



**ISLAMICONOMIC: Jurnal Ekonomi Islam**  
Department of Islamic Economics  
Faculty of Islamic Economics and Business  
Universitas Islam Negeri Sultan Maulana Hasanuddin Banten  
Jalan Jenderal Sudirman No. 30 Serang 42118  
**BANTEN - INDONESIA**

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**ZAKAT COMMUNITY DEVELOPMENT AS THE KEY OF PRESSING POVERTY  
NUMBERS IN BANYUASIN REGENCY, SOUTH SUMATERA (MAQASHID SYARIAH  
APPROACH)**

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**Information**

**Article History:**

Received : 21.05.2021  
Revised : 27.05.2021  
Accepted : 11.06.2021

**Keywords:** Zakat  
Community Development,  
BAZNAS, Poverty, CIBEST,  
Maqashid Syariah

**Abstract:**

*This research aimed to analyze how the effectivity of the zakat on South Sumatra to the mustahik zakat community development through Maqashid Syariah approachment, the method used in this research was mixed methodology by using data analyze inquiries closed which was distributed to respondent with five alternative answers. The result of this research was concluded that, from ZCD program established by BAZNAS indeed having great contribution to elevate prosperity and detract poverty number in Banyuasin has not significant yet, this is because of lack of technics supervision and guidance from BAZNAS side in realizing the program. Meanwhile, through Maqashid Syariah approachment indeed there was an alteration however it is not significant yet, because Teluk Payo society still prioritize how do a living than worhisip regularly.*

## **A. INTRODUCTION**

The economies of member countries of the Organization of Islamic Cooperation (OIC) are still lagging behind other countries. This is characterized by poverty and unemployment rates that are still relatively high compared to other countries in the world. In Indonesia alone, the Central Bureau of Statistics (BPS) announced (in early 2016) that the population living below the poverty line as of September 2014 was 27.73 million, while in September 2015 it increased to 28.51 million. That means poverty in Indonesia in September 2015 increased to 780 thousand inhabitants when compared with the previous year.

Indonesia is among the top ten countries in donating GDP of OIC countries. Indonesia occupies the first position because it is a country that contributes the most. However, Indonesia is still on the list of poor countries with a percentage of 10.70%. As reported by the World Bank, the poverty rate in Indonesia has decreased from 24% in 1999 to 11.4% in 2013. However, the decline slows between 2012 and 2013, which fell by only 0.5% per year. According to the demographic institution of University of Indonesia, in 2009 about 53% of Indonesian population accumulate in an urban area, so this number is predicted to increase to 68.3% in 2025.

In general, the current economic condition of the community has not been evenly distributed. This is supported by evidence showing that there are still many poor people in various parts of the country. For example, South Sumatra is the province with the fifth poorest population in Indonesia. In this province, most poor people live in rural areas. Central Bureau of Statistics (BPS) noted, about 1.12 million people in South Sumatra earn 380 thousand rupiahs per month.

In Islam, income distribution has been suggested through Al Qur'an and Hadists with the application of zakat. The Holy Qur'an explains that the allocation of zakat has determined who are the recipients of zakat, but not explained how the zakat should be managed, whether in the form of consumptive money, goods, or venture capital. Along with the development of economic thinking from the experts, came the idea of distributing zakat productively so that the distribution to the recipients of zakat can have a better impact.

Zakat aims to distribute and bridge *muzakki* and *mustahik* to create sustainability in economic life between the two. As a country with the largest Muslim population in the world, Indonesia has a great power from the economic side. Therefore, Indonesia certainly has a huge potential of zakat to support the economic life of the poor.

In Indonesia, the agency that manages ZIS fund is growing and continues to reach poverty in the country. The Amil Zakat Agency of South Sumatra is one example of ZIS fund management agency that organizes humanitarian programs in the country, helps to eradicate poverty, and builds a global ukhuwah bridge in creating prosperity.

One of community empowerment programs run by Baznas is Zakat Community Development (ZCD) program. ZCD is a community development program that integrates social aspects (education, health, religion, environment, and other social aspects) and comprehensive economic aspects, where the main funding comes from zakat, infaq, and alms. ZCD located in Teluk Payo Village, Banyuasin Regency, South Sumatra. The distribution of zakat through the procurement of ducks is considered as the right program implemented in the village. This program has been implemented since 2012, with socialization started to those who are considered as muzakki in four areas; so that they can channel their zakat to ZCD.

