrument Of People's Economic Empowerment: A Study Of Innovative Management Models In Rural Areas

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Abstract

This study aims to examine community-based zakat management as a model for economic empowerment of the people in rural areas with a productive zakat approach that involves active community participation and the use of information technology. The method used is a descriptive qualitative research with a case study in a village in Indonesia. The data collection technique was carried out through in-depth interviews with informants consisting of zakat managers, zakat recipients, and other related parties. The collected data was analyzed using thematic analysis techniques to identify patterns and important findings related to community-based zakat management. The results of the study show that the implementation of productive zakat in villages can improve mustahik welfare if it involves collaboration with village cooperatives and the use of information technology to increase the transparency and efficiency of zakat management. Although there are several challenges in implementation, such as a lack of understanding of productive zakat among rural communities, the results of this study make an important contribution in changing the paradigm of zakat from consumptive assistance to an instrument of economic empowerment. The implication of this research is the importance of developing a more inclusive and participatory community-based zakat model to empower the village community's economy in a sustainable manner.

Keywords *Zakat Management, Productive Zakat, Economic Empowerment*

Abstrak

Abstrak merupakan ringkasan singkat dan padat dari penelitian yang disajikan dengan jelas, ringkas, dan deskriptif. Abstrak ditulis dalam Bahasa Inggris, masing-masing dengan panjang antara 150 hingga 250 kata. Abstrak memuat ruang lingkup penelitian, tujuan, metode, hasil penelitian, dan kesimpulan. Penulis harus menyampaikan ruang lingkup penelitian secara umum, menjelaskan tujuan penelitian yang jelas, dan memberikan gambaran tentang metode yang digunakan. Hasil penelitian harus disampaikan dengan singkat, mencakup temuan utama, dan diikuti dengan kesimpulan yang menggarisbawahi kontribusi penelitian. Abstrak disusun terpisah dari artikel utama dan ditulis dengan format spasi tunggal menggunakan font Garamond ukuran 10.

Kata Kunci *Kata Kunci1, Kata Kunci2, Kata Kunci3*

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Introduction

Zakat management in rural areas faces major challenges related to the application of existing zakat theories, which are often not in line with the socio-economic conditions of rural communities (Mahmood et al., 2021; S. Rizal & Pakkanna, 2023; Saripudin et al., 2020). Although various zakat theories consider zakat as a vital instrument for the economic empowerment of the people, the reality is that there is still inequality in its implementation. Zakat is often focused on the form of consumptive assistance, not on empowerment efforts that can have a long-term impact. One of the fundamental issues that need to be considered is how the concept of productive zakat can be implemented effectively, so that zakat can be a real empowerment tool for mustahik (zakat recipients). Most of the village people are still

not fully aware and utilize zakat as a means to improve their welfare in a sustainable manner. This gap raises an important question, how to manage zakat with a more innovative and participatory approach, so that it can make a real contribution to the economic empowerment of rural communities.

Several previous studies have contributed to the understanding of zakat management in villages, but there are still few studies that review community-based zakat management, especially in the context of economic empowerment through productive zakat. Research conducted by Suryani revealed that centralized zakat management has not had a significant impact on rural communities, because the focus is more on consumptive assistance (Millatina et al., 2022; Salim et al., 2024; Yaacob et al., 2024). Furthermore, Wibowo and Nugroho assessed that the implementation of the digital system in the management of zakat in the village can increase transparency, even though the implementation has not been fully accepted by the community (Abdullah et al., 2023; Judijanto, 2024; Yaacob et al., 2024). On the other hand, research by Hadi (2021) shows that productive zakat has great potential in empowering mustahik, but the main challenge faced is the lack of maximum assistance (Arifin & Anwar, 2021; Arwani et al., 2022; Zein et al., 2020). Although various efforts to encourage empowerment through productive zakat have been made, a gap between theory and practice remains, especially in terms of implementation that requires the active involvement of village communities.

