

The Influence of *Muzakki* Beliefs on Philanthropic Management in *Mustahik* Economic Empowerment at BAZNAS Makassar

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This research aims to analyze the influence of *muzakki* beliefs on the management of philanthropy in empowering the *mustahik* economy at the Makassar National Zakat Amil Agency (BAZNAS). *Muzakki's* trust in the institutions that manage zakat, infaq and alms plays an important role in the success of the *mustahik* economic empowerment program, namely people who have the right to receive philanthropic benefits. This research uses a quantitative approach with a survey method involving *muzakki* as the main respondent. Data was collected through a questionnaire distributed to *muzakki* who participated in the Makassar BAZNAS program. The research results show that there is a significant positive relationship between the level of *muzakki's* trust in transparency, accountability and effectiveness in managing philanthropic funds and the success of *mustahik* economic empowerment. *Muzakki's* trust not only influences the amount of donations given, but also plays a role in encouraging active participation of *muzakki* in economic empowerment programs. This research is expected to provide insight for zakat managers and other philanthropic institutions in increasing the trust of *muzakki* to maximize the impact of economic empowerment for *mustahik*.

1. Introduction

1.1 Background

Poverty is a critical issue that continues to be a major topic of discussion. Today, there is a new dimension of poverty that includes not just food insecurity but also income, access to healthcare, education, and knowledge[1]. Zakat, Infaq, and Sadaqah (ZIS), as forms of philanthropy established by Allah SWT, consist of three types of charity aimed at helping Muslims fulfill their social responsibility to address poverty[2]. From the outset, zakat has been viewed as an effective tool for poverty reduction because of its large economic potential to empower zakat recipients (*mustahik*) toward self-sufficiency[3].

If zakat is managed effectively and professionally, it can significantly impact the facilities that support, advance, and assist *mustahik* in improving their economies, in line with zakat's great potential. This study aims to evaluate the influence of *muzakki* trust on the philanthropic management in empowering the economy of *mustahik* at BAZNAS Makassar City.

1.2 Problem Statement

According to the latest census data, Makassar City has a population of 1,477,861 people, with 1,310,005 being Muslim. Makassar has a large potential and many opportunities for empowering mustahik economically. The zakat potential in Makassar City is estimated to reach IDR 1,400 trillion per year. However, the ZIS collection at BAZNAS Makassar in 2024 amounted to IDR 44 trillion, of which only IDR 22 trillion was distributed and utilized for 1,400 mustahik[4]. The gap between zakat potential and actual collection suggests that the philanthropic management, especially in fundraising, has not been fully optimized. In addition to low awareness, this is also caused by wealthy individuals who are supposed to pay zakat but do not fully understand its concept, as well as the lack of muzakki trust in philanthropic institutions [5].

1.3 Objectives and Scope

This study aims to analyze the influence of muzakki trust on the philanthropic management for economic empowerment of mustahik at BAZNAS Makassar City. Muzakki trust is a crucial factor influencing their decision to channel zakat through zakat institutions, directly impacting the effectiveness of zakat fund management. Furthermore, this research will also identify how this trust can enhance muzakki's interest in actively participating in economic empowerment programs organized by BAZNAS.

2. Literature Review

2.1 Muzakki Trust

According to Mahda and Muhammad Haris Riyaldi (2020), muzakki trust refers to the muzakki's assessment of the zakat institution's ability to manage zakat effectively. It is essential for zakat management institutions to build muzakki trust in the zakat management system. Muzakki who trust the zakat management institution are more likely to increase their zakat contributions. This becomes a crucial factor in optimizing zakat collection, which plays an important role in economic empowerment and community welfare[6]. According to Nugraha (2011), muzakki trust motivates them to commit to paying zakat through zakat institutions rather than directly giving to mustahik. Muzakki are also more willing to recommend trusted zakat institutions to others. Zakat management institutions are expected to uphold the principle of transparency to reduce information asymmetry, thereby making zakat collection more optimal. Transparency can be achieved by publishing all reports, including activity, program, and financial reports, and distributing them to muzakki. By doing so, muzakki trust in channelling their zakat funds will increase[7].

According to Safrizal (2015), transparency is a crucial element in enhancing loyalty and trust among zakat administrators. When zakat administrators work optimally, muzakki will trust and be satisfied with their work because the zakat they give is channeled to the rightful recipients. Meanwhile, Nasim and Romdhon (2014) state that transparency in zakat management creates a well-controlled system, as it involves both internal and external parties. With transparency, suspicions and distrust among the public can be minimized, thus growing public trust[8].

2.2 Philanthropic

Philanthropy (philanthropia), derived from two Greek words, “philo” (love) and “anthropos” (human), refers to an individual or group's care for others based on love for fellow humans. Islam initially did not have a specific concept of philanthropy; however, scholars later introduced terms such as al-ata' ijtima'i (social giving), al-takaful al-insani (human solidarity), khayri (giving for good), al-birr (good deeds), and sadaqah (charity), which are analogous. In Islam, every act of kindness is considered an act of charity[9]. Ani Yumarni (2019) defines philanthropy as voluntary giving, voluntary service, and the creation of voluntary associations to help those in need as a manifestation of love[10].

