

## Economic Empowerment of the People: The Effectiveness of Baznas South Kalimantan's Zakat Community Development Program in Improving the Community's Economic Welfare

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**Abstract:** *This study aims to examine the effectiveness of the Zakat Community Development (ZCD) initiative implemented by Baznas South Kalimantan in improving community economic welfare. The study addresses a research gap, as limited studies analyze ZCD using the perspective of productive zakat. This research uses an empirical legal method with a qualitative approach. Data were collected through document analysis, including official reports, regulations, and related publications. The findings show that ZCD is implemented through structured stages and supported by productive activities such as fish farming, livestock, and food security programs. These activities help increase mustahik income, improve skills, and encourage economic independence. From the perspective of productive zakat, this approach reflects a shift from consumptive to empowerment-based zakat distribution. This study contributes to Islamic social finance by showing the role of productive zakat in community empowerment. The findings suggest that zakat institutions need to strengthen training, monitoring, and collaboration to ensure sustainable impacts.*

**Keywords:** Zakat Community Development, Economic Empowerment, Baznas, Mustahik, Zakat Fund Management.

**Abstrak:** *Penelitian ini bertujuan untuk mengkaji efektivitas inisiatif Zakat Community Development (ZCD) yang dilaksanakan oleh Baznas Kalimantan Selatan dalam meningkatkan kesejahteraan ekonomi masyarakat. Penelitian mengisi kesenjangan karena masih terbatas kajian yang menganalisis ZCD dengan perspektif zakat produktif.*

*Penelitian ini menggunakan metode hukum empiris dengan pendekatan kualitatif. Data dikumpulkan melalui studi dokumen berupa laporan resmi, peraturan, dan publikasi terkait. Hasil penelitian menunjukkan bahwa ZCD dilaksanakan secara terstruktur dan didukung oleh kegiatan produktif seperti budidaya ikan, peternakan, dan program ketahanan pangan. Kegiatan ini mampu meningkatkan pendapatan, keterampilan, dan kemandirian ekonomi mustahik. Dari perspektif zakat produktif, pendekatan ini menunjukkan pergeseran dari distribusi konsumtif ke pemberdayaan. Penelitian ini berkontribusi pada kajian keuangan sosial Islam dengan menunjukkan peran zakat produktif dalam pemberdayaan masyarakat. Implikasinya, lembaga zakat perlu memperkuat pelatihan, monitoring, dan kerja sama agar dampaknya berkelanjutan.*

**Kata Kunci:** Zakat Community Development, Pemberdayaan Ekonomi, Baznas, Mustahik, Pengelolaan Dana Zakat.

## 1. Introduction

Zakat has become an increasingly significant instrument in addressing poverty and promoting socio-economic welfare in Indonesia. As a country with the largest Muslim population, Indonesia possesses substantial zakat potential; however, its realization remains suboptimal. Recent data from Badan Amil Zakat Nasional (BAZNAS) indicates that national zakat collection reached approximately IDR 1 trillion by the third quarter of 2024, with a projected national target of IDR 41 trillion.<sup>1</sup> This upward trend reflects growing public trust and institutional performance in zakat management. In terms of its socio-economic impact, zakat has demonstrated a measurable contribution to poverty alleviation. In 2024, zakat institutions in Indonesia contributed to lifting more than 1.35 million people out of poverty, accounting for around 5.61% of national poverty reduction.<sup>2</sup> These figures confirm that zakat is not merely a religious obligation but also a strategic tool for sustainable development. At the regional level, the growth of zakat collection is also evident. For instance, zakat collection in South Kalimantan is targeted to reach IDR 9 billion during Ramadan, reflecting a significant increase compared to previous years.<sup>3</sup> Despite this growth, disparities remain between zakat potential and actual collection, as seen in some districts where potential reaches trillions of rupiah while actual collection remains relatively low.<sup>4</sup> This gap highlights the need for more effective and productive zakat management strategies.

Zakat Community Development Program is a Baznas work program that aims to strengthen local areas by growing the potential of local natural and human resources based on economic empowerment to free the community from financial problems.<sup>5</sup> Zakat Community Development (ZCD) is a flagship program of Badan Amil Zakat Nasional (BAZNAS) aimed at strengthening local communities through the optimization of natural and human resources based on economic empowerment. This program seeks to alleviate poverty by integrating multiple dimensions, including da'wah, economic development, education, health, and humanitarian assistance. Its funding is derived from zakat, infaq, sadaqah, and other Islamic social finance instruments, reflecting a comprehensive approach to community welfare.<sup>6</sup> In practice, the implementation of ZCD requires an in-depth assessment of local community conditions to ensure that the programs align with actual needs. Productive zakat management, as mandated by Article 27 of Law Number 23 of 2011 on Zakat Management, emphasizes the utilization of zakat funds for sustainable economic empowerment. In this context, BAZNAS has developed several community-based programs, such as biofloc fish farming, laying hen

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<sup>1</sup> Baznas, "BAZNAS RI Capai Target Pengumpulan Zakat Rp1 Triliun pada 2024," diakses 15 April 2026, <https://baznas.go.id/>.

<sup>2</sup> "Laporan Kaji Dampak Program BAZNAS RI 2024," diakses 15 April 2026, [https://www.puskas.baznas.go.id.puskasbaznas.com/publications/books/2045-laporan-zakat-dan-pengentasan-kemiskinan-baznas-ri-2024?utm\\_source=chatgpt.com](https://www.puskas.baznas.go.id.puskasbaznas.com/publications/books/2045-laporan-zakat-dan-pengentasan-kemiskinan-baznas-ri-2024?utm_source=chatgpt.com).

