

An Integrated Method for Building Kampung Zakat Program in Sidomulyo, Bengkulu Province

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Abstract: *This study is aimed at determining the advantages and disadvantages as well as future improvements to maximize the objectives of Kampung Zakat program. The qualitative method was adopted involving 35 informants and the data collection methods include observation, interviews, FGD, and open questionnaires. Data were analyzed using the stages in the analysis qualitative technique of Miles and Huberman. The results showed that the implementation of community development based on Kampung Zakat was not carried out according to plan. Therefore, Kampung Zakat development model must pay attention to the needs of the community, should not be limited to a single activity, and relies solely on the synergy between the community, government, BAZNAS, and stakeholders. The result implies that building a community is not an easy task and cannot be accomplished in a short time. Kampung Zakat program, whose primary objective is to build a community based on the potential of zakat, infak, alms, and waqf, has not been able to materialize. At least some parties contribute to the failure of this program, and its continuation requires synergy from various stakeholders or partners of Kampung Zakat. The presence of a leader or person with initiative is also very important. The significance of this research is as an evaluative resource for the Zakat Village Program's stakeholder program's enhancement programs.*

Keywords: *Community Economic, Islamic Social Finance, Kampung Zakat, ZCD*

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INTRODUCTION

Zakat is an obligation for every Muslim (QS. An-Nuur (24): 56; QS. Al-Baqarah (2): 43 and 83; QS. al-Taubah (9): 11) (Budiman et al., 2023). This obligation is aimed at organizing vertical and horizontal relationships with Allah and fellow human beings, respectively. Vertically, zakat is a form of worship, piety, and gratitude of a Muslim to Allah. Horizontally, it creates a sense of social justice and compassion between people who have property and those who are unable or weak (Ab Rahman et al., 2012). Social inequality can be minimized by professional zakat management, which is a solution to solving economic problems, such as poverty (Omar et al., 2012; Pryor, 1985). Empowering professionally managed zakat institutions can help in overcoming all factors that cause poverty (Ab Rahman et al., 2012; Aminah, 2015; Chotib, 2021; Omar et al., 2012; Şencal, 2021).

In this context, zakat is expected to realize equity and social justice among human beings (Al-Hasyr (59): 7). Zakat is not voluntary because it is the most important and permanent source of funds that can help in community development (Sahroni, 2021; Widiastuti, Auwalin, et al., 2021). According to Qaradawi, the government can use zakat funds to protect and bring the citizens to prosperity and civilized justice (Al-Qaradawi, n.d.). The obligation to pay zakat contains religious, moral-spiritual, financial, economic, social, and political objectives. The aim is to ultimately achieve prosperity and welfare of society (Adz-Dzariyat: 19; al-Ma'arij: 24-25; al-Hadid: 7; at-Taubah: 60 and 103).

Judging from the nature of the collection, contemporary zakat management can generally be grouped into two categories. **First**, the zakat payment system is mandatory to the state, and sanctions are imposed for non-compliance. This system exists in Saudi Arabia, Pakistan, Sudan, Libya, Yemen, and Malaysia (Abd. Wahab et al., 2017; Abdullah et al., 2018; Afif Muhamat et al., 2013; Ahmad et al., 2010; Amin, 2022; Bilo & Machado, 2020; Bin-Nashwan, 2021; Khan, 2021; Owolabi Yusuf & Mat Derus, 2013; Sakti et al., 2016; Shamharir Abidin et al., 2014; WIRA, 2019). The countries mentioned above country generally make Islam the basis of the state. Furthermore, the state has a dominant and significant role in managing zakat (Embong et al., 2013). **Second**, is the voluntary zakat payment system, which indicates voluntary collection and distribution (Faisol Ibrahim, 2014). Its management is carried out by both the government and civil society and there are no legal sanctions for those who failed to fulfill zakat. This system applies in most Muslim countries which generally do not make Islam the basis of the State, such as Kuwait, Bangladesh, Jordan, Indonesia, Egypt, and South Africa. It also applies in non-Muslim countries where Muslims are a minority (Farikhatusholikhah & Novianti, 2018; Acar & Çitak, 2019; Bilo & Machado, 2020; Hafiduddin, 2011; Lutfi, 2020; Mahomed, 2022; Yusuf Wibisono, 2016).

