

The Effectiveness of the *Berkah Mandiri* Program on the Economic Empowerment of Mustahik

Arya Nirwansyah Dwi Putra*¹,

¹Universitas Islam Negeri (UIN) Alauddin Makassar,

Citation (APA 7th): Arya Nirwansyah Dwi Putra (2025). The Effectiveness of the *Berkah Mandiri* Program on the Economic Empowerment of Mustahik. *Taswiq: Jurnal Ekonomi Syariah*, 2 (2), 98-110. <https://doi.org/10.35905/taswiq.v2i2.15534>

Submitted: 29 November 2025

Revised: 4 Desember 2025

Accepted: 5 Desember 2025

Published: 5 Desember 2025



Copyright: © 2025 by the authors.

ABSTRAK: Artikel ini membahas pelaku Usaha Kecil Menengah (UKM) dalam menjalankan usaha, hambatan dalam mengembangkan usaha, serta bentuk penyaluran zakat produktif terhadap pemberdayaan mustahik. Permasalahan utama dalam penelitian ini adalah bagaimana penyaluran Berkah Mandiri di wilayah Ajatappareng. Metode penelitian yang digunakan adalah deskriptif kualitatif dengan pendekatan fenomenologi. Jenis penelitian ini merupakan penelitian lapangan (field research). Sumber data yang digunakan adalah data primer berupa wawancara langsung dengan masyarakat penerima bantuan produk Berkah Mandiri dan data sekunder berupa buku, jurnal, dan artikel yang terkait dengan topik yang dibahas. Teknik analisis data meliputi pengumpulan data, reduksi data, penyajian data, dan penarikan kesimpulan. Teknik pengujian keabsahan data yang digunakan adalah uji kredibilitas dan uji dependabilitas. Hasil penelitian menunjukkan bahwa zakat produktif berupa penyaluran zakat produktif yang dilakukan oleh WIZ diwujudkan dalam bentuk modal usaha dan gerobak sesuai kebutuhan mustahik. Dalam penyaluran dana zakat produktif, mustahik tetap mengacu pada delapan asnaf (golongan penerima zakat), yaitu fakir, miskin, amil, muallaf, riqab, gharimin, fi sabilillah, dan ibnu sabil, serta 10 poin yang ditetapkan oleh Wahdah Inspirasi Zakat (Zakat Inspiration). Penyaluran zakat produktif secara langsung melalui WIZ terkait dengan program produk Berkah Mandiri.

Kata kunci: Program Berkah Mandiri; Pemberdayaan Ekonomi; Zakat Produktif

*Corresponding Author : Nirwansyaharya@gmail.com

DOI: <https://doi.org/10.35905/taswiq.v2i2.15534>

ISSN-E:

ISSN-P:

<https://ejurnal.iainpare.ac.id/index.php/taswiq/>

Publisher: Program Studi Pascasarjana Magister Ekonomi Syariah, Institut Agama Islam Negeri Parepare

ABSTRACT

This article discusses Small Business actors in running a business, obstacles in developing a business and the form of productive zakat distribution towards empowering mustahiq. The main problem in this study is how to distribute independent blessings in the Ajatappareng area. The research method is descriptive qualitative. Phenomenological approach. This type of research is field research. The data sources used are primary data in the form of direct interviews with the community receiving assistance for independent blessing products and secondary data in the form of books, journals, and articles related to the topic discussed. Data analysis techniques are data collection, data reduction, data presentation and drawing conclusions. The data validity testing techniques used are credibility tests and defendability tests. The results of the study indicate that Productive zakat in the form of distributing productive zakat carried out by WIZ is realized in the form of capital and carts according to the needs of mustahiq. For the distribution of productive zakat funds, the mustahiq (deserving recipients) remains guided by the eight categories of asnaf (needs), namely the poor, the needy, the amil (managers), the converts, the riqab (people who are destitute), the gharim (people who are destitute), the fi sabilillah (people who are deserving of Allah), and the 10 points determined by Wahdah Inspirasi Zakat (Zakat Inspiration). Direct distribution of productive zakat through WIZ is related to the independent blessing product program.