<sup>3</sup> "Zakat receipts in South Kalimantan are targeted at IDR 9 billion," diakses 15 April 2026, [https://www.kompas.id/artikel/en-penerimaan-zakat-di-kalsel-ditargetkan-rp-9-miliar?utm\\_source=chatgpt.com](https://www.kompas.id/artikel/en-penerimaan-zakat-di-kalsel-ditargetkan-rp-9-miliar?utm_source=chatgpt.com).

<sup>4</sup> Rama Rama dkk., "Implementation of Fundraising Management at BAZNAS Hulu Sungai Tengah in Increasing ZIS Collection," *Iqtishodia: Jurnal Ekonomi Syariah* 10, no. 2 (2025): 39–47, <https://doi.org/10.35897/iqtishodia.v10i2.2149>.

<sup>5</sup> Debby Puspita Sari dkk., "Peningkatan Ekonomi Mustahik Zakat Melalui Program Zakat Community Development (ZCD): Studi Kasus Di Desa Sulung, Kabupaten Sambas Kalimantan Barat," *Al-Fiqh* 1, no. 1 (2023): 38, 1, <https://doi.org/10.59996/al-fiqh.v1i1.98>.

<sup>6</sup> Muhammad Farid Fauzi dan Miftahul Huda, "Peran Zakat Community Development (ZCD) Dalam Memberdayakan Ekonomi Umat (Studi Kasus Pada Masyarakat Kampung Pegat Batumbuk Kabupaten Berau)," *Jurnal Ekonomi Syariah Mulawarman (JESM)* 1, no. 3 (2022): 202, 3, <https://doi.org/10.30872/jesm.v1i3.10371>.

farming, and food barns (lumbung pangan berkah), which aim to enhance the economic resilience of *mustahik* (zakat beneficiaries).<sup>7</sup>

Research on community development zakat programs with the high potential of zakat in South Kalimantan has not been well mapped. The existing research shows how the zakat program can productively improve the people's economy.<sup>8</sup> Previous studies on zakat-based community development programs demonstrate their significant role in improving economic welfare. Research in Brunei Darussalam highlights that zakat institutions provide business assistance to *mustahik*, enabling them to gradually develop independent enterprises.<sup>9</sup> Similarly, in Malaysia, zakat management has been effectively utilized as a tool for community economic empowerment.<sup>10</sup> In the Indonesian context, studies in Lampung show that zakat community development programs focus on economic empowerment through initiatives such as revolving livestock assistance.<sup>11</sup> Comparative studies between regions, such as BAZNAS in Blora and Jambi, reveal variations in program implementation.<sup>12</sup> BAZNAS Blora emphasizes livestock and business capital assistance, while BAZNAS Jambi adopts a more systematic and sustainable approach to developing local resources.<sup>13</sup> These findings indicate that zakat-based empowerment programs vary significantly across regions depending on local strategies and capacities.<sup>14</sup>

Despite the growing body of literature, research on zakat community development programs in South Kalimantan remains limited and insufficiently mapped. Existing studies tend to focus either on single-case effectiveness or comparative regional analysis, without providing a comprehensive understanding of how specific programs operate within the South Kalimantan context. This gap highlights the need for a more in-depth and localized study of ZCD implementation in the region.<sup>15</sup>

This study aims to analyze the effectiveness of community economic empowerment through the Zakat Community Development program implemented by BAZNAS South Kalimantan. It focuses on key utilization-based programs, including fish farming, laying hen farming, and food barns, to evaluate their impact on improving the economic conditions of *mustahik*. Furthermore, this research is grounded in the observation that zakat collection in

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<sup>7</sup> The Baznas South Kalimantan Province Empowerment Program has nine productive programs, including: Digital Micropreneur, Ramadan Market, Zmart, Micropreneur, Biofloc Fish Farming, Digital Micropreneur, Gerobak Berkah, Egg-Laying Chicken Farmers, and Lumbung Pangan Berkah.

<sup>8</sup> Budi Rahmat Hakim dkk., "Tinjauan Fikih Awlawiyah Terhadap Praktik Penyaluran Zakat Pada Baznas Provinsi Kalimantan Selatan," *Interdisciplinary Explorations in Research Journal* 2, no. 2 (2024): 539, 2, <https://doi.org/10.62976/ierj.v2i2.493>.

<sup>9</sup> Ida Wijayanti dkk., "Financial Inclusion Through Zakat Institution Case Study in Indonesia and Brunei Darussalam," *International Journal of Islamic Business and Economics (IJIBEC)* 5, no. 2 (2021): 129, 2.

<sup>10</sup> Muhammad Faris Zulkifli dkk., "Combating Poverty in Malaysia: The Role of Zakat," *The Journal of Asian Finance, Economics and Business* 8, no. 5 (2021): 505, <https://doi.org/10.13106/jafeb.2021.vol8.no5.0505>.

<sup>11</sup> Ghina Ulfah Sachfurrohman dkk., "The Role of Zakat Community Development by Baznas Lampung in Empowering Communities Through Alternating Livestock Program (Study on Central Lampung Regency)," *Jurnal Tabarru': Islamic Banking and Finance* 3, no. 2 (2020): 152, 2, [https://doi.org/10.25299/jtb.2020.vol3\(2\).5738](https://doi.org/10.25299/jtb.2020.vol3(2).5738).

<sup>12</sup> Vini Nur Devika, "Studi Dampak Program Zakat Community Development (ZCD) Badan Amil Zakat Nasional (BAZNAS) Kabupaten Blora" (skripsi, UIN Raden Mas Said, 2023), <https://eprints.iain-surakarta.ac.id/7766/>.