The program involves 57 representatives of families categorized as mustahik. They are grouped into several groups and given a livestock to be maintained and developed by the group. During the program, BAZNAS also conducts guidance and monitoring to keep the livestock remain productive.

To see how far the program can lift the economy of the community, deeper measurements are needed. So far, there is no exact figure indicating whether the zakat program in Payo Bay village is successful or not. Quantitative measurements need to be done to determine the effectiveness of this program for the community.

From the above background, the author would like to reveal the effectiveness of zakat given to the mustahik with problem formulation as follows; How is the effectiveness of the distribution of zakat funds in Zakat Community Development program in? What is the impact of zakat acceptance on mustahik in Zakat Community Development program with *Maqashid Syariah* analysis?

## B. LITERATUR REVIEW

### **Zakat Community Development**

The long journey of *zakat* as one of the redistribution instruments in Islam has proven to contribute to reducing poverty. Along with the development of perspective on the conception of poverty, *amil zakat* needs to improve its strategic role.

Perspectives on poverty are determining the pattern of distribution and utilization of *zakat*, as well as optimal *zakat* as an instrument of redistribution. There are three levels of poverty perspective. First, in view narrow, poverty is a condition of lack of income to meet the needs of life. Second one in broad views, poverty is a condition of lack of income and things that are social (education, health, etc.). Third, the broadest views, poverty is need capability approach, because the poor bear the inability to be (being) and do (doing) on multidimensional matters, more than just lack of income.

Management of *zakat* in general, not yet refers to the broadest perspective on poverty; Capability approach has not been widely used in the practice of utilization of *zakat*. Perhaps some parties have done some element of capacity strengthening, but it is limited only to solve the problem of basic needs, has not encouraged community self-help.

Capability approach can be implemented as community development. There are three model of implementation. First, development for community, empowerment puts society as the object of development because various initiative, planning, and implementation of development activity executed by outside actor. Bearer of poverty, still focusing on fulfilling the needs of the community, has not yet looked for solution to ease the burden of poverty through gradual capacity-building efforts. This model requires education to develop critical awareness.

Second, development with community is characterized by strong collaboration patterns between outside actor and local communities. The decision taken is a joint decision and the resources used come from both sides. This is a better model than before, which gives space for community participation.

The third model is seen as the best model, where the process of empowerment since initiative, planning, until the implementation carried out by the community

itself. The community became the owner of the program. The role of the outside actor is more as a support system for the empowerment process. This is the art and the key to building community success. (Baznas, 2021).

### ***Maqashid Al-Syariah Concept***

Based on etymology (lughawy), maqashid al-syari'ah consists of two words, maqashid and syari'ah. Maqashid is a flural form (*jama'*), which means intentionality, or purpose (Han, 1980) and then Syari'ah mean the way to water source (*al-mawadhi' tahdar ila al-maa'*). (Al-Afriqi, n.d.) The way to the water source also can be said the way to the main source of life. (Rahman, 1984). So *maqashid al-syari'ah* etymologically means a purpose to the place of water source, which is water, became the basic need of human life, and water makes human life peacefully and refreshing their body. Syari'ah (way or path) can be symbolized as water, since basically water is the most important element of human life, so the purpose of prescribing the rule of law (*syari'ah*) is to regulate human life. Meanwhile terminologically (*ishthilahy*) *maqashid al-sharia* is the rule of law which is prescribed by Allah with the aim to embody the benefit for His servants (humans) in the world now and later in the hereafter as stated by al-Syatibi. (Al-Syatibi, n.d.). Based on this definition it is clearly that all the rules of Allah's have a benefit purpose and goal for His servant, and of course it is impossible not to have some purpose intended. al-Syatibi state in another view, the rules with no purpose intended seems like burden something which cannot be implemented (*taklif mala yuthaq*), and that's cannot be happening in the rules of Allah's. The main point of *maqashid syariah* as stated by al-Syatibi is generally seems different from some verses of Al-Qur'an which showing that the rules of Allah's bring a huge benefit, such as al-Nisa': 165, al-Anbiya': 107, Hud: 7, al-Zariyat: 56, al-Mulk: 2, al-Maidah: 6, al-Ankabut: 45, al-Haj: 39, dan al-Baqarah: 179 from those verses showed that the rules of Allah's contain a benefit. If there any problem with some rule which not clear for the beneficial, so can be analyze with maqashid al-syariah based on the spirit of syari'ah. Do believed al-Qur'an as the perfect main source of rule and theory for religion. So, al-Qur'an comes and revealed to Prophet Muhammad S.A.W to his

people as *Rahmatan lil-Alamin* (mercy for all) which is core of syari'ah for all Islamic law and rules.

