# Mustahik's Participation Model
# in the Productive Zakat Fund Distribution Program

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## ABSTRACT

*Since the issuance of Law No. 23 of 2011 concerning Zakat Governance, zakat has become one of the instruments of state development. however, in practice, the process of distributing zakat funds is still dominated by a distribution model that is consumptive and very minimally involves mustahik as the beneficiary of the program in the process. Mustahik is only used as an object in the process of distributing zakat funds, even though community participation is the spirit of community empowerment. As a result, zakat has not been able to solve the problem of poverty and improve the standard of living of mustahik. The process of preparing this paper uses the literature study method and explains that there are two models of community participation in the productive zakat fund distribution program, namely the community participation model based on technical assistance and self-help approaches. These two participation models can be a reference to formulate a program for distributing productive zakat funds so that productive zakat funds can have more impact on mustahik.*

*Keywords: Participation, Productive Zakat, Technical Assistance, Selp Help*

## ABSTRAK

*Sejak diterbitkannya UU No. 23 Tahun 2011 Tentang Pengelolaan Zakat, zakat telah menjadi salah satu instrumen pembangunan negara, Namun dalam praktiknya proses pendistribusian dana zakat masih didominasi oleh model pendistribusian yang bersifat konsumtif dan sangat minim melibatkan mustahik selaku penerima manfaat program dalam prosesnya. Mustahik hanya dijadikan sebagai objek semata dalam proses pendistribusian dana zakat, padahal partisipasi masyarakat adalah ruh dari pemberdayaan masyarakat. Akibatnya zakat belum mampu menyelsaikan persoalan kemiskinan dan meningkatkan taraf hidup mustahik. Proses penyusunan*

*tulisan ini menggunakan metode studi pustaka dan memaparkan bahwa terdapat dua model partisipasi masyarakat dalam program pendistribusian dana zakat produktif yaitu model partisipasi masyarakat berbasis pendekatan technical assistance dan self help. Dua model partisipasi ini bisa menjadi referensi untuk memformulasikan program pendistribusian dana zakat produktif agar dana zakat produktif bisa lebih berdampak kepada mustahik.*

*Kata kunci: Partisipasi, Zakat Produktif, Techical Assistance, Selp Help*

## 1. INTRODUCTION

National development is a systematic effort to achieve community welfare in the economic, social, and religious fields (Jamaluddin, 2016). National development efforts are actually not only the responsibility of the state as a government-holding entity without involving other elements such as the business world and civil society organizations.

In Indonesia, zakat is one of the elements in national development. In addition to its role to improve spirituality and religious quality through awareness in issuing zakat as a religious sharia, zakat has a strategic role in improving the welfare of the community through the distribution of zakat funds that have been collected from compulsory zakat (muzaki). Zakat is expected to be a catalyst in reducing inequality and inequality between communities, especially in developing countries such as Indonesia.

Zakat is a worship that is loaded with social justice values that aims to create the welfare of muslims and alleviate poverty as Allah Swt. said in the Qur'an surah Adz-Dzariyat verse 19:

$$ وَفِىٓ أَمْوَٰلِهِمْ حَقٌّ لِّلسَّآئِلِ وَٱلْمَحْرُومِ ۝ $$

It means: "And on their possessions there is a right to the poor who ask and the poor who do not ask".

The poor are the helpless weak who belong to the mustahik zakat. The distribution of zakat to the poor will help them make ends meet and can alleviate poverty itself. Zakat as one of the entities in national development is regulated in Law No. 23 of 2011 concerning Zakat Governance. In this law, zakat governance in Indonesia is carried out by an institution called the National Amil Zakat Agency (BAZNAS) which duties from the national level to the regional level. To assist BAZNAS in carrying out Zakat Governance, civil society can form an Amil Zakat Institution (LAZ) with the approval of BAZNAS. Through BAZNAS and LAZ, it is hoped that it can maximize the collection of zakat potential in Indonesia and distribute it to the right community through various zakat fund distribution programs so that it can improve people's living standards and alleviate poverty.

