

Productive Zakat and Local Economic Resilience in Remote Communities: Evidence from Kahayya Village

Zakat Produktif dan Ketahanan Ekonomi Lokal di Masyarakat Terpencil: Bukti dari Desa Kahayya

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Article History	Received (February 21 st , 2026)	Revised (April 2 nd , 2026)	Accepted (May 30 th , 2026)
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Article Info

Abstract

This article outlines how communities in remote areas of Kahayya Village continue to face structural barriers to economic development, including geographical isolation, limited access to capital, weak market connectivity, inadequate infrastructure, and low managerial capacity. The study examines how productive *zakat* (almsgiving) can contribute to the empowerment and economic resilience of remote communities through the *Rumah Zakat* program in Kahayya Village, Kindang District, Bulukumba Regency, South Sulawesi. Employing a qualitative descriptive design, the study investigates the potential of the local economic sector, the mechanisms of productive *zakat* intervention, the role of field facilitators, and factors influencing program sustainability. Data were collected through participant observation, in-depth interviews, and document analysis involving *Rumah Zakat* facilitators, community self-help groups, community leaders, and beneficiary households. Findings indicate that the program operates via an integrated model combining the provision of productive capital, post-harvest technology, managerial training, financial literacy, market facilitation, social group strengthening, and continuous mentoring. Coffee processing emerged as the primary economic pathway, with beneficiaries reporting significant increases in monthly income following product standardization and value-added processing. The program also diversified household income through ecotourism, livestock farming, and processed coffee products. The study identifies field-based mentoring, social capital, institutional transparency, and the utilization of local resources as key supporting factors, while poor road infrastructure, unstable telecommunications, and market access constraints remain significant challenges. This study contributes to the

Keywords

Economic
Empowerment;
Kahayya Village;
Local Economic
Development;
Productive Zakat;
Remote
Communities;
Rumah Zakat;
Social Capital;

literature by situating productive *zakat* within the context of geographically isolated coffee-producing communities and demonstrating how philanthropy can function not merely as income support, but as an instrument for building local economic resilience.	
Abstrak	Kata Kunci
Artikel ini menguraikan bahwa masyarakat di wilayah terpencil di Desa Kahayya terus menghadapi hambatan struktural dalam pembangunan ekonomi, termasuk isolasi geografis, akses modal yang terbatas, konektivitas pasar yang lemah, infrastruktur yang tidak memadai, dan kapasitas manajerial yang rendah. Studi ini mengkaji bagaimana zakat produktif dapat berkontribusi terhadap pemberdayaan dan ketahanan ekonomi lokal di masyarakat terpencil melalui program Rumah Zakat di Desa Kahayya, Kecamatan Kindang, Kabupaten Bulukumba, Sulawesi Selatan. Dengan menggunakan desain deskriptif kualitatif, studi ini meneliti potensi sektor ekonomi lokal, mekanisme intervensi zakat produktif, peran fasilitator lapangan, serta faktor-faktor yang memengaruhi keberlanjutan program. Data dikumpulkan melalui observasi partisipatif, wawancara mendalam, dan analisis dokumen yang melibatkan fasilitator Rumah Zakat, kelompok swadaya masyarakat, tokoh masyarakat, dan rumah tangga penerima manfaat. Temuan menunjukkan bahwa program ini beroperasi melalui model terintegrasi yang menggabungkan penyediaan modal produktif, teknologi pascapanen, pelatihan manajerial, literasi keuangan, fasilitasi pasar, penguatan kelompok sosial, dan pendampingan berkelanjutan. Pengolahan kopi muncul sebagai jalur ekonomi utama, di mana penerima manfaat melaporkan peningkatan pendapatan bulanan yang signifikan setelah adanya standardisasi produk dan pengolahan bernilai tambah. Program ini juga mendiversifikasi pendapatan rumah tangga melalui ekowisata, kegiatan peternakan, dan produk olahan kopi. Studi ini mengidentifikasi pendampingan berbasis lapangan, modal sosial, transparansi kelembagaan, dan pemanfaatan sumber daya lokal sebagai faktor pendukung utama, sementara infrastruktur jalan yang buruk, telekomunikasi yang tidak stabil, dan kendala akses pasar tetap menjadi tantangan yang signifikan. Studi ini memberikan kontribusi pada literatur dengan menempatkan zakat produktif dalam konteks masyarakat penghasil kopi yang terisolasi secara geografis serta menunjukkan bagaimana filantropi dapat berfungsi bukan sekadar sebagai bantuan pendapatan, melainkan sebagai instrumen untuk membangun ketahanan ekonomi lokal.	Pemberdayaan Ekonomi; Desa Kahayya; Pengembangan Ekonomi Lokal; Zakat Produktif; Masyarakat Terpencil; Rumah Zakat; Modal Sosial;
To cite this article: Hasbiullah Jabbar, Mukhtar Alshodiq, Muhammad Yusuf Sandy. (2026). "Productive Zakat and Local Economic Resilience in Remote Communities: Evidence from Kahayya Village" <i>JIPDeS: Journal of Indonesian Philanthropy and Development Studies</i>, Volume 1, Issue 1, January-June 2026; Page: 131 – 154.	
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INTRODUCTION

Background of the Problem

Economic disparities between urban and rural areas remain a critical challenge to national development in Indonesia. Although macroeconomic growth has demonstrated positive trends, the distribution of welfare remains uneven, particularly in remote areas ([Massauna et al., 2025](#)). Communities living in remote areas are often trapped in a cycle of poverty due to limited access to economic resources and adequate infrastructure ([Noviana Putri & Amin, 2025](#)).

The socioeconomic conditions of remote communities in Indonesia are generally characterized by limited individual capacity to manage and develop available local resources. One contributing factor is the lack of investment and stakeholder attention directed toward disadvantaged regions, which has widened income disparities ([Lasaiba, 2023](#)). This situation calls for wealth-redistribution instruments that are more effective and sustainable than temporary social assistance.