Management of zakat in Malaysia, Brunei, or Middle Eastern countries, such as Sudan involves the role of the State in both the mobilization of its funds and distribution. In Sudan, zakat is an obligation that must be fulfilled by *muzakki* and

those that failed to pay will be sanctioned. This fund is specifically managed by Zakat Council as an independent institution formed by the government (Abd. Wahab et al., 2017; Bilo & Machado, 2020; Rahmat & Nurzaman, 2019). The central banks and monetary authorities of the Organization of Islamic Cooperation (OIC) from 26 countries, at the ISEF-Surabaya-Indonesia meeting, (2014), agreed to determine the best way to manage zakat and waqf. Its management must adhere to international standards and Sharia principles in order for it to serve as a source of funding to create a healthy and stable financial system. In the meeting, Agus D.W. Martowardojo, the Governor of Bank Indonesia, emphasized that the discussion of zakat is highly relevant for Indonesia. The country has great potential in collecting zakat, but its realization is not yet optimal. Bank Indonesia cooperated with the National Amil Zakat Agency (BAZNAS) to determine the best practices in zakat management. Zakat has been regulated in the Law of the Republic of Indonesia Number 23 of 2011 concerning the Management of Zakat (Farikhatusholikhah & Novianti, 2018; Sumantri, 2018). This law helped to develop the management of zakat in the country. Zakat has also been managed properly to encourage the independence of recipients (*mustahik*) sustainably. One of the zakat management program being pushed by BAZNAS is Zakat Community Development (ZCD), which is building a society based on its potential. ZCD program is aimed at improving the condition of people in the fields of religion, economic, education, health, social, and environment (Fadilah et al., 2019; Farikhatusholikhah & Novianti, 2018; Herdayanti & Ali, 2018; R. Shalihin, 2016; Solihah & Mulyadi, 2018; Tikawati Tikawati, 2019).

To implement this ZCD program, the BAZNAS strategic study center developed a measuring instrument. This instrument helps to determine whether the condition of a village qualifies for the funding of Zakat. It also helps to determine what productive programs are right for each village that deserves assistance (BAZNAS, 2017). With the ZCD program, zakat funds must be maximized in building weak communities (Tikawati, 2019; Widiastuti, Cahyono, Zulaikha, Mawardi, & Al Mustofa, 2021). ZCD program was implemented in Indonesia, particularly in the province of Bengkulu. This program is known as “Kampung Zakat Sidomulyo”, and its activities began on August 28, 2018. Kampung Zakat Sidomulyo became the 5th ZCD Pilot Project in Indonesia and the only one in Bengkulu Province. This program was aimed at building an independent and strong society. It was used as a milestone in the progress and welfare of the community, to advance the standard of living through activities determined by the initiators and community together.

This study is aimed at analyzing the implementation of Kampung Zakat program in Sidomulyo. To achieve this goal, three questions were formulated, namely: (a) How is the knowledge and education of the target community about the goals and targets of Kampung Zakat? (b) How to Implement Kampung Zakat Target? (c) How to Build Kampung Zakat Program in the Future? These questions can explain future problems and solutions regarding the implementation of Kampung Zakat program to develop a community based on the strength of Islamic social finance, namely Ziswaf. This study is based on an argument that Kampung Zakat program is very

worthy of support by all parties. Furthermore, the knowledge of the target community, stakeholder requests, and the presence of mobilizers are very important for the realization of the goals and targets of Kampung Zakat program.

RESEARCH METHODS

This applied study emphasizes practical factors and activities in the community to explore, determine, and analyze objective truth. The implementation involves the combination of descriptive, exploratory, and evaluative studies. This investigation is integrated with other types, such as evaluative, exploratory, study, and development studies (Masyhuri, 2008). It is called evaluative application because the study is aimed at identifying Kampung Zakat development projects that have been carried out at the location. Furthermore, the study is exploratory because it explores and identifies what is not yet known about the problems of implementing the program. As a development study, it aims to analyze the community empowerment model sourced from Islamic social finance, which can help with community development.

