

ZAKAT COMMUNITY DEVELOPMENT PROGRAM THROUGH A ZAKAT VILLAGE INDEX APPROACH

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Abstract: This research is motivated by the level of poverty that exists in the District of Sukaraja, Seluma Regency. It is necessary to have a community empowerment program through the zakat community development program. The zakat community development program is a form of community empowerment program in certain villages to enliven or develop the potential of the community through creative industries that produce superior products. Thus, the community is able to be economically independent. The method used is a field research with a descriptive qualitative mixed approach with quantitative using the Zakat Village Index (*Indek Desa Zakat/IDZ*). The data consists of primary and secondary data and data collection techniques through observation, questionnaires and interviews with sources and research informants from competent parties. From the results of the study, it was found that in Sukaraja District, there was one village prioritized to be assisted with an IDZ score in the range 0.21-0.40, 13 villages could be considered to be assisted with an IDZ score in the range 0.41-0.60 and 7 villages were less prioritized to be assisted with IDZ scores in the range of 0.61-0.80 through the zakat program. With the zakat community development program in the form of home industry business development programs, animal husbandry and agricultural or plantation businesses.

Keywords: program; zakat village index (IDZ); zakat community development.

Abstrak: Penelitian ini dilatarbelakangi oleh tingkat kemiskinan yang terjadi di Kecamatan Sukaraja Kabupaten Seluma, maka perlu program pemberdayaan masyarakat melalui program zakat *community development*. Program zakat *community development* ini merupakan salah satu bentuk program pemberdayaan sekelompok masyarakat pada desa tertentu untuk menghidupkan atau mengembangkan potensi yang dimiliki masyarakat melalui industri kreatif yang menghasilkan produk unggulan. Sehingga masyarakat mampu mandiri secara ekonomi. Metode yang digunakan adalah *field reseach* dengan pendekatan mixed kualitatif deskriptif dengan kuantitatif menggunakan Indeks Desa Zakat (IDZ). Data terdiri dari data primer dan sekunder dan teknik pengumpulan data melalui observasi, angket dan wawancara dengan sumber dan informan penelitian berasal dari pihak yang berkompeten. Dari hasil penelitian ditemukan bahwa di Kecamatan Sukaraja terdapat 1 desa diprioritaskan untuk dibantu dengan score IDZ berada pada *range* 0,21-0,40, 13 desa dapat dipertimbangkan untuk dibantu dengan score IDZ pada *range* 0,41-0,60 dan 7 desa kurang diprioritaskan untuk dibantu dengan score IDZ pada *range* 0,61-0,80 melalui program zakat. Dengan program zakat *community development* berupa program pengembangan usaha *home* industri, peternakan dan usaha pertanian atau perkebunan.

Kata kunci: program; indeks desa zakat (IDZ); zakat community development.

Introduction

Poverty in Indonesia is one of the crucial macroeconomic problems with poverty rates that often increase from time to time. Based on data from the Central Statistics Agency (BPS), the number of poor people in March 2017 was 27.77 million people (10.64%), up 6.90 thousand people compared to the poor population in September

2016 as many as 27.76 million people (10, 70%).¹ This poverty rate assessment is based on the concept of ability to meet basic needs that are built on the food poverty line (GKM) calculated

¹ Badan Pusat Statistik, *Laporan Bulanan Data Sosial Ekonomi*, 88th edition, September 2017, https://www.bps.go.id/website/pdf_publikasi/Laporan-Bulanan-Data-Sosial-Ekonomi, accessed September 15, 2017.

with a minimum calorie approach of 2100 kcal and the non-food poverty line (GKBM).²

Increasing poverty, growth must be suppressed through government programs, one of which is by optimizing zakat fundraising. The potential of zakat in Indonesia shows quite a large number. In 2014 the potential for zakat in Indonesia amounted to 217 Trillion Rupiah and increased in 2015 to 280 Trillion Rupiah. However, from the sizable zakat potential, the zakat funds collected are only 1.4% of its potential,³ while the distribution of zakat for poor and poor *mustahik* always increases every year when compared to other *mustahik* zakat and there is also a decrease in the distribution of funds such as channelling of funds to converts, *riqab* and *ibn sabil*, as data from the National Zakat Board (BAZNAS):

Table 1. Growth of ZISWAF Distribution Based on ASNAF

Asnaf	Distribution of 2015		Distribution of 2016		Growth
	Jumlah Dana	%	Jumlah Dana	%	%
The poor	1,519,501,961,720	67,56	2,143,434,539,579	73.13	41.06
Amil	200,830,665,378	8,93	209,233,041,289	7.14	4.18
Muallaf	19,094,327,558	0.85	17,403,368,642	0.59	-8.86
Riqab	10,569,125,452	0.47	4,278,727,729	0.15	-59.52
Gharimin	13,282,379,744	0.59	16,435,575,105	0.56	23.74
Sabilillah	462,451,321,660	20.56	518,991,599,898	17.71	12.23
Ibnu Sabil	23,431,009	1.04	21,379,958,163	0.73	-8.75
Total	2,249,160,791,525	100.00	2,931,156,809,405	100.00	30.32