From the perspective of Islamic economics, zakat represents a strategic instrument for addressing such socioeconomic inequalities. Zakat is not merely a ritual obligation but also an economic institution that facilitates the redistribution of wealth from the *aghiya* (wealthy) to the *mustahik* (economically disadvantaged) ([Alghifari, 2025](#)). Professionally managed zakat has the potential to serve as a catalyst for grassroots economic development.

Kahayya Village, located in Kindang District, Bulukumba Regency, represents a remote area with abundant natural resources but significant accessibility constraints. Situated in a highland region, the village possesses coffee as one of its principal commodities; however, local farmers continue to face challenges related to access to capital and market opportunities ([Ilmar M & Riswandi, 2023](#)). Geographical constraints frequently make it difficult for central and local government interventions to reach the area intensively.

The natural tourism and agricultural potential of Kahayya Village has yet to be fully transformed into improved local welfare. A major challenge is the limited quality of human resources in managing local product value chains ([Muhtasom & Ahmad, 2019](#)). In the absence of systematic mentoring, local communities tend to sell agricultural products in raw form, resulting in low bargaining power and limited economic returns.

Islamic philanthropy, through the National Amil Zakat Agency (BAZNAS) of Bulukumba Regency, has introduced a distinctive economic empowerment model through the "Rumah Zakat" concept. Rather than focusing exclusively on consumptive assistance, the program emphasizes productive economic empowerment based on local potential ([Mustika et al., 2024](#)). Rumah Zakat deploys *Relawan Inspirasi* to provide direct assistance to remote communities. Accordingly, community empowerment in Kahayya Village cannot be separated from the strategic role of the *Relawan Inspirasi* assigned by Rumah Zakat ([Isman, 2021](#)). These facilitators serve as catalysts that bridge community needs with institutional resources. The presence of field facilitators within the research location

enables technical challenges faced by *mustahik* to be addressed promptly through participatory problem-solving.

The presence of Rumah Zakat in Kahayya Village has provided new momentum for local economic empowerment. Through business-capital interventions and technical training, community members are encouraged to increase the value added of Kahayya coffee ([Isman, 2021](#)). This empowerment model integrates spiritual values with economic self-reliance, thereby contributing to stronger social resilience.

One of the principal focuses of economic empowerment in remote areas is the standardization of local product quality to enhance competitiveness in broader markets ([Pristiwa et al., 2024](#)). Without adequate certification and packaging, flagship products such as Kahayya coffee are often valued merely as raw commodities. Rumah Zakat facilitates access to more advanced post-harvest processing technologies to increase the value added of these products ([Mayrowani, 2013](#)).

The hilly geographical conditions of Kindang District also contribute to high logistics costs for communities in Kahayya Village. As a result, the profit margins received by local producers remain relatively narrow when competing with products originating from more accessible areas. Therefore, empowerment strategies need to incorporate innovations in distribution systems and the utilization of digital platforms to shorten excessively long supply chains ([Hasminiar et al., 2024](#)).

Theoretically, productive zakat has a greater potential to increase income than consumptive zakat. The provision of working capital enables *mustahik* to establish new employment opportunities and expand the scale of their businesses ([Oktaviani & Bahri, 2018](#)). In the long term, the transformation of *mustahik* into *muzakki* (zakat payers) represents a major objective of economic empowerment programs ([Nasrul et al., 2025](#)). However, the effectiveness of empowerment initiatives in remote areas such as Kahayya depends heavily on risk-management mechanisms and program sustainability. Limited digital infrastructure frequently constrains the marketing of *mustahik* products beyond the local area ([Alwi et al., 2023](#)). Therefore, productive capital assistance needs to be integrated with broader market-access strategies.

Rumah Zakat applies a rigorous selection and assessment system to ensure that assistance reaches the intended beneficiaries and corresponds to their specific needs ([Rizqi, 2022](#)). In Kahayya Village, this approach is implemented through the establishment of community-based business groups that provide a platform for residents to develop their economic organizational capacities. Collective cooperation is expected to reduce operational costs and strengthen the bargaining position of coffee farmers.

The social structure of Kahayya Village, which continues to uphold the values of *gotong royong* (mutual cooperation), represents valuable social capital for the empowerment program. Rumah Zakat utilizes this social capital by establishing Community Self-Help Groups (Kelompok Swadaya Masyarakat/KSM) to manage collective economic activities ([Dianmurti & Ghozali, 2017](#)). Through these groups, business risks can be shared, while horizontal knowledge transfer among artisans and coffee farmers can take place more effectively.

Economic empowerment in remote areas also faces the persistent challenge of low financial literacy. Many rural micro-enterprise operators have limited capacity to distinguish household finances from business capital ([Herlambang & Rusdiyanto, 2022](#)). Rumah Zakat's regular mentoring is therefore critical for strengthening the managerial capabilities of beneficiaries. In addition to economic empowerment, the Rumah Zakat program in Kahayya also addresses digital literacy among village youth. Engaging young people as "digital drivers" is expected to facilitate the introduction of Kahayya's local products to national e-commerce markets ([Permata Putri et al., 2025](#)). The integration of local wisdom with information-technology competencies is an important prerequisite for successful economic empowerment in the Industry 4.0 era, including in remote communities ([Nugroho & Andarini, 2020](#)).

Beyond its material dimension, zakat-based empowerment also encompasses the spiritual and moral dimensions of community development. The strengthening of values such as honesty and diligence in economic activities constitutes an integral component of the mentoring curriculum implemented by Rumah Zakat ([Liza et al., 2025](#)). Such an approach contributes to the development of a more ethical and sustainable business ecosystem amid global economic challenges.