This study aims to explore how community-based zakat management can encourage the economic empowerment of people in rural areas. This research will focus on the development of a productive zakat model that involves the active participation of the village community and the application of information technology to improve the zakat management process. The issues that will be discussed in this study are how the community-based zakat management model can provide a more sustainable economic impact for mustahik, as well as how information technology can support transparency and efficiency in the management of zakat in the village. In addition, this study also aims to identify the challenges faced in participatory-based zakat management, as well as how collaboration with village cooperatives can strengthen the success of productive zakat programs.

This study proposes a hypothesis that community-based zakat management involving the application of productive zakat and information technology support can accelerate the economic empowerment of people in rural areas (Mutamimah et al., 2021; R. Rizal et al., 2023; Sari et al., 2023). By integrating a participatory approach in every stage of mustahik collection, data collection, and empowerment, it is hoped that there will be a significant change from consumptive zakat to zakat that is more oriented towards economic empowerment. The novelty of this study lies in the application of a community-based zakat management model that incorporates information technology in the entire process, as well as collaborating with village cooperatives, which has a long-term impact on mustahik. This innovation aims to answer the challenge at the village level in changing the community's mindset regarding zakat, by showing that zakat is not only a consumptive aid tool, but also an empowerment instrument that can have a positive impact on the village economy.

Research Methods

This study uses a location in Olor Village, Sampang Regency as the unit of analysis. This location was chosen because the village has representative characteristics related to the management of zakat in rural areas, and there is still a lot of potential that is not optimal in the implementation of productive zakat. The selection of this village is also based on the efforts that have been made by various parties to improve the welfare of the community through zakat, but there is still a gap between theory and practice that needs to be studied more deeply. Through research in this village, it is hoped that a deeper understanding of how productive zakat can be applied effectively in the rural socio-economic context can be obtained (Bin-Nashwan et al., 2020; Mokodenseho et al., 2024).

The research design used is a qualitative approach with a descriptive type of research. This approach was chosen because the research aims to explore and describe the phenomena that occur related to community-based zakat management in rural areas. In addition, the

qualitative approach allows researchers to understand holistically and deeply the various aspects that affect the implementation of productive zakat, such as social, cultural, and economic factors of the village community. Descriptive research was chosen because it focuses on depicting existing circumstances and phenomena (Munkar & Walid, 2023; Walid, Hidayati, et al., 2024), without any intervention or experiment that could affect the original condition.

The sources of information in this study include respondents consisting of zakat recipients, zakat managers, and other related parties such as members of village cooperatives and local communities. Respondents were selected purposively, taking into account certain criteria relevant to the research objectives. Zakat managers and members of village cooperatives are expected to provide insights related to community-based zakat management, while zakat recipients will provide perspectives on the benefits and impacts of productive zakat in improving their welfare. Other informants involved in the zakat management process will also make an important contribution in understanding the socio-economic context that affects the management of zakat in the village.

The data collection process will be carried out through in-depth interviews, participatory observation, and documentation (Jannah et al., 2024; Walid, Hamidah, et al., 2024). In-depth interviews will be conducted with predetermined respondents, both zakat managers and zakat recipients, to obtain more comprehensive data on the implementation of productive zakat and the obstacles faced. Participatory observation will be carried out to understand the social dynamics and interactions between zakat managers and village communities in a real context. In addition, documentation in the form of activity reports and historical data related to zakat management in the village will also be used to complete the information obtained. Once the data is collected, the data processing process will be carried out by transcribing interviews and encoding the data to facilitate further analysis.

The data analysis in this study will be carried out through several stages. First, the data obtained will be reduced to identify the main themes relevant to the research objectives (Holili et al., 2024; Walid & Malik, 2023). This process will focus the data on the aspects that are important and relevant to the research question. Second, the data that has been reduced will be presented in an easy-to-understand form through a data display, such as a table or diagram, which describes the relationship between the variables or phenomena found. The last stage is data verification, which is carried out by re-checking the consistency and validity of the findings through data triangulation, namely comparing the results of interviews, observations, and documentation. The analysis method used is content analysis to understand the meaning and message contained in the data, as well as interpretation analysis to interpret the phenomenon that occurs in the social and cultural context of the village community.

