



Zakat and Empowerment of the Bajo Tribe Fishing Community in Bone, South Sulawesi: Collaboration between BAZNAS and the Ministry of Religion

Hukmiah Husain,¹ Wardana Said,¹ Muh. Darwis,² Muh. Arafah,¹ Hamsah Hasan²
¹ Institut Agama Islam Negeri Bone, Sulawesi Selatan
² Institut Agama Islam Negeri, Palopo, Sulawesi Selatan
Email: hukmiahmazaya@gmail.com

Abstract

The Bajo tribe is a traditional fishing community in Bone Regency, South Sulawesi, which faces the challenge of persistent poverty in various aspects. The National Zakat Amil Agency (BAZNAS) in collaboration with the Ministry of Religion has taken important steps to empower this community through educational values-based programs. This research aims to analyze the role of collaboration between BAZNAS and KUA in efforts to empower the coastal communities of the Bajo Tribe through the utilization of zakat. This research uses empirical legal methods using empowerment theory. Community development and empowerment aims to change community conditions for the better, in educational, economic, social, cultural, and political aspects. Data was collected by means of in-depth interviews with BAZNAS, KUA, and the Bajo tribal community, while literature studies referred to relevant articles, books and research reports. The research results show that the collaboration between BAZNAS and KUA has contributed to changing the mindset of the Bajo Tribe in educating the Bajo Tribe community so that they improve spiritually, health and religious education. The challenges faced are the lack of realization of more massive program sustainability and the lack of active involvement of the community, stakeholders and the importance of realizing community empowerment through zakat environmental development in accordance with the BAZNAS RI program which is intended for community groups who experience economic, educational, health, spiritual and economic disadvantage welfare. Even though the results are not optimal, this contribution should be appreciated because it has had a significant impact on empowering the Bajo ethnic community on the Bone coast of South Sulawesi.

Keywords: Zakat, empowerment, BAZNAS, Ministry of Religion, Bajo Tribe

Abstrak

Suku Bajo merupakan komunitas nelayan tradisional di Kabupaten Bone, Sulawesi Selatan, yang menghadapi tantangan kemiskinan berkepanjangan di berbagai aspek. Badan Amil Zakat Nasional (BAZNAS) yang berkolaborasi dengan Kementerian Agama telah mengambil langkah penting untuk memberdayakan masyarakat ini melalui program berbasis nilai-nilai pendidikan. Penelitian ini bertujuan untuk menganalisis peran kolaborasi BAZNAS dan KUA dalam upaya pemberdayaan masyarakat pesisir Suku Bajo melalui pendayagunaan zakat. Penelitian ini menggunakan metode hukum empiris dengan menggunakan teori pemberdayaan. Pengembangan dan pemberdayaan masyarakat bertujuan untuk mengubah kondisi masyarakat menjadi lebih baik, dalam aspek pendidikan, ekonomi, sosial, budaya dan politik. Data dikumpulkan dengan cara wawancara mendalam dengan baznas, KUA, dan masyarakat suku Bajo, sedangkan studi literatur yaitu merujuk pada artikel, buku dan laporan penelitian yang relevan. Hasil penelitian menunjukkan bahwa kerjasama BAZNAS dan KUA telah berkontribusi dalam mengubah pola pikir Suku Bajo dalam mendidik masyarakat Suku Bajo sehingga meningkat secara spiritual, kesehatan dan pendidikan agama. Tantangan yang dihadapi adalah belum adanya realisasi keberlanjutan program yang lebih masif dan kurangnya keterlibatan aktif masyarakat, pemangku kepentingan serta pentingnya mewujudkan pemberdayaan masyarakat melalui bina lingkungan zakat sesuai dengan program BAZNAS RI yang diperuntukkan bagi kelompok masyarakat yang mengalami ketertinggalan ekonomi, pendidikan, kesehatan, spiritual dan kesejahteraan. Meskipun hasilnya belum maksimal, namun kontribusi tersebut patut diapresiasi karena telah memberikan pengaruh yang tidak sedikit terhadap pemberdayaan masyarakat suku Bajo di pesisir Bone Sulawesi Selatan.

Kata Kunci: Zakat, Pemberdayaan, BAZNAS, Kementerian Agama, Suku Bajo

Introduction

Zakat is an important instrument for community empowerment not only in economic development but also in improving education, social and culture. In Indonesia, as a country where the majority of the population is Muslim, they have not been able to maximize the potential of zakat. Even though the potential for community development using zakat as a driving factor currently still leaves many problems, especially at the level of program implementation and sustainability.¹

The existence of society basically lies in the morality that lives in that society, and this existence is also influenced by the flexibility of sharia in

¹ Asep Saepudin Jahar, "Bureaucratizing Sharia in Modern Indonesia: The Case of Zakat, Waqf and Family Law," *Studia Islamika* 26, No. 2 (2019). Hannani Hannani, et.al., "Zakat for Mama Biang in Maluku, Indonesia: Ulama Opinion on Fīṣabilillāh in the Perspective of Islamic Legal Anthropology," *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 7, No. 2 (2023).

responding to and accommodating the development of society.² Sharia covers all sides of human life, so that it becomes a reference in carrying out activities; both in terms of aqidah, morals, worship and muamalah.³ The sharia established by Allah is a sharia in the form of mahdhah worship and sharia in the form of *ghairu mahdhah*. And zakat is an act of worship that combines the two forms of sharia, in other words, it has a *ta'abbudi* dimension on the one hand and a *ta'aqquli* dimension on the other, called so because it has implications for individual obedience directly to God and also has implications for obedience at the level of improving the social life of the community through *maliyah* worship.