<sup>13</sup> Bambang Kurniawan dkk., "The Role of Baznas' Zakat Community Development (ZCD) in Efforts to Improve the Welfare of the Lubuk Bangkar Village Community, Jambi," *ILTIZAM Journal of Shariah Economics Research* 7, no. 2 (2023): 212, 2, <https://doi.org/10.30631/iltizam.v7i2.2088>.

<sup>14</sup> Budi Rahmat Hakim dkk., "Peran Ulama Dan Baznas Kalimantan Selatan Dalam Peningkatan Zakat Produktif Di Kalimantan Selatan," *Islamika: Jurnal Ilmu-Ilmu Keislaman* 24, no. 1 (2024): 1, <https://doi.org/10.32939/islamika.v24i1.3482>.

<sup>15</sup> Budi Rahmat Hakim, "Konstruksi Fikih Zakat dalam Karya Ulama Banjar dan Relevansinya dengan Manajemen Zakat Modern," *Khazanah: Jurnal Studi Islam dan Humaniora* 18, no. 2 (2020): 2, <https://doi.org/10.18592/khazanah.v18i2.3970>.

South Kalimantan continues to increase annually, indicating strong potential for Islamic social finance development. Therefore, professional and effective management of zakat, infaq, sadaqah, and other religious funds is essential to achieve the broader objectives of Islamic philanthropy. By examining the implementation and management of ZCD programs, this study seeks to contribute to a better understanding of productive zakat management and its role in fostering sustainable community economic development.

## 2. Literature Review

There have been many studies related to Zakat Community Development. Existing research shows that in each region the Zakat Community Development program run by Baznas in certain regions is different from other regions so in the current study the Zakat Community Development program is considered by each region of its implementation.<sup>16</sup> Since the birth of the Zakat Management Law, the government has intervened and intervened in the management of professional-based zakat managed by the National Amil Zakat Agency (Baznas).<sup>17</sup> Likewise, the Zakat Community Development program is oriented towards prospering the community's economy through guidance from the village level or certain areas as conveyed by Wijayanti in his research who said that in Brunei Darussalam Zakat management is managed by the Amil Zakat Institution, including by providing business assistance to mustahik so that it can gradually transform to develop its business.<sup>18</sup> Community development-based zakat management is also used to empower the economy of Mustahik in Malaysia.<sup>19</sup> In Lampung, the community development zakat program focuses on empowering the community's economy through a rotating livestock program.<sup>20</sup>

The Zakat Community Development program initiated by Baznas has been the focus of many studies related to the economic empowerment of the people. Existing research shows that Zakat Community Development plays an important role in reducing unemployment and improving community welfare through the provision of capital and coaching. This is in line with the statement of Drs. H. Irhamsyah Safari, Chairman of Baznas of South Kalimantan Province, asserted that one of the main objectives of zakat management is to realize community welfare and alleviate poverty.<sup>21</sup>

The Zakat Community Development program is also recognized for its ability to encourage the development of small and medium enterprises. By providing training and capital to entrepreneurs, Zakat Community Development helps create employment opportunities and promote economic growth.<sup>22</sup> Some studies limit it to one specific region, such as the study "Analisis Peran Program Zakat Community Development Baznas dalam Mengurangi Kemiskinan di Samarinda" by Eka Dwi Lestari and Tikawati, published in *Al-Tijary Journal of Islamic Economics and Business* Vol. 5 No. 1 (2019), exploring the role of Zakat Community

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<sup>16</sup> Masrawan Masrawan dkk., "Legal Conflict in Zakat Management in the Prismatic Communities of Kapuas Regency, Central of Kalimantan," *Al-'Adalah* 19, no. 1 (2022): 179, 1, <https://doi.org/10.24042/adalah.v19i1.12466>.

<sup>17</sup> Ichwan Ahnaz Alamudi dan Ahmadi Hasan, "Pembaruan Hukum Zakat Dalam Undang-Undang Zakat," *Filantropi: Jurnal Manajemen Zakat Dan Wakaf* 3, no. 1 (2022): 103, <https://doi.org/10.22515/finalmazawa.v3i1.5446>.

<sup>18</sup> Wijayanti dkk., "Financial Inclusion Through Zakat Institution Case Study in Indonesia and Brunei Darussalam," 129.

<sup>19</sup> Zulkifli dkk., "Combating Poverty in Malaysia," 505.

<sup>20</sup> Sachfurrohman dkk., "The Role of Zakat Community Development by Baznas Lampung in Empowering Communities Through Alternating Livestock Program (Study on Central Lampung Regency)," 152.

<sup>21</sup> Irhamsyah Safari, "Ketua Baznas Provinsi Kalimantan Selatan," 24 Juni 2024.

<sup>22</sup> Mulyana Fitri dan Yenni Samri Juliati Nasution, "Pendayagunaan Zakat Produktif dalam Tujuan Pembangunan Berkelanjutan (SDGS) di Indonesia," *Jurnal Ilmiah Mahasiswa Ekonomi Islam* 5, no. No. 2 (2023): hlm. 119.

Development in reducing poverty in Samarinda. The results of this study show that Zakat Community Development has succeeded in reducing poverty levels in the region.<sup>23</sup>

The Zakat Community Development program focuses on community empowerment through targeted zakat distribution and has been proven effective in reducing poverty.<sup>24</sup> This program focuses on community empowerment through targeted zakat distribution. With the support of Zakat Community Development, many poor families have managed to significantly improve their standard of living.