However, so far the distribution of zakat in Indonesia is still dominated by a distribution model that is consumptive and has very little involvement of the community in the process. This makes zakat less long-term contribution because the benefits of the zakat will run out instantly (Jaya, 2018). This is one of the contributing factors why increasing the existing zakat funds have not been able to reduce the poverty rate in the community. In addition, the productive empowerment model

is sometimes unable to provide long-term benefits, because the distribution program only stops at providing funds and does not involve beneficiaries in the process, so that when the zakat funds have been given and the officers have left, the distribution program will stop and the benefits of the zakat funds will stop as well (Trianto et al., 2020).

The above makes the need for an innovation in the practice of distributing zakat funds that are productive, considering that in countries where the majority of the population embraces Islam, zakat funds have extraordinary potential. One of the most constructive innovations in the practice of distributing zakat funds that are productive is to elaborate them with the concept of community empowerment. Community empowerment itself according to Wuradji in (Aziz Muslim, 2009) is defined as a process of community awareness that is carried out in a transformative, participatory and sustainable manner through increasing the ability to deal with various basic problems they face to improve living conditions in accordance with the expected ideals. Meanwhile, in (Robet Chamber, 1987) community empowerment is defined as a development concept that summarizes community values to build a new paradigm in development that is people-centered, participatory, empowerment and sustainable. The main purpose of community empowerment is not just to help or give goods to the target community, but to strive so that the target of the community empowerment program has the ability or capacity to help themself.

Between the concept of zakat and the concept of community empowerment, it actually has a very close relationship. Community empowerment is in line with the role of zakat, namely siding with the weak (mustad'afin) economically, religiously, socially and politically, and has the same vision, namely to alleviate poverty and improve the standard of living of the people (Ministry of Religion of the Republic of Indonesia, 2013). This makes the concept of community empowerment will be very relevant to be actualized in zakat governance, especially in the distribution stage. As in the research (Nugrahani, 2019) and (Jaya, 2018) that the key to the distribution program is not to stop at providing funds, but assistance must be carried out until the quality of mustahik's human resources increases and the mustahik is empowered and independent with the abilities it has and involves the community in every process and stage so that a sense of belonging will arise, if there is a sense of belonging,  then the empowerment activities will run sustainably even though administratively the program has ended.

Integrating the concept of empowerment with the practice of distributing zakat funds in Indonesia seems far from enough. This can be seen from the data derived from (Baznas Center for Strategic Studies, 2022) which states that the beneficiaries of productive programs are only 5.2%, the rest or as much as 94.8% are the number of beneficiaries. This means that the number of beneficiaries for productive zakat programs that contain empowerment activities is very small. and the data has answered how small the involvement in the process of distributing zakat funds is, because only programs that are productive have the potential to involve mustahik in the process, while for programs that are consumptive, they will not involve mustahik at all, because mustahik is only the object of providing assistance that is short-term in nature.

Community participation is the spirit of the community empowerment process through any field, because various activities to achieve the goal of community empowerment are impossible without community involvement. the participation or involvement of the target community is also

one of the indicators that most reflects an activity referred to as empowerment. Therefore, as the most basic step to innovate in the practice of distributing productive zakat funds, is to elaborate it together with the concept of community empowerment through the application of mustahik participation elements in the process of implementing the program (Abbas, 2020; Belabes, 2020).

Therefore, this presentation is expected to be a knowledge of how to elaborate the practice of distributing productive zakat funds with the concept of community empowerment through elements of participation. This paper explains how the mustahik participation model in the distribution of productive zakat by exploring 4 things, namely: (1) productive zakat as part of community empowerment; (2) the meaning of community empowerment and community participation; (3) the proximity of community empowerment; and (4) mustahik participation models.