Al-Qur'an as the main source of rules a theory for religion, in order to realize the theories of religion for the benefit of humans being in the world and in hereafter later based on the analysis of Islamic legal theorists (*ushuliyin*), there are five main elements must be implemented and maintained, such as the maintenance of religion (*hifzh al-din*), the maintenance of soul (*hifzh al-nafs*), the maintenance of descent (*hifzh al-nasl*), the maintenance of wealth (*hifzh al-mal*), and the maintenance of mind (*hifzh al-aql*). (Al-Syatibi, n.d.). A mukallaf will get benefit when they maintain all those five main elements above, otherwise, they will get *mafsadat* or disadvantage if they cannot maintain those elements well. And then the effort to maintain and implement the five main elements (*ushul al-khamsah*) in rules enforcement applications, al-Syatibi divide into three levels, *maqashid dharuriyat*, *maqashid al-hajiyat*, and *maqashid al-tahsiniyat*. The establishment of these three levels by al-Syatibi based on the level of need and priority scale. *Maqashid dharuriyat* on first level, follow by *maqashid al-hajiyat* on second level, and *maqashid al-tahsiniyat* on third level. On the other hand, in application, the third level can complete and complete the second level, and the second rank can complete and complete the first level and the first level become the principal for other second and third level.

*Maqashid al-dharuriyat* intended to maintain the five main elements above for human life. Un-fulfillment of the five main elements will threatened existence of the five main elements themselves. *Maqashid al-hajiyat* is intended to eliminate difficulties (*al-masyaqah*) to implement the five main elements in life by becoming better and easier for mukallaf. While the *maqashid al-tahsiniyat* is intended to make humans do their best to perfect the maintenance of the five main elements.

Essentially the three levels above meant to maintain and implement the five main elements in mukallaf's life, it's just different scale and priorities. The first level is primary, the second level is secondary and the third level is complementary. So *maqashid al-syariah* actually try to maintain harmonization, continuity and mutual integration, or to complement each of the five main elements in human life. Regarding of anything can strength protection from the damage or disadvantage of the five main

elements, this is the benefit desired by society in general. Also, the compulsory of zakat and tax is rules of Allah's and the rules of nation have purpose and wisdom that bring goodness and prosperity to humanity as servants of Allah and as good citizens. On this stage the role of mujtahid/fuqaha to explain further about the aim and goodness the rules of zakat and tax.

### **C. METHODOLOGY**

Good research is a research that is in accordance with the procedure, has a clear purpose, done systematically, and is a reflection of the desire to increase knowledge about something, as well as answering questions or solve problems in everyday life. (Indriantono & Supomo, 2002). Therefore the use of appropriate methodology is very important in a study. Through research methods, optimum work will be produced and conclusions will be accountable. (Supardi, 2005).

The type of this research is descriptive explorative field research. This research uses mixed methodology design. According to Sugiyono, mixed methods research is a method of research that combines quantitative methods with qualitative methods. The result will have more comprehensive data, valid, reliable, and objective. Field research can also be referred to as empirical research, ie research which data and information obtained from activity in the research field. (Supardi, 2005). This type of research is usually chosen because researchers collect data from the field. The data is then correlated with the theory used in the study. Description is a clear and detailed exposure using words. While interpretation is the process of interpretation. With this, the researchers presented the results of research clearly and detailed, then the results of research interpreted on the basis of the theory used. (Fajri & Senja, n.d.).

In addition, population refers to a group of research objects that have certain criteria. In this study, all those classified as *mustahik* in the ZCD program (57 families) were selected to be populations. All population will be part of the sample considering the numbers are relatively small.

Data collection in this study using several techniques, such as questionnaires, observations, and interviews. While, data analysis techniques are ways of analyzing research data, including statistical tools that are relevant. Data obtained through questionnaires filled by respondents will be processed and analyzed using data

processing techniques to generate a conclusion on the problem of the study. (Juliansyah, 2011). Measurements in this study will use a closed questionnaire using five alternative answers. Respondents are asked to choose only one alternative answer. Variable data measurement procedures use the following data management: editing, coding, scoring, tabulating, and data analysis: by providing statistical calculations of incoming data. The data will also be analyzed based on an analysis of the *Maqashid Syariah* approach and CIBEST theory.