Data Source: National Zakat Statistics⁴

The picture of poverty in Indonesia can be seen in several areas, one of which is Bengkulu Province. Bengkulu Province is one of the provinces in Sumatra with the highest poverty rate compared to other provinces. This shows that poverty alleviation programs implemented by the government have not been able to make the people of Bengkulu Province better than other provinces such as Bangka Belitung Province, which has a poverty margin of nearly

13%, while Bangka is a new province, as shown in the following table:

Table 2. Percentage of poor population of provinces in Sumatra Island 2015

No	Provinces	Total population	Number of poor population	Percentage
1	Aceh	5002	859.41	17.18%
2	Sumatera Utara	13937.8	1508.14	10.82%
3	Sumatera Barat	5196.3	349.53	6.73%
4	Riau	6344.4	562.92	8.87%
5	Jambi	3402.1	311.56	9.16%
6	Sumatera Selatan	8052.3	1112.53	13.82%
7	Bengkulu	1874.9	322.83	17.22%
8	Lampung	8117.3	1100.68	13.56%
9	Kepulauan Bangka Belitung	1372.8	66.62	4.85%
10	Kepulauan Riau	1973	114.83	5.82%

Data source: Secondary data⁵

From the table 2, it can be seen that the highest poverty rate is found in Bengkulu Province and then Aceh Province with a poverty percentage difference of 0.4%. The still high level of poverty in several regions in Indonesia is one of them due to the lack of standards in determining priority *mustahik*, mentality and lack of awareness of *mustahik* and overlapping distribution with government programs.⁶

In Bengkulu Province, one of the areas that is still quite high in poverty is in Seluma Regency. According to the results of the research of the Chairperson of the Special Committee (Pansus) concluded that the Accountability Statement (LKPJ) is still lack of Local Original Revenue (PAD) is one of the causes of Seluma Regency included in the category of poor or disadvantaged districts. Based on survey data from the Seluma District Statistics Agency in 2015 the poverty rate in the Macro category in Seluma Regency was 42,470 poor villagers, 22.98% of the total population.⁷ In this district, there are still many

⁵ Badan Pusat Statistik Propinsi Bengkulu, *Provinsi Bengkulu dalam Angka 2017*, (Bengkulu: BPS Provinsi Bengkulu/ BPS-Statistics of Bengkulu Province, 2017)

⁶ Fiqih Afriadi, "MENGURAI PERMASALAHAN DISTRIBUSI ZAKAT KEPADA FAKIR MISKIN: PENGALAMAN ORGANISASI PENGELOLA ZAKAT BAZNAZ, DOMPET DHUFA, DAN LAZIZMU," *Madania: Jurnal Kajian Keislaman*, Vol.20, No. 1, 2016, pp.23-36.

⁷ Kupas Bengkulu.com, PAD Seluma Minim Tidak Mendukung Kredibilitas Penuntasan Kemiskinan, <http://kupasbengkulu.com/>

² Irfan Syauqi Beik, Laila Dwi Arsyanti, *Ekonomi Pembangunan Syariah*, (Jakarta : PT. Rajagrafindo Persada, 2016), p.188.

³ Badan Amil Zakat Nasional (BAZNAS), *Profil Zakat Community Development*, <http://Baznas.go.id/>, accessed September 15, 2017.

⁴ Badan Amil Zakat Nasional, *Statistik Zakat Nasional 2016*, (Jakarta: Bagian Liaison dan Pelaporan, 2017), p. 33

poor people in Sukaraja District. With the existing zakat potential, Seluma Regency can optimize the collection and utilization of zakat, but currently BAZNAS Seluma Regency has not implemented a productive zakat empowerment program to reduce community poverty classified as zakat *mustahik*, while there are still many poor people in Seluma District, especially in Sukaraja District classified as the poor and needy.⁸

Zakat institution is a means of managing zakat in terms of collecting, distributing and using zakat. The existence of zakat institutions must continue to be improved through institutional development strategies so as the management and the utilization system can run efficiently, effectively and proportionally. Also, it can have an impact on improving the economic life of the community. The strategy used to develop the zakat empowerment program is through a study of the conditions or development of a community in the villages.

Law of the Republic of Indonesia Number 23 of 2011 concerning the zakat management and Government Regulations of the Republic of Indonesia number 14 of 2014 explained that BAZNAS is an institution authorized to carry out the task of managing zakat nationally and to carry out the functions of planning, implementing, controlling and reporting the collection, distribution and utilization of zakat.

Zakat is one of the potentials in reducing poverty for Muslims, because if they are able to manage zakat funds for productive economic development, the poverty level in Indonesia can be reduced through appropriate programs, especially for rural communities, so that they can rise and develop through assistance zakat funds. Because a village has often natural resources and potential human resources, but because of limited capital, the community cannot develop, such as through the zakat community development program.