Keywords: Independent Blessing Program; Economic Empowerment; Productive Zakat

INTRODUCTION

Addressing poverty in Indonesia is a key social issue. Zakat, on the other hand, is an Islamic economic instrument that offers an alternative and solution for addressing poverty in Indonesia. With the increasingly advanced development of zakat management in Indonesia, it is hoped that it will be able to accompany and resolve various existing social problems, while maintaining the underlying Islamic values. To date, zakat is believed to be able to reduce poverty levels. Zakat can be relied upon as a means to address the economic downturn that plagues every country. However, the problems of underdevelopment, poverty, poor health, and malnutrition that persist to this day remain unresolved through zakat, despite the obligation and involvement of the state in managing and administering it.

As a manifestation of the role of zakat, particularly in Indonesia, zakat, infaq, and shadaqah have emerged as instruments for economic development, addressing poverty in both rural and urban areas (Panguk, 2020) However, zakat is primarily obligatory for Muslims to purify their wealth. Zakat can improve horizontal relationships between fellow human beings and vertical

relationships with God, as it is a form of worship and devotion to God Almighty (Suardi & Yusuf, 2022)

Zakat, infaq and alms have quite large potential if used as a tool for empowering the people's economy. If the potential of zakat funds is managed well by zakat collection bodies and zakat collection institutions, the poverty rate will decrease. 4) Zakat is an asset that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with sharia provisions. 5) The importance of zakat is that there is a good management system in it, starting from management and distribution. Management of zakat funds is not only carried out by one person but also in the form of an organization, so that later it will have good organizational management in the process of collecting, processing and distributing zakat funds.

Zakat is an Islamic teaching that has both religious value and social purpose. It is one of the criteria (requirements) for defining a person as a Muslim, including paying zakat. The Five Pillars of Islam encompass this knowledge. Therefore, zakat is an obligation for Muslims who maintain their faith. This is because each pillar possesses wisdom and has a significant positive impact on human existence.

Every Muslim is required to pay zakat fitrah, a form of charity mentioned in the five pillars of Islam. Zakat fitrah, simply put, is the charity paid by Muslims before Eid al-Fitr each year at the end of Ramadan. This zakat is equivalent to daily basic consumption and is deducted from a person's wealth according to their means. Experts agree that there are additional names for zakat besides zakat fitrah. Examples include zakat on wealth, zakat on profession, zakat on trade, zakat on wealth, zakat on commerce, and so on. Each zakat given has a unique calculation based on applicable regulations.

Economic empowerment is the most anticipated social function of zakat. There are eight groups of eligible recipients of zakat, and almost all of them are low-income (Rio Makkulau Wahyu, 2020) The determination of zakat is expected to make all recipients and users of zakat funds more productive and ease some of their financial burden. Another factor related to religion is that it will increase people's faith in Allah SWT when those who are economically disadvantaged become empowered and independent.

The Wahdah Islamiyah Islamic Community Organization oversees Wahdah Inspiration Zakat (WIZ), a zakat collection institution tasked with collecting zakat, infaq, and alms and distributing them through specially created or developed initiatives. This allows Wahdah Inspiration Zakat (WIZ) and other zakat collection institutions (LAZ) to collect, distribute, and manage zakat funds appropriately.

The Economic Empowerment Program, which was subsequently developed, is an empowerment program to foster productive communities or mustahiq (beneficiaries) by providing business capital assistance. This assistance is distributed through the Qordhul Hasan facility for cash capital assistance and Mudharabah, using the gaduh system, for livestock capital assistance.

If Zakat institutions can allay concerns among zakat payers about their professionalism in implementing the principles of accountability and transparency, zakat collection will be more optimal. When an institution operates in an open, accountable but not restrictive manner, adheres to quality standards, and has clear targets and quality objectives to achieve, it is considered healthy.

Therefore, the zakat fund management system must also be accountable and transparent to foster public trust in LAZ, which will ultimately increase zakat receipts. An integrated system is needed to facilitate the preparation of timely and targeted financial reports, resulting in high-quality information.