Findings and Discussion of Results

1. Development of Zakat Management Model

Innovative zakat management in rural areas has shown a positive impact on the economic empowerment of the people (Mokodenseho et al., 2024; Rani et al., 2022; Widiastuti et al., 2021). The Chairman of BAZNAS Regency explained that the zakat management model applied is community-based.

Each village has a zakat collection unit (UPZ) that actively records, collects, and distributes zakat according to local needs (Kebaz-2024)

To increase transparency, mustahik and muzaki data has also been integrated into the digital system. In addition, innovations such as the *Productive Zakat program* have been initiated, where mustahik is given business capital to open a small business.

We collaborate with village cooperatives and microfinance institutions for sustainable business assistance (Must_AM-2024)

The *Productive Zakat program* received a positive response from beneficiaries. One of the mustahik who has participated in this program shared his experience.

Initially, I only received consumptive assistance. However, after participating in the productive zakat program, I was given capital to open a sewing business. The regular assistance provided is very helpful for me in managing my business (Must_SF1-2024)

The Mustahik also admitted that this program had a big impact on his life. *My business is growing, and I am now able to meet my family's needs without relying on help. In fact, I am trying to become a muzaki in the next few years (Must_SF2-2024)*

Village community leaders also highlighted the positive impact of this innovative zakat management model. According to him, an approach that directly involves the community has increased trust in zakat management.

Many are beginning to realize that zakat is not only for consumptive purposes, but can also empower the economy of the people (BPD1-2024)

However, he also noted some of the challenges faced, especially in changing the mindset of some people who still see zakat only as consumptive assistance.

Education on the importance of zakat also needs to be improved, especially among farmers and fishermen (BPD2-2024)

An Islamic economics researcher gave his views on the effectiveness of this program. *Innovative models such as productive zakat have great potential to alleviate poverty in rural areas (Dr.AM-2024)*

However, he emphasized that the success of this program is highly dependent on the consistency of mentoring and supervision of mustahik businesses. For better zakat management, he recommends the integration of zakat with government empowerment programs as well as the development of success indicators that are able to quantitatively measure the economic and social impact of zakat.

Village cooperative managers who are partners in the productive zakat program also revealed their strategic role.

We are a partner of BAZNAS in distributing productive zakat. In addition to providing business capital, we also train mustahik in financial management and marketing (H.I-2024)

This collaboration is considered very effective, with many mustahik who have succeeded in developing their businesses to be able to become members of the cooperative and contribute back to the community.

Through community-based management models, productive zakat program innovations, and collaborations with various parties (Ali, 2024; Putriana, 2021; Suhartoyo & Fauzan, 2024). Zakat has proven to be an effective instrument to empower the economy of the people in rural areas, although challenges in education and mentoring still need to be overcome consistently.

2. Application of a Participatory Approach

The effectiveness of the implementation of a participatory approach in the management of zakat as an instrument of economic empowerment of the people in rural areas. This approach involves the active role of the community, starting from the collection stage to the distribution and empowerment of mustahik. Here are the findings from the observations:

1) Zakat Collection Through Village Zakat Collection Unit (UPZ)

In each village, the Zakat Collection Unit (UPZ) is the spearhead of zakat collection. UPZ involves local communities to record muzaki and mustahik in detail. In this activity, the community is not only asked to pay zakat but also involved in socialization activities of zakat benefits to local residents (Ayniy & Mukhlis, 2022; Batjo et al., 2021; Syauqi et al., 2022). Observations show that community participation increases the level of awareness and the amount of zakat collected. A UPZ chairman emphasized,

This approach makes residents feel that they have a direct role in the management of zakat, so they are more enthusiastic about contributing (A.H-2024)

2) Identification and Selection of Mustahik Participatory

The identification of mustahik is carried out through a village deliberation forum involving community representatives, religious leaders, and village officials (Bulut, 2024; Handayani, 2023; Kawakip & Sulanam, 2023). In this forum, mustahik data is jointly verified to ensure the fairness of zakat distribution. Observation noted that there was an active discussion in this process, with the community providing input on recipient priorities. This creates a sense of trust and transparency. One of the residents said,