## 2.  METHOD

This research uses literature review research methods or literature studies. The research process with this method begins with the selection of topics and problems carried out through the study of writings of various journal articles, books, and reports related to the practice of distributing zakat funds, which are obtained by searching through applications and search sites herzing and google schloar. After these various sources were examined, then the researcher determined the topic of how the mustahik participation model in the process of distributing zakat funds is productive. After the focus of the research is determined, the next step is the collection of data that is considered relevant to the research topic. The data found were then analyzed and interpreted the relationship between the various data sources (Zed, 2008).

## 3.  RESULTS AND DISCUSSION

### 3.1  Productive Zakat as Community Empowerment

Since the issuance of Law No. 23 on Zakat Governance, there have been several models in the distribution of zakat, there are consumptive models and productive models. The consumptive model is a model of distributing zakat where the zakat funds run out instantly because they are used for consumptive needs such as basic necessities and other needs. While the productive zakat distribution model is the distribution of zakat funds that can make the recipients produce something continuously with the zakat assets they have received, the zakat assets or funds given are not spent instantly, but are developed and used to help the mustahik business, so that with this effort they can meet the needs of life in a sustainable manner.

The characteristic of the pattern of distributing zakat funds that are productive to mustahik is the provision of funds by amil for the benefit of the activities of a business / business which is accompanied by the target of changing the condition of the recipient (more specifically to mustahik / fakir and poor groups) from the condition of the mustahik category to the muzaki category (Pangiuk, 2020).

This pattern of productive distribution of zakat has begun to be developed and implemented by various Zakat Governance Organizations (OPZ) both government-owned and private. In addition to the mustahiks being given zakat assets/funds, the OPZ also provides assistance and capacity

building to improve their living standards which is packaged in a community empowerment-based zakat fund distribution program.

Its sustainable nature and vision of changing the state of mustahik to muzaki makes productive zakat actually an effort to empower the community. Jim Ife in (Huraerah, 2008) explains that "Empowerment aims to increase the power of disanvantaged" empowerment aims to increase the strength of the weak and disadvantaged. Meanwhile, Dharmawan dalam (Mardikanto, 2017) also defines empowerment as a process to gain enough power that allows people to expand their abilities, have greater bargaining power, make their own decisions (independent) and to make it easier for people to get access to better sources of life. In addition, Aziz Muslim in (Aziz Muslim, 2009) explained that community empowerment is an effort to help people improve their standard of living by making the community the subject of the program.

The nature of community empowerment in favor of the weak (mustadafin) is very much in line with the concept of zakat, as in the Qur'an Surat At-taubah verse 60:

$$\text{۞ إِنَّمَا ٱلصَّدَقَٰتُ لِلْفُقَرَآءِ وَٱلْمَسَٰكِينِ وَٱلْعَٰمِلِينَ عَلَيْهَا وَٱلْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِى ٱلرِّقَابِ وَٱلْغَٰرِمِينَ وَفِى سَبِيلِ ٱللَّهِ وَٱبْنِ ٱلسَّبِيلِ فَرِيضَةً مِّنَ ٱللَّهِ وَٱللَّهُ عَلِيمٌ حَكِيمٌ}$$

It means: *"Indeed, zakat is only for the poor, the poor, the administrators (amyl) of zakat, the converts who are persuaded by their hearts, to set free the servants of the sahaya, those who are in debt, for those who are fighting in the way of Allah, and for those who are on the way, as a decree that Allah requires, and Allah is all-knowing all-wise."*

As a program, both the distribution of productive zakat funds and community empowerment mean that both have stages of activity to achieve a goal, which is usually a period of time. The limitation of the period of community empowerment and the distribution of productive zakat funds as a program is based on limited resources so that it is not possible to continue to be practiced forever. The consequence of this is that if the program deadline has run out, then the empowerment is considered to have been completed (Adi, 2008). Although the time period is limited, good community empowerment and productive zakat programs are those that have been systematically designed and compiled by providing guidelines regarding targets and technical implementation in detail, so that with a limited period of time it is hoped that community empowerment can help solve various problems experienced by program objectives.