The study adopted the qualitative method to collect factual data from the results of literature, direct surveys, and interviews obtained from informants. It was conducted in Kampung Zakat Sidomulyo, Bengkulu Province, Indonesia for seven months, namely May-November 2019. The study team stayed in the location for four months, namely January-April 2020. The informants were 35 people, consisting of Community and Religious Leaders, Government Officials, Community Members, and Zakat Managers/Amil, as shown in Table 1.

Table 1. The Informants and Samples

No.	Positions	Years of Experience
Informant 1	Community Leaders (M)	More than 45 years
Informant 2	Community Leaders (M)	More than 50 years
Informant 3	Community Leaders (M)	More than 40 years
Informant 4	Community Leaders (M)	More than 45 years
Informant 5	Community Leaders (M)	More than 50 years
Informant 6	Community Leaders (M)	More than 40 years
Informant 7	Community Leaders (M)	55 years
Informant 8	Community Leaders (F)	More than 40 years
Informant 9	Community Leaders (F)	More than 45 years
Informant 10	Community Leaders (F)	More than 50 years
Informant 11	Community Leaders (F)	More than 50 years
Informant 12	Community Leaders (F)	45 years
Informant 13	Religious Leaders (M)	More than 50 years
Informant 14	Religious Leaders (M)	More than 50 years
Informant 15	Religious Leaders (M)	More than 50 years
Informant 16	Religious Leaders (F)	52 years
Informant 17	Government Officials	More than 40 years
Informant 18	(M)	More than 45 years
Informant 19	Government Officials	More than 50 years
Informant 20	(M)	More than 40 years

No.	Positions	Years of Experience
Informant 21	Government Officials	47 years
Informant 22	(M)	45 years
Informant 23	Government Officials	More than 40 years
Informant 24	(M)	More than 40 years
Informant 25	Government Officials (F)	50 years
Informant 26	Government Officials (F)	35 years
Informant 27	Zakat Managers/'Amil	More than 45 years
Informant 28	(M)	More than 35 years
Informant 29	Zakat Managers/'Amil	50 years
Informant 30	(M)	45 years
Informant 31	Community Members	More than 40 years
Informant 32	(M)	More than 45 years
Informant 33	Community Members	55 years
Informant 34	(M)	More than 50 years
Informant 35	Community Members (F)	More than 40 years
	Community Members (F)	
	Community Members (F)	
	Community Members (F)	
	Community Members	
	(M)	
	Community Members	
	(M)	
	Community Members	
	(M)	
	Community Members (F)	
	Community Members (F)	

Data were collected through observation, interviews, and FGD. Observations were made to examine the situation and conditions, analyze, and draw conclusions about community behavior in the activities of Kampung Zakat program. Unstructured interviews were conducted face to face, in a relaxed atmosphere, and adjusted to the circumstances of the informants. In addition, open-ended questions were posted to 19 targets of Kampung Zakat Sidomulyo. FGD was conducted five times with informants based on their positions to explore ZCD problems.

The descriptive analysis technique was adopted in this study because it helps to display the knowledge and education of the target community of Zakat village. The targets were analyzed by comparing what is happening in the field and presented with a table of achievements. The Miles and Huberman stages were adopted for analysis, namely data reduction, display, verification, and drawing conclusions. Every stage is carried out carefully by examining all the data that has been collected and carrying out the compatibility of the study theories and concepts with the data and information obtained during the process. Furthermore, descriptive quantitative was used to display data in the form of the 19 targets implementation of Kampung Zakat. The data obtained were then expressed in percentages to determine the level accomplished.