We feel involved in every decision, so there is no suspicion regarding who is entitled to receive zakat (M.Z-2024)

3) Mustahik Assistance and Empowerment

A participatory approach is also applied in mustahik empowerment programs, such as *the Productive Zakat program*. The mustahik are involved in designing the type of business that will be financed by zakat funds. In addition, assistance is carried out by local facilitators who understand the socio-economic conditions of the village. Observation of one of the business groups shows that mustahik is active in regular meetings to discuss the development of their business, share experiences, and find joint solutions to overcome challenges. One of the mustahik stated,

We feel empowered, because our opinions are heard and supported by the community (Snw-2024)

4) Collaboration with Village Cooperatives and Local Organizations

Observations also found that the participatory approach was strengthened through collaboration with village cooperatives and local community organizations. Village cooperatives assist mustahik in business skills training and financial management, while local organizations become partners in zakat socialization. At the cooperative meeting attended by researchers, there was an active interaction between cooperative management and mustahik. The participants looked enthusiastic in learning marketing strategies and financial management. One of the cooperative managers explained,

This collaboration allows economic empowerment to run more effectively because there is a synergy between zakat and community empowerment (Arhan-2024)

5) Community Response to Participatory Approaches

In general, observations show that the public has a positive view of this participatory approach. Trust in zakat management institutions has increased, as can be seen from the enthusiasm of residents in contributing and participating in the activities held (Hamdani et al., 2024; Sulaiman et al., 2024). However, there are several challenges, such as the need for more intensive education to encourage the participation of certain community groups, especially farmers and daily laborers who do not understand the concept of productive zakat.

The application of a participatory approach in the management of zakat in rural areas has proven to be effective in increasing community participation, strengthening trust, and encouraging mustahik economic empowerment. However, the sustainability of this approach requires consistent support through education and collaboration with various parties to address existing challenges.

3. Utilization of Information Technology

In order to maximize the model of developing an innovative management model, the use of information technology is carried out in the management of zakat, especially in the collection, distribution, and empowerment of mustahik. The results show that most of the administrators of the Zakat Collection Unit (UPZ) have adopted a digital system for muzaki and mustahik data collection. About 75% of them use digital data-based applications that facilitate data management and increase transparency and accuracy of information. In addition, smartphone-based applications are also used by around 60% of muzaki to pay zakat. This online zakat payment offers convenience, because muzaki no longer need to come directly to the BAZNAS or UPZ office.

On the other hand, social media has become an important tool in zakat socialization and education. Zakat managers use platforms such as WhatsApp, Facebook, and Instagram to reach rural communities with faster and more efficient information. As many as 80% of respondents consider social media as an effective means to increase public awareness about the importance of zakat. In addition, zakat administrators also utilize information technology to monitor the distribution of productive zakat and the development of mustahik businesses. As many as 70% of administrators stated that this system allows them to monitor the impact of the zakat empowerment program, ensuring that the funds disbursed are used appropriately.

However, the use of technology also faces challenges. As many as 40% of UPZ administrators reported difficulties in operating digital systems, due to limited technological literacy among them. In addition, 30% of mustahik admitted that it was difficult to understand the application used to report the development of their business, so that the management of productive zakat was sometimes hampered. This challenge shows the importance of increasing the capacity of administrators and mustahik in the use of