The zakat community development program is a form of the community empowerment

program in certain villages to enliven or develop the potential of the community through creative industries that produce superior products. So that the community is able to be economically independent. To determine the appropriate program to be developed in a community group in a village, it is necessary to examine the condition of the local community, both in the economic, educational, health, social and propaganda fields so that the program is in accordance with the needs and ability of the community to develop businesses in the economic field through productive zakat.

To overcome poverty that occurs in the District of Sukaraja, an appropriate program is needed for BAZNAS Seluma Regency and Province to reduce poverty through the right program. Therefore, this research will identify community development zakat programs through the Zakat Village Index which reveals the condition of the community in a village so that later the implemented program is adjusted to the existing potential.

Method

This type of research is field research with a mixed qualitative descriptive approach with quantitative, namely research to describe the condition of villages in Sukaraja Subdistrict, Seluma District so that it can be said to be feasible or not feasible to be assisted by zakat funds through the Zakat Village Index and find the right community development program used in the village proficiency level in accordance with the potential of a village. The informants of the research came from the Sukaraja District Head, the Village Heads and the community in Sukaraja Subdistrict were 20 people and the Head of the Seluma District BAZNAS with data collection techniques in the form of observations, interviews and documentation relating to economic conditions, health, education, social and propaganda in Sukaraja District.

Primary data sources were obtained directly from research informants, by collecting data relating to the condition of villages in Sukaraja District based on economic conditions, health, education, social, and da'wah. The data was

[pad-seluma-minim-tidak-mendukung-kredibilitas-penuntasan-kemiskinan/](#), accessed November 20, 2018.

⁸ Interview with Nasir, Head of BAZNAS Seluma Regency, November 16, 2017.

obtained from 20 village heads and Sukaraja Sub-District Head through the zakat Village Index indicator, using the Zakat Village Index formula (IDZ), the components forming the IDZ consisting of 5 dimensions namely Economy, Health, Education, Social and Humanity, and Dakwah. From each dimension is reduced again to 15 variables and 39 indicators with the weight of their contribution.⁹

The calculation estimation technique for obtaining IDZ values uses the Multi-Stage Weighted Index method. This method combines each stage of weighting in each of the components of the index. So the weighting must be done in stages and are procedural. The weighting process is carried out after an index is obtained for each variable by following the formula as follows:

$$I_i = \frac{(S_i - S_{\min})}{(S_{\max} - S_{\min})}$$

$$= \text{Index of variable } i$$

$$= \text{actual score on the measurement variable } i$$

$$= \text{Maximum score}$$

$$= \text{Minimum score}$$

The results of the calculation of each variable are calculated using the Zakat Village Index formula:

$$IDZ : (X_{1ek} + X_{2ks} + X_{3pe} + X_{4ke} + X_{5da})$$

Details:

IDZ: Zakat Village Index

X₁, X₂, X₃, X₄, X₅: Weight Weighing

ek: Economic Dimension

ks: Dimensions of Health

pe: Educational dimension

ke: The human dimension

da: Da'wah dimensions

Whereas related to the community development program, data was obtained through unstructured interviews with the Chair of the Seluma Regency BAZNAS and the village head in Sukaraja District. While secondary data is obtained in the form of data on the number of villages in Sukaraja Subdistrict, Seluma District, theoretical

studies relating to community development, Zakat Village Index, research informant data, research data obtained from second sources such as books, and documentation data such as profiles Sukaraja District, Seluma Regency.

Zakat Community Development (ZCD)

Zakat Community Development (ZCD) is a BAZNAS empowerment program through communities and villages by integrating aspects of *dakwah*, economics, education, health, and humanity comprehensively with funding sources from zakat, donation, alms and other religious social funds with the aim of:

1. Building a society that has a morality
2. Strengthening community institutions that are strong and independent
3. Increasing the number of compulsory education participation
4. Increasing public knowledge about health and health status by building healthy and clean lifestyles
5. Increasing income by building a sustainable community livelihood system.¹⁰

The program was initiated by BAZNAS in empowering the community by targeting the *mustahik* communities living in villages that are underdeveloped, as well as facilities and infrastructure with a community and regional approach adapted to certain community conditions.¹¹ By providing productive-based zakat assistance to the community, it is hoped that this *mustahik* community can work hand in hand in utilizing funds managed to help businesses that have been run by them, such as farming, gardening, trading, and others. It is hoped that their welfare will be increased and not only in terms of material, but also education, health and spirituality are also increased.¹²

Zakat Community Development (ZCD) in carrying out the duties and functions of the program adhere to the principles of:

¹⁰ Badan Amil Zakat Nasional (BAZNAS), *Profil Zakat...*, <http://Baznas.go.id/>, accessed September 17, 2018.

¹¹ Izza Mafruhah et al., "Implementasi Konsep Zakat Community Development (Zpd) Dalam Rangka Pemberdayaan," *Journal & Proceeding Febunsoed*, Vol. 5, No. 1, 2015.