This study is grounded in the concept of productive zakat as the primary theoretical framework in analyzing the effectiveness of the Zakat Community Development (ZCD) program. Productive zakat refers to the utilization of zakat funds not merely for consumptive purposes, but for income-generating activities that can sustainably improve the economic condition of mustahik. This approach represents a shift from traditional charitable distribution toward a more development-oriented model of zakat management.

In contemporary Islamic economic practices, productive zakat is implemented through the provision of business capital, productive assets, and entrepreneurial training. These forms of assistance are designed to empower mustahik to develop their economic capacity, increase their income, and gradually achieve financial independence.<sup>25</sup> As such, productive zakat plays a strategic role in transforming mustahik into potential muzakki, thereby strengthening the cycle of wealth distribution within society.<sup>26</sup>

From a broader perspective, productive zakat aligns with the objective of sustainable economic development, as it emphasizes long-term impact rather than short-term relief. The Zakat Community Development (ZCD) program can therefore be understood as a practical implementation of productive zakat, where zakat funds are systematically managed to support community empowerment, reduce poverty, and enhance overall welfare. By applying this theoretical framework, this study evaluates how far the ZCD program contributes to improving the economic well-being of the community in South Kalimantan.

Research conducted by Holiq Prasetyo states that this program has proven effective in increasing the economic independence of the people of Central Lampung Regency through the integration of aspects of education, training, and economic empowerment. The productive use of zakat funds in the Zakat Community Development program has a significant positive impact on Mustahik, strengthening their economic independence.<sup>27</sup> The main difference between this research and the research conducted by Holiq Prasetyo is the different research locations, which will most likely produce different findings. This research will explore the effectiveness of Baznas South Kalimantan's Zakat Community Development program in improving the economic welfare of the community. The focus is on identifying the impact of the program on the level of prosperity and economic welfare of the community in South Kalimantan.

### 3. Research Methods

This research employs an empirical legal research method with a qualitative approach, aiming to analyze the effectiveness of the Zakat Community Development (ZCD) program implemented by Badan Amil Zakat Nasional (BAZNAS) South Kalimantan in improving the

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<sup>23</sup> Eka Dwi Lestari, "Analisis Peran Program Zakat Community Development (ZCD) BAZNAS dalam Mengurangi Kemiskinan di Samarinda," *Al-Tijary Jurnal Ekonomi dan Bisnis Islam* Vol 5, No. 1 (2019).

<sup>24</sup> Rini Fatma Kartika dan Ali Idrus, "Analysis of Community Development Zakat Program at Institutions National Zakat Amil Agency Jakarta," *JURNAL AL-IJTIMAIYYAH* 10, no. 1 (2024): hlm. 25.

<sup>25</sup> Ahmad Thoharul Anwar, "Zakat Produktif Untuk Pemberdayaan Ekonomi Umat," *ZISWAF: Jurnal Zakat Dan Wakaf* 5, no. 1 (2018): 41–62, <https://doi.org/10.21043/ziswaf.v5i1.3508>.

<sup>26</sup> Imama Zuchroh, "Zakat Produktif: Kebijakan Pengelolaan Keuangan Publik sebagai Instrumen Pengentasan Kemiskinan di Indonesia," *Jurnal Ilmiah Ekonomi Islam* 8, no. 3 (2022): 3067–73.

<sup>27</sup> Holiq Prasetyo, "Analisis Pelaksanaan Program Zakat Community Development (ZCD) dalam Menciptakan Kemandirian Ekonomi Masyarakat Kabupaten Lampung Tengah (Studi pada Mustahik Penerima Program ZCD)" (Universitas Islam Negeri Raden Intan Lampung, 2023).

economic welfare of the community. The research was conducted in South Kalimantan, focusing on ZCD program locations managed by BAZNAS at the regional level.<sup>28</sup> The data used in this study consist of primary and secondary data sources. Primary data were obtained through in-depth interviews with key informants, including BAZNAS South Kalimantan administrators, program managers, and selected beneficiaries (mustahik) involved in the ZCD program. Meanwhile, secondary data were collected from various relevant documents, such as official reports on ZCD program implementation, financial and activity reports of BAZNAS, applicable laws and regulations (particularly Law Number 23 of 2011 on Zakat Management), as well as academic publications, journals, and previous research related to zakat management and community empowerment. Data collection techniques in this study include interviews and documentation. Interviews were conducted in a semi-structured manner to obtain comprehensive insights into program strategies, implementation processes, and perceived impacts. Documentation techniques were used to gather supporting data from written sources to strengthen the validity of the findings.

Furthermore, data analysis in this research follows the qualitative analysis model proposed by Matthew B. Miles and A. Michael Huberman, which consists of three stages: data reduction, data display, and conclusion drawing.<sup>29</sup> Data reduction involves selecting, simplifying, and organizing raw data obtained from the field. Data display refers to presenting the data in a structured and systematic form to facilitate interpretation. Finally, conclusions are drawn by identifying patterns, relationships, and key findings related to the effectiveness of the ZCD program. Through this methodological approach, this research is expected to provide a comprehensive understanding of the strategies, implementation, and impact of the Zakat Community Development program, as well as contribute to the development of knowledge in the fields of Islamic law and Sharia economics.

## **4. Result and Discussion**

### **A. The Practice of Baznas South Kalimantan's Zakat Community Development Program in Improving People's Welfare**

The Zakat Community Development (ZCD) program is a holistic approach to the management of zakat funds that not only provide consumptive assistance to mustahik but also aims to empower them economically, and socially and can even realize spiritual values.<sup>30</sup> In this case, Baznas of South Kalimantan Province has implemented the Zakat Community Development program to improve the economic welfare of the community through various activities that are structured and focused on empowerment.