According to Ishak (2021), the development of Islamic philanthropic movements can be seen in the establishment of Islamic philanthropic institutions such as zakat, infaq, and sadaqah[11]. Deden and Udin (2020) explain that the Quran emphasizes charity by focusing on the balance between zakat and prayer. Zakat is mentioned 72 times, and infaq appears 71 times in various forms, while sadaqah is mentioned 24 times, all illustrating the importance of philanthropy in Islam[12].

2.3 Economic Empowerment of Mustahik

Makhrus (2011) defines empowerment as the process of enabling people to gain power or ability to achieve outcomes and benefits. Empowerment is seen as the ability to create changes that improve the quality of life. According to Law No. 23/2011 on Zakat Management, “Mustahik” refers to those who are eligible to receive zakat[12]. Mustahik, derived from the word "haqqo yahiqqu hiqqon wa hiqqotan," means a person who has the right to receive zakat[14].

3. Methodology

This study uses a quantitative approach to analyze the influence of muzakki trust on philanthropy in the economic empowerment of mustahik at BAZNAS Makassar City. This approach relies on numerical data, analyzed through statistical methods to test hypotheses and draw valid conclusions.

3.1 Data Collection

Primary data for this research is obtained directly from BAZNAS Makassar staff through interviews and questionnaires. The sampling method used is probability sampling, where every member of the population has an equal chance of being selected. Secondary data is gathered from official BAZNAS Makassar reports, related philanthropic documents, academic journals, books, and other publications relevant to the economic empowerment of mustahik.

3.2 Analysis Techniques

The analysis uses a quantitative method with linear regression to measure the influence of muzakki trust on philanthropy and the economic empowerment of mustahik. Data collected from questionnaires or interviews are processed using statistical software like SPSS for accurate results.

3.3 Validation

The validity measures how well the research instruments represent the concepts of muzakki trust and philanthropic management. In this study, validity is tested to ensure that each questionnaire item is relevant to the impact of muzakki trust on mustahik's economic empowerment. Reliability tests such as Cronbach's Alpha are used to ensure the consistency and stability of the data.

4. Results and Discussion

4.1 Key Findings

The trust of muzakki in BAZNAS Makassar significantly influences the implementation of zakat-based philanthropy, especially in the economic empowerment of mustahik. This trust is built through transparency in fund management, accountability in reporting, and the credibility of the institution in carrying out its duties. Muzakki who are confident that their zakat is managed effectively are more likely to donate consistently, allowing BAZNAS to run sustainable economic empowerment programs such as skill training, business capital provision, and UMKM mentorship for mustahik. In Makassar, this trust plays a key role in increasing the amount of zakat collected, which directly impacts poverty alleviation and the improvement of community welfare. By maintaining transparency and the quality of its programs, BAZNAS Makassar can strengthen its relationship with muzakki while maximizing the philanthropic impact on mustahik.

4.2 Interpretation of Results

The results of this study align with previous theories and studies that state trust plays a crucial role in enhancing philanthropic contributions, particularly in the context of zakat for economic empowerment (Rizaludin, 2022). High levels of trust in zakat institutions encourage muzakki to contribute more consistently, as they feel confident in the transparency and accountability of fund management. This is further supported by Zulfikri et al. (2023) and Ahmad (2019), who emphasize that transparency, accountability, and clear communication regarding the utilization of zakat are essential for building and maintaining trust. These factors directly influence the effectiveness of zakat collection and distribution, contributing to sustainable development goals and empowering disadvantaged groups. However, the survey results also reveal challenges, such as limited public understanding of how zakat contributions are utilized and the need for greater transparency in reporting. These findings underscore the importance of fostering trust among muzakki to optimize zakat collection and enhance its role in economically empowering mustahik.

5. Discussion

5.1 Comparison with Prior Research

The findings of this study align with prior research that emphasizes the critical role of trust in the effectiveness of zakat management and its impact on the economic empowerment of mustahik. Similar to Rizaludin (2022) and Zulfikri et al. (2023), this study found that transparency, accountability, and clear communication about fund management are essential in fostering trust among muzakki, which in turn encourages consistent contributions. This contributes to the sustainability and effectiveness of economic empowerment programs.

Additionally, the study by Ahmad (2019) supports the view that enhancing trust through proper management directly impacts the success of zakat programs in reducing poverty and supporting community development. However, this study also identified challenges, such as the need for greater public understanding and more extensive outreach, which were not fully addressed in some earlier studies.

5.2 Limitations

This study is not without its limitations. One key limitation is the sample size, which may not be fully representative of the broader muzakki population, potentially limiting the generalizability of the findings. Additionally, while the study focused on BAZNAS Makassar, it may not account for regional variations in zakat management practices across different areas. Furthermore, the research relied heavily on survey responses, which may be subject to biases such as social desirability or misunderstandings of survey questions. Future studies could benefit from a more diverse and larger sample size, including interviews or focus groups to gain deeper insights.

5.3 Future Research

Future research could explore the role of digital platforms in building trust among muzakki, as many zakat institutions are adopting online payment methods. It would also be useful to investigate the long-term impact of zakat on mustahik's economic well-being, especially considering the effectiveness of programs like microfinance or skills training. Furthermore, comparing zakat institutions in different regions could offer