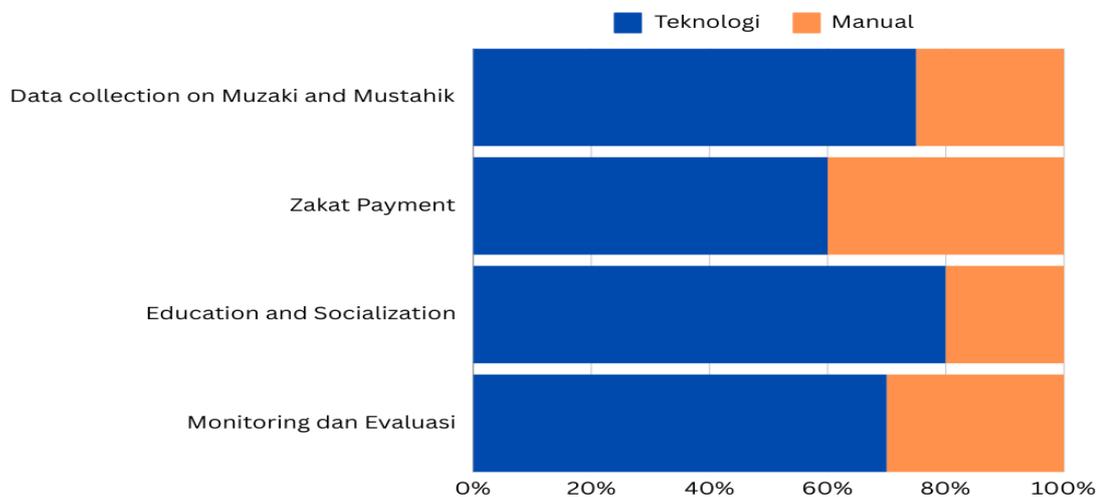
technology so that the benefits of this system can be felt optimally.

Table: Level of Information Technology Utilization in Zakat Management

Aspects	Percentage	Information
Muzaki and Mustahik Data Collection	75%	Using digital data-driven applications
Zakat Payment	60%	Via mobile app or online transfer
Education and Socialization	80%	Using social media to reach out to the public
Monitoring and Evaluation	70%	The system is used to track the use of productive zakat funds
Obstacles to Technology Literacy	40%	Problems in the operation of the system by administrators
Access Constraints by Mustahik	30%	Lack of mustahik understanding of certain applications

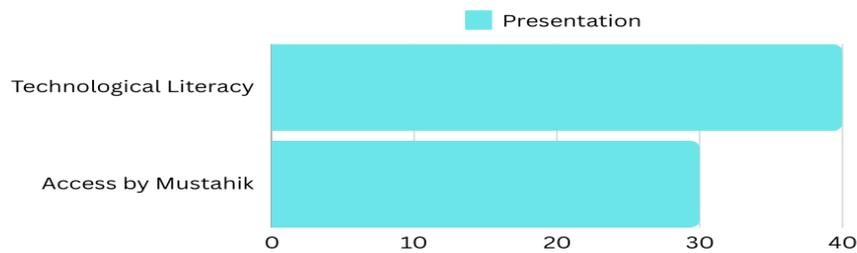
Overall, the use of information technology in the management of zakat in rural areas has been proven to increase efficiency and transparency. However, to ensure long-term success, there needs to be more attention to the development of technological literacy and training for administrators and mustahik. Continuous education and technical training are important steps so that technology can be used optimally for the economic empowerment of the people.

Diagram 1. Use of Information Technology in Zakat Management



The management of zakat in community-based rural areas has shown a significant positive impact on the economic empowerment of the people. The zakat management model implemented in this area involves the community actively, with each village having a Zakat Collection Unit (UPZ) that functions as the spearhead in collecting, collecting data, and distributing zakat. The integration of mustahik and muzaki data into the digital system has increased transparency and accelerated the zakat management process. One of the exemplary innovations is the Productive Zakat program, which provides business capital to mustahik to open small businesses, where they get assistance on a sustainable basis through cooperation with village cooperatives and microfinance institutions.

Diagram 2. Obstacles in Using Technology



The response from beneficiaries to the Productive Zakat program is very positive. Many mustahik feel helped in developing their businesses, some are even able to meet the needs of their families without relying on assistance. One concrete example is a mustahik who started a sewing business after getting productive zakat capital. The success of this business proves that zakat can be an effective instrument of empowerment if managed properly. In addition, community leaders also acknowledged that the community-based zakat management model has increased public trust in zakat institutions. The community is now more aware that zakat is not only consumptive assistance, but can also be used to strengthen the economy of the people.