Baznas of South Kalimantan Province in implementing and implementing the Zakat Community Development program is run by the Empowerment Division where each program is productive. Several work programs are sheltered by this field of utilization based on community development, including:

#### **1) Biofloc System Fish Farming**

The Biofloc System Fish Farming Program is a mustahik empowerment program through fish farming by applying the biofloc system. This program aims to help improve the quality of income of underprivileged families and help meet the food needs of underprivileged families. The bio floc system itself is used as an innovation in fish farming to reduce the burden of fish feed production and the ponds used are also much more effective for large numbers of fish.

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<sup>28</sup> Sukarni dkk., *Metode Penelitian Kesyariahan* (Fakultas Syariah dan Ekonomi Islam IAIN Antasari Banjarmasin, 2013), 45; Muhaimin, *Metode Penelitian Hukum* (Mataraman Univesity Press, 2020), 65; Bachtiar, *Metode Penelitian Hukum* (Unpam Press, 2018), 90.

<sup>29</sup> Djaman Satori dan Aan Qomariah, *Metodologi Penelitian Kualitatif* (Alfabeta, 2013).

<sup>30</sup> Taqiyuddin An Nabhani, *Pengembangan Masyarakat Melalui Program Zakar Community Development Baznas Kota Yogyakarta* (Risalah Gusti, t.t.), hlm. 256.

This program input is through business capital assistance in the form of a 3m diameter pool and other supporting equipment. In this case, Baznas South Kalimantan collaborates with the Freshwater Aquaculture Center. The stages of training provided are fish farming with the Biofloc System and its maintenance procedures, making independent feed for tilapia nurseries, and making flocs directly.

The program, which was first launched on October 25, 2023, has 5 beneficiaries (mustahik) in the first year. Assistance is carried out every month to monitor and improve the business development of program participants using communication through Baznas Tanah Laut who conducts direct reviews of the field. In addition, direct assistance from Baznas South Kalimantan to the beneficiary location is carried out every 3 months.

Monitoring is also conducted every 6 months to measure the development and income of the program participants' businesses. An evaluation is conducted after the program is completed to assess the impact and success of the program.



Figure 1.

Source: Baznas South Kalimantan

## 2) Layer Farm

Activities were carried out in the form of visits to Mustahik homes and Mustahik chicken farms. The activity focused on extracting information related to production costs with the price of eggs in circulation. One of the steps taken after this activity is to try to connect farmers to the relevant regional livestock services so that they are recorded and have the opportunity to increase knowledge capacity through socializations held by the relevant regional livestock services.



Figure 2.

Source: Baznas South Kalimantan

### 3) First Harvest of Food Barn (Lumbung Pangan Berkah)

The first harvest was carried out by the Banjarmasin Training and Community Empowerment Center for Villages, Disadvantaged Regions and Transmigration as a form of appreciation to Baznas South Kalimantan for initiating the Food Barn program in the Anjir Pasar Kota II area as a pilot village program of the Ministry of Villages. The event was attended by representatives from Baznas Republic of Indonesia attended by Vice Chairman II and his staff, and representatives from Baznas South Kalimantan attended by the Chairman of Baznas South Kalimantan and his staff and local government officials. This first harvest activity is a form of gratitude from the farmers for having succeeded in conducting the first harvest after experiencing crop failure for 3 consecutive years previously caused by the tungro virus and other factors.

The Food Barn (Lumbung Pangan Berkah) Program itself is a program initiated by Baznas South Kalimantan in collaboration with the Banjarmasin Training and Community Empowerment Center for Disadvantaged Villages and Transmigration, Baznas Barito Kuala, Batola Agricultural Extension Center, and Batola Village Government. The Blessing Food Barn Program has provided input assistance to 25 farmers worth Rp.146,187,200, - in the form of organic fertilizer, chopping machines, training, and mentoring for 1 year since 2022.

According to the results of monitoring and evaluation of the BAZNAS South Kalimantan utilization team assisted by the local Agricultural Extension Office, we can conclude that the cause of crop failure is caused by soil conditions that have begun to be saturated with chemical treatments, therefore it is necessary to carry out organic soil treatment to neutralize soil conditions and properties. We can see one of the mustahiks who experienced the highest increase in grain production. starthen as much as 4.5 tons. after we monitored and analyzed it turned out that he used organic fertilizer fully and entirely. Meanwhile, we can compare the lowest grain production of 900kg in the analysis obtained. Rahmani still uses chemical fertilizers with a fairly high dose. In this analysis, it can be concluded overall that organic fertilizer brings changes to soil properties that affect the health of the nutrients in it so that it can affect the amount of grain production.



Figure 3.

Source: Baznas South Kalimantan

The 2023 annual report of Baznas South Kalimantan Province highlights the positive impact of the ZCD program through business capital assistance, training, and mentoring tailored to local potential.<sup>31</sup> These findings indicate that the program adopts a structured empowerment approach that goes beyond consumptive distribution.

<sup>31</sup> "Annual Report BAZNAS Provinsi Kalimantan Selatan," 2023, hlm. 42.

This condition reflects the application of productive zakat, where zakat funds are utilized to support sustainable income generation and economic independence among mustahik.<sup>32</sup>

In implementing ZCD programs, it is important to look at the effectiveness of each activity undertaken. For example, in the fish farming program in Tanah Laut, the mustahiks are not only provided with business capital, but also trained on effective farming techniques, feed management, and marketing of the harvest. This approach ensures that the mustahiks have the necessary knowledge and skills to manage their businesses well, thereby increasing their productivity and income.