Based on data obtained at the Zakat Wahdah Inspiration Zakat (WIZ) Ajatappareng office. Researchers conducted a scientific research entitled "The Effectiveness of the Independent Blessing Program on the Economic Empowerment of Mustahik (Study on WIZ in the Ajatappareng Region)". This research is to see the use of independent blessing funds to have an impact on Mustahik as Micro, Small and Medium Enterprises (MSMEs) in growing and developing community businesses in the Ajattappareng Region

THEORETICAL REVIEW

Program Berkah Mandiri merupakan inisiatif pemberdayaan ekonomi yang diterapkan oleh lembaga amil zakat, khususnya dalam konteks Welfare Islam Zakat (WIZ) di wilayah Ajattapare (seperti Parepare dan sekitarnya, Sulawesi Selatan). Program ini bertujuan untuk mengubah mustahik (penerima zakat) dari ketergantungan menjadi mandiri secara ekonomi melalui penyaluran zakat produktif, seperti modal usaha, pelatihan, dan pendampingan. Kajian teori di bawah ini membahas landasan konseptual, kerangka teoritis, serta faktor-faktor yang memengaruhi efektivitas program semacam ini, berdasarkan literatur ekonomi syariah dan pemberdayaan masyarakat.

Economic Empowerment Theory

Etymologically, empowerment comes from the root word "daya," meaning strength or ability. Based on this definition, empowerment can be defined as a process toward empowerment or the process of granting power (strength or ability) to those who are not yet empowered (Sulistiyani, 2004)

According to Schumacker, as quoted by Harry Hikmat, empowerment is the empowerment of poor groups through knowledge and independence, enabling them to act as agents of development (Hikmat, 2006). This contrasts with Rappaport's opinion, which also cites Harry Hikmat's book, which defines empowerment as a psychological understanding of the influence of individual control over social circumstances, political power, and their rights under the law. Meanwhile, McArdle defines empowerment as a decision-making process by people who consistently implement those decisions. People who have achieved collective goals are empowered through their independence, and it is even a "necessity" to be further empowered through their own efforts and the accumulation of knowledge, skills, and other resources in order to achieve their goals without relying on external assistance. However, McArdle implies that this is not about achieving goals, but rather the importance of the process in decision-making (Hikmat, 2006).

In the author's opinion, empowerment is the power or capacity of a previously powerless community to become empowered. Empowerment here means being able to create or develop one's potential so that those empowered can add economic, social, or cultural value. Empowerment can increase independence and also increase a community's ability to improve their standard of living. Maximizing empowerment requires resources, such as human resources with skills or potential, as empowerment is a concept of people's development.

Basic Concept of Economic Empowerment of Mustahik

The economic empowerment of mustahik refers to the transformative process of converting mustahik (zakat recipients) from a state of poverty or neediness into muzakki (zakat payers) through the productive management of zakat funds.(Almurni, 2025). In Islamic economic theory, zakat is not merely an instrument of wealth redistribution but also a strategic tool for empowerment that supports the achievement of maqasid syariah (the higher objectives of Islamic law), particularly hifz al-mal (preservation of wealth) and hifz al-nafs (preservation of life and dignity). The utilization of productive zakat is explicitly permitted under the Regulation of the Minister of Religious Affairs No. 52 of 2014, provided that the basic needs of mustahik have been met first, thereby allowing zakat funds to be channeled into productive business ventures or capital assistance.(Zailani et al., 2022)

In a broader sense, the concept of empowerment derives from the word "power," which signifies the enhancement of capability or agency. It emphasizes increasing the capacity of individuals and communities to independently manage and control resources.(Petriello et al., 2025) Soetomo, in his studies on community empowerment, defines it as an effort to improve people's welfare through better management of economic and business sectors—an understanding that aligns closely with the context of the Berkah Mandiri Program. (Shafia et al., 2024). This perspective is highly relevant to the

objectives of the Berkah Mandiri Program, which seeks to cultivate an entrepreneurial spirit among mustahik that is characterized by integrity, creativity, resilience, and long-term sustainability.