## 3.2    Community Empowerment and Community Participation

One of the elements that are important and become the spirit in an effort to empower the community is community participation. Community participation in a program is important because the program will not run without the active involvement of the community, because it goes back to the original definition that the position of the community when a program wants to be referred to as empowerment is as a subject, not an object of a passive nature that is only as a recipient.

Linguistically participation comes from the word participation which means taking part or participating. Meanwhile, in terms of participation, it is the participation of a person or community

group in an activity. This is also in line with the understanding in the dictionary of sociology, it is stated that participation is the participation of a person in a social group to take part in the activities of his community, outside of his own work or profession (Mardikanto, 2017).

As an activity, participation is a special form of interaction and communication related to the division of authority, responsibility, and benefits. The growth of interaction and communication is based on the awareness possessed by the person concerned regarding unsatisfactory conditions that can be improved through human activities or their own society, their ability to participate in activities that can be carried out, and the confidence that he can make a useful contribution to the activities concerned (Mardikanto, 2017). Beal in (Totok Mardikanto, 2017) mentioned that participation, especially participation that grows due to outside influences or stimuli, is an effort for exogenous social change. The characteristic of this participation process is the formation of a new social network (social network) and the realization of an activity to achieve certain desired goals through predetermined stages of activity.

The most important thing in the participation process is the volunteerism of the community to help the success of the predetermined development program. Voluntary involvement can take the form of being involved in the process of determining development direction, strategy and policy, being involved in shouldering the burden and responsibility in the implementation of the program and being involved in selecting the beneficial outcomes of the program. Participation without a sense of voluntaryness will not make a program referred to as empowerment because what is pursued for example is operating money or because of the difference in coercion from the chairman. This will ultimately not create independence and sustainability of the program, because if the operational money has run out, it is likely that the community will stop participating (Adhiatma & Fachrunnisa, 2021; Fitri & Falikhatun, 2021; Osmera et al., 2021).

From various presentations on the meaning and concept of community participation above, the essence can be taken that participation or participation is the active and voluntary involvement and participation of the community in an activity or program. Community participation includes participation in the stages of planning or decision making, implementation, monitoring and evaluation, as well as in the stage of utilizing development results.

According to Suparjan, who was quoted by Aziz Muslim, the existence of community involvement from the planning stage to the utilization of the results allows them to have a sense of responsibility for the sustainability of the program. The sense of responsibility arises because the community has emerged a sense that in the ongoing program there are contributions from the community in the form of ideas, energy, and materials. In addition, Conyers mentioned that there are three reasons why this community participation is important in development programs. First, participation is a tool to obtain information about the situation and conditions, needs and attitudes of the local community, which without community involvement development programs or projects will fail. Both communities will trust the development program or project if they are involved in the planning process, as they will know the ins and outs of the project. And the third is that community participation is the democratic right of the people if they are involved in development. (Aziz Muslim, 2009).

In activities that are community empowerment in nature, should avoid the method of working for the community, but use the method of working with the community (working with the community). The term "working for the community" tends to only position the community as a passive object of beneficiaries, while the term "working with the community" tends to make the community a subject whose participation is very much needed in every stage of the program. The method of working for will make society passive, less creative and powerless, and will even make it dependent on the help of the helping organization. On the contrary, the method of working with will stimulate the mustahik to be active and dynamic in following a program.

## 3.3    Community Empowerment Approach

In essence, community empowerment is the idea of a group of people or communities to carry out social actions to improve their situation towards a better situation. In practice, there are two approaches that are relevant in the program of distributing productive zakat funds based on community empowerment, namely the technical assistance and self-help approaches (Suryadi, 2018).

### Technical Assistance Approach

Technical assistance can be interpreted as debriefing by outside parties in the form of programs, activities and services aimed at strengthening the capacity of a community in order to improve their abilities. The key word of technical assistance is the internalization of expertise by outsiders in helping the community. The essence of the technical assistance approach is the process of improving the capabilities of the community and its institutional strengths through advice, consultation and participation in the completion of a number of planned activities related to their needs/problems carried out by outside parties.