RESULTS AND DISCUSSION

Knowledge and Education of the Target Community is Low

The result showed that the targeted community of Kampung Zakat program does not know the aims of program. Only 6 out of 35 informants interviewed individually and in the FGD knew and comprises Community Leaders (Informants 1, 2, 3, 4, 5, and 7). On the other hand, 4 informants from Community Leaders are aware of the aims, targets, and implementation of Kampung Zakat program, but did not have a thorough understanding (Informants 6, 8, 9, and 10). This shows that there is a big problem in the planning of Kampung Zakat Sidomulyo. However, there are also Community Leaders who pretended not to know (Informants 11 and 12), as evident during FGD implementation. In principle, they know and participate in the early design.

Interviews with Religious Leaders (Informants 13, 14, 15, and 16) and the results of the first FGD explained that:

"Community, as the target of program, does not yet know the purpose of the "Kampung Zakat Sidomulyo" and their involvement".

Informants 13 and 16 continued:

"There must be something to lift the spirit of community and strengthen religion. It is hoped that Kampung Zakat would lead to massive socialization in community. The activities of mothers, such as Majlis studies can be a means to socialize program since mothers play a key role in paying Zakat, infaq, and alms."

Informants 14 and 15 also said:

"This Kampung Zakat should be discussed often, managed professionally, and its spirit built together (managed really according to its purpose). Program in Kampung Zakat must be echoed by all parties to create awareness".

In this study, it was proven that public knowledge and education about Kampung Zakat program is still very lacking. The community also has problems with their knowledge of zakat, specifically law, and calculation. In the second FGD with 6 Government Officials (GO), it was shown that the residents of Kampung Zakat Sidomulyo need socialization on the benefits of zakat, infaq, and alms both, as well as about law and its implementation.

Informants 17 and 19 say that:

"What and how zakat and alms are carried out is very important to convey to the community to ensure that the culture of zakat and alms continues to live amid society. Not many people here understand this."

Said Informants 18 and 21:

"The only known implementation of zakat to date is zakat fitrah in the month of Ramadan".

Informants 20 and 22 revealed that:

"There is a lack of public knowledge and education about zakat, infaq, alms, and the workings of Kampung Zakat. Since program was launched, little effort has been made to increase public knowledge about zakat and alms and Kampung Zakat program."

The FGD was conducted in a very friendly manner, with all participants taking turns talking and mutually reinforcing information. The results of the FGD are consistent with the study argument that Kampung Zakat Sidomulyo program has not been properly socialized to the target community. Therefore, the activities planned in ZCD program have not been carried out optimally.

Community members expressed the same sentiments. Most residents of Sidomulyo are corn, rice, and oil palm farmers, maybe they have zakat from their harvest, but what are the criteria, and how is rice zakat calculated? This knowledge is very important to bridge awareness of zakat in the community to ensure that that supports ZCD activities in this Kampung Zakat (Informants 25 and 26). Furthermore, the lack of knowledge about how to calculate zakat on palm oil and the brick industry might lead to individuals not paying Zakat. In a situation where these individuals don't know, how will they pay their zakat? (Informants 31, 32, 33, 34, and 35). This ignorance can have a very fatal impact on the sustainability of the program. Many people misunderstand the meaning of Kampung Zakat and are unsure about what to do.

Informants 27, 28, 29, and 30 said:

"Now, with this Kampung Zakat program, many people are willing to receive assistance (hands down). Even, Informant 28 said it by showing a 'grim face', followed by a hand gesture, with the palm directed upwards. "Isn't this what is now in our place?", the informant asked the other FGD participants. Therefore, this program aimed to socialize the community about zakat and Kampung Zakat program, by taking a deep breath, the informant ended the conversation."

Public knowledge about zakat and alms is still lacking. Informants 23, 34, and 35 said:

"Where to pay zakat, I don't know, and if you want to have enough zakat or not from the assets you have, there is no guide. Therefore, Sharia-compliant instructions are essential to avoid mistakes".

Informant 24 confirmed that:

"Community understanding about zakat and the benefits of alms for oneself, family, and society is important to be understood by community. This will ensure that zakat and alms culture continue to live amid society, and the goals of Kampung Zakat Sidomulyo is achieved".