Theoretical Framework of Program Effectiveness

The effectiveness of empowerment programs is measured through indicators such as increased income, business independence, and the transition of mustahik status to muzakki. Several main theories supporting this study include:

Community Development Theory (ABCD - Asset-Based Community Development): Developed by Kretzmann and McKnight, this theory emphasizes the utilization of internal community assets (such as the skills of mustahik) rather than relying on external aid. (Bela et al., 2024) In the Berkah Mandiri Program, this approach is evident through financial management training and business mentoring, which enhance the self-confidence of mustahik to manage their businesses sustainably. The study by Alhamuddin et al. shows that ABCD is effective in the Industry 4.0 era for improving professional competencies, including among mustahik. (Alhamuddin et al., 2020)

Theory of Productive Zakat Management: The CIBEST model (Center for Islamic Business and Economic Studies) is used to measure effectiveness. The Berkah Mandiri Program falls under the category of productive zakat (such as revolving capital), which has successfully lifted 34–60% of mustahik out of the poverty line (based on World Bank and government standards). (Wahyuningsih & Makhrus, 2019)

Participatory Theory (Participatory Rural Appraisal - PRA): This approach actively involves mustahik in the planning and evaluation of the program. As a result, programs like Berkah Mandiri can be replicated in other communities, leading to increased self-confidence and economic independence, as evidenced in the financial management training conducted in Kampung Zakat, Pamekasan. (Nur et al., 2024)

Supporting and Hindering Factors of the Effectiveness

The success of the Berkah Mandiri Program is strongly supported by robust organizational backing from zakat management institutions, including the National Zakat Agency (BAZNAS), provincial-level Zakat Amil Institutions (LAZ), and local zakat organizations such as Welfare Islam Zakat (WIZ) Ajattappare. This support extends beyond mere capital disbursement to encompass intensive mentoring, business skills training, and regular monitoring. (Razak et al., 2024) Research by (Mawardi et al., 2022), employing the Partial Least Square-Structural Equation Modeling (PLS-SEM) approach, statistically demonstrates that the higher the level of organizational support, the more significant the improvement in the performance of mustahik micro-

enterprises. Additionally, the entrepreneurial characteristics of mustahik – such as motivation, willingness to learn, and perseverance – serve as critical internal determinants. When mustahik exhibit a strong entrepreneurial spirit, productive capital assistance can circulate more rapidly and generate sustainable profits. Integration with Sharia-compliant financial schemes, particularly interest-free revolving funds and equitable profit-sharing mechanisms, further distinguishes this program from conventional initiatives by providing religious assurance while simultaneously fostering repayment discipline.

On the other hand, the low level of formal education among mustahik frequently emerges as the primary barrier to shifting their mindset from that of “aid recipients” to “independent business actors.” Many mustahik who only completed elementary school – or did not finish formal education at all – face difficulties in grasping basic bookkeeping, marketing strategies, or product development. This challenge contributes to a high rate of business failure during the first year. Another persistent issue is the limited number of field mentors; often, a single mentor must supervise dozens of mustahik simultaneously, resulting in suboptimal intensity and quality of assistance. Moreover, inadequate inter-institutional coordination – for instance, between district/city-level BAZNAS and local Cooperatives and MSME Agencies – frequently leads to program overlap or, conversely, the emergence of coverage gaps that neither party addresses. As emphasized by Mardi Yatmo Hutomo (2000), without systematic and sustained institutional strengthening, productive zakat-based economic empowerment programs will remain vulnerable to these various obstacles.

METHODS

The method used in this research is a qualitative method. Qualitative research is research that uses a natural setting by interpreting or explaining events that occur using existing methods, and the process of analyzing data from reviewing data originating from sources, such as interviews, questionnaires, field observations, images, photographs, documents and so on. To learn more about a number of issues related to the study of education and human behavior, descriptive research is conducted with the intention of accurately and methodically summarizing the facts and qualities of the subject or object being studied (Muhajir, 2016)

Primary data sources are the basic data directly collected by researchers from the research object (Mahmud, 2011). The primary data source in this study is the results of field interviews. Data obtained directly from the first source related to the problem through observation, interviews, and documentation activities. Data sources were obtained from the field directly by conducting interviews at the WIZ Institute and the community who received WIZ Independent Blessing assistance in the Ajatappareng Region. The informants in

the study were one WIZ administrator in each region and two recipients of Independent Blessings in each region, so that the total informants in this study were 15 people. Data analysis in this study is the process of systematically searching, compiling and analyzing data obtained from the interview results so that it is easy to understand and of course can be informed to others. In this study, a qualitative interactive analysis technique was used. The components of the interactive model data analysis used include data reduction, data provision, conclusions or verification (Miles et al., 2014).