Based on this approach, society is seen as a complex system in which there is a structure that has been specialized and regulated by existing authorities. Change is inevitable, but the goal is to improve existing structures rather than replace them with new systems. Bureaucratic authority is something that is highly valued and conflict is something that is perceived as the malfunctioning of a process. The technical assistance approach, highly upholds scientific and systematic methods, in its implementation, and presides over technology as an advance that must be internalized by the community and highly upholds detailed planning before the implementation of the project. It is assumed that all conditions can be analyzed objectively and bad decision making is the result of bad planning. The technical assistance approach assumes that driving changes at the structural level (such as stimulating economic growth, developing health care centers, building bridges, designing zoning of special areas, etc.) will affect changes in the level of community behavior towards democratic decision-making, increased cooperation, ability to organize themselves, and build solidarity.

According to the technical assistance approach, the community needs help from outside parties in their efforts to carry out growth or improvement. The assistance can be in the form of technical or management assistance. With the help of these external parties who act as consultants, physical buildings and improvement of socio-economic structures will have an effect on improving the fulfillment of community needs and can indirectly improve patterns of cooperation, decision making, self-organization in society. Based on this approach, the community

will be able to be "driven" if there is help from outside parties who act as consultants (Fauzia et al., 2021; Hasan, 2021).

1) Self Help Approach

The self-help approach is based on the premise that everyone can, wants and should collaborate to solve problems that exist within their community. Through cooperation, everyone can improve their situation through joint decisions and actions to achieve the socio-economic welfare of their community. In addition, society can also improve the ability and capacity to help themself in problem solving through natural processes in its social system and through outside intervention.

The self-help model is often described as a process that exists in everyone where the initiative that exists within each person is very limited when they are faced with problem solving. In essence, community empowerment is a form of mobilization process at the micro resource level in a small or local community which is still technologically simple. there is a contradiction in the self-help approach when a community becomes dependent on outside resources in terms of technical assistance in supporting local institutions to economic problems. Dependence on outsiders is a fact in modern life that exists in the world.

The question is whether the dependence of the outside party negates the idea or philosophy of self-help themself. This can be seen from two sides, on the one hand, it is undeniable that dependence on resources from outside will erode the autonomy and control that exists in a community. On the other hand, the existence of external resources is needed in an effort to achieve the goals of a community through community aspirations that adapt to the available resources.

The problem that occurs in almost every community is how to expand the form of participation. In every community there are those who do not want to be involved and even do not care and prefer to leave the problems that exist in their community and leave them to the "leaders" of the community. But there are also some people who feel excluded that their existence is not needed in solving a problem or they feel that their knowledge in the solution of existing problems is so lacking that they can not participate.

Effective participation is essential in the continuity of the self-help approach. Therefore, a participatory approach is needed by facilitating the community to be involved in the learning process based on experience so that it can improve their abilities and strengthen their institutions. The method used is social-learning which comes from previous experiences so that lessons can be taken. The basic value of this self-help approach is that everyone has the right to participate in any decision-making. The apathy that some people have because they fail to participate. The thing that becomes very important is to know that everyone may care about situations that require attention, but sometimes they conclude that their existence has no effect on the situation at hand or that the ideas they convey are not appropriate. This is the task of practitioners to be able to analyze problems and carry out actions through the existing community so that they can take appropriate actions.

The recruitment of communities to be involved in any activity or program, such as community assessment or other forms of needs assessment, can be achieved through a small start. Many people have an interest or desire to participate but are afraid or worried about the role of the

program's mentors. One of the lack of people's lack of participation is because they feel lacking in knowledge, expertise or confidence. Unlike technical asistance, this approach is generally considered as an approach that builds and increases the capacity of society so that it does not generate dependence. The process of this approach is to engage the community to identify assets, and resources rather than needs. These assets are then mobilized to address community issues. The main purpose of this approach is to strengthen the capacity of the community to solve its problems in the long term.