#### **D. RESULT AND ANALYSIS**

The *Zakat* Community Development (ZCD) program is a community development program that integrates social aspects (education, health, religion, environment, and other social aspects) and comprehensive economic aspects whose main funding is sourced from *zakat*, *infaq* and alms to achieve prosperous and independent community. *Zakat* Community Development Program from BAZNAS such as:

1. Ducks Farming.

In this duck farming program, things that need to be focus of attention for the development and control of this program is *Mustahik* assisted not in form of cash but bought directly in form of livestock itself, the ducks given must be good quality, every *Mustahik* first must give technical guidance about duck breeding in good and productive ways before the ducks given. But duck itself here not in the livestock productively or in breeding, but in use only as laying egg for daily consumption in order to improve the nutrition of the villagers, this is of course unfortunate because it is consumptive and not bred, such as the results of interviews from the villagers of teluk payo who say that many ducks die from being eaten by wild animals and swept away by the river as they are released for feed themselves. (Sahroni, 2017).

After studying and analyzing poverty of Telok Payo Ulu Community in Banyuasin II Subdistrict, there were 36 leads of household which have potency that can be developed and enhanced their family economy through duck livestock, some of stong reasons to support this village to receive direct assistance in the form of duck livestock is, a. the geographical conditions are



suitable and there is still plenty of land for ducks to grow, b. the extent of land for duck food such as water hyacinth, c. the strong will of *mustahiq* to make Telok Payo Ulu as the central village of livestocking duck.

The development of ducks at this time there are about 43% already produce eggs for the consumption, and for marketing done by the local *mustahik* itself on their local market. The purpose of this duck livestock program is in order to produce the economic resilience of the community, so that it can sustain the economic growth of the community, especially for the *mustahik*. (Sahroni, 2017).

## 2. Goat Farming.

The development of goat farming in Telok Payo village at this time, total number of goats is 16, there are 7 goats result of breeding from total 16 goats submitted to *mustahik* with 4 goat replacement dead, and there is 1 goat already sold and perceived by *mustahik* benefits. Constraints face by society / *mustahik* is the number of goats who died of bloat disease (abdominal bloating) indicated goats do not want to eat and suddenly die.

The guidance and regular supervision from expert officers on development of livestock and other aspects related to economic development for *mustahuk* are needed to monitoring the development of goats, when confirmed to the Badan Amil Zakat about one goat that have been sold they said do not know about theta, because there were no reports from the field counsel, also BAZNAS addmit mistake of rarely controlling the field due to lack of human resources / personnel. Other than that, also can find out what obstacles faced by *mustahiq*, so it can be given some direction and guidance from expert officers or companion. (Sahroni, 2017).

After study and analysis about community poverty by BAZNAS in Telok Payo Ulu village, Banyuasin II subdistrict, 12 families were found that have potential to be developed and improved the family economy through goat livestock, reason for support the economic strength for *mustahiq* in this village received direct assistance in the form of livestock goats is because the geographical conditions suitable for extent land and amount of grass weed for

goat's food and strong will from *mustahik* makes Telok Payo Ulu village as the village of goat breeder.

The purpose of this goat farming program so the poor can get a goat farming business and can motivate the community in raising goats, this is in accordance with recognition from the villagers about the benefits they farming perceived with the goat is a motivation to increase income so can open access economy to the community especially *mustahik*.

### 3. Water Management Facility (Water Supply)

In effort to distribute clean water management facility program, it is necessary to identify the general conditions and problems faced by beneficiary communities, as well as appropriate empowerment strategies in order to improve the economy, education, health, environment and religious of the *mustahiq*. This identification is important to make distribution of this program targeted, effective, and expected to provide solutions through productive program so poverty problem can be solved immediately.

Some reinforcement reasons for Teluk Payo Village to receive direct assistance in the form of clean water management facility is because the geographical condition of the village which is near river are suitable for installation of clean water management machine, the breadth of the river to be made clean water sources, and a strong will of *mustahiq* to install clean water management facilities, because it is difficult to get clean water during the dry season.