Another example is the chicken program in Hulu Sungai Tengah. In this program, mustahiks are given capital to buy chicken seeds and feed and are trained in good livestock management. In addition, Baznas also provides regular assistance to monitor business development and provide solutions to problems faced by Mustahik. As a result, the mustahiks can increase chicken production and earn a more stable income.

The success of the Zakat Community Development Program in improving the economic welfare of mustahik can also be seen in the existence of blessing food barns in Anjir and Batola. This program teaches mustahik about effective farming techniques, crop management, and product marketing. With these food barns, mustahiks are not only able to fulfill their daily food needs but can also sell their crops to earn additional income. In addition, this program also encourages cooperation between mustahiks, thus creating a community that supports each other and develops together.

## **B. Management of Zakat Community Development Program of Baznas South Kalimantan in the Management of Zakat Funds**

Zakat's growth in Indonesia increased significantly when Law Number 39 Year 1999 was passed by the government. based on this Law, zakat management can be managed by zakat institutions established by the government (Badan Amil Zakat) and zakat institutions established by the community (Lembaga Amil Zakat). however, a major change to the Zakat regulatory framework in Indonesia occurred when Law Number 23 Year 2011 on Zakat Management was passed.<sup>33</sup> The main thing that becomes an important highlight of zakat management in this law is the presence of government intervention regarding the National Amil Zakat Agency (Baznas) as an extension of the government in managing zakat in Indonesia. With the birth of Baznas by the mandate of the Zakat Management Law, the growth of Zakat in Indonesia also increased significantly.<sup>34</sup>

The drastic growth of zakat in Indonesia is due to the professional management of zakat funds by Baznas. It aims to improve the efficiency and effectiveness of services in the management of zakat to realize community welfare and poverty reduction as stated in Article 3 of Law Number 23 Year 2011. In general, Baznas has two main tasks: First, to conduct overall zakat management including planning, implementation, control, collection, distribution, utilization, reporting, and accountability of its implementation. Second, to guide all zakat management organizations in Indonesia. The role of amil is important as one of the groups that receive zakat because of its duties, principles, and function in managing zakat funds professionally. It is possible for a muzaki to directly distribute his zakat to mustahik, but if so,

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<sup>32</sup> Muhammad Farid Fauzi dan Miftahul Huda, *Peran Zakat Community Development (ZCD) Dalam Memberdayakan Ekonomi Umat (Studi Kasus Pada Masyarakat Kampung Pegat Batumbuk Kabupaten Berau)*, 2022, hlm. 6.

<sup>33</sup> Yamani Naufal dkk., "KONTRIBUSI MANAJEMEN PENGELOLAAN ZAKAT PRODUKTIF DALAM MENGANTISIPASI ANCAMAN RESESI EKONOMI GLOBAL," *Mitsaqan Ghalizan* 5, no. 2 (2025): 74–84.

<sup>34</sup> Hariya Toni, "Productive Zakat Management through the Zakat Community Development Program in Bengkulu Province," *Ilmu Dakwah: Academic Journal for Homiletic Studies* 14, no. 2 (2020): 317, 2, <https://doi.org/10.15575/idajhs.v14i2.10676>.

the purpose and maqashid of zakat are not fulfilled. Therefore, the management of zakat that is carried out professionally and programmatically can significantly grow the community's economy.<sup>35</sup>

One of Baznas' leading strategies and programs in fostering community independence is through Zakat Community Development. The Zakat Community Development program is part of the field of distribution and utilization which also has a legal basis for its implementation as stated in Baznas Decree Number 17 of 2018 concerning the Zakat Community Development Program Institution.<sup>36</sup> Head of the Empowerment Division of Baznas South Kalimantan Saptan Hadi, S.E., explained that the Zakat Community Development program is based on capacity building in the form of training, financial assistance, and goods. But the main focus is the development of community economic independence carried out by developing the main sectors of their income in a village. The program is carried out starting from the planning stage and initial observation of how the village and mustahik are after the preparation and planning have been matured, then each mustahik who receives this program must be consistent in managing finances and be willing to be monitored until their economy is independent which is also stated in Baznas Decree Number 64 of 2019.<sup>37</sup>

Baznas South Kalimantan's Zakat Community Development Program has three main programs, including:<sup>38</sup>

- 1) Biofloc System Fish Farming Program in Tanah Laut;
- 2) Laying Hens in Hulu Sungai Tengah; and
- 3) Food Barn (Lumbung Pangan Berkah ) in Anjir Pasar Kota and Barito Kuala.

The process of implementing a program based on Zakat Community Development goes through various selective stages. Baznas has placed this program as a national work program from the central Baznas, which is jointly managed by Baznas, Provincial Baznas, and Regency Baznas with cooperation from various related agencies from both the government and the private sector.<sup>39</sup> To maximize the effectiveness of the program, Baznas South Kalimantan Province runs the program stages into 3 parts, namely:<sup>40</sup>

- 1) Pre-Enforcement Phase

Before the implementation of this program, Baznas South Kalimantan conducts research and coordinates with Baznas Regency / City regarding businesses that are suitable for implementation in certain areas. Then the coordination meeting will determine the determination of goals and objectives, as well as cooperation with related agencies.<sup>41</sup> The goals and objectives of the Zakat Community Development program are formulated clearly and measurably by considering the results of the mustahik needs analysis. The planning includes the type of activities, location of activities, implementation time, and budget. And in 2023, is a special year because of the launch of the fish and chicken farming program, as well as the first harvest of rice barns that have been started since 2022.<sup>42</sup>

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<sup>35</sup> Sri Maulida dkk., "The Use of Digital Platforms in Zakat Management in South Kalimantan: Maqashid Sharia Perspective," *Indonesian Conference of Zakat - Proceedings*, 2023, 698, <https://doi.org/10.37706/iconz.2023.565>.