Some of the downsides of this approach are that it assumes that the population has the potential to improve the quality of life, and they are interested and motivated to participate in this effort. And secondly, usually self-help is a long process, funding organizations may not have the patience to wait until the process matures and achieves the expected goals. For example, in a business-oriented community empowerment process that expects relatively short results. If the results are not achieved at this point they can withdraw and the community will be stranded. Ultimately this approach relies heavily on effective local leaders to facilitate the program. these local leaders will sometimes push forward and sometimes encourage residents to deal with problems. If there are no local leaders in a society or if the social capital of the community is weak, this approach will not work.

## 3.4    Mustahik Participation Model in the Productive Zakat Program

It has been discussed before that the concept of productive zakat with the concept of community empowerment is a concept that is in line, meaning that productive zakat is community empowerment. As a program, the distribution of productive zakat funds must certainly have procedures and stages that must be passed to achieve the goals of the program itself. The mustahik participation model in the stages of the productive zakat fund distribution program depends on the program approach used, the following is explained the key stages in the productive zakat fund distribution program and mustahik participation in it.

### Identify Problems and Potentials

The assessment process is the process of finding and identifying perceived problems and needs as well as the resources possessed by the target mustahik. Assessments carried out in a community can be carried out individually or in the target mustahik group. If done to individuals, the assessment process can be carried out with in-depth interview techniques or direct observation. Meanwhile, if it is done to the mustahik group, it can be done by various methods such as Focus Group Discussion (FGD) or brainstorming.

In the productive zakat fund distribution program that uses a technical assistance approach, the assessment process or identification of problems and potentials is carried out by external parties, mustahik is the object of this identification process, data obtained from the community is then processed by the program manager for further follow-up as a basis for making program designs. Meanwhile, for the productive zakat fund distribution program that uses a self-help approach, the process of identifying problems and potentials is carried out by making mustahik as a subject, community empowerment acts as a facilitator whose job is to bridge and stimulate mustahik to have a voice in conveying problems and various potential resources he has.

In this assessment process, sometimes the mustahik is not aware of what his needs are, but the empowerment facilitator sees that there are things that must be improved. In the face of conditions like this, empowerment facilitators cannot impose their views on mustahik because there are differences in perspectives between target communities and actors of change. Therefore, there is a need for efforts to bridge these differences by conducting awareness first.

## Program Planning

This stage empowerment workers help each target team to formulate and determine what programs and activities they will carry out to overcome the existing problems. This is done if the mustahik has a proposal that cannot be completed beforehand so that the program supervisor as a facilitator can help them to determine which program to prioritize first. The programs and activities to be developed must of course be adjusted to the purpose of providing assistance so that there are no charitable programs that cannot see the benefits in the long term.

In the productive zakat fund distribution program using a technical assistance approach, the program planning process is carried out by the program initiator team. The results of the assessment in the previous stage will be processed as a basis for preparing this program plan. The detailed program design including the roadmap and program overview will be compiled by empowerment workers who come from outside.

Meanwhile, for community empowerment programs that use a self-help approach, the program plan comes from the will of mustahik. Alternative options for solving the problem are determined by the mustahik itself, the program's editing only bridges the exit of the idea from the mustahik and accommodates the ideas into a common consensus. At this stage, the empowerment facilitator participatoryly tries to engage the community to think about the problems they face and how to overcome them. In an effort to overcome the problem, alternative programs and activities that can be carried out are expected to be thought of by mustahik. Involving mustahik in thinking about program plans will certainly make mustahik have a sense of belonging to the program. Mustahik's participation in the program planning process is a must if you want the program to run sustainably.

## Program Implementation

The implementation stage is the most important stage in a productive zakat fund distribution program because it is the core of the community empowerment practice itself. Various things that have been prepared in the planning stage will be executed in this stage. Both the technical assistence and self-help approaches will both fully involve the beneficiaries in this stage because implementation is the culmination of the program itself. However, at this stage, there will be a difference between programs that use a technical assistance approach and programs that use a self-help approach. The performance of mustahik in the implementation of programs that use a technical assistance approach for a long time will not be as high as self-help, especially when the program companion has released and ended the program.