Among the obligatory *tashri'* related to *maliyah* worship is zakat, zakat must be paid in accordance with sharia rules and allocated for social interests. Zakat is managed for social purposes by considering the conditions of people who live in poverty, deprivation and are in limitations, so zakat is present to overcome the conditions of people who are unable and helpless in the economy, as a form of effort to appreciate and raise the dignity of the community. Thus, zakat is present to purify and cleanse the soul.⁴

Zakat that is used is intended for mustahik eight groups in order to cover their shortcomings that are conditional. Zakat is distributed using a priority scale according to the *dharuriyat* and *hajiyat* needs of the *mustahik*, what is needed urgently to be realized, and what is needed for the efficiency of the mustahik's important activities. The activity of distributing zakat according to Law No. 23 of 2011 concerning Zakat Management is divided into two types, namely Distribution and Utilization. The National Amil Zakat Agency (*Badan Amil Zakat Nasional*/BAZNAS) divides the distribution of zakat into two main categories to improve the efficiency and effectiveness of zakat distribution as stipulated in BAZNAS Regulation Number 3 of 2018, namely charitable distribution and productive utilization.⁵

The BAZNAS in order to build communication for the utilization of zakat among what it does is to form a program. The programs that have been launched by BAZNAS Bone Regency are Bone Taqwa, Bone Cerdas, Bone Sehat, Bone Sejahtera and Bone Peduli.⁶ This program is a representation of the BAZNAS RI Program which is summarized in the fields of Education, Economy, Humanity, Health and Da'wah and Advocacy.

²Ismail Al-Faruqi, *Al-Tawhid: Its Implication For Thought And Life Herndon*. The International Institute of Islamic Thought, 1992, p. 94

³ Louay M. Safi, "Islamic Law and Society," *The American Journal of Islamic Social Sciences* 2, No. 7, (1990). p. 177.

⁴ Yusuf al-Qaradawi, *al-Hulul al-Mustauradah wa Kaifa janata 'ala ummatina>*, (Maktabah Wahbah: al- Wahbah: al-Qahirah; 1988), p.88

⁵ Desi Refnita, "The Mustahik Zakat in Various Dimensions of Fiqh in Era Society 5.0," *El-Mashlahah* 11, No. 1 (2021). Imam Yahya, "Zakat Management in Indonesia: A Legal Political Perspective," *Ahkam* 30, No. 2 (2020).

⁶ BAZNAS Kab. Bone 2024

One example of successful zakat management that can be used as an example is in Aceh. Through the implementation of Islamic law (2002), which then formed an institution called Baitul Mal, which was directly under the coordination of the governor, it was able to contribute to education costs, building houses for the poor, productive economic empowerment, assistance to orphans, and various forms of economic empowerment in areas that had been hit by conflict. and the tsunami. In fact, currently zakat payment regulations are being designed that can reduce taxes.⁷

Then in Mempawah, West Kalimantan, the Regent issued a decision in 2017 for all employees to pay zakat which is managed by Baznas. So that zakat institutions are in each office so that zakat funds can be collected at each institution easily. The Baznas strategy is an important step even though there are still weaknesses and obstacles, especially the quality and quantity of competent resources for the younger generation. An example is also the collaboration between Baznas and the Amil Zakat Agency (BAZ) and the Zakat Collection Unit (UPZ) in collecting community zakat. This obstacle can be overcome by holding training, especially for the younger generation so that they are interested in joining BAZNAS.⁸

Community empowerment through zakat has been widely carried out, for example in Padang City by Rumah Zakat, especially economic empowerment of the poor. Empowerment is carried out by: First, the awareness process is given to the beneficiaries in the form of an entrepreneurial awareness stage, and an awareness, recitation, and remembrance stage. Second, the capacity building process by carrying out the skills provision stage (entrepreneurship training) once a month, and the religious deepening stage. The third process of empowerment is the stage of providing business capital, and the stage of providing business facilities.⁹

Then the zakat amil agency (*Badan Amil Zakat/BAZDA*) in the city of Jambi also carries out economic empowerment for the poor. This study explains that the regional zakat amil agency has played a role in effectively empowering the poor in the city of Jambi. all empowerment programs such as educational assistance, business assistance, and other assistance to carry out empowerment. Management of zakat funds carried out by the Jambi City BAZDA follows the procedures as stated in the legal regulations regarding zakat.¹⁰

⁷ Faisal Faisal, et.al., "Strengthening Zakat Rules in Indonesia: A Legal Study of the Law on the Government of Aceh," *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 7, No. 1 (2023). Mahdi Syahbandir, et.al., "State Authority for Management of Zakat, Infaq, and Sadaqah as Locally-Generated Revenue: A Case Study at Baitul Mal in Aceh," *al-Ihkam: Jurnal Hukum dan Pranata Sosial* 17, No. 2 (2022).

⁸ Eko Bahtiar, "SWOT Analysis of the Mempawah Regency Baznas Development Strategy in Collecting Zakat Funds," *Journal of Islamic Law* 1, No. 1 (2020).

⁹ Sahirman Sahirman, "Pemberdayaan Ekonomi Masyarakat Miskin Kecamatan Koto Tangah Oleh Rumah Zakat Kota Padang," *Jurnal al-Mizan* 9, No. 1 (2022), p. 65-82.

¹⁰ Bima Wahyu and Meri Yarni, "Fungsi Baznas Dalam Pengelolaan Zakat Di Provinsi Jambi Berdasarkan Undang-Undang Nomor 23 Tahun 2011," *Limbago Journal of Constitutional Law* 2, No. 2 (2022), p. 152-164.

The Bajo tribe, also known as the Sea Tribe, is one of the maritime communities scattered in various coastal areas of Indonesia, such as South Sulawesi, Southeast Sulawesi, West Nusa Tenggara, and Riau Islands.¹¹ The Bajo tribe in Bajoe is a traditional fishing community that inhabits coastal areas in Bone Regency, South Sulawesi. Relying on marine products as their main source of livelihood, the Bajo tribe is often trapped in a cycle of poverty due to lack of access to adequate education, health services, and economic opportunities.¹² The community also faces challenges in terms of limited religious knowledge and practice, as well as economic, environmental, educational and health aspects that have yet to be fully addressed.