¹² Pusat Kajian Strategis Badan Amil Zakat Nasional, *Indeks Desa Zakat...*, p. vii

⁹ Pusat Kajian Strategis Badan Amil Zakat Nasional, *Indeks Desa Zakat*, (Jakarta: Pusat Kajian Strategis BAZNAS, 2017), p. .vii

- a. Trust and responsibility is the program carried out in a mandate and can be accounted for (shariah compliance, regulation, managerial, program and process)
- b. Sustainability is the establishment of an independent and sustainable community-based system (institutional, livelihood and local cadres). The benefits of the program can be felt in the long run.
- c. Participatory is implementing the program directly involves the *mustahik* or the beneficiary. All those involved in channelling help one another to improve the welfare of the community.
- d. Integration namely integration of fields (propaganda, education, economy, health, humanity), integration of Multi Stakeholders (Government sector, private sector, civil society), integration of regional development goals, regional development goals, national development goals (*Nawa Cita*) and development goals global (SDGs).¹³

The strategy of Zakat Community Development program in carrying out the tasks and functions of the program is done by; strengthening program facilitators and building local cadres, based on local resources, community based, based on appropriate technology, building local institutions (Islamic microfinance institutions, health institutions, educational institutions, and *dakwah* institutions), strengthen community capacity in community-based disaster risk reduction by building a Disaster Alert Village.¹⁴

Community empowerment and development programs through zakat can be implemented with a number of approaches that are appropriate to the circumstances and needs of the community and participants. There are at least three theoretical approaches that can be used to carry out community empowerment and development programs through zakat utilization, namely: cluster patterns, plasma core patterns and adoptive father patterns.

a. Cluster pattern

This pattern is an investment development for commodity or industry-based *mustahik* groups that optimizes relations between employers in expanding employment opportunities, utilizing local resources and marketing. Cluster itself can be perceived as a group of companies and related institutions in certain fields that are geographically close and interrelated because of togetherness. Based on commodities or industries, the zakat utilization program needs to understand the basic characteristics of industrial clusters which usually have the following matters:

First, togetherness (commonality), meaning that the businesses carried out operate in the fields of “similar” or related to one another with a shared market focus or a range of joint activities. Second, concentration (concentration), the point is the existence of groupings of businesses that can really interact so that it runs an intensive cooperation in a particular industry. Third, connectivity means an organization that is interrelated / dependent with different types of relationships.

b. Plasma core pattern

The plasma core pattern is a partnership of large businesses as a core with small and medium businesses that become plasma. The paradigm used in plasma partnerships is equality and mutual need. Thus, there is no mind-set to unilaterally utilize or take advantage and harm others. If it refers to the utilization of zakat, then fostering and developing the small *mustahik* businesses that become plasma, including the provision and preparation of land and the provision of production facilities.

c. The pattern of foster father

The pattern of foster father is a reflection of the willingness of *muzakki* to help *mustahik* who does need coaching, which in essence is a mirror or a form of sense of concern for the big parties towards the small ones. This pattern is usually more of a charitable (good deed) nature from the strong to the weak. One of the prerequisites is, for example, Islamic financial institutions provide

¹³ Badan Amil Zakat Nasional (BAZNAS), *Profil Zakat...*, <http://Baznas.go.id/>, accessed September 17, 2018

¹⁴ Badan Amil Zakat Nasional (BAZNAS), *Profil Zakat...*, <http://Baznas.go.id/>, accessed September 17, 2018.

venture capital to weak economic communities to develop their businesses.

The concept of partnership in this pattern is the adaptation of Indonesia from the pattern of adoptive fathers who have been successfully applied in Japan, South Korea, and Taiwan. The foster father system of industry itself is an innovation by the state of the modern capitalist system that they apply. The foster father system or partnership has: there must be a high social awareness among entrepreneurs to move forward together. Secondly, parties related to conglomerates and small entrepreneurs each have a work ethic and trust in each other that guarantees beneficial cooperation.¹⁵

There are several forms of community empowerment in the form of community including:

- a. Vegetable village program. The effort to pioneer a vegetable village in Pohsarang Village, Semen District, Kediri Regency, began with concern for the river behind a house that was dirty and full of garbage. This condition gave rise to the idea of collecting organic waste so that it could be processed into goods that had a sale value. Then next by processing organic waste into compost until finally a vegetable village is formed.¹⁶
- b. Capital assistance / benefits, especially for businesses that are classified as productive. The realization of capital assistance provided by Malang City BAZ in the form of guidance to the home industry convection industry which was held in 2010. The aim is to support the improvement of the community's economy with performance indicators, namely the increasing number of *mustahiks* that change status to *muzakki*.¹⁷
- c. The distribution of conventional productive zakat is zakat given in the form of productive goods, where by using these items, muzakki

can create a business, such as giving aid to goats, cash cows or to plow their fields, carpentry tools, sewing machines.