## Monitoring and Evaluation

Monitoring is an activity to observe the development of the implementation of the productive zakat fund distribution program in the current period, as well as try to correct errors so that at the end of the program, the objectives of the program can be achieved. In a program, of course, there is one plan then followed by implementation, during the implementation, there must be things that go according to planning and there are also things that run not according to planning, with

monitoring it can be known whether the program has run accordingly or not in accordance with the plan.

Meanwhile, evaluation is defined as the activity of measuring and comparing output achievements between expectation performance (planning) and real performance (implementation). The characteristic of program evaluation lies in its ability to show the level of effectiveness / success of a program or activity. (Prijambodo, 2014), The existence of monitoring and evaluation is expected to provide useful feedback for future program improvement.

In the productive zakat fund distribution program using a technical assistance approach, monitoring and evaluation activities are carried out by the program supervisor, mustahik will be asked to provide reciprocity for the instruments that have been made and given by the program manager to mustahik. The reciprocity given by mustahik as the recipient of the program will then be analyzed and processed by the program manager and used as a basis for making improvements from the program in the future.

Meanwhile, for programs that use a self-help approach, the evaluation process is a moment to reflect on the activities that have been carried out. It is Mustahik who evaluates himself by measuring success and identifying various obstacles and weaknesses to make improvements in the future.  In this monitoring and evaluation stage, it should be done by involving the target mustahik. It is hoped that a system is formed in the community to carry out internal monitoring so that in the long run it is expected to form independence in the target mustahik to continue to improve the program that is being implemented.

Table 1 Model of Mustahik's Involvement in the Productive Zakat Fund Distribution program

| Stages | Selp Help Approach | Technical Assistance Approach |
|---|---|---|
| Identify problems and potentials | Mustahik with program facilitator | program facilitator |
| Program planning | Mustahik with program facilitator | program facilitator |
| Implementation | Mustahik | Mustahik |
| Monitoring & Evaluation | Mustahik with program facilitator | program facilitator |

*Source : Researcher Analysis, 2022*

The existence of variations in mustahik engagement models according to the program approach used, makes each of these engagement models have their own relevance depending on the conditions of the mustahik which will be presented as follows.

## 3.5    Participation Model Based on Technical Assistance Approach

It has been explained above that the key word of the technical assistance approach is the existence of technical assistance in the form of resources from outside parties. The empowerment

brings the design of the program to the needs of the program to the community so that in this case the design and planning have been prepared.

In the context of the productive zakat fund distribution program, the technical assistance approach will be very relevant to be used in mustahiks who have no assets and resources at all (fakir group). The fakir group is one who does not have anything to do with the work so that in fulfilling the needs of life is very lacking. The process of identifying problems and potentials is carried out in one direction where community empowerment is positioned as consultants / researchers to explore data. The results of the identification/assessment are then taken out for analysis and used as the basis for the process of preparing the program plan. The task of the facilitator is how the program can be accepted and carried out by the community. Mustahik participation is only necessary in the implementation of the program, while in planning and monev, mustahik participation only depends on attendance and knowing.

Although it has a higher speed of change than the self-help approach, program initiators must be careful when using this approach because the lack of mustahik involvement in program stages has great potential to reduce the sense of belonging to the program so as to make mustahik less able to run the program sustainably. In some cases, the key to the productive zakat fund distribution model that uses this shorthand is ongoing mentoring. (Jaya, 2018),

## Participation Model Based on Self Help Approach

The model of this approach is to involve mustahik to identify assets, and resources. In this case the facilitator does not bring the program, the program comes from the will of the mustahik. The stages from identification (assessment), program planning, implementation, to monev are all very involved mustahik and make mustahik the main actor of these stages. And that stage becomes a cycle of learning that will never end as long as the mustahik is still there.