<sup>36</sup> Ervina Putri Aprilia, "Implementasi PSAK No. 109 Untuk Transaksi Pada Program Pendayagunaan Zakat Community Development Badan Amil Zakat Nasional," *Jurnal Syarikah : Jurnal Ekonomi Islam* 7, no. 2 (2021): 126, 2, <https://doi.org/10.30997/jsei.v7i2.4857>.

<sup>37</sup> Saptian Hadi, "Ketua Bidang Pendayagunaan Baznas Provinsi Kalimantan Selatan," 24 Juni 2024.

<sup>38</sup> Hadi, "Ketua Bidang Pendayagunaan Baznas Provinsi Kalimantan Selatan."

<sup>39</sup> Thomas Febria dan Heriyanto Heriyanto, "Baznas Sumatera Barat: Implementasi Regulasi Zakat Dan Relevansinya Dengan Kepercayaan Muzakki," *Jurnal Al-Ahkam* 13, no. 2 (2022): 145, 2, <https://doi.org/10.15548/alakhkam.v13i2.4760>.

<sup>40</sup> Hadi, "Ketua Bidang Pendayagunaan Baznas Provinsi Kalimantan Selatan."

<sup>41</sup> Budi Rahmat Hakim dan Edi Gunawan Gunawan, "The Mosque Based Zakat Management: A Study of Amil Zakat Existence in Banjarmasin," *Jurnal Ilmiah Al-Syir'ah* 18, no. 2 (2020): 2, <https://doi.org/10.30984/jis.v18i2.1126>.

<sup>42</sup> Hadi, "Ketua Bidang Pendayagunaan Baznas Provinsi Kalimantan Selatan."

## 2) Implementation Stage

After the determination and maturity of the planning, the implementation team will carry out a series of work programs that have been prepared. The implementation of fish farming in Tanah Laut was carried out on October 22, 2023, and was attended directly by Vice Chairman IV of Baznas H. Mawardi Hatta, and in collaboration with the Mandiangin Freshwater Aquaculture Center. With the hope that Mustahik can be responsive to obstacles and can take advantage of opportunities for their economic independence.<sup>43</sup> In Hulu Sungai Tengah Regency, a laying hen livestock program was also implemented, as well as the first harvest of the farmers' blessing food barn, and proved effective in increasing crop yields because monitoring, supervision, and continuous training were always carried out.<sup>44</sup>

## 3) Post Implementation

The supervision and monitoring process is carried out by Baznas in each of its work programs, especially in this Zakat Community Development program. On May 29, 2024, the utilization team together with the Deputy Chairman IV of Baznas South Kalimantan and accompanied by the Chairman of Baznas Tanah Laut Regency conducted monitoring of fish farming with the biofloc system. In the monitoring process, the expected results were positive because the fish life expectancy rate reached 70% and is expected to provide an alternative source of income for the community and improve food security in the region.<sup>45</sup> Not only that, after launching the beneficiaries of laying hens in Hulu Sungai Tengah Regency, now turning to Hulu Sungai Utara Regency, Baznas South Kalimantan is again fostering 11 beneficiaries with business capital assistance for Alabio Duck farming. The continuation of the blessing food barn program, Baznas South Kalimantan also aims to prepare warehouse receipts to accommodate and maintain the stability of the selling price of farmers' crops. The Baznas South Kalimantan team also conducted socialization with farmers in Anjir Pasar Kota village on how to store crops in warehouse receipts to minimize hasty sales and result in a decrease in selling price stability.<sup>46</sup>

The findings show that the management of the Zakat Community Development program of Baznas South Kalimantan is carried out and divided into three stages. The management is carried out so that the results of the utilization of zakat can be productive and can be accounted for to create a sustainable economy.<sup>47</sup> There are differences in the programs carried out in each particular region because in each region the mustahik have different needs so that they are adjusted to their circumstances and needs for the realization of economic independence.

Based on the results of interviews with the Head of the Empowerment Division of Baznas South Kalimantan, and the study of documents that have been officially published by Baznas South Kalimantan, the management and cooperation strategy of Baznas South Kalimantan coordinates systematically through the Center, Province, to the Regency / City level. In addition, comparative studies were also conducted with Baznas outside the region to

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<sup>43</sup> "BAZNAS Kalsel Gelar Bimbingan Teknis Budidaya Ikan Nila Sistem Bioflok," *Ekonomi, BAZNAS Kalsel*, 23 November 2023, <https://kalsel.baznas.go.id/berita/baznas-kalsel-gelar-bimbingan-teknis-budidaya-ikan-nila-sistem-bioflok/>.

<sup>44</sup> "BAZNAS Kalsel Gandeng Dinas PUPR Batola Pada Program Lumbung Pangan Berkah," *Ekonomi, BAZNAS Kalsel*, 23 April 2024, <https://kalsel.baznas.go.id/berita/baznas-kalsel-siap-gandeng-dinas-pupr-batola-pada-program-lumbung-pangan-berkah/>.

<sup>45</sup> "BAZNAS Kalsel Pantau Kemajuan Budidaya Ikan Nila Sistem Bioflok Di Tanah Laut, Siap Kembangkan Variasi Ikan Baru," *Ekonomi, BAZNAS Kalsel*, 29 Mei 2024, <https://kalsel.baznas.go.id/berita/baznas-kalsel-pantau-kemajuan-budidaya-ikan-nila-sistem-bioflok-di-tanah-laut-siap-kembangkan-variasi-ikan-baru/>.