Some zakat empowerment programs can reduce poverty in an area such as in Bantul, the poverty rate has decreased from 0.010 to 0.004 through zakat community development programs.¹⁸ Zakat as one of the instruments used by the government in reducing poverty in Indonesia was developed in various productive zakat empowerment programs for the *mustahik*. One of the strategies that can be applied so that the zakat empowerment program can run well according to Nurbani by making zakat as business capital provided on loans, so that the zakat *mustahik* be responsible for loans provided and trying as much as possible to develop their businesses.¹⁹

Zakat Village Index (IDZ)

Zakat Village Index is a mechanism that is used to measure the condition of a village so that it can be said to be feasible or improper to be assisted by zakat funds. Therefore, the Zakat Village Index can be used as a monitoring and evaluation tool for the process of managing zakat in a village. The Zakat Village Index is compiled based on the Process-Oriented principle which can be used by zakat management organizations to see the progress of the program in the ongoing process. So that the preparation of the Zakat Village Index is expected to be a reference for zakat management organizations that will or are implementing a village-based empowerment program or a particular community to be more measurable and integral in its management.²⁰

Zakat Village Index is arranged as a composite index which means it is composed of indexes in each component. The formulation of IDZ is carried out using a research based on Mixed

¹⁵ Kementerian Agama, *Zakat Community Developmet, Model Pengembangan Zakat*, (Jakarta: Direktorat Jenderal Bimbingan Masyarakat Islam, 2013), pp. h.111-115.

¹⁶ Hamid Abidin, et.al, *Berbagi dan Berkolaborasi untuk SDGs; Panduan Praktis Implementasi SDGs Sektor Filantropi*, (Jakarta: Filantropi Indonesia, 2017), p. 70

¹⁷ Achmad Syaiful Hidayat Anwar, "Model Pemberdayaan Ekonomi Mustahiq Melalui Zakat," *Jeam* Vol. 15, No. 246, 2016, pp. 51-61.

¹⁸ Environmental Science, "Increasing Urban Community Empowerment through Changing of Poverty Rate Index on the Productive Zakat Impact," *International Journal of Science and Research (IJSR)*, 2018.

¹⁹ Nubani Md Hassan and Abd Halim Mohd Noor, "Do Capital Assistance Programs by Zakat Institutions Help the Poor?," *Procedia Economics and Finance* Vol.31, No. 15, 2015, pp.551-62, [https://doi.org/10.1016/s2212-5671\(15\)01201-0](https://doi.org/10.1016/s2212-5671(15)01201-0).

²⁰ Pusat Kajian Strategis Badan Amil Zakat Nasional, *Indeks Desa Zakat...*, p.vii

Methods, which is a research methodology that integrates quantitative and qualitative methods. In this study, the qualitative method is used in compiling the components of the National Zakat Index, while the quantitative method is used in forming the estimated estimation model. In the process of determining the components of IDZ, Puskas's research team explored similar indices, through the results of previous related studies, and discussed with experts in their fields. The IDZ component is then determined together with the weighting of each component in it by the mechanism of Focus Group Discussion (Expert Group Discussion) and expert judgment criteria (Expert Assessment).²¹

The components that make up IDZ consist of 5 dimensions, namely Economy, Health, Education, Social and Humanity, and *Dakwah*. From each dimension is reduced again to 15 variables and 39 indicators with the weight of their contribution. The weighting in question can be seen in Figure 1.²²

Zakat Village Index values are between 0 and 1. The more the IDZ value is close to 1, the village will not be prioritized for assistance. Conversely, as IDZ approaches 0, the village will be prioritized for assistance.²³

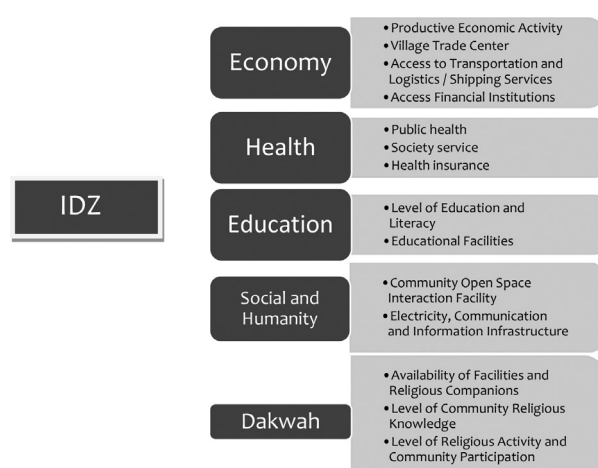


Table 3. Zakat Village Index Components

²¹ Pusat Kajian Strategis Badan Amil Zakat Nasional, *Indeks Desa Zakat...*, p.vii

²² Pusat Kajian Strategis Badan Amil Zakat Nasional, *Indeks Desa Zakat...*, p.vii

²³ Alfian Jamil, "IMPLEMENTASI INDEKS DESA ZAKAT PADA DESA SUNGAI DUA KECAMATAN RAMBUTAN," *Khozana; Jurnal Ekonomi Dan Perbankan Islam*, Vol. 1, No. 2, 2018, pp. 245–57, <https://doi.org/10.1017/CBO9781107415324.004>.