The program of distributing productive zakat funds based on a self-help approach will be very relevant to be applied in the context of mustahik or beneficiaries who already have assets/jobs but the work has not been able to meet the needs of life (poor people). This is in line with the concept of self-help approach which emphasizes the organization of mustahik assets that have not been realized. The process of identifying problems and potentials is carried out by the beneficiaries of the program with the help of program assistants. The results of the identification of the problem/potential are then analyzed and used as the basis for making an action plan, in this case the mustahik that determines what plan to take and the role of the program producer is only limited to exploring the ideas and will of the mustahik. The results of the planning made by mustahik with the facilitator are then actualized into the implementation of the program, in this implementation, mustahik together with the program assistants monitor regularly to maintain the implementation in accordance with what has been planned. In some periodical time, an evaluation is carried out which is also carried out by the beneficiary mustahik together with the facilitator. The results of the evaluation are then used as a basis for improvement for mustahik himself to continue the program.

The facilitator will continue to accompany the process until the beneficiary is independent and can go through the process himself without the help of the facilitator. When the beneficiary has been deemed able to carry out the process independently, termination can be done. The various models of community empowerment approaches must be based on the sensitivity of the program assistant in reading the social situation. Although the self-help approach tends to follow the will of the mustahik, it does not mean that this approach does not have a clear stand and work plan. The self-help approach must also have a framework that has been prepared by the facilitator. Likewise, the technical assistance approach, although it seems less involving mustahik, but a good program will certainly not be carried out carelessly, the acumen of the program companion in reading the

mustahik situation, both the needs, problems and potentials he has is absolutely necessary so that the technical assistance provided will be relevant to the condition of the mustahik.

In Indonesia, the application of the mustahik participation model in the distribution of zakat funds is maximum only up to the technical assistance approach. As done by BAZNAS Kuningan Regency which is a BAZNAS with the best distribution impact at the national level in 2022 in (Jamal, 2022), using a technical assistance approach in carrying out its productive zakat fund distribution program.

The use of this approach makes the way the program works top down and directive, meaning that more activity initiatives and resources come from the program provider (from top to bottom). The program assistant himself places himself as an intermediary in distributing various assistance and carrying out the program design that has been prepared, while mustahik is domiciled as a program consumer and as a client who receives and utilizes services according to the program that has been prepared by BAZNAS. The consequence of this approach is the lack of involvement of mustahik in the process, because the process of planning, program design and monitoring-evaluation is only carried out by BAZNAS, mustahik is limited to following various activities carried out by BAZAS Kuningan Regency (Jamal, 2022).

As a pilot project in the productive zakat program in Indonesia, what is done by BAZNAS Kuningan Regency can be a representation of the practice of distributing productive zakat funds in Indonesia which is indeed pegged to a technical asistance approach, so that a participation model based on the selp helf approach that prioritizes the will and participation of mustahik is a challenge in itself to be implemented in the practice of distributing productive zakat funds, both those carried out by Government Zakat Institutions such as BAZNAS, as well as private zakat institutions such as Dompet Dhuafa, DT Peduli, Rumah Zakat, and other zakat institutions.

## 4. CONCLUSION

There are two models of mustahik participation or involvement in the productive zakat fund distribution program, namely mustahik participation based on a technical assistance approach and mustahik participation based on a self-help approach. Mustahik participation based on a technical assistance approach is less involved with mustahik in decision making because from the beginning of problem identification/assessment, program planning, to monitoring and evaluation, it is predominantly carried out by the program manager and mustahik's position is as the object of the stage. The only stage that is predominantly carried out by the beneficiaries of the program is in the implementation of the program.

Meanwhile, mustahik participation based on a self-help approach relies heavily on mustahik's involvement in every stage, from identifying problems, preparing program plans implementation to monitoring and evaluation, the program manager positions himself only as a facilitator who accompanies and stimulates the release of ideas from program beneficiaries.

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