RESULTS AND DISCUSSION

Wahdah Inspirasi Zakat, which has been operating since 1422 H / 2002 AD, has distributed a significant amount of zakat, infaq, and sadaqah funds from the Muslim community to support the development of Islamic da'wah and to assist eligible Muslim beneficiaries. Within Wahdah Inspirasi Zakat, there is a program directorate divided into several units, some focusing on distribution and others on economic empowerment.

Zakat, aside from being distributed directly, may also be used for productive initiatives to support the poor and improve the quality of community life. However, productive ventures financed by zakat can only be undertaken once the basic needs of mustahik have been met. This ensures that zakat funds are truly utilized to help develop existing businesses, ultimately improving the mustahik's economic condition. The zakat distribution carried out by Wahdah Inspirasi Zakat prioritizes the most disadvantaged mustahik and allocates funds based on their needs. Distribution activities constitute one of WIZ's primary programs. This study focuses not only on the collection of funds but also on the distribution of zakat. Based on observation, interviews, and documentation conducted by the researcher, several findings were obtained.

During the interview session, sources explained the pattern of productive zakat distribution in Wahdah Inspirasi Zakat. One respondent stated:

“So here's how it works – Berkah Mandiri is a program that provides business capital assistance for small-scale enterprises. The support may be in the form of cash or whatever they need for their businesses.” ((Haeruddin, n.d.), Secretary of WIZ Parepare, Interview, 13 December 2023).

Based on this statement, it can be concluded that Berkah Mandiri is one of WIZ's programs providing assistance to small businesses to meet their operational needs. A similar explanation was provided by WIZ Pinrang:

“Essentially, Berkah Mandiri provides business capital to small enterprises in the form of whatever they need for their operations.” ((Yusran, n.d.), Head of WIZ Pinrang, Interview, 20 December 2023).

WIZ Barru also expressed a similar view:

“So, Berkah Mandiri is intended for small-scale businesses.” ((Putra, n.d.), Treasurer of WIZ Barru, Interview, 14 December 2023).

Based on these interviews, it is clear that Berkah Mandiri provides business capital for small enterprises, either in cash or in the form of items required for their operations. Additional perspectives from other Ajatappareng WIZ branches further support this:

“It is true that the Berkah Mandiri program is intended for small businesses.” ((Hajar, n.d.), Head of WIZ Sidrap, Interview, 15 December 2023).

Another respondent elaborated:

“This Berkah Mandiri program is funded by productive zakat. It is specifically used to provide assistance to small businesses that are in need.” ((Hariadi, n.d.), Head of WIZ Enrekang, Interview, 8 December 2023).

This was further emphasized by Yusran:

“Yes, we use funds from productive zakat and sometimes from infaq or sadaqah. But not all funds are allocated for small business assistance.” ((Yusran, n.d.), Head of WIZ Pinrang, Interview, 20 December 2023).

From the interviews, it is clear that the distribution of Berkah Mandiri assistance follows ten assessment points that must be met before small businesses can receive support. Eligible small businesses may submit proposals to WIZ when they require financial assistance.

The amount of assistance given varies, depending on the specific needs of each business. Support may come in the form of cash or equipment such as pushcarts. Whether funds must be returned or not depends on the nature of the assistance.

Based on interview findings, some challenges arise when the public questions why certain individuals – especially those perceived as poor – do not receive assistance while others do. The institution explains that selections are based on the established ten assessment criteria.

This research presents data from interviews regarding the distribution of Berkah Mandiri in the Ajatappareng region. The results show that WIZ's Berkah Mandiri program aims to support small businesses by providing capital in the form of cash or goods sourced from productive zakat, infaq, and sadaqah. However, not all funds are specifically allocated for small businesses. These findings align with Erika Amelia's research, which states that one of the main objectives is improving the economic conditions of mustahik, most of whom are poor.

Thus, zakat distribution refers to the process of channeling zakat funds to eligible recipients (mustahik). Zakat must be given according to Islamic legal stipulations and aims to enhance the welfare of mustahik. Zakat collected by zakat institutions must be promptly distributed in alignment with established work programs.