It is important to emphasize that the success of economic empowerment through zakat should be assessed in terms of the extent to which beneficiaries' dependence on external assistance can be gradually reduced. Rumah Zakat applies a *graduation* scheme whereby beneficiaries who have achieved economic independence are gradually transitioned toward becoming new *muzakki* ([Khatimah & Nuradi, 2020](#)). This transition requires sustained monitoring to ensure that the independence achieved is durable and that beneficiaries do not subsequently fall back below the poverty line.

Environmental sustainability also constitutes an integral component of empowerment in Kahayya Village, particularly because the area is situated within the Bulukumba watershed region. Rumah Zakat encourages the adoption of organic and environmentally friendly agricultural practices that minimize damage to the surrounding forest ecosystem ([Dianmurti & Ghozali, 2017](#)). Such ecological awareness is important to ensure that current economic activities do not compromise the living environment and resource base of future generations in the mountainous region.

Information-access inequality frequently causes remote communities to miss opportunities provided through government programs. In this context, Rumah Zakat serves as a facilitator connecting village potential with regional development policies in Bulukumba Regency ([Hidayat et al., 2024](#)). Synergy among philanthropic institutions, local government, and local communities can create an inclusive development ecosystem based on the principle of *no one left behind* ([Masykur et al., 2024](#)).

From a managerial perspective, accountability and transparency in the management of zakat funds by Rumah Zakat constitute important factors in building public trust ([Ghoriyyudin et al., 2024](#)). Such trust helps maintain the continuity of financial resources allocated to Kahayya Village for the implementation of long-term programs. In this

context, transparency also encompasses the reporting of empowerment outcomes to donors as evidence of the tangible impacts generated by the zakat they contribute.

The synergy between Kahayya Village's local potential and Rumah Zakat's professional management is expected to provide a potential model for other remote villages in Indonesia. The Rumah Zakat experience in Kahayya suggests that poverty in remote areas can be addressed through the productive utilization of community-based philanthropic resources managed transparently. Empirical evidence indicates that increases in zakat distribution are positively associated with local economic growth ([Suprayitno, 2020](#)).

The dynamics of volatile global markets require the people of Kahayya Village to develop strong economic resilience. Economic diversification, shifting from dependence on a single commodity toward multiple creative and productive activities, therefore represents an important strategy promoted through Rumah Zakat's mentoring program.

Against this complex yet potentially transformative background, this study is important for identifying a comprehensive pathway for empowering remote communities. Academic research specifically examining the dynamics of economic empowerment through Rumah Zakat in Kahayya Village remains limited. Previous studies have predominantly focused on urban settings or the general management of philanthropic institutions. This study therefore addresses an important gap in the literature concerning community empowerment under conditions of geographical isolation.

Based on the foregoing discussion, the study entitled "The Potential for Economic Empowerment of Remote Communities through Rumah Zakat in Kahayya Village, Kindang District, Bulukumba Regency" is important to undertake. The study is expected to provide strategic recommendations for relevant stakeholders seeking to improve the welfare of remote communities through Islamic philanthropic instruments.

Identification of Problems

Based on the aforementioned background, the author identifies several problems that constitute the main focus of this study, as follows:

1. **Limited Geographical Accessibility:** The location of Kahayya Village in a remote and highland area creates significant challenges in transportation and goods distribution, thereby constraining the optimal circulation of economic activities within the community.
2. **Low Bargaining Power of Local Commodities:** Despite its abundant natural resources, particularly Kahayya coffee, local commodities have not yet been supported by adequate post-harvest processing technologies. Consequently, farmers tend to sell unprocessed products to middlemen at relatively low prices.
3. **Limited Access to Business Capital:** Local communities face difficulties in accessing formal financial institutions to obtain capital for business development, resulting in economic activities that largely remain at a subsistence level.

4. Limited Managerial Skills and Financial Literacy: Community capacity remains constrained in terms of business administration, separation of personal and business finances, and entrepreneurial skills, thereby limiting the ability of local actors to manage and expand their economic activities.
5. Inadequate Supporting Infrastructure: Economic-support infrastructure remains limited, particularly internet connectivity for digital marketing and access to modern processing equipment at the village level.
6. Dependence on a Single Economic Sector: The local economy remains heavily dependent on a limited range of commodities, particularly monocultural production, making households highly vulnerable to market price fluctuations and climate-related changes.
7. Suboptimal External Stakeholder Synergy: Coordination between local government development programs and philanthropic initiatives remains limited in addressing poverty-related challenges in geographically specific areas such as Kahayya Village.
8. Threats to Program Sustainability: There are concerns that productive economic activities may decline or cease once the mentoring and empowerment support provided by the zakat institution, Rumah Zakat, is discontinued or withdrawn from the area.
9. Low Product Standardization and Branding: Local Kahayya products have not yet been adequately supported by halal certification and strong branding, limiting their ability to penetrate modern retail channels and potentially access international markets.
10. Outmigration of the Productive Workforce: Younger generations in Kahayya Village tend to migrate to urban areas or overseas destinations because they perceive rural economic activities as offering limited financial prospects.

Formulation of the Problem

Based on the aforementioned background and identification of research problems, this study formulates the following research questions:

1. How can the potential of local economic sectors, particularly coffee and tourism, in Kahayya Village be optimized as instruments for poverty alleviation among remote communities?
2. How does the economic empowerment model implemented by Rumah Zakat through the Desa Berdaya program address constraints related to access to capital and limited managerial skills among the people of Kahayya Village?
3. To what extent is the mentoring provided by Rumah Zakat's Relawan Inspirasi effective in increasing the value added of local products and expanding market access for local business actors in the area?

4. What internal and external supporting and inhibiting factors influence the sustainability of zakat-based economic empowerment programs in areas with limited accessibility, such as Kahayya Village?
5. What strategies can integrate Islamic philanthropic values, digital technology, and local wisdom to foster sustainable economic self-reliance among the Kahayya community?