In this clean water management facilities program, some of the focus of attention to development and control of this program is *mustahiq* need to assisted not in the form of cash but bought directly in the form of water management machine with good quality, and someone need assign to keep the machine running well but previously must give lessons how to operating the clean water management machine.

The development of clean water management machine currently isn't well maintained, machine condition such as filtering machine is very dirty, machine manager was busy with other work so it has been 2 months not operate due to

still in rainy season, so most people still use rain water. Also, manager feel more profit with his own work rather than to manage clean water which is just got revenue Rp. 2,000 per 1 gallon of water and still to cut for electricity cost also. (Sahroni, 2017).

Constraints faced by the community are still using rain water and refill drinking water (gallons refill) because people are still not used to consuming the processed water, but when dry season comes clean water system will be used to meet the adequacy of clean water.

As mention above of the real example of *Zakat Community Development (ZCD)* activities that have been done by Badan Amil Zakat Nasional Kabupaten Banyuasin are:

1. Duck farming in Telok Payo Ulu Banyuasin II village of South Sumatra.
2. Goat Farming in Telok Payo Village Ilir Banyuasin II South Sumatra.
3. Clean Water Management Facility in Payo ilir banyuasin II Sumatera Selatan village

Zakat Community Development (ZCD) Program Includes community development activities in various aspects of life so the society has empowerment in education, economic health and religious life called "*Caturdaya Masyarakat*". Caturdaya community in this ZCD program is the main element and related one with another. So, the community can be categorized as a prosperous and independent community if it has met those *caturdaya*.

### **Distribution of Zakat Community Development Program (ZCD) In Teluk Payo Village Banyuasin**

The way of distribution Zakat Community Development Program at Teluk Payo Village Banyuasin by the Badan Amil Zakat Nasional has been accordance with the theory by Yusuf Qardhawi, in an interview author with one of the employees of the Badan Amil Zakat Nasional Banyuasin, Bapak Ibrahim as staff of distribution and empowerment division, he stated that to provide assistance for this ZCD Program, villages that will be provided with prior assistance must be surveyed and in advance data, by listing the income, work, social conditions of the community in the village.

This means in accordance with the theory of Suparlan (1981) states that poverty is a low standard of living, a degree of material deficiency in a number or a group of people compared to the standard of living prevailing in the society concerned.

This low standard of living directly affects the level of health, moral life and self-esteem of those classified as poor. Classification of a person or society which categorized to be poor set by using benchmarks. That benchmark used is as follows: (Ahmadi, 2009).

1. Income level
2. Relative needs

The average amount income for the poor category made by the Suparlan in 1976/1977 amounting to IDR. 30,000 of course that amount is not in accordance with needs nowadays because of the inflation experienced, apart from a low-income level also can be measured with relative needs, meaning is the limitations made based on the minimum needs for a family can carry out their life in a simple as adequate citizens. The inclusion of these benchmarks is the needs associated with cost of renting a house and filling the house with simple but adequate housewares, cost of maintaining health and treatment, cost of children education, cost of clothing and simple meals but sufficient and adequate. According what the authors see directly in field, there are still many poor people with majority working as a labor for peel coconut with income IDR.300.000 to IDR. 400,000 per month of course with this income villages can only with simple live and also many people who are illiterate, it means still lack of education. However, there are still many villages in Telok Payo which is even worse because the economy is very remote like in muara telang and kualo puntiang that has not been reached by BAZNAS Banyuasin, the reason is because it is difficult to reach the location and too far. One of villages in banyuasin called Kualo Puntiang the majority of villagers work as farm labor with income IDR. 80,000 per day, but those income is not earning every day / erratic, because they just doing some odd jobs.

In the meantime, only Telok Payo are receiving assistance and only part of the community is getting assistance from Zakat Community Development Program aid, if this program developed well, it will be added more, and then it will be added more villages which has not been reached by BAZNAS of Banyuasin Regency.

### **The role of Zakat Community Development Program (ZCD) in Badan Amil Zakat Nasional Kabupaten Banyuasin in overcoming poverty**

One of the zakat fund-based empowerment programs implemented by Badan Amil Zakat Nasional Kabupaten Banyuasin is Zakat Community Development (ZCD) program. This program has been running for years and touches various communities of the poor. There are four pillars known as *caturdaya* which is implementation of program in economic, health, education, and religion.