According to Mustafa Edwin Nasution (Hafidhuddin, 2020), zakat distribution includes efforts to alleviate poverty, develop human resources, and provide business capital. Productive zakat distribution systems consist of two forms: distribution and utilization. Distribution refers to short-term, consumptive, charity-based assistance, whereas utilization refers to long-term empowerment programs aimed at developing mustahik potential. Both aim to alleviate poverty and enhance community welfare.

In distributing Berkah Mandiri aid, ten criteria must be met to ensure eligibility. Mustahik with existing small businesses may submit proposals to WIZ.

The eight categories of zakat recipients (asnaf: fakir, miskin, amil, muallaf, riqab, gharim, fi sabilillah, and ibn sabil) are eligible to receive Berkah Mandiri support. Those categorized as poor or needy small business owners needing capital are given priority. However, this study's findings differ from Seperiai's research, which found zakat distribution limited to fakir, amil, and ibn sabil.

Zakat collected by institutions must be distributed based on established priorities. The mechanisms include consumptive, productive, and investment-based distribution. Consumptive distribution includes traditional and creative forms, while productive distribution includes conventional and creative models (Wandi, 2021).

The study also shows that mustahik receiving Berkah Mandiri are typically individuals not yet part of the WIZ community. The institution prioritizes those who need assistance most, especially in terms of zakat allocation. WIZ aims to support mustahik in improving their business capacity and overall welfare.

Zakat institutions function as religious entities that aim to enhance justice, public welfare, and poverty alleviation (Euis, 2020). Zakat is intended not only for temporary relief but also for long-term poverty eradication. Thus, zakat distribution should not be limited to short-term consumptive activities but also allocated to long-term initiatives, such as providing business capital to reduce unemployment.

The amount of Berkah Mandiri assistance is limited, depending on the needs of the small business – either through cash or through equipment such as selling carts. Beneficiaries are not required to repay the assistance, enabling them to expand their businesses.

WIZ conducts post-distribution monitoring to ensure that businesses continue operating, although monitoring is not carried out monthly. WIZ branches in Barru, Sidrap, and Enrekang reported minor issues during distribution but were able to resolve them.

Zakat distribution plays an important role in economic empowerment, poverty eradication, providing job opportunities, improving community health, enhancing education, and more. This is consistent with Indonesian Law No. 23 of 2011 on Zakat Management, which defines zakat as wealth that must be issued by a Muslim or business entity and distributed to eligible recipients according to Islamic law.

The findings of this study conclude that the distribution process in most WIZ branches ran smoothly without major obstacles, although some issues occurred in Barru, Sidrap, and Enrekang but were resolved effectively

CONCLUSION

Distribution of Productive Zakat at Wahdah Inspirasi Zakat (WIZ) in the Ajatappareng Region in the form of distributing productive zakat carried out by WIZ is realized in the form of capital and carts according to the needs of mustahiq. For the distribution of productive zakat funds, mustahiq remains based on 8 asnaf, namely the poor, the needy, the amil, the converts, the riqab, the gharim, the fi sabilillah, and the ibnu sabil and 10 points that have been determined by Wahdah Inspirasi Zakat. Direct distribution of productive zakat by WIZ is related to the independent blessing product program. Independent blessing products.

The distribution of zakat funds in the form of productive economic zakat assistance such as business capital assistance and business capital assistance as well as mental and spiritual guidance has been provided by the WIZ in the Ajatappareng area, however there are things that need to be improved, namely the mustahiq itself which is suggested to be able to carry out according to procedures and can utilize it optimally so that welfare can be felt and can be

improved, considering that there are still many mustahiq in the pre-prosperous category. In addition, the WIZ in the Ajatappareng area is expected to increase the quantity and quality in the distribution of zakat funds, provide assistance and guidance so that the mustahiq can maximize the utilization of zakat funds to achieve the welfare of the mustahiq.