Objectives and Benefits of Research

Research Objectives

This study aims to:

1. Identify and map the potential of leading economic sectors, particularly coffee farming and ecotourism, in Kahayya Village as key instruments for poverty alleviation among remote communities.
2. Provide an in-depth description of the economic empowerment model and mechanisms implemented by Rumah Zakat through the Desa Berdaya program in Kindang District.
3. Assess the extent to which Relawan Inspirasi contributes to enhancing managerial capacity, increasing product value added, and expanding market access for *mustahik* beneficiaries.
4. Identify the supporting and inhibiting factors that influence the success and sustainability of zakat-based economic empowerment programs in areas characterized by significant geographical challenges.
5. Develop an integrated strategy combining productive zakat management, technological utilization, and local wisdom to foster sustainable economic self-reliance in Kahayya Village.

Research Benefits

1. Theoretical and Academic Benefits
 - a. Contributing to the development of scholarly literature on productive zakat management and the sociology of development, particularly in the context of community empowerment in geographically remote areas.
 - b. Providing a reference and empirical basis for future research examining the dynamics of Islamic philanthropy and community-based poverty alleviation rooted in local community contexts.
2. Practical Benefits
 - a. For Rumah Zakat: The findings are expected to serve as an internal evaluation reference for improving the quality of community mentoring programs and

mustahik graduation strategies in areas with characteristics similar to Kahayya Village.

- b. For Local Governments: The study is expected to provide policy input for formulating rural development policies and strengthening cross-sectoral collaboration between local governments and Zakat Management Organizations (*Lembaga Amil Zakat*—LAZ).
- c. For the Kahayya Village Community: The study is expected to provide an objective assessment of the community's economic potential and encourage local business groups to continuously innovate in improving their livelihoods and achieving greater economic self-reliance.
- d. For Other Philanthropic Organizations: The study is expected to serve as a model or *best practice* for designing empowerment programs based on the utilization of region-specific potential and comparative advantages.

THEORETICAL AND CONCEPTUAL FRAMEWORK

Theoretical Framework

1. Theory of Productive Zakat Utilization

The primary theoretical foundation of this study is the concept of productive zakat, which refers to the allocation of zakat funds as business capital to be developed and utilized by *mustahik* (zakat beneficiaries). Unlike consumptive zakat, which is intended to meet immediate needs and is generally exhausted after use, productive zakat aims to establish sustainable sources of income and strengthen the long-term economic capacity of beneficiaries (Pelitawati et al., 2025; Fitri, 2017). Theoretically, the success of productive zakat can be assessed through the transformation of *mustahik* into *muzakki* (graduation), which indicates improvements in both material welfare and spiritual well-being (Hartono & Anwar, 2018).

2. Community Empowerment Theory

Community empowerment refers to a process of providing power, resources, and capabilities to disadvantaged groups so that they can develop greater autonomy and self-reliance. According to the empowerment perspective, interventions should encompass three principal dimensions: enabling, empowering, and protecting (Kosasih et al., 2025). In the context of Kahayya Village, empowerment is implemented through technical assistance and mentoring provided by *Relawan Inspirasi*, with the objective of transforming local natural resources and community potential into sustainable economic value.

3. Local Economic Development Theory

Local Economic Development (LED) theory emphasizes the utilization of locally available resources—including natural, human, and social resources—to stimulate economic growth and improve livelihoods within a particular geographical area. In

remote regions, local economic development frequently relies on the development of comparative advantages (Anggraeni & Sugianto, 2017), such as coffee production in Kahayya Village. This approach is more likely to generate sustainable outcomes when accompanied by strengthened community institutions, capacity development, and broader access to markets.