IDZ is formed by 5 dimensions namely economy, health, education, humanity and propaganda in accordance with the zakat distribution sector carried out by BAZNAS. Each of these dimensions has a variable and indicator that will be the reference for the index to be calculated.

Zakat Village Index (IDZ) Sukaraja District

Sukaraja District is located in the western part of Tais, the capital of Seluma Regency. The area of Sukaraja Subdistrict reaches approximately 18,945.78 hectares. The capital of the Sukaraja Subdistrict is located in Kelurahan Sukaraja but the Sukaraja sub-district office is located in the village of Bukit PenVIEW II. Sukaraja Subdistrict has 21 villages / kelurahan consisting of two kelurahan and 19 definitive villages.²⁴

Kecamatan Sukaraja has a tropical climate. Sukaraja District's topography is mostly in the form of an expanse with a land slope of less than 5 degrees. The average sea level in the village and sub-district of Sukaraja is between 2m-50m.²⁵ Sukaraja District consists of 21 villages and villages. 19 villages and 2 villages, namely:

Table 1 Village / Village in the District of Sukaraja

No	Nama	Keterangan
1	Air Kemuning	Village
2	Air Petai	Village
3	Babatan	Urban Community
4	Bukit Peninjauan I	Village
5	Bukit Peninjauan II	Village
6	Cahaya Negeri	Village
7	Jenggalu	Village
8	Kayu Arang	Village
9	Kuti Agung	Village
10	Lubuk Sahung	Village
11	Niur	Village
12	Padang Kuas	Village
13	Padang Pelawi	Village
14	Riak Siabun	Village
15	Riak Siabun I	Village

²⁴ Badan Pusat Statistik Propinsi Bengkulu, *Provinsi Bengkulu dalam Angka 2018*, (Bengkulu: BPS Provinsi Bengkulu/ BPS-Statistics of Bengkulu Province, 2019)

²⁵ Badan Pusat Statistik Kabupaten Seluma, *Statistik Daerah Kecamatan Sukaraja 2016*, (Badan Pusat Statistik Kabupaten Seluma, 2016)

16	Sari Mulyo	Village
17	Sido Luhur	Village
18	Sido Sari	Village
19	Sukaraja	Urban Community
20	Sumber Arung	Village
21	Sumber Makmur	Village

Data Source: Sukaraja District Office January 2018

The population of Sukaraja District in 2017 reached 34,272 people, while in 2016 it was 33,658 people. The sex ratio of the population of Sukaraja District in 2017 is 1.08. This shows that for every 100 female residents there are 108 male residents.²⁶

a. Education

The level of education in Sukaraja Subdistrict in 2017 is based on data from the Seluma District Education Office with 657 students in kindergartens (TK) spread across 17 kindergartens with 59 teachers. Whereas for elementary schools (SD) out of 26 schools, 3,538 students were scattered with 290 teachers. At the junior high school (SMP) level in Sukaraja there are 8 schools consisting of 1,472 students and 125 teachers. Whereas for Senior High Schools (SMA) there are 2 schools with 382 students and 42 teachers, for vocational schools up to 2017 there is no.²⁷

b. Health

Efforts to improve public health are manifested in the construction of health facilities. In 2017 in Sukaraja District there were three health facility units, namely the puskesmas located in Cahaya Negeri Village, Babatan Village and Riak Siabun Village. In addition to improving the health of infants and toddlers in Sukaraja District, there are 27 intermediate posyandu in each village and 1 unit of full moon posyandu located in the PT Perkebunan Nusantara (PTPN) VII Padang Pelawi complex.²⁸

²⁶ Badan Pusat Statistik Kabupaten Seluma, *Kecamatan Sukaraja dalam Angka 2018*, (BPS- Statistics of Seluma Regency, 2018), p. 2

²⁷ Badan Pusat Statistik Kabupaten Seluma, *Kecamatan Sukaraja dalam Angka 2018...*, p. 36.

²⁸ Badan Pusat Statistik Kabupaten Seluma, *Kecamatan Sukaraja dalam Angka 2018...*, p. 36.

Sukaraja District also has a Family Planning (KB) program, a government program that aims to reduce population growth, there are 27 posyandu units that provide family planning services to the community, and 1 Family Planning Service Center (PPKB) and there is also a clinic unit.²⁹

c. Religion

In 2017, in Sukaraja District there were 63 mosques, 32 prayer rooms, 16 Catholic Churches and 2 temples. During 2017 there were 260 couples who were married.³⁰

d. Agriculture

Sukaraja Subdistrict The majority of Sukaraja residents work in the agriculture and plantation sectors. For agriculture, the majority of the population works as farmers in rice fields, while for plantations work in rubber and oil palm plantations. Sukaraja District also has a plantation company and a SIR 20 PTPN processing factory.³¹

In 2017, the area of rice fields in Sukaraja District reached 1,381 Ha consisting of irrigated and non-irrigated paddy fields. Irrigated rice field covers an area of 260 hectares while non-irrigated fields cover an area of 1,121 hectares. While the commodities produced in Sukaraja District include coffee, palm oil, rubber, coconut, cocoa and areca nut. In 2017 oil palm is a superior commodity.³²

Based on the results of the study it can be seen that there are several villages in Sukaraja District which are prioritized for the village category to be assisted through the interpretation of the Zakat Village Index (IDZ).