However, the challenge faced is to change the mindset of some people who still view zakat as consumptive assistance. This is especially true among farmers and fishermen who need further education about the importance of productive zakat. Therefore, education about zakat needs to continue to be encouraged, especially among community groups who do not fully understand this concept. In this case, a participatory approach involving the community from the collection stage to the empowerment of mustahik has proven to be effective in raising awareness and strengthening trust in zakat.

The participatory approach has also proven to be effective in increasing community involvement in zakat management. In each village, the zakat collection process involves UPZ in collaboration with the local community to record muzaki and mustahik. The village deliberative forum is a place to identify and choose mustahik participatory, which ensures fairness in the distribution of zakat. This process strengthens transparency and a sense of community ownership towards zakat management. In addition, the assistance provided to mustahik in the Productive Zakat program has a significant impact on their economic empowerment. Many mustahik actively participate in regular meetings to discuss the development of their business, share experiences, and find common solutions to the challenges faced.

In addition, collaboration with village cooperatives and local organizations also strengthens this participatory approach. Village cooperatives not only assist in business skills training, but also provide guidance in financial management and marketing. This collaboration allows for more effective economic empowerment because of the synergy between zakat and community empowerment. The community also feels more empowered and involved in every decision related to zakat management.

However, the main challenge faced is the need for more intensive education to encourage the participation of certain community groups, especially farmers and daily laborers who still do not fully understand the benefits of productive zakat. More in-depth and intensive education is expected to increase their understanding and participation in zakat-based empowerment programs.

On the other hand, the use of information technology in the management of zakat shows positive results. Most of the UPZ administrators have adopted a digital system to record muzaki and mustahik, which has increased the efficiency and transparency of zakat

management. In addition, the smartphone-based zakat payment application also makes it easier for muzaki to make payments online without having to come directly to the BAZNAS or UPZ office. The use of social media as a means of socialization and zakat education has also proven to be effective in reaching rural communities, with the majority of respondents stating that social media is a powerful tool to increase public awareness of the importance of zakat.

However, the use of technology also faces several obstacles. Some UPZ administrators reported difficulties in operating digital systems, especially among administrators who have limited technological literacy (Cetindamar Kozanoglu & Abedin, 2021; Neumeyer et al., 2020; Nikou et al., 2022). In addition, some mustahik also admitted that it was difficult to understand the application used to report the development of their business. This shows that there is a need to increase the capacity of technology literacy among administrators and mustahik, so that the benefits of technology can be felt optimally.

Thus, the use of information technology in the management of zakat in rural areas has brought significant changes in increasing efficiency and transparency. However, to ensure the sustainability and long-term success of these programs, special attention needs to be paid to improving technological literacy and training for administrators and mustahik. Continuous education and technical training are important steps so that technology can be used optimally for the economic empowerment of the people.

Conclusion

This research has provided a deeper understanding of community-based zakat management with the application of productive zakat. Thus, it has a significant impact on the economic empowerment of people in rural areas. A participatory approach in zakat management involves village communities actively in every stage of collection, data collection, and mustahik empowerment so as to provide important and valuable insights that have an impact on the community's socio-economy. In addition, the use of information technology as a tool to increase transparency and efficiency is also one of the most important findings that can renew the perspective in the management of zakat among rural communities. This is also supported by the development of a community-based zakat model that integrates technology and collaboration with village cooperatives, as well as introducing a more innovative approach in the management of productive zakat so that it can maximize the concept of zakat as an instrument of community economic empowerment.

However, this study also has several limitations that need to be considered and followed up by future researchers. These limitations include limited research time and the number of respondents who can be involved in depth. In addition, the study focused on only one village, which may not fully represent the conditions of other villages that have different socio-economic characteristics. Therefore, for further research, it is recommended to conduct further studies in a wider area by involving more villages, as well as dig deeper into the challenges in the implementation of productive zakat in various different social contexts.

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