In the implementation of empowerment, ZCD in Kampung Zakat can be carried out through strengthening motivation, public knowledge, and education, as well as continuous assistance (Rahman & Ahmad, 2011). The suggestion of Rahman & Ahmad has not been implemented in Kampung Zakat, Sidomulyo.

The Implementation of Kampung Zakat Target Has Not Been Optimal

There are 19 activity targets in Kampung Zakat program. The result of the study showed that some targets are unavailable, as shown in Table 2.

Table 2 The Implementation of 19 Targets of Kampung Zakat Sidomulyo

No.	Target	Implementation
1	Availability of Sharia capital access	Unavailable
2	Open market access	Unavailable
3	Sustainable production and maintained quality	Unavailable
4	Revitalizing the mosque as a center for religious activities	Not yet, there has been physical repair assistance for the Petai Keriting mosque
5	Regular religious recitation once a week	Not yet, it's just an initiative from the community that has existed for a long time but is less active
6	Availability of Dai who preaches in Sidomulyo Village	There are two Dai zakat people and 2 zakat friends, most of the people don't know their activities and have not seen their activities. What the Imam of the mosque remembers is the formation of RISMA (Islamic youth organization Masjid)
7	Access to health services is available routinely in Sidomulyo Village	Unavailable
8	Recruitment of health cadres is going well	Unavailable
9	Business management training	Yes, 1x (one time)
10	Provision of business capital through Village Cooperatives or Village Banks	Unavailable
11	Opening market access through Village Cooperatives or Village Banks	Unavailable
12	Establishment of a Village Cooperative or Village Bank	Unavailable
13	Local Da'i Delivery	Unavailable
14	Making routine general recitation schedules in 3 mosques.	Unavailable
15	Making TPQ (Taman Pendidikan Al-Quran/Qur'an Education Park) schedules in 3 mosques	Some are managed by the Ministry of Religion's PAI (Islamic Religious Counselor) staff and some are still teaching the Koran at the teacher's house only for children. For teenagers: if you have finished elementary school, no longer studying the Qur'an
16	Assistance in constructing BOR wells for mosques that have difficulty with clean water	Unavailable

17	Revitalizing the Posyandu Building in Sidomulyo Village through building renovations	Unavailable
18	Making a Regular Schedule of Public Health Checks	Unavailable
19	Health Cadre Fee Assistance and New Health Cadre regeneration	There are not any yet

The preparation of the activity plan in accordance with the target is very clear. By comparing the planning, activities, and set targets, it can be confidently concluded that the program is ready for implementation. The problem is that the implementation process is not made into a joint movement with the community, but known to those involved. Society thinks it is only for certain people, others don't need to know.

This condition is not expected in the concept of zakat-based community development. Because zakat-based empowerment is a community or a joint movement to be independent of the community with existing zakat potential.

Informant 24 said:

“Kampung Zakat program is a way to build and empower villages, and also work together to advance villages together (groups) on a zakat basis. The village can be built with tithe awareness, but the villagers will need assistance from those who are knowledgeable. It can also help to build a village with self-sufficiency and worship because of Allah SWT. Citizens must 'know and want' not 'can or can't.’”

The same thing was said by Informant 23:

“In community empowerment, program planning is very important. However, the empowerment target must be aware of program, fostering a will among the residents to change. There must be awareness from the people who want to move forward and change. And this is the obligation of program implementers who must socialize and always strengthen them.”

Planning a good development model will be in vain without good implementation. One of the good characteristics of its implementation is that the planned program is known by community as the target. Kampung Zakat target must be socialized to community and stakeholders. This is because the majority of participants in the FGD and interviewees in Kampung Zakat Sidomulyo were not aware of the targets. From a total of 19 targets, only 4 (21%) have been implemented but are not perfect, even though the time has lasted for one year.