The economy of the Bajo tribe relies heavily on marine resources, which are vulnerable to overexploitation and environmental degradation. Unsustainable fishing practices, such as the use of explosives and poisons, have led to a decline in fish populations and damage to coral reefs.¹³ On the other hand, limited access to education and health facilities has led to low levels of education and health awareness among the Bajo tribe.¹⁴

To overcome these challenges, comprehensive and sustainable community empowerment efforts are required. Community empowerment is the process of increasing the capacity of individuals, groups, or communities to identify and address their own problems, and utilize available Resources Effectively and Sustainably.¹⁵

This research uses empirical legal methods using empowerment theory.¹⁶ Community development and empowerment aims to change the conditions of people who have a low standard of living for the better, by involving improvements in economic, socio-cultural, and political aspects.¹⁷ The empowerment referred to is the role of BAZNAS and KUA towards the coastal communities of the Bajo Tribe in Bone Regency through reconstructing mindsets using religious, economic, educational, and health approaches. This study discusses in depth the programs carried out and their impact on society in certain contexts. Data was collected by means of in-depth interviews with BAZNAS, KUA, and the Bajo tribal community, while literature studies referred to relevant articles, books, and research reports.

¹¹ Chynthia Kusuma Dewi, "Pola Permukiman Suku Bajo di Wilayah Pesisir Kecamatan Konga Kabupaten Intan Jaya, Papua," *Jurnal Teknik Lingkungan* 22, no. 2 (2016), p. 130-137.

¹²Badan Pusat Statistik Kabupaten Bone. (2021). *Statistik Pendidikan Agama Kabupaten Bone*. Bone: BPS.

¹³ Arif Satria, "Ekologi Politik Nelayan," (Yogyakarta: LKiS, 2009), p. 112-115.

¹⁴ Retna Aksa, "Kehidupan Suku Bajo di Pulau Torosiaje, Sulawesi Selatan," *Jurnal Penelitian Budaya* 2, no. 1 (2018), p. 27-35.

¹⁵ Edi Suharto, *Membangun Masyarakat Memberdayakan Rakyat*, (Bandung: Refika Aditama, 2005), p. 57-59

¹⁶Zainuddin Ali, *Metode Penelitian Hukum*, Jakarta: Sinar Grafika, 2016.

¹⁷Moh. A. Aziz, et.al., *Dakwah Pemberdayaan Masyarakat: Paradigma Aksi Metodologi*, Yogyakarta: PT Lkis Pelangi Aksara, 2009.

Zakat in Islamic Law

Zakat means to grow, purify or improve. This word refers to the purity that is obtained after the payment of zakat. In the book *mugni al-Muhtaj*, zakat according to the language, *al-namuwwu, al-barakah, wa ziyadah al-khair* (increase of goodness), it is said, *zakaa al-zar'u*, if the plant grows, the increase in *nafkah* if the *nafkah* gets blessings or a lot of goodness, which generally means that zakat is purifying, as in QS. al-Syams: 9, *zakkaha* means pure from impurities. *Zakah* also means *madahah*, as in Allah's word QS. al-Najm: 32, which means "Do not consider yourselves pure". Praising oneself as a saint.¹⁸ Eradicating poverty from a society is one of the main tasks of the Islamic state, the Qur'an even recommends mutualistic, sympathetic and *khidmah* (devotion) assistance. Such assistance can take the form of: firstly, providing *qardh al-hasan* for the poor, secondly being lenient with debtors (owed due to urgent needs), thirdly writing off debts for debtors if they really do not have the ability to pay their debts. Fourth, helping debtors to repay their debts, fifth, donating part of the wealth through social institutions (which handle the interests of the people). These five points are part of the description of the function of zakat. Zakat is also coupled with usury; both have a very important role and an effective way to eliminate poverty and difficult conditions in a society.¹⁹

According to M. Daud Ali explained, there are several categories in the utilization, namely:²⁰

1. Consumptive and traditional, where the distribution of zakat infaq and alms to mustahik and then the funds are directly used by recipients such as zakat fitrah for the fulfilment of daily life.
2. Consumptive and creative, which is the distribution of zakat in the form of school equipment and scholarships.
3. Utilization in the form of traditional productive is the distribution in the form of goods that can produce in the long term such as carts for trade, sewing machines, farm animals.
4. Creative product utilization is the utilization of zakat that is distributed in the form of capital that can be used to improve one's business such as small entrepreneurs.

In the utilization of zakat, BAZNAS Bone Regency distributes zakat to mustahik by using a priority scale because of the lack of maximum zakat funds collected at BAZNAS, zakat is not focused on one point only, because of the large number of *mustahik* who need help in Bone.²¹ In connection with the distribution and utilization of zakat to the Bajo Tribe by using a priority scale that can be felt by

¹⁸ Syamsu al-Din Muhammad ibn al-Khatib al-Syarbaini, *Mugni al-Muhtaj, ma'rifah ma'ani al-Fadz al-Minhaj*, Juz I, Bairut; Dar al-Fikr: 1998, p. 500.

¹⁹ Muhajir, *Islam in Practical Life*, Sh. Muhammad Asyraf: Lahore; 1974, p.155

²⁰ Mohammad Daud, *Sistem Ekonomi Islam Zakat dan Wakaf*, Jakarta: Universitas Indonesia (1998), p. 62-63

²¹ Interview with Drs. H. Zainal Abidin, the Chairman of BAZNAS Bone Regency, September, 2023.

the Bajo Tribe, by prioritizing what is needed by them and can have a positive influence on the survival of this community. The zakat impact indicator has three variables, namely: welfare index. CIBEST (combining aspects of material income and spiritual conditions), modified human development index (impact on education and health of *mustahik*) independence (related to sustainability or sustainability of *mustahik* income sources after zakat distribution program).

According to Beik and Arsyianti,²² the survey takes the household as the unit of analysis and divides households into four situations with regard to their ability to fulfil material and spiritual needs. *First*, households are able to fulfil both needs, namely material and spiritual needs fully. These are called prosperous households. They live under *hayatan thayyibah* or a state of well-being as mentioned by Allah SWT in QS. An Nahl verse 97.