The role of Zakat Community Development (ZCD) is an effort to establish a community empowerment through zakat, and maximize community development. The idea of Zakat Community Development (ZCD) comes from Badan Amil Zakat Nasional Banyuasin, been started since 2013 and was established through a considerable analysis and evaluation of implementation process of zakat. So far it has been glued to consumptive distributive patterns of zakat.

Zakat Community Development (ZCD) Program Includes community development activities in various aspects of life so it can build a society that has empowerment in education, health, economy and religious life called "*Masyarakat Caturdaya*" *caturdaya* community in ZCD program is a key element and interrelated one with others. Thus, the community can be categorized as a prosperous and independent community if it has met the four of *caturdaya*.

The four of Community *Caturdaya* is a benchmark from BAZNAS to obtain whether the program is run successfully, the results interviews with Mr. Ibrahim as staff of the Department of Distribution and Empowerment at the Badan Amil Zakat Nasional of Banyuasin Regency stating that the measurement success of the program can be seen with *Caturdaya Masyarakat*, which include education, health, economics and religious life. For ZCD Program although not all part of community's *caturdaya* fulfilled at least has been able to assist society in health and economy, because BAZNAS have created duck farming program which the main purpose is to improve nutrition of society, then there is goat farming program to increase income society by selling goats that have been cultivated (Sahroni, 2017). Results interviews the author with Mr. Lahan as the beneficiary community assistance, he stated that the benefits

felt after receiving assistance already exist, with sale of 1 goat and can help motivate him to keep farming the goat. (Sahroni, 2017).

### **Effectiveness of Zakat Funds for *Mustahik Zakat* Community Development of South Sumatra with *Maqashid Syariah* Approach and CIBEST Theory**

In general poverty is evident from various representations of people's lives, condition of house, and also daily activities. Most of telok payo village area is a plantation area of a company planted coconut and palm trees. Most of the zakat recipients in telok payo are casual laborers who work as coconut pickers, as well as inhabit and take care of the garden.

As known, Zakat Community Development program in this village is managed directly by Badan Amil Zakat Nasional of Banyuasin Regency in cooperation with village officials in this case the headman and staff and other officials. Zakat productive program using Zakat Community Development method is first time being held in this village, with distribution of zakat divided into three sectors. The first sector is community group given goat farming contain of 12 families, second sector is a group of people empowered with duck farming as 45 families, and then the third sector is the clean water management program.

As according to people who receive zakat, in terms of guidance done by BAZNAS there is a difference coaching. 12 respondents who received goat farming said that there is no spiritual guidance but only goat farming coaching. Other hand 10 respondents from recipient of zakat with duck farming ZCD program also argued the same thing, the rest said only get business coaching in developing farming business. For zakat program of clean water supply, in general it can be said that this program is kind of consumptive charity that aims to support the clean water needs of the community. In terms of coaching, *mustahik* who incharge of clean water program is only given the literacy related how to running operation of clean water management.

After three years following ZCD program by Baznas of Banyuasin Regency, there no significant changes from economic side of ZCD program recipient. It is characterized by the same level of expense as before accepting zakat. According to BPS of South Sumatra, someone can be said pre prosperous if the monthly expenses of both consumption and non-consumption amounted to IDR. 331,570, - per person

per month or called as poverty line. This poverty line can vary every year, but we make measurements on the basis of *mushtahik* expense each year. From measure of the poverty line issued by BPS can be concluded that increase of welfare has not been applied to the recipient of zakat.

In harmony with economic development that not been seen in each sector of zakat, so spiritually also not increased in terms of worship. According to the villagers, this is the side has been ignored by Baznas, many of whom advise to provide spiritual coaching in order to guarantee provision on the day after death. Lacking in time of work and worship is become management problem by almost every zakat recipient, because in some point *mustahik* must determine which one is priority, work or worship. Practically, many people exchange time for worship to work time, the common reason is need to keep suffocating, until duty as head of family becomes dominant reason in performing their worship. In short, the recipients of the zakat explain that awareness of worship remains, but the obstacle to fulfill it becomes a problem in itself.

Some phenomenon also a concern comes from *mustahik* side, busy work as a freelancer makes the zakat recipients difficult to maintain their farming. In conducting of farming activities, most of the *mustahik* used to release their livestock from cage and make them find their own food. For duck farming, released for self-feeding is a very fatal move, as many are lost and drifted in the river that flows right in front of the village.