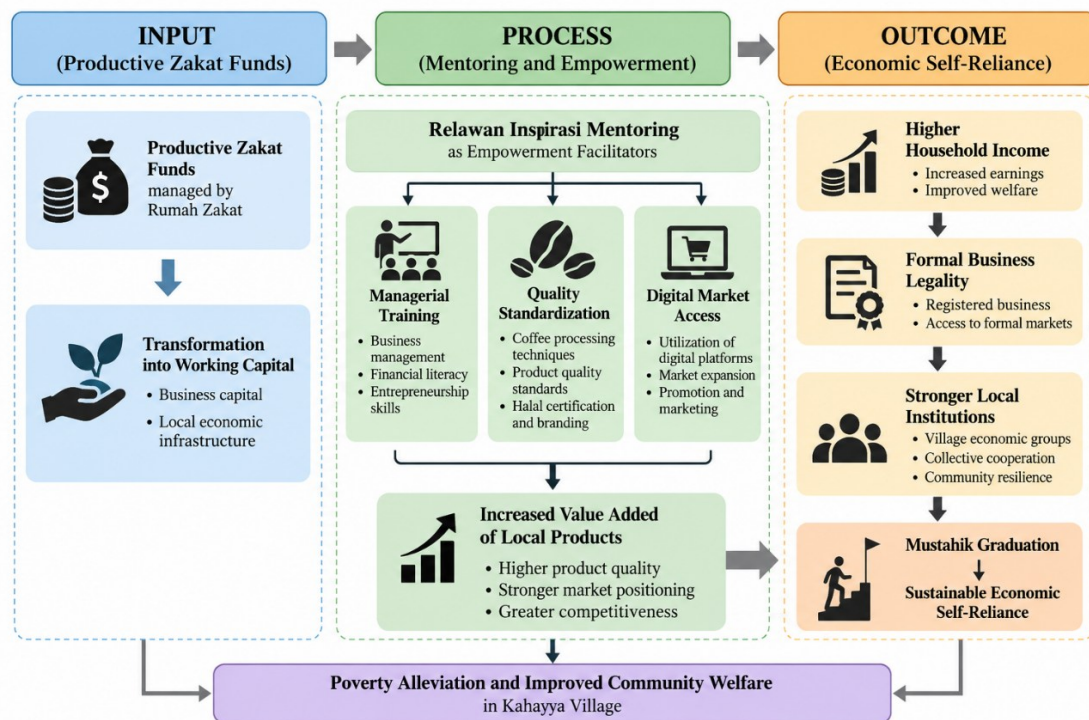
Conceptual Framework

The conceptual framework of this study positions productive zakat funds managed by Rumah Zakat as the primary stimulus (*input*) for breaking the cycle of poverty in Kahayya Village. Within the Rumah Zakat empowerment ecosystem, these funds are not provided merely as consumptive cash assistance but are transformed into working capital and investments in local economic infrastructure. This approach is consistent with the theoretical proposition that the effectiveness of zakat in poverty alleviation depends substantially on the appropriate allocation of capital to productive sectors that are relevant to the economic potential of a given region (Permatasari, 2025).

At the process stage, the central focus is on the intensive mentoring provided by Relawan Inspirasi as empowerment facilitators. This intervention encompasses managerial training, quality standardization of Kahayya coffee commodities, and the utilization of digital platforms to expand market reach. The presence of field-based facilitators in remote areas represents a critical variable in ensuring the sustained transfer of knowledge and technology (Hombone, 2025). Through this active engagement, community members are encouraged to increase the value added of local products as a means of overcoming geographical barriers and high logistics costs.

As the final outcome, this empowerment model is expected to foster measurable economic self-reliance through a *mustahik graduation* mechanism. The success of the intervention is indicated by increased household income, formalization of business legality, and the strengthening of more resilient village-level economic institutions. By integrating Islamic philanthropic values with the optimization of local economic potential, the people of Kahayya Village are expected to transition from passive beneficiaries to active agents of development with greater economic and social self-reliance.

The following forms the conceptual framework of this study:



METHODOLOGY

This study employs a qualitative approach with a descriptive research design to explore in depth the phenomenon of economic empowerment in remote areas. A qualitative approach was selected because it provides a comprehensive understanding of the processes, meanings, and social interactions occurring between Rumah Zakat facilitators and the Kahayya Village community (Sugiyono, 2023). The research focuses on gathering empirical data concerning local economic potential, the productive zakat intervention model, and the tangible impacts experienced by *mustahik* within a challenging geographical context.

The research site was purposively selected in Kahayya Village, Kindang District, Bulukumba Regency, based on its characteristics as a remote area with promising local commodities but significant accessibility constraints. The research subjects or key informants consisted of Relawan Inspirasi Rumah Zakat, managers of *Kelompok Swadaya Masyarakat* (KSM), community leaders, and *mustahik* who benefited from the Desa Berdaya program. Informants were selected using purposive sampling to ensure that the data were obtained from individuals directly involved in the empowerment process (Moleong, 2021).

Data were collected using three primary techniques: participant observation, in-depth interviews, and documentary analysis. Participant observation was conducted to directly examine coffee production activities and microenterprise management in the field, while in-depth interviews were employed to explore participants' perceptions and changes in their livelihoods. In addition, documentary analysis of Rumah Zakat's periodic program

reports and village profiles was conducted as a secondary data source to strengthen the analysis of field findings.

Data analysis followed an interactive model consisting of three stages: data reduction, data display, and conclusion drawing or verification. The collected data were systematically screened and condensed to focus on aspects relevant to the research questions and subsequently presented in a structured descriptive narrative. To ensure data credibility, the study employed source triangulation and methodological triangulation by comparing information obtained from different informants and cross-checking interview findings against evidence from field observations.

RESULTS AND DISCUSSION ANALYSIS

Research Data Results

Kahayya Village, located in the highlands of Kindang District, is characterized by mountainous topography, with an elevation ranging from 900 to 1,400 meters above sea level. Geographically, the village has considerable agricultural potential, particularly Arabica and Robusta coffee, which thrive on the slopes of Mount Lompobattang (Bahri, 2025). However, the findings indicate that prior to the intervention by Rumah Zakat, local communities faced substantial constraints in supply-chain management and access to business capital.

The challenging road conditions and limited telecommunications infrastructure have resulted in high logistics costs in Kahayya Village. Farmers have often been compelled to sell their harvest in the form of “red cherries” or *coffee cherries* to middlemen at prices below prevailing market levels. Consequently, farmers receive only a limited profit margin, making it difficult to achieve significant improvements in household welfare in this remote area (Interview, 20 December 2025).

Rumah Zakat intervened in Kahayya Village by positioning Relawan Inspirasi as the primary empowerment facilitators. The initial intervention involved a needs assessment to identify *mustahik* with entrepreneurial potential but limited access to capital. The data indicate that the majority of the productive-age population in Kahayya work as coffee farmers and agricultural laborers with unstable incomes (Interview, 20 December 2025).

The intervention implemented by Rumah Zakat focused on institutional strengthening through the establishment of Kelompok Swadaya Masyarakat (KSM), or Community Self-Help Groups. These groups serve as collective learning platforms through which farmers acquire knowledge of improved post-harvest management practices. Through the KSM, coffee-processing equipment, including *pulpers* and *hullers*, was provided to increase the value added of coffee products, transforming them from raw commodities into processed coffee products, particularly *green beans* (Interview, 20 December 2025).

Table 1. Profile of Beneficiaries and Types of Rumah Zakat Interventions in Kahayya Village

No.	Business Category	Number of <i>Mustahik</i> (Households)	Type of Assistance/Intervention	Capacity Development
1	Coffee Farmers	45	Capital and post-harvest equipment	Wet-processing (<i>full-wash</i>) techniques
2	Processed-Food and Coffee SMEs	15	Production facilities and branding	Packaging, halal certification, and PIRT licensing
3	Ecotourism	10	Guide training and supporting infrastructure	Village tourism management
4	Livestock	20	Livestock stock and feed	Organic fertilizer production

Source: Processed by the researchers (2026).