REFERENCES

- Alhamuddin, A., Aziz, H., Inten, D. N., & Mulyani, D. (2020). Pemberdayaan berbasis asset based community development untuk meningkatkan kompetensi profesional guru madrasah di era industri 4.0. *International Journal of Community Service Learning*, 4(4), 321–331.
- Almurni, M. F. (2025). Exploring the Lived Meaning of Productive Zakat in the Economic and Spiritual Transformation of Mustahik in Urban Indonesia. *Journal of Economic and Financial Studies*, 1(5), 218–225.
- Bela, H., Annshori, M., & Marshalita, M. (2024). Asset-Based Community Development: Program Inovasi Kampung Bantar. *Matra Pembaruan: Jurnal Inovasi Kebijakan*, 8(1), 61–74.
- Euis, A. (2020). *Distributive Justice in Islamic Economics*. PT Rajagrafindo Persada.
- Haeruddin. (n.d.). *Interview with Secretary of WIZ Parepare*.
- Hafidhuddin. (2020). *Building a Zakat Civilization*. Publication Division, Institut.
- Hajar, I. (n.d.). *Interview with Head of WIZ Sidrap*.
- Hariadi. (n.d.). *Interview with Head of WIZ Enrekang*.
- Hikmat, H. (2006). *Community Empowerment Strategies*. Humaniora Utama Press.
- Mahmud. (2011). *Educational Research Methods*. CV Pustaka Setia.
- Mawardi, M., Trianto, B., & Masrizal, M. (2022). Analysis of Mustahik Empowerment Program in Indonesia: The Case of Non-State Zakat Organization. *International Journal of Islamic Economics and Finance (IJIEF)*, 5(1), 107–128.
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). *Qualitative Data Analysis: A Methods Sourcebook* (3rd ed.). SAGE Publications.
- Muhajir, N. (2016). *Qualitative Research Methodology: Positivist, Phenomenological, and Metaphysical Realism Approaches – Text Studies and Religious Research*. Rake Seraju.
- Nur, B., Julianti, M., Rahmi, A., & Farhan, A. M. (2024). *Metode Partisipatif Dalam Pemberdayaan Masyarakat*. vol.
- Panguk, A. (2020). *Zakat Management in Indonesia* (1st ed.). Forum Pemuda Aswaja.
- Petriello, M. A., Redmore, L., Sène, A. L., Katju, D., Barraclough, L., Boyd, S., Madge, C., Papadopoulos, A., & Yalamala, R. S. (2025). The scope of empowerment for conservation and communities. *Conservation Biology*, 39(1), e14249.
- Putra, M. A. (n.d.). *Interview with Treasurer of WIZ Barru*.
- Razak, S., Nasuka, M., Syahabuddin, S., Arsyad, K., & Darwis, M. (2024). Strengthening zakah compliance among Indonesian Muslims through the role of institutional capabilities. *Journal of Islamic Monetary Economics and*

- Finance*, 10(3), 497–520.
- Rio Makkulau Wahyu, A. (2020). *Pengantar Ekonomi Islam* (1st ed.). Efika Aditama.
- Shafia, I. A., Fajri, U. N., Putri, S. N., & Nursita, R. D. (2024). Local Perspectives on Achieving Sustainable Development Goals: The Role of Pesantren in Social Empowerment and Alleviating Poverty in Sleman. *Jisiera: The Journal of Islamic Studies and International Relations*, 7(1), 97–120.
- Suardi, A. N. F. A., & Yusuf, H. (2022). Mekanisme Pengimpunan dan Pendistribusian Zakat Fitrah di Masjid AL-Ikhlas Pawosoi Kec. Wotu Kab. Luwu Timur. *BALANCA*, 11–20.
- Sulistiyani, A. T. (2004). *Kemitraan dan model-model pemberdayaan*. Gava Media.
- Wahyuningsih, S., & Makhrus, M. (2019). Pengelolaan Zakat Produktif dalam Pengentasan Kemiskinan di Kabupaten Banyumas. *Jurnal Hukum Ekonomi Syariah*, 2(2), 179–201.
- Wandi. (2021). Distribution of Productive Zakat by BAZNAS of Tanjung Jabung Timur Regency in Empowering Mustahik (Case Study in Sadu District). *Asy-Syukriyyah Journal*, 22(1).
- Yusran. (n.d.). *Interview with Head of WIZ Pinrang*.
- Zailani, M. N., Mohd Satar, N., & Zakaria, R. H. (2022). A Review of Indicators for the Preservation of Wealth (Hifz al-Mal) based on Maqasid al-Shariah. *Journal of Islamic Philanthropy & Social Finance (JIPSF)*, 4(1), 23–29.