Furthermore, in interview evaluation sessions, many of recipients of zakat provide an evaluation related to worship and effort. In case of worship, the recipient of zakat recommends intensive worship coaching along with alternative worship enlightening even in such little time. Related to the business, suggestions and recommendations given is a more exclusive and deep coaching. According to the results of interviews, business coaching is only done 2 times in the period of giving zakat on ZCD method. This lack of optimum community development initiative leads to disorientation of focus, the community feels that it is not fully responsible for the zakat items given as a result of less bound between Baznas and the community.

### Number of Spriritual Poverty

To analyze the respondents become poor spiritually or not, it will be presented in following table which describes changing state of the spiritual poverty rate from the *mustahik* ZCD in telok payo village. In the table below, it can be seen that spiritually respondents have a spiritual number according to the standard of Three (3). Means in general can be said that spiritually *mustahik* have been able to meet their spiritual needs, after attending ZCD program their awareness in worship increased. This increasing results according to interview based on personal awareness. For more details, will be presented in the table below:

**Table 1. Personal Awareness (CIBEST)**

	<b>Before</b>	<b>After</b>	<b>Remarks</b>
Pray (Sholat)	<b>3,31</b>	<b>3,49</b>	Up
Fasting (Puasa)	<b>3,28</b>	<b>3,35</b>	Up
Zakat	<b>4,17</b>	<b>4,29</b>	Up
Family Worship	<b>3,66</b>	<b>3,66</b>	Stay
Government Policy	<b>3,77</b>	<b>3,89</b>	Down
<b>Sum</b>	<b>3,65</b>	<b>3,75</b>	<b>Up</b>

*Source: Primary data that have been processed*

From the CIBEST table above, it can be seen that majority of families are in prosperous quadrant both for before and after ZCD program. But in that quadrant also shows the fact that existence of *mustahik* in the prosperous quadrant indicates the welfare possessed in every *mustahik*. Only 5 families were poorly material at the time before the ZCD program.

At the time after receiving the ZCD program, the number of poor families materially decreased from 3 families to only 2 families. Which is transferred them to prosperous quadrant of 52 families to 54 families. From quadrant of absolute poverty and spiritual poverty can be seen that both of them before and after the ZCD program *mustahik* are not in that quadrant, hence no families fall into that category.

Finally all calculations above can be calculated to percentage, the results as presented in following table

**Table 2. Prosperous Index Before and After ZCD Program**

<b>CIBEST Index</b>	<b>Before</b>	<b>After</b>	<b>Persentase</b>
Material	0,08	0,05	-0,03



Spiritual	0	0	0
Absolut	0	0	0
Proporeous	0,91	0,94	+0,03

*Source: Primary data that have been processed*

## **E. CONCLUSION**

From results of research that has been done can be concluded that the activities of Zakat Community Development (ZCD) program from Badan Amal Zakat Nasional as follow:

1. Duck farming in Telok Payo Ulu Banyuasin II village of South Sumatra.
2. Goat Farm in Telok Payo Village Ilir Banyuasin II South Sumatra.
3. Clean water management facilities in Payo Ilir Village Banyuasin II of South Sumatra

Zakat Community Development (ZCD) program has been running effectively since 2013 until now. The number of households who received ZCD program assistance is 36 families for ducks farming and 12 families for goats farming. Based on observations, the development of laying ducks farming has a bad impact because it does not match with salty river causing all ducks die, and for development of goat farming program which is divided into 4 groups with each 3 people can be felt the benefit by community, so it can be concluded that the ZCD program has a positive effect on the economy of the community and can motivate community in farming and livestock business to raise a little income for the poor in Telok Payo village.

In CIBEST model analysis it can be concluded that impact of Zakat Community Development program on *mustahik* has not been significant, due to several things; lack of guidance from BAZNAS Banyuasin and the lack of individual awareness from *mustahik*. Level of impact seen there are only 2 families who before receiving the ZCD program so as to increase the level of prosperous materially from 52 to 54. In spiritual dimension has not seen significant because of lack of awareness *mustahik* to perform worship, because they more priority obligation to earn living as the responsibility become head of the family. And last, based on *Maqashid Syariah* that *mustahik* of ZCD did not pay attention well to the first indicator of *Maqashid Syariah hifz ad-din*.

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