Based on the results of measurements and assessments of the Zakat Village Index (IDZ) in Sukaraja Subdistrict, there are three villages that are categorized as villages that are prioritized for assistance, villages that can be prioritized for

²⁹ Badan Pusat Statistik Kabupaten Seluma, *Kecamatan Sukaraja dalam Angka 2018...*, p. 37.

³⁰ Badan Pusat Statistik Kabupaten Seluma, *Kecamatan Sukaraja dalam Angka 2018...*, p. 37.

³¹ Badan Pusat Statistik Kabupaten Seluma, *Kecamatan Sukaraja dalam Angka 2018...*, p. 57.

³² Badan Pusat Statistik Kabupaten Seluma, *Kecamatan Sukaraja dalam Angka 2018...*, p. 57

assistance and villages that are less prioritized for assistance.

The villages that were prioritized to be assisted were only one village, Kuti Agung Village with a Zakat Village Index (IDZ) score in the range of 0.21-0.40. Through the community development zakat program, Kuti Agung Village is expected to be able to improve the community's economy which is at the number 0.044063. Kuti Agung village must get serious attention so that the zakat program can run optimally. Zakat institutions can also coordinate with other agencies such as the Office of Cooperatives and SMEs in terms of the socialization of financial management and marketing of agricultural products. Whereas for the development of agricultural land and increasing agricultural yields can work together through the Department of agriculture. This means that with the limited human resources available at BAZNAS, it is still able to develop productive zakat in improving the community's economy through partnership programs with related institutions.

There are 13 villages that can be considered for assistance in the community development zakat program, namely Air Kemuning Village, Air Petai Village, Bukit PenVIEW II Village, Jenggalu Village, Niur Village, Padang Kuas Village, Padang Pelawi Village, Riak Siabun Village, Riak Siabun Village I, Sido Luhur Village, Sido Sari Village, Sumber Arung Village, Sumber Makmur Village, with an index score of Zakat Village in the range of 0.41-0.60. In general, the 13 villages have almost the same natural and human potential. Where the majority of the community works as oil palm, rubber farmers and plantation workers, through the community development program, Zakat BAZNAS can form farmer groups in each village with capital assistance and management of agricultural land. Limited community knowledge in increasing agricultural production can be given a kind of continuous training to get maximum results.

While the villages that were not prioritized to be assisted were 7 villages namely Babatan Village, Bukit Peninjuan I Village, Cahaya Negeri Village, Kayu Arang Village, Lubuk Sahung Village, Sari Mulyo Village and Sukaraja Village with an index

score of Zakat Village in the range of 0.61-0 , 80. These seven villages are geographically located in the crossroads of Bengkulu Lampung, so that facilities in the form of roads and transportation and other access such as health and education are indeed easy to obtain. These supporting facilities make it easier and faster for the community to distribute their agricultural products. Then access to information in the form of the internet and television can also be well received, so that people develop more quickly and receive all information both related to the development of agricultural land, political, economic and other information. However, the majority of people from these seven villages are also expected to receive the community development zakat assistance program, because there are still some economically viable communities to be assisted, so that the welfare of the community is evenly distributed in each village.

The outputs of the community development zakat program are:

1. The realization of a society that has a morality (the implementation of ritual worship, the absence of the element of gharar in the sale and purchase transaction, the commodity produced by *halal* and *thayib*).
2. The realization of strong and human society institutions (aspects of institutional legality, orderly administration, ability to finance operations, paying *infaq* and or zakat)
3. An increase in the number of compulsory education participation (limitation of illiteracy and blind the Quran, fulfillment of 12-year compulsory education)
4. Increase public knowledge about health and health status through the development of healthy and clean living patterns (clean water facilities, waste management, healthy and clean environment, family medicinal plants, garden plants, active and sustainable Posyandu)
5. Increase income and the existence of a sustainable community livelihood system
6. Enhancing local community-based understanding in disaster risk reduction.³³

³³ Badan Amil Zakat Nasional (BAZNAS), *Profil Zakat...*, <http://Baznas.go.id/>, accessed September 17, 2018.

The output of the zakat community development program is not only limited to increasing the community's economy, but more than that, if people's income increases through increased productivity of agricultural products, small and medium businesses and entrepreneurship, then the ability of the community to develop will be easier. Income increases, will increase consumer consumption, if this happens the economy will increase.