Development of Kampung Zakat Program in the Future

The results of this study showed that the mistake in identifying community development, including in "Kampung Zakat Sidomulyo" is using the glasses of a companion or program carrier but not using the eyes of community. This kind of community development is rarely successful. Therefore, the method to determining ZCD development model must be based on the needs proposed by community and consider the behavior and habits that exist in the target area (Tikawati, 2019).

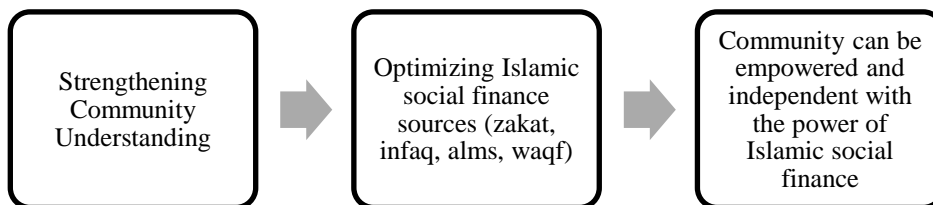
The root of the problem includes (1) the lack of knowledge and public awareness about zakat. Its potential, benefits, and implementation are very important to be understood by community. Continuous education and zakat modules are two important activities that can be carried out immediately. (2) Lack of public access to sources of capital that will help community to be independent of moneylenders. Liberating society from the shackles of 'loan lenders' is the main mission in the use of zakat. In ZCD, this mission must be taken and must be successful. The practice of 'loan lenders' cannot be separated from 'riba', which is haram in Islam (QS. al-Baqarah: 275). Therefore, the command of zakat is to destroy 'riba', and helping people who are trapped by moneylenders is the main mission in determining this zakat-based community development model. 3) Economic activities are not the main thing in "Kampung Zakat". This indicates that it must be accompanied by a development in other fields, specifically da'wah.

In general, the residents of Kampung Zakat Sidomulyo can finance their primary needs, even though many of their children are studying in Bengkulu City (the capital city of Bengkulu Province). This illustrates that economically what is needed is the increase, not the fulfillment of primary needs. The field of da'wah will help to increase the intelligence and spiritual wealth of community. Furthermore, understanding and awareness of the target community on the commands of zakat, infaq, and alms are very important in Kampung Zakat program. It would be much better when program is pushed into local wisdom that can strengthen brotherhood between community (Pajarianto et al., 2022). Therefore, the proposed Kampung Zakat development Model is not singular, but very complex.

In the empowerment process, community participation is an important stage in increasing development. The mutual participation of community can be distinguished by understanding their motivations. According to Beyers (2014), directing human thinking to spiritual problems is prioritized over material problems. It is important to build the beliefs that zakat can be used as a source of financial funds (instrument) in community development activities. This requires struggle and patience and it also takes time and process.

The basic belief that is built is: "Understand the power of Zakat, then community will be strong" (See Figure 1).

Figure 1 Basic Beliefs of Kampung Zakat Development Model



All parties, specifically the target community must have confidence that Zakat will bring empowerment and independence. A comprehensive understanding is needed to arrive at this belief and must be provided by program initiators and partners.

Consequently, program initiators need to share roles in implementing this development model. Understanding and awareness of tithing and almsgiving must be built through language and culture that have developed within the society. Strengthening local cultures is the basis for building the basic beliefs of this development model.

Partnership is another important factor to be considered because it is very essential in community development. Because in this program many activities will be carried out. This program necessitates collaborative efforts involving both individuals and institutions, specifically through partnerships established between government entities and program initiators (Yusuf Wibisono, 2016), as well as people who receive zakat (*Mustahik*), friends (*Sahabat Zakat*), and givers (*Muzakki*). Partnership in Kampung Zakat is depicted in Figure 2.