The interview data reveal that improvements in community income became increasingly apparent following the standardization of local products. With mentoring from Relawan Inspirasi, Kahayya coffee farmers have developed the capacity to process their harvest into specialty coffee. The selling price of coffee that undergoes proper post-harvest processing increased by approximately 40–60% compared with coffee sold in raw form to middlemen (Interview, 20 December 2025).

Beyond the plantation sector, Rumah Zakat also identified the potential for nature-based tourism in Kahayya Village, including Puncak Donggia and Lake Lurayya. Empowerment activities in this sector included training local youth to work as professional tour guides and homestay managers (Interview, 20 December 2025). The integration of coffee agrotourism and nature-based tourism has contributed to income diversification among communities living in the mountainous and remote area.

Financial literacy has also become an important component of the weekly mentoring activities. Many *mustahik* previously did not maintain financial records for their businesses. Following the intervention, however, they have increasingly developed the habit of separating business capital from household consumption expenditures. Education concerning the importance of saving and emergency-fund management has gradually encouraged a shift from predominantly consumptive patterns toward more productive financial behavior.

Field data further indicate that the utilization of productive zakat in Kahayya Village has contributed to reducing unemployment at the village level. Young people who had previously considered migrating to Makassar or Kalimantan, and even to neighboring Malaysia, have increasingly chosen to manage local coffee shops or engage in small-scale coffee export activities (Interview, 20 December 2025). This finding suggests that empowerment based on local economic potential can contribute to reducing the pressure for productive-age workers to migrate to urban areas or overseas.

Table 2. Average Monthly Income of *Mustahik* Before and After the Program

No.	Business Sector	Income Before (IDR)	Income After (IDR)	Percentage Increase
1	Independent Coffee Farmers	1,200,000	2,100,000	75%
2	Ground Coffee Processors	800,000	1,500,000	87.5%
3	Tourism Managers	500,000	1,200,000	140%

Source: Processed by the researchers (2026).

The most significant challenge identified in the study concerns the continuity of electricity supply and internet connectivity, which are frequently disrupted during extreme weather conditions. These disruptions constrain product marketing through social media and e-commerce platforms. To address this limitation, Rumah Zakat has developed strategic partnerships with coffee enthusiast communities in major cities to facilitate the offline absorption and distribution of local coffee products.

Economic empowerment in Kahayya Village also incorporates an environmental dimension through the adoption of sustainable agricultural practices. Farmers are encouraged to use organic fertilizer produced from coffee husks and livestock manure. This approach not only reduces production costs but also contributes to maintaining soil quality in the buffer zone surrounding the protected forest area.

From a social perspective, the program has strengthened the community's social capital through the practice of *gotong royong* within business groups. Regular discussions at the “Rumah Literasi” or village community center have created a supportive environment for knowledge sharing among residents. This social capital constitutes an important community resource for remote populations in responding to economic shocks and maintaining collective resilience.

Analysis and Discussion of Research Results

The success of economic empowerment in Kahayya Village demonstrates that the effectiveness of productive zakat depends not only on the amount of funds distributed but also, and more importantly, on the appropriateness of the mentoring model. Rumah Zakat implements a strategy that positions *mustahik* as active agents rather than merely passive recipients of assistance. This approach is consistent with the argument that productive zakat has substantially greater long-term economic leverage than consumptive zakat (Lestari & Alwi, 2022). In remote areas, the presence of philanthropic institutions helps fill the gap in access to capital that has historically been difficult to overcome through both conventional and Islamic banking institutions.

The transformation of coffee from a raw commodity into a value-added product in Kahayya Village represents a practical implementation of Local Economic Development (LED) theory. By providing post-harvest processing technologies, Rumah Zakat has strengthened the bargaining position of coffee farmers vis-à-vis middlemen.

Theoretically, value addition through standardization and processing constitutes a key strategy for rural communities seeking to escape the vulnerability associated with fluctuating commodity prices (Mayrowani, 2013). Kahayya coffee is therefore increasingly positioned not merely as an agricultural commodity but as a creative economic product with a distinctive geographical identity.

The presence of Relawan Inspirasi in the field functions as a bridge for transferring information, knowledge, and technology to geographically isolated communities. This mentoring role is crucial in ensuring that capital assistance is not diverted toward short-term consumptive needs. Previous research emphasizes that intensive mentoring constitutes a major determinant of the success of community-based economic empowerment programs (Muhtasom & Ahmad, 2019). In Kahayya Village, the facilitators function simultaneously as business mentors and social mobilizers who strengthen community confidence and encourage local innovation.

The utilization of nature-based tourism as a source of income diversification demonstrates an emerging understanding of economic resilience. The people of Kahayya Village are no longer solely dependent on a single economic sector, particularly coffee monoculture, but have begun to optimize the potential of environmental and tourism services. This strategy is particularly relevant given the growth prospects of highland tourism following the pandemic (Muhtasom & Ahmad, 2019). Economic diversification provides an additional safety net when coffee harvests decline or international coffee prices experience significant fluctuations.

Despite the substantial economic potential, infrastructure and logistics constraints in mountainous areas remain unresolved challenges. High transportation costs in remote areas such as Kindang District can erode the profit margins generated through improvements in product quality. Studies of rural logistics distribution indicate that without adequate road infrastructure, village-based products face persistent difficulties in competing with products originating from more accessible areas. Therefore, interventions by zakat institutions need to be complemented by coordinated infrastructure development policies implemented by local governments.