The majority of the population of Sukaraja Subdistrict who are Muslim, has great potential for the National Amil Zakat Agency to collect zakat from the community, both zakat fitrah and zakat maal. However, this potential has not yet been fully captured by the Seluma District BAZNAS, due to the limitations of Human Resources and the absence of regulations in the form of Regional Regulations / Regents that encourage the collection of zakat in government and private institutions in Seluma Regency.

If the existing zakat potential can be collected by BAZNAS, the zakat fund can be developed through the community development zakat program as one of the poverty alleviation programs for the community and reducing the amount of unemployment that continues to grow, while the available employment is far less than the unemployment. Therefore, the zakat institution together with the local government, especially the Seluma Regency government must make some innovations in collecting zakat, such as collaborating with the mosque management in the Seluma Regency area to disseminate information about the zakat institution and understanding the community about the obligation to pay zakat, which is not only limited to zakat *fitrah* only but also zakat *mâl*. If all the potential that is owned can run well then, it is expected that zakat can develop the people's economy.

Besides that, Seluma District BAZNAS can also apply the zakat collection system through cooperation with electronic and print media and provide online services in collecting zakat and making zakat events as well as CSR cooperation and humanitarian zakat donations.³⁴ Collaboration

on the management of zakat can be done through institutions or government agencies and the community, by directly jumping into the community to collect zakat in a dor to dor. This pattern is expected to increase public trust and make it easy for people to pay zakat, without having to bother to pay zakat directly to zakat institutions. besides zakat institutions can also directly educate the public about the calculation and types of assets that must be tithed, this method can be done directly through socialization or through brochures or the provision of zakat information systems that can be accessed by the public through mobile phones.

Zakat Community Development Program in Sukaraja District

Sukaraja sub-district with the potential of the area which is predominantly agricultural land in the form of oil palm, rubber, rice, and palawijaya crops, makes the sub-district of Sukaraja one of the contributing districts of PAD in Seluma Regency.

Besides that, Sukaraja District is in the position of the Bengkulu Lampung crossroads, so that the access road is very adequate for the development of economies such as land transportation access to transport agricultural products in villages in Sukaraja District. The form of community development zakat program in community economic development in the District of Sukaraja, Seluma Regency are:

- a. Home industry business development programs for housewives such as processing cookies, processing sweet potatoes into crackers.
- b. Farm business development program or fattening cattle, goats, chickens, catfish, ducks and lokan.
- c. Palm, rubber, fruit and morning crop development programs. The assistance provided can take the form of seeds, fertilizer, rice processing equipment or

DANA SOSIAL UMMAT PADA LEMBAGA-LEMBAGA FILANTROFI DI INDONESIA (Studi Kasus Dompot Peduli Ummat Daarut Tauhid, Dompot Dhuafa Republika, BAZNAS, Dan BAZIS DKI Jakarta)," *Li Falah : Jurnal Studi Ekonomi Dan Bisnis Islam* Vol.1, No. 1, 2016, pp. 22-34, <https://doi.org/10.31332/lifalah.v1i1.472>.

³⁴ N. Oneng Nurul Bariyah, "STRATEGI PENGHIMPUNAN

agricultural equipment, the development of convection businesses and furniture.

The community development zakat program implemented in the District of Sukaraja is expected to be able to improve the community's economy and reduce poverty so that the community is able to survive with the existing economic conditions. The pattern of distribution and utilization of zakat and whether or not zakat is optimal as an instrument of redistribution. The management of zakat which generally does not refer to the broadest perspective on poverty, a capability approach that has not been widely played in the use of zakat. Maybe some parties have withdrawn from capacity building, but that is limited to overcoming basic needs problems, not yet encouraging community self-help.³⁵

Conclusion

The Zakat Village Index (IDZ) in Sukaraja District, Seluma Regency is prioritized to be assisted by 1 village, Kuti Agung Village with the Zakat Village index score in the range of 0.21-0.40. It can be considered to be assisted by 13 villages namely Air Kemuning Village, Air Petai Village, Bukit PenVIEW II Village, Jenggalu Village, Niur Village, Padang Kuas Village, Padang Pelawi Village, Riak Siabun Village, Riak Siabun I Village, Sido Luhur Village, Sido Sari Village, Sumber Arung Village, Sumber Makmur Village, with Zakat Village index score in the range of 0.41-0.60. It is not prioritized to be assisted by 7 villages namely Babatan Village, Bukit Peninjuan I Village, Cahaya Negeri Village, Kayu Arang Village, Lubuk Sahung Village Sari Mulyo Village and Sukaraja Village with an index score of Zakat Village in the range of 0.61-0.80

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³⁵ Rinol Sumantri, "Efektifitas Dana Zakat Pada Mustahik Zakat Community Development Sumatera Selatan Dengan Pendekatan Cibest," *I-ECONOMICS: A Research Journal on Islamic Economics* Vol.3, No. 2 2018, p. 209, <https://doi.org/10.19109/ieconomics.v3i2.1688>.

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