<sup>46</sup> "BAZNAS Kalsel Bakal Siapkan Gudang Sistem Resi Untuk Panen Program Lumbung Pangan Berkah," *Ekonomi, BAZNAS Kalsel*, 21 Juni 2024, <https://kalsel.baznas.go.id/berita/baznas-kalsel-bakal-siapkan-gudang-sistem-resi-untuk-panen-program-lumbung-pangan-berkah/>.

<sup>47</sup> Muhammad Noor Ridani dkk., "Penerapan Pasal 55 Peraturan Pemerintah Nomor 14 Tahun 2014 Tentang Pembentukan Unit Pengumpulan Zakat Pada Masjid Di Kabupaten Balangan," *JOURNAL OF ISLAMIC AND LAW STUDIES* 9, no. 1 (2025): 67–90, <https://doi.org/10.18592/jils.v9i1.16740>.

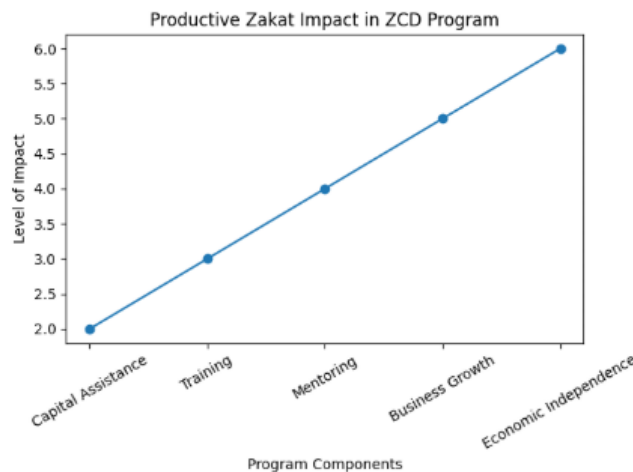
maximize how the utilization of zakat in certain areas so that the management of its utilization could be imitated. Baznas South Kalimantan also cooperates with related agencies from collection to utilization to maximize the potential of mustahik so that the hope is that in the next few years, they can become muzaki.

### C. Analysis Of Zakat Community Development Program Through The Perspective Of Productive Zakat

The findings of this study demonstrate that the implementation of the Zakat Community Development (ZCD) program by Baznas South Kalimantan reflects the core principles of productive zakat. Unlike consumptive zakat distribution, which focuses on short-term assistance, the ZCD program emphasizes the utilization of zakat funds for sustainable economic activities. This is evident in various programs such as biofloc fish farming, laying hen livestock, and food barns, all of which are designed to generate continuous income for mustahik.

From the perspective of productive zakat, the provision of business capital, training, and continuous mentoring indicates a systematic effort to transform mustahik into economically independent individuals. The integration of capacity building and financial support strengthens not only the economic condition of beneficiaries but also their ability to manage and develop their businesses sustainably. This approach aligns with the fundamental objective of productive zakat, which is to create long-term economic impact and reduce dependency on charitable assistance.

Furthermore, the structured stages of program implementation—pre-implementation, implementation, and post-implementation—highlight that zakat management is carried out in a professional and accountable manner. This strengthens the argument that productive zakat is not merely about fund distribution but also about strategic planning, supervision, and evaluation to ensure optimal outcomes. Therefore, the ZCD program can be seen as an effective model of productive zakat that contributes to poverty alleviation, economic empowerment, and the improvement of community welfare in a sustainable manner.



The figure illustrates the progressive impact of the Zakat Community Development (ZCD) program when analyzed through the perspective of productive zakat. The process begins with capital assistance as the initial stage, followed by training and mentoring, which enhance the capacity of mustahik. As the program develops, these interventions lead to business growth and ultimately result in economic independence. This pattern confirms that productive zakat is implemented not only as financial support but as a structured empowerment process aimed at achieving sustainable welfare.

## 5. Conclusion and Recommendations

This study concludes that the implementation of the Zakat Community Development (ZCD) program by Baznas South Kalimantan has been effective in improving the economic welfare of mustahik through a structured and sustainable empowerment approach. The findings show that the program is carried out through various productive activities such as biofloc fish farming, laying hen livestock, and food barn development, which are tailored to local potential. Through the provision of business capital, training, and continuous mentoring, mustahik are not only able to increase their income but also develop the capacity to manage their businesses independently. Thus, the ZCD program successfully transforms zakat distribution from a consumptive model into a productive and empowerment-based model.

The main contribution of this research lies in its analysis of the ZCD program using the perspective of productive zakat, which emphasizes the long-term economic impact of zakat utilization. This study provides empirical evidence that productive zakat can function as an effective instrument for community economic development and poverty alleviation. In addition, this research enriches the literature on Islamic social finance by demonstrating how structured zakat management through planning, implementation, and evaluation can create sustainable welfare outcomes. It also highlights the importance of integrating financial assistance with capacity building in zakat-based empowerment programs.

However, this study has several limitations, particularly in its focus on a specific regional context, which may limit the generalizability of the findings. Future research is recommended to conduct comparative studies across different regions to examine variations in the implementation and effectiveness of ZCD programs. Furthermore, deeper quantitative analysis is needed to measure the long-term impact of productive zakat on income levels and poverty reduction. It is also suggested that Baznas strengthen monitoring and evaluation systems and expand collaboration with relevant stakeholders to optimize the sustainability and scalability of the program.

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