Secondly, a household has the capacity to fulfil spiritual needs only, while they are unable to fulfil material needs to a minimum level. This household lives under material poverty. This is in line with Allah's statement in QS. Al-Baqarah verses 155-156. In these verses Allah has given information that some people will be tested with lack of wealth, lack of fruit and other material needs. In other words, these people live in a state of material deprivation, yet they have a strong spiritual condition, which is demonstrated by their commitment to always submit themselves to Allah and to maintain their patience and steadfastness in the way of Allah. They may suffer in this world, but they will be rewarded by Allah in the Hereafter.

Thirdly, as opposed to the second, a household is only able to fulfil material needs. As for spiritual needs, this household does not have the ability to fulfil them. This household is essentially living under a condition of spiritual poverty. Regarding this, Allah SWT has mentioned such people in QS. Al-An'am verse 44. In this verse, Allah explains about being warned, yet they are able to generate an abundance of wealth and money to support their lives. They may get pleasure in this world, but will suffer in the hereafter if they do not change their spiritual condition.

Fourth, households are unable to fulfil their material and spiritual needs. These households live in absolute poverty. This has been explained by Allah in QS Taha verse 124. Those who live under absolute poverty are the most unfortunate people, who suffer in this world and in the next. Therefore, this group of people should be given more attention in the country's development process as they represent the weakest group of society.²³ Material and spiritual needs are inseparable in realizing the welfare of human life, but sometimes one of the human

²² Irfan Syauqi Beik and Arsyianti, "Construction of Cibest Model as Measurement of Poverty and Welfare Indices from Islamic Perspective," *Al-Iqtishad: Journal of Islamic Economics*, 7, No. 1 (2015), p. 87–104.

²³ Irfan Syauqi Beik and Arsyianti, "Measuring Zakat Impact on Poverty and Welfare Using CIBEST Model," *Journal of Islamic Monetary Economics and Finance* 1, No. 2 (2016), p. 145–146.

needs is felt in a Muslim household. And the conditions that occur in the Bajo tribe are materially poor and spiritually poor.

The distribution of zakat funds is one of the crucial aspects and main focuses in zakat management, because it is the main means to provide benefits to *mustahik* in accordance with the principles of zakat itself. Specifically, the distribution and utilization of zakat is regulated in Articles 25 and 26 of Law No. 23 Year 2011 on Zakat Management. These articles stipulate that zakat must be distributed to *mustahik* in accordance with the principles of Islamic law (Article 25), and the distribution of zakat, according to Article 25, must be based on priorities that take into account the principles of equality, justice, and territoriality (Article 26). In addition, Article 3 also emphasizes that zakat management aims to increase the benefits of zakat in order to achieve community welfare and overcome poverty. The role of zakat is very important in tackling social problems such as poverty, inequality, and injustice, so careful planning and calculation are needed to ensure proper, transparent, effective, and efficient distribution of zakat.

To fulfil the mandate of the Law, BAZNAS has stipulated BAZNAS Regulation (PERBAZNAS) No 3 Year 2018 on the Distribution and Utilization of Zakat made to regulate the Distribution and Utilization of Zakat to be in accordance with the teachings of sharia and applicable regulations, as well as to improve the efficiency and effectiveness of zakat distribution. The regulation divides the distribution of zakat into two main categories, namely distribution and utilization. Distribution is the distribution of zakat to *mustahik* in the form of consumptive (charity), while empowerment is a form of optimal utilization of zakat without reducing its value and usefulness in the form of productive business, so that it is useful to achieve public benefit.²⁴

Zakat and Community Empowerment

There are several community empowerment models that can be applied to communities, and some of these models can be applied to the Bajo Tribe, including:²⁵

1. **Participatory Approach:** Actively involving the Bajo community in the process of planning, implementing, and evaluating empowerment programs. This approach ensures that the programs designed are in line with the needs and aspirations of the community, as well as increasing the sense of ownership and sustainability of the program.
2. **Capacity Building:** Providing training and mentoring to the Bajo tribe community to improve their skills, knowledge and ability to sustainably manage marine resources, develop creative economic enterprises, improve sanitation and health practices, and improve access to education.

²⁴Survey Preverensi Publik dan Muzaki Terhadap program Penyaluran BAZNAS ON/05/DKPN/IV/2024.

²⁵ Edi Suharto, "Membangun Masyarakat Memberdayakan Rakyat, p. 86-88.

3. Institutional Strengthening: Support the establishment or strengthening of local institutions, such as co-operatives or joint business groups, that can facilitate economic activities, resource management, and advocacy of the interests of the Bajo people.
4. Strategic Partnerships: Building partnerships with government, non-governmental organizations, academia, and the private sector to optimize resources, expertise, and funding in support of Bajo tribe empowerment programs.

Of the four types of empowerment models, strategic partnerships involving stakeholders and the Bajo Tribe in order to optimize resources and capacity building through skills training can be elaborated in the Bajo Tribe community.

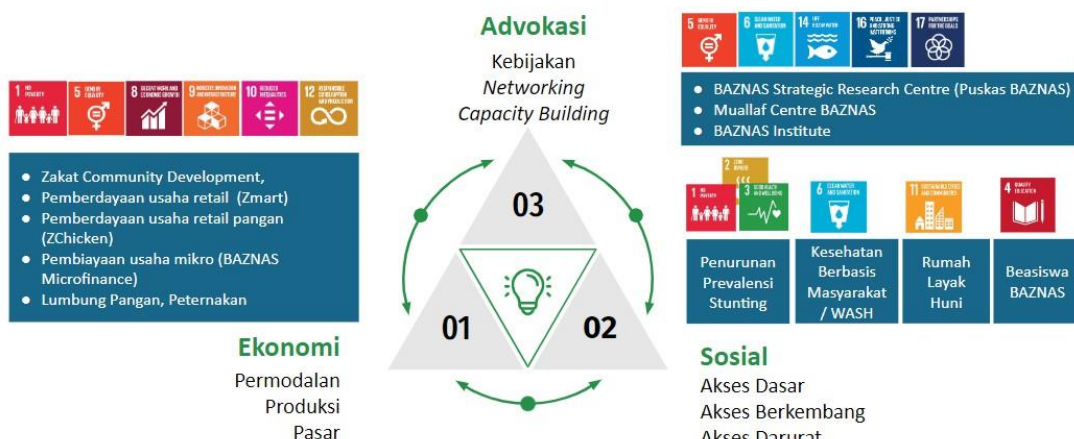


Figure 1. SDGs-based Zakat Distribution Model
Source: BAZNAS, 2023

The zakat distribution model in the figure above includes the distribution and utilization of zakat which is a program of BAZNAS RI and can be adopted by BAZNAS at the provincial and district/city levels. And among those adopted by BAZNAS Bone Sub-district in distributing zakat to the Bajo Tribe community can be seen from the realization of several related programs.

In realizing its programs, BAZNAS distributes and utilizes zakat to the Bajo Tribe community in collaboration with KUA Tanete Riattang Timur Sub-district through several approaches as follows:

1. Providing traditional consumptive assistance that can be felt directly by the community. Some parties consider that limited access to meet and dialogue freely with the Bajo tribe is a challenge, both due to access to the territoriality of the Bajo tribe's settlement and access to communication. Especially for the Bajo tribe who live in the Bajoe coastal area, Bone Regency, distance is not a reason for the difficulty of entering the Bajo tribe's settlement area, because the distance from Watampone city is relatively close, only approximately three km to reach the Bajo tribe's settlement. However, the access referred to here is

access to communication and acceptance by the Bajo Tribe community in Bone Regency. It is not easy to approach and coordinate with the Bajo people if they consider the presence of other parties to be unfavorable to them. From the author's observations, this stigma arises due to the lack of a positive response from the Bajo tribe to outside communities. This is because the Bajo tribe is often used as an object of "suffering" that only benefits outsiders and society, such as when they are the object of research because they are considered unique and inclusive, on the other hand they feel that they are used as an object of significant vote-contributing campaigns by politicians with various promises that generally do not materialize. Building closeness and familiarity requires a long and continuous time through emotional and kinship approaches, but it is not enough if it is not accompanied by material assistance.

The inclusive attitude shown by the Bajo tribe is not only due to internal factors but also external factors that cause inclusiveness towards outsiders. The local government and the community in general consider that the Bajo tribe does not easily socialize with other communities and tribes.

In response to the inclusive character of the Bajo Tribe, BAZNAS Bone Sub-district collaborated with the KUA of Tanete Riattang Timur to take a family approach and try to understand their character as a community that is not familiar and tends to be closed to people outside their community. Donations in the form of consumptive zakat, as well as donations of rice boxes every Friday, zakat fitrah assistance and distribution of sacrificial meat are one way to strengthen closeness and good relations with the Bajo Tribe community, especially among housewives. Through this Humanitarian Program, BAZNAS began an approach to change the mindset of the Bajo Tribe towards the importance of improving welfare in terms of spirituality, health, and understanding of religion and the need for sustainable education. In some moments, BAZNAS and KUA are present to provide support and support to the Bajo Tribe such as providing financial assistance in order to succeed the *Maulid* commemoration program and others.

One of BAZNAS' main initiatives in this regard is to provide food assistance and basic needs to Bajo tribe families affected by extreme poverty. Food packages and daily necessities are distributed regularly, ensuring that they have access to decent basic needs.

This approach continues today, and in addition to zakat mal, every year BAZNAS distributes zakat fitrah as a form of attention in helping the consumption of those who are mostly in the economic strata of pre-prosperous families. The Bajo people who are classified as poor and do not receive compensation from the government or other parties receive monthly compensation from BAZNAS through the Humanitarian Program.

2. Some residents of the Bajo Tribe who are classified as poor and poor also receive consumptive assistance every month.²⁶ Those who receive this regular

²⁶ Interview with A. Jamilatullail, Amil Zakat BAZNAS Bone Regency, September, 2023.

- monthly assistance are parents who do not have access to assistance from the government, do not have a job or because they are no longer able to work and there are no other parties who support them either from family or others.
3. The distribution of zakat in the field of education is carried out through tuition assistance, both directly and indirectly. In the health sector, zakat is channeled in the form of curative treatment. While in the humanitarian field, zakat is given for the handling of victims of natural disasters, accidents, persecution, and other humanitarian tragedies. The distribution of zakat in the field of da'wah and advocacy is used to support preachers, construction of houses of worship, and other assistance that strengthens da'wah and advocacy activities. Based on the research results, BAZNAS in distributing educational assistance by providing some school equipment to school children of the Bajo Tribe community.
 4. Development of reading and writing the Qur'an which is termed the Koran for Bajo Tribe Children. BAZNAS as funding funds provide recitation equipment such as iqra' books and Qur'anic mushaf and KUA acts as teachers and teaching staff. The lack of access to education to read and write the Qur'an so that these students are late and somewhat backward in knowing how to read and write, this is also triggered by the lack of motivation from their families and environment which also plays an important role in motivating healthy competition among children.
 5. The establishment of Majelis Taklim al-Ikhlas, which generally consists of housewives, as a means of learning the Koran and gaining spiritual enlightenment through daily, weekly and monthly recitations. The role of BAZNAS in this case is to provide cement assistance to build a place of recitation in the yard of one of the residents who gave up part of his house to be used as a means of gathering in the taklim assembly. In addition, BAZNAS also provided al-Qur'an, prayer tools such as prayer mats and sent da'iyah to educate and guide the Bajo Tribe community in understanding the basics of their religion. The role of the KUA is to be a regular coach through a KUA instructor.
 6. In the field of health, BAZNAS organizes regular social services and free health services such as mass circumcision by registering and facilitating all Bajo children who have not been circumcised, and pick-ups for circumcision at certain locations held by BAZNAS. At the same time BAZNAS realizes its work program according to the needs of the Bajo community such as the Health program by conducting mass treatment and circumcision in collaboration with several medical scholars, Kodim, Polres and Yasin Hospital Bone Regency. In realizing this program, BAZNAS also involves the KUA of Tanete Riattang Timur as part of its partners, such as registering uncircumcised children and mobilizing them through a family approach. These positive values have led to a positive response from the Bajo tribe, resulting in a close relationship and
-

continuous cooperation to date. Health check-ups, provision of medicines, and education on healthy lifestyles of food and environmental hygiene should be the main concerns of the local government on an ongoing basis.

7. Providing traditional productive zakat assistance

The utilization of zakat here is given to the mustahik of the Bajo tribe who are able to manage a business by giving them the assistance of goods needed to be sold or produced, this is prioritized to members of the majelis taklim who are under the guidance of KUA extension workers. This is also one way of emotionally approaching so that those who receive assistance strive to study harder and be able to improve their living conditions.

Over the years, there has been a common assumption from the Bone Regency government and the local community that the Bajo tribe's mindset is difficult to change. Their traditional lifestyle as wandering fishermen is often seen as an obstacle to empowerment and development.²⁷ Efforts and endeavors have been made by BAZNAS in collaboration with the KUA of Tanete Riattang Timur Sub-district through economic, da'wah and education and health approaches. This collaboration was carried out in an effort to reconstruct the Bajo Tribe's mindset towards development and improving the quality of life through several approaches mentioned above.

Community empowerment is a process that aims to increase the strength and independence of individuals or community groups, both in economic, social and political terms.²⁸ In the context of coastal communities such as the Bajo Tribe, empowerment is an important effort to free them from the poverty and underdevelopment experienced so far. In the context of community empowerment, mindset reconstruction is key to building community awareness and active participation in the programs implemented.

One effective community empowerment strategy is to combine religious values and local culture.²⁹ In the context of Muslim-majority Indonesia, Islamic values can be integrated in community empowerment programs to ensure sustainability and better acceptance among the community. Mindset reconstruction is the process of changing the mindset, attitude, and behavior of individuals or community groups to achieve sustainable positive change.³⁰

What has been done by BAZNAS Bone Regency together with KUA in distributing and empowering zakat is an effort to improve the lives of the Bajo people both financially and spiritually. This was revealed by Mrs Ninca as one of the activists of the Al-Ikhlas recitation of the Bajo Tribe formed by the

²⁷ Social Service Report, *Kajian Sosial Budaya Suku Bajo di Kabupaten Bone*. Bone: Dinsos, 2019.

²⁸ Ife, J. *Community Development in an Uncertain World*. Cambridge: Cambridge University Press, 2013.

²⁹ Crabtree, R. D. *The Integrated Approach to Rural Development: Building on the Experience of Gal Oya*, Sri Lanka. World Development, 2013, p. 28-46.

³⁰ Interview with Ninca, Member of the Management of the al-Ikhlas Taklim Council of the Bajo Tribe, September 2023.

Tanete Riattang KUA that the recitation members who are members of the taklim assembly get new knowledge that was not known and not understood before. Likewise, the children of the Bajo Tribe, they get education, especially reading and writing the Qur'an, according to him their children already have a place to learn, especially learning the Qur'an (reciting the Koran).

The cooperation between BAZNAS and KUA is a complementary cooperation, BAZNAS helps financially and KUA helps the Bajo community spiritually, BAZNAS prepares facilities and infrastructure such as helping cement to build a part of the house of one of the residents who volunteered part of his house to be used as a place for majelis taklim activities as well as a place to study the Koran for Bajo children and other positive activities. Likewise, BAZNAS' role in distributing guidebooks for recognizing the Hijaiyah letters to the Qur'an.³¹

Zakat and Empowerment of the Bajo Tribe Community in Bone

The Bajo tribe has long lived in the Bajoe coastal area in Bone Regency. Based on oral tradition, the Bajo people who live in Teluk Bone are considered to be related in origin to the people of Johor, Malaysia. Bajo people are known as boat people because they live on the coast and their economic activity is as fishermen. They have their own set of values that serve as a reference for them in their daily interactions. These values can be considered as social capital possessed by the Bajo people. Some of the social capital of the Bajo people in Bone, among others: friendly attitude (*makacowe*), mutual trust (*matappa*), mutual assistance and high solidarity (*situloh-tuloh*), involvement in groups and networks (*sama*), social cohesion and inclusiveness. smooth use of information and communication technology, collective action and cooperation, as well as social and political empowerment.³²

Based on what was witnessed by the researchers, the Bajo tribe needs continuous support and for a long time, because the conditions of deprivation and poverty and deprivation in terms of health, education, the environment as well as economics and spirituality have not improved significantly. This is in line with what was conveyed by the Pembina Majelis Taklim Al-Iklas Suku Bajo and the recitation of Bajo children that they must be assisted on an ongoing basis because mentally they are not too aware of the importance of education from all aspects and improving living standards. Their children are not encouraged to learn so that when the children recite the Koran for a few days, they have begun to recognize their lessons, suddenly they don't come for a while, so they forget their lessons again

³¹ Interview with H. Maharajuddin, Deputy Chair III of BAZNAS for the 2017-2023 period, Bone Regency, September, 2023.

³² W. Aswita, "Arrangement of The Bajo Ethnic Fishermen Settlement Area Based on Ecology and Local Wisdom on The Coast of Bone Bay," *International Journal of Multidisciplinary Research and Studies* 5, No. 6 (2022), p. 59-82. Syamsul Bahri, "Modal Sosial Orang Bajo di Bajoe Kabupaten Bone Sulawesi Selatan," *Walusuji: Jurnal Sejarah dan Budaya* 8, No. 1 (2017), p. 153-164.

when they come, it is the same as starting a new lesson, this is a big challenge for us in fostering children, as well as mothers.³³

The existence of the Zakat Community Development program initiated by BAZNAS in empowering the community by targeting mustahik communities living in villages that are lagging behind in welfare, as well as facilities and infrastructure. By providing productive-based zakat assistance to the community, it is hoped that this mustahik community can work together in utilizing the funds managed to help businesses that have been run by them, such as farming, gardening, trading, and others. Thus, it is expected that their welfare will improve and not only in terms of material, but also education, health, and spiritual.³⁴

The program, of course, must have an initial assessment to determine the right community in a village to be given an empowerment program by BAZNAS. Then there is also a need for measurement, the results of the program or evaluation tools. So the Puskas BAZNAS team responded to this by creating a measuring tool called the Zakat Village Index or IDZ. In general, the IDZ component is formed by 5 (five) dimensions, namely economy, health, education, humanity, and da'wah in accordance with the field of zakat distribution carried out by BAZNAS. Each dimension has several variables and indicators that will be the reference to calculate the index.³⁵ This is based on the conception that measuring poverty must be done holistically and comprehensively. This means that both material and spiritual aspects must be considered. This is in accordance with Islamic teachings derived from the Quran and Sunnah,³⁶ for example, the Qur'an surah Taha verses 118-120 and al-Quraisy verses 3-4 outline several things that are considered basic needs that must be met. These basic needs consist of the need to perform worship; the need for food, clothing, shelter and the need for security. In this context, the basic needs are material needs and spiritual needs. The inability to fulfil these needs will place a person or household in the category of poor, either materially poor, spiritually poor or both.³⁷

From the explanation above, the author sees the importance of Zakat Community Development to be applied in the Bajo Tribe in overcoming various problems from all sides of life. The collaboration between BAZNAS and KUA Tanete Riattang Timur Sub-district is a positive step for the Bajo Tribe but is considered insignificant due to financial assistance and the lack of personnel who can educate the community from children to adults.

³³ Interview with Azizah, Tanete Riattang Timur KUA Extension Officer, Bone Regency, September 2023.

³⁴ Badan Amil Zakat Nasional, *Indeks Desa Zakat*, Jakarta: Puskas Baznas, 2017.

³⁵ M, H. Zaenal, et.al, "Increasing Urban Community Empowerment through Changing of Poverty Rate Index on the Productive Zakat Impact Increasing Urban Community Empowerment through Changing of Poverty Rate Index on the Productive Zakat Impact, *Puskas Baznas Working Paper Series Working Paper* 14, No. 1 (2017), p. 31–53.

³⁶ Irfan Syauqi Beik & Arsyianti, Measuring Zakat Impact on Poverty and Welfare Using CIBEST Model, *Journal of Islamic Monetary Economics and Finance*, 1, No. 2 (2016), p.144.

³⁷ Irfan Syauqi Beik and Arsyianti, "Measuring Zakat Impact on Poverty and Welfare Using CIBEST Model," *Journal of Islamic Monetary Economics and Finance* 1, No. 2 (2016).

From the ZCD program, it is expected that the role of BAZNAS is not only limited to fulfilling basic needs but is also expected to try to empower the Bajo tribe economically under continuous guidance and education such as training programs in fish farming skills, seafood processing, and entrepreneurship. This aims to provide an alternative source of income and improve their standard of living in a sustainable manner. Through the efforts BAZNAS has made, its involvement is not only providing short-term assistance, but also planting the seeds of sustainable change. They endeavor to improve the lives of the Bajo tribe as a whole, both materially and spiritually. With an Islamic spirit and social solidarity, it is hoped that BAZNAS can bring change and hope to this community, helping them to achieve a better and more dignified life.

In this context, what can be understood is an effort to develop society by activating its potential and abilities. This means that people are empowered to independently identify and choose things that are beneficial to them. By using this thinking, it can be concluded that an empowered society is a society that has the ability to make choices and has the opportunity to make various choices in an effort to create conditions that allow society's potential to develop. Strengthening the potential or power of society and being able to provide protection for the conditions of marginalized and disadvantaged communities. In the empowerment process, the weak must be prevented from lacking power in facing the strong.³⁸

The collaboration between BAZNAS and the KUA is a breakthrough that needs to be followed up by the Bone Regency government, with the open access to communication and the emotional approach that is built should be used as a means of empowering the Bajo Tribe in increasing awareness of the environment and increasing their capacity both as part of their household and as a community, and the stigma about the difficulty of changing the thinking of the Bajo Tribe is no longer a reason to try to improve their conditions in all aspects of human life as noble creatures.

Conclusions

This study concludes that BAZNAS and KUA have contributed to efforts to empower the coastal communities of the Bajo Tribe through intense communication starting from providing consumptive assistance, followed by productive assistance. The empowerment approach using zakat funds then extends to efforts to educate them through increasing their personal capacity, such as in terms of awareness of the importance of education, especially religious education. This was done successfully, as was awareness of the importance of health so that BAZNAS and KUA facilitated them for health checks and mass circumcisions for their sons who had not been circumcised. What BAZNAS and KUA are trying and doing is not yet significant because the Bajo tribe still needs help and support for a

³⁸Fauzan Samad, et.al., "Strategy of Community Economy Empowerment Through the Management of Waqf Assets at The Baitussalihin Mosque in Ulee Kareng, Banda Aceh City," *Jurnal Sosiologi Dialektika Sosial* 10, No. 1 (2024).

long time. Zakat Community Development is one way to improve the material and spiritual standard of living of the Bajo Tribe. The role of government stakeholders is expected to provide material and moral support and follow up by collaborating with trusted institutions in improving the standard of living of the Bajo Tribe.

References

Journals and Books

- Aksa, Retna, "Kehidupan Suku Bajo di Pulau Torosiaje, Sulawesi Selatan," *Jurnal Penelitian Budaya*, 2018.
- Al-Faruqi, Ismail, *Al-Tawhid: Its Implication for Thought And Life Herndon*, The International Institute of Islamic Thought, 1992.
- Aswita, W., "Arrangement of The Bajo Ethnic Fishermen Settlement Area Based on Ecology and Local Wisdom on The Coast of Bone Bay," *International Journal of Multidisciplinary Research and Studies* 5, No. 6 (2022). DOI:10.33826/ijmras/v05i06.5.
- Aziz, Moh. A., et.al., *Dakwah Pemberdayaan Masyarakat: Paradigma Aksi Metodologi*, Yogyakarta: PT Lkis Pelangi Aksara, 2009.
- Badan Pusat Statistik, *Statistik Pendidikan Agama Kabupaten Bone*, Bone: BPS, 2021.
- Bahri, Syamsul, "Modal Sosial Orang Bajo di Bajoe Kabupaten Bone Sulawesi Selatan," *Walasuji: Jurnal Sejarah dan Budaya* 8, No. 1 (2017). DOI:10.36869/wjsb.v8i1.112.
- Bahtiar, Eko, "SWOT Analysis of the Mempawah Regency Baznas Development Strategy in Collecting Zakat Funds," *Journal of Islamic Law* 1, No. 1 (2020). DOI: <https://doi.org/10.24260/jil.v1i1.12>.
- Beik, Irfan Syaumi and Arsyanti, *Measuring Zakat Impact on Poverty and Welfare Using CIBEST Model*, Journal of Islamic Monetary Economics and Finance, 2016.
- Daud, Muhammad, *Sistem Ekonomi Islam: Zakat dan Wakaf*, Jakarta: Universitas Indonesia, 1998.
- Dewi, Chynthia Kusuma, "Pola Permukiman Suku Bajo di Wilayah Pesisir Kecamatan Konga Kabupaten Intan Jaya, Papua," *Jurnal Teknik Lingkungan* 22, (2016).
- Emzir, *Metodologi Penelitian Pendidikan, Kuantitatif dan Kualitatif*, Jakarta: Raja Grafindo Persada, 2013.
- Faisal Faisal, et.al., "Strengthening Zakat Rules in Indonesia: A Legal Study of the Law on the Government of Aceh," *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 7, No. 1 (2023). DOI: <http://dx.doi.org/10.22373/sjhk.v7i1.13993>.
- Hannani Hannani, et. al., "Zakat for Mama Biang in Maluku, Indonesia: Ulama Opinion on Fīṣabilillāh in the Perspective of Islamic Legal Anthropology," *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 7, No. 2 (2023). DOI: <http://dx.doi.org/10.22373/sjhk.v7i2.17044>.

- J. W. Creswell, *Penelitian Kualitatif dan Desain Riset: Memilih di antara Lima Pendekatan*, Yogyakarta: Pustaka Pelajar, 2014.
- Jahar, Asep Saepudin, "Bureaucratizing Sharia in Modern Indonesia: The Case of Zakat, Waqf and Family Law," *Studia Islamika* 26, No. 2 (2019). DOI: <https://doi.org/10.15408/sdi.v26i2.7797>.
- Muhajir, *Islam in Practical Life*, Sh. Muhammad Asyraf: Lahore, 1974.
- Refnita, Desi, "The Mustahik Zakat in Various Dimensions of Fiqh in Era Society 5.0," *El-Mashlahah* 11, No. 1 (2021). DOI: <https://doi.org/10.23971/elma.v11i1.2285>.
- Robert. K. Yin, *Studi kasus; Desain dan metode*, Jakarta: Raja Grafindo Persada, 2009.
- Safi, Louay M., "Islamic Law and Society," *The American Journal of Islamic Social Sciences*, (1990).
- Sahirman Sahirman, "Pemberdayaan Ekonomi Masyarakat Miskin Kecamatan Koto Tengah Oleh Rumah Zakat Kota Padang," *Jurnal al-Mizan* 9, No. 1 (2022). DOI:10.54621/jiam.v9i1.278
- Samad, Fauzan, et.al., "Strategy of Community Economy Empowerment Through the Management of Waqf Assets at The Baitussalihin Mosque in Ulee Kareng, Banda Aceh City," *Jurnal Sosiologi Dialektika Sosial* 10, No. 1 (2024). DOI: <https://doi.org/10.29103/jsds.v10i1.15440>.
- Satria, Arif, *Ekologi Politik Nelayan*, Yogyakarta: LKiS, 2019.
- Sugiyono, *Memahami Penelitian Kualitatif*, Bandung: Alfabeta, 2015.
- Suharto, Edi, *Membangun Masyarakat Memberdayakan Rakyat*, Bandung: Refika Aditama, 2005.
- Syahbandir, Mahdi, et.al., "State Authority for Management of Zakat, Infaq, and Sadaqah as Locally-Generated Revenue: A Case Study at Baitul Mal in Aceh," *al-Ihkam: Jurnal Hukum dan Pranata Sosial* 17, No. 2 (2022). <https://doi.org/10.19105/al-lhkam.v17i2.7229>.
- Syamsu al-Din Muhammad ibn al-Khatib al-Syarbaini, *Mugni Al-Muhtaj, Ma'rifah Ma'ani Al-Fadz Al-Minhaj*, Juz I, Bairut; Dar al-Fikr: 1998.
- Wahyu, Bima and Meri Yarni, "Fungsi Baznas Dalam Pengelolaan Zakat Di Provinsi Jambi Berdasarkan Undang-Undang Nomor 23 Tahun 2011," *Limbago Journal of Constitutional Law* 2, No. 2 (2022). DOI:10.22437/limbago.v2i2.17231
- Yahya, Imam, "Zakat Management in Indonesia: A Legal Political Perspective," *Ahkam* 30, No. 2 (2020). DOI: 10.21580/ahkam.2020.30.2.6420.
- Yusuf al-Qaradawi, *al-Hulul al-Mustauradah wa Kaifa Janata 'Ala Ummatina*, Maktabah Wahbah: al- Wahbah: al-Qahirah, 1988.

Interviews

Interview H. Zainal Abidin, the Chairman of BAZNAS Bone Regency, September 2023.

Interview with A. Jamilatullail, Amil Zakat BAZNAS Bone Regency, September, 2023.

Interview with H. Maharajuddin, Deputy Chair III of BAZNAS for the 2017-2023 period, Bone Regency, September 2023.

Interview with Azizah, Tanete Riattang Timur KUA Extension Officer, Bone Regency, September 2023.

Interview with Ninca, Member of the Management of the al-Ikhlas Taklim Council of the Bajo Tribe, September 2023.