Figure 2 Partnership in Kampung Zakat Development Model

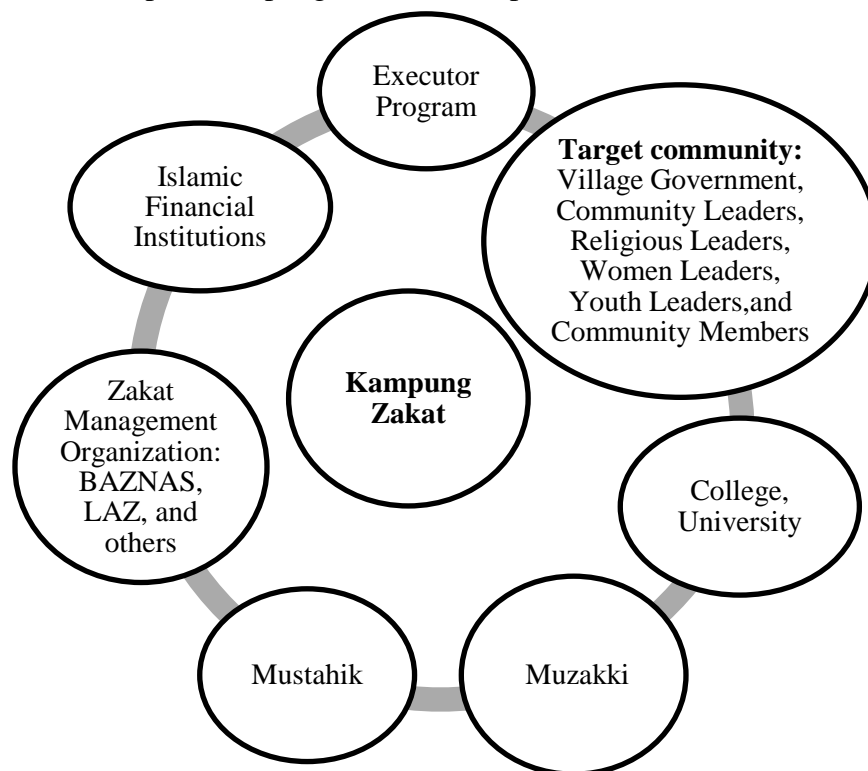


Figure 2 showed that running program together is key in this Kampung Zakat development model. However, the main key is the target community, which involves Village Government, community members, partners, and stakeholders, as well as Community, Religious, Women, and Youth Leaders. Stakeholders involve all parties who can take part in this program, such as Colleges, Universities, Muzakki, Mustahik, and Islamic Financial Institutions. Related partners are all parties from the government (services/institutions) related to program being implemented and Zakat Management Organization (Mohamed et al., 2018).

A targeted empowerment pattern is also needed to improve the standard of living. The right form is to provide opportunities for the poor to plan and implement the

determined development program. In addition, community is also given the power to manage their funds, both from the government and the 'amil zakat parties, and this distinguishes community participation from empowerment (Craig, G., Mayo, M., Popple, K., Shaw, M., & Taylor, 2011).

The three pillars required for the process of community empowerment are the government, the private sector, and the community, and should establish a harmonious partnership relationship. Empowerment will shape individuals and community, fostering independence in thinking, acting, and controlling their actions. In Kampung Zakat, community empowerment should lead to the formation of a better cognition. Furthermore, a well-defined process to achieve community independence is very likely to be implemented, specifically considering the high spirit of solidarity and togetherness of the Indonesian Muslim community (N. Shalihin et al., 2020).

CONCLUSION

Community development model in Kampung Zakat Sidomulyo is a pilot project likely to be adopted elsewhere. This development model fostered brotherhood and unity between the rich and the poor, as well as encouraged the government and the private sector to carry out their obligations with full responsibility. The relationship of love between government-private-society is a pillar in building a civilized nation. Furthermore, the development of this model helped to avoid social inequality and injustice. Community development based on Kampung Zakat required strong, disciplined, unyielding fighters, and partnerships because the implementation required a long process.

This study had limitations, namely the short investigation, which constrained the thorough exploration of more strengths and opportunities to address the weaknesses and challenges of implementing Kampung Zakat program. Further studies are recommended to analyze the strength of community in Kampung Zakat and opportunities for cooperation to facilitate the achievement of program objectives. The Asset Based Community Development (ABCD) method was highly recommended in future studies.

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