The financial literacy component implemented by Rumah Zakat through weekly managerial education has contributed to changes in the economic behavior of *mustahik*. The separation of household finances from business capital constitutes a fundamental foundation for the sustainability of microenterprises (Lawang et al., 2025). In Kahayya Village, this behavioral transformation is reflected in the ability of business groups to manage collective revolving funds independently. This finding demonstrates that empowerment involves not merely the transfer of material resources but also a transformation of community mindsets and intellectual capacity.

The strengthening of social capital through the establishment of Kelompok Swadaya Masyarakat (KSM) has become an important element of community resilience in Kahayya Village. Collective cooperation in coffee processing enables production-cost efficiencies and facilitates the sharing of business risks. From the perspective of economic sociology, strong rural social capital can constitute a valuable community asset for responding to

market shocks. The incorporation of *gotong royong* into a modern institutional framework strengthens both social cohesion and local economic productivity (Pranadji, 2016; Unayah, 2017).

The synergy between spiritual values, particularly Islamic philanthropy, and professional zakat management creates an inclusive development model. Community members in Kahayya Village demonstrate a stronger sense of responsibility in managing capital derived from zakat funds because of the moral and spiritual dimensions associated with receiving resources entrusted by the wider Muslim community. Institutional accountability through transparent reporting of empowerment outcomes strengthens trust among both *muzakki* and *mustahik* (Alhubbullah et al., 2019; Berlian & Awaluddin, 2022; Siregar et al., 2025). This model contributes to the development of a more equitable and transparent grassroots economic ecosystem.

The graduation scheme implemented by Rumah Zakat in Kahayya Village provides important insights into program sustainability. The transformation of *mustahik* into *muzakki*, or at least into *munfiq*, represents a significant indicator of effective empowerment (Zulkarnain & Farkhani, 2021; Efendi, 2024; Kamaruddin, 2025). In Kahayya Village, this graduation process is not pursued prematurely but is implemented through a consolidation phase in which beneficiaries strengthen their economic independence until their businesses become sufficiently stable to withstand market dynamics. Such an approach helps reduce the risk of beneficiaries returning to conditions of economic vulnerability after the mentoring period ends.

Overall, the economic empowerment potential of Kahayya Village through productive zakat is substantial when managed through a holistic approach. The integration of business capital, human-centered mentoring, utilization of local economic potential, and reinforcement of spiritual values provides a comprehensive framework for addressing poverty in remote areas. This study suggests that persistent poverty in geographically marginalized communities should be understood not as an immutable condition but as a multidimensional challenge associated with limited access to resources, markets, knowledge, and sustained mentoring. Within this context, modern Islamic philanthropic management can contribute to expanding economic opportunities and strengthening community capacity for sustainable self-reliance.

Analysis Research

The analysis indicates that transparency in the management of zakat funds by Rumah Zakat constitutes a key factor contributing to the success of the program in the field. Community members feel involved in decision-making processes concerning the direction of village development. A strong sense of belonging toward the program encourages *mustahik* to assume greater responsibility for managing the business capital provided to them.

The process of *mustahik graduation* or economic self-reliance in Kahayya Village is implemented gradually through semiannual evaluations of business performance.

Several selected *mustahik* have now been able to allocate part of their profits to *infaq* and *sadaqah* through Rumah Zakat. This transformation from beneficiaries into donors represents an important indicator of the success of productive zakat utilization.

Despite these positive outcomes, the study finds that synergy with the Bulukumba Regency Government needs to be strengthened, particularly with regard to improving road accessibility to Kahayya. Physical infrastructure remains a determining factor influencing the extent to which local products can compete beyond the village. Government support for large-scale product certification is also highly expected to strengthen the competitiveness and marketability of local products.

The utilization of zakat funds for the economic empowerment of remote communities demonstrates greater potential for sustainable impact than short-term social assistance. Through intensive mentoring, Rumah Zakat has been able to transform the geographical challenges faced by Kahayya Village into promising economic opportunities. The resulting self-reliance is not merely reflected in increased income but also in the restoration of community dignity, confidence, and agency.

The “Kopi Kahayya” branding strategy, positioning the product as authentic coffee originating from the highlands of Bulukumba, has begun to gain broader recognition through participation in various MSME exhibitions facilitated by the institution. The use of modern packaging combined with storytelling about the experiences and struggles of farmers in remote areas has enhanced the product's perceived value among urban consumers. This finding demonstrates the importance of integrating marketing and branding dimensions into community empowerment programs.

The sustainability of the Kahayya program increasingly depends on a younger generation that is becoming more familiar with technology and business management. Rumah Zakat provides scholarships for farmers' children to pursue relevant education, with the expectation that they will eventually return and contribute to village development. This intergenerational transfer of economic leadership at the village level provides an important foundation for ensuring that the empowerment process continues even after the zakat institution withdraws its field facilitators.

Overall, the findings indicate that Rumah Zakat has played a catalytic role in promoting inclusive local economic development in Kahayya Village. Through the productive utilization of zakat, the structural constraints associated with poverty in remote areas can be addressed incrementally through a human-centered approach grounded in local economic potential. The Kahayya experience provides a potentially transferable model for considering similar empowerment approaches in other remote areas of Indonesia.

The findings further suggest the need to strengthen collaboration among philanthropic organizations, academic institutions, and business practitioners. Empowering remote communities should not be regarded as the responsibility of a single institution but as a collective effort to promote greater economic inclusion and ensure that development opportunities reach geographically marginalized communities. The experience of Kahayya Village demonstrates that geographical remoteness can coexist with the development of greater economic self-reliance and community capacity.

Limitations

This study has several limitations. First, its geographical scope is limited to Kahayya Village, meaning that the challenges and economic potentials identified may reflect context-specific characteristics that cannot be directly generalized to other remote areas with different socio-cultural, geographical, and institutional conditions.

Second, the study is constrained by the limited observation period available for assessing the long-term economic effects of the *mustahik graduation* program. The transformation from beneficiary status toward sustainable economic self-reliance requires continuous observation across several agricultural and harvest cycles. Consequently, the findings primarily reflect conditions observed during the study period rather than long-term trajectories of economic transformation.

Third, limited telecommunications connectivity and physical infrastructure at the research site created technical constraints for real-time verification of digital data. As a result, the analysis relies substantially on the depth and quality of primary data obtained through interviews and field observations conducted during the research period.

These limitations should be considered when interpreting the findings, particularly regarding their transferability to other remote-community contexts and the assessment of the long-term sustainability of productive-zakat-based economic empowerment.

Research Novelty & Contribution

The novelty of this study lies in the integration of a productive-zakat-based economic empowerment model specifically contextualized within the coffee commodity ecosystem of an area characterized by significant geographical challenges, such as Kahayya Village. Unlike previous studies that have predominantly focused on zakat management in urban settings, this study presents the Desa Berdaya intervention model, which combines the optimization of local comparative advantages with the strategic role of *Relawan Inspirasi* as a catalyst for economic self-reliance in remote communities.

Furthermore, this study offers a new perspective on how Islamic philanthropy can function as an instrument of economic resilience for highland communities facing logistical distribution barriers and limited access to formal markets. At the same time, the model facilitates the transformation of *mustahik* into creative economic actors by building on and preserving local knowledge, cultural values, and community-based practices.

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study concludes that Kahayya Village possesses substantial economic potential through its Arabica coffee production and highland ecotourism resources. Although these potentials were previously constrained by geographical barriers and dependence

on middlemen, they have been increasingly optimized following structured interventions. The transformation from the sale of raw commodities into value-added processed products has emerged as a key mechanism for strengthening the economic bargaining position of communities in this remote area.

The empowerment model implemented by Rumah Zakat through the Desa Berdaya program has contributed to addressing constraints related to business capital and limited managerial capacity. The provision of productive business capital, combined with post-harvest processing technologies, has encouraged *mustahik* to adopt more structured and professional economic practices. The development of local economic institutions through collective business groups has also contributed to the formation of a more organized and increasingly self-reliant village-level business ecosystem.

The role of Relawan Inspirasi emerged as a critical factor in the implementation of economic empowerment in Kahayya Village. Intensive mentoring extended beyond technical production assistance to include financial literacy and managerial education. The presence of field facilitators helped bridge information and technological gaps, enabling remote communities to gain greater access to knowledge concerning product quality standards and broader market opportunities.

The principal supporting factors identified in the study include strong community social capital and transparent zakat fund management, which contributed to building trust among stakeholders. Although the program faced constraints related to inadequate road infrastructure and unstable telecommunications connectivity, external partnerships helped mitigate some of these risks. The integration of Islamic philanthropic values with local knowledge and community practices contributed to strengthening economic resilience among communities living in the highland area.

As a final outcome, the program demonstrated tangible results in the form of increased *mustahik* household income and progress toward economic self-reliance through the *mustahik graduation* scheme. The economic transformation observed in Kahayya Village indicates that productive zakat management grounded in regional economic potential can contribute to addressing poverty in remote communities. Accordingly, this empowerment model provides a relevant reference for developing similar interventions in other geographically marginalized areas, while recognizing the importance of sustained mentoring and context-specific adaptation.

Recommendations

Based on the research findings, the following recommendations and policy considerations may be considered by relevant stakeholders:

1. Recommendations for Rumah Zakat

Rumah Zakat is encouraged to strengthen its post-graduation sustainability program by developing a more self-sustaining digital marketing ecosystem for coffee farmers in Kahayya Village. The technological capacity of *Relawan Inspirasi*

should be further strengthened to enable facilitators to train local youth as capable digital marketing operators. In addition, Rumah Zakat should consider facilitating the establishment of a formal sharia-based cooperative as a stronger legal and institutional platform for the Kelompok Swadaya Masyarakat (KSM), enabling them to gain broader access to government support and small-scale export partnerships.

2. Recommendations for the Bulukumba Regency Government

The Bulukumba Regency Government is encouraged to prioritize the improvement of road infrastructure and telecommunications connectivity in Kindang District, particularly the access route to Kahayya Village. Without adequate physical infrastructure, the village's flagship products will continue to face high logistics costs. The local government should also consider integrating Rumah Zakat's empowerment initiatives into the Village Medium-Term Development Plan (RPJMDes) to strengthen cross-sectoral coordination and minimize overlapping interventions. Furthermore, administrative facilitation for obtaining geographical indication certification for Kahayya Coffee should be strengthened to protect local intellectual property and enhance product competitiveness.

3. Recommendations for the Kahayya Village Community

The Kahayya community is encouraged to maintain social cohesion and the spirit of *gotong royong* within business groups as a collective mechanism for responding to market price fluctuations. Community members should consistently adopt sustainable agricultural practices and maintain the quality of processed coffee products in order to preserve consumer trust and market reputation. In addition, collective awareness should be strengthened to allocate a portion of business profits to a community endowment fund or social fund, thereby fostering greater financial self-reliance and enabling the community to address urgent local needs without excessive dependence on external assistance.

AUTHOR CONTRIBUTIONS STATEMENT

The author was solely responsible for all stages of the research and manuscript preparation. The author contributed to the conceptualization of the study and formulation of the research background concerning economic empowerment through Rumah Zakat in Kahayya Village. The author developed the research methodology, including the selection of the research site and the design of qualitative data collection instruments. The author conducted the investigation and curation of primary data through interviews and field observations involving beneficiaries and program facilitators. The author also undertook the formal analysis by linking empirical findings with theories of productive zakat management and local economic development. In addition, the author was responsible for drafting the original manuscript, revising and editing the manuscript, and preparing data visualizations in the form of research tables. The author takes full responsibility for the originality and integrity of the work and verified all cited references in accordance with applicable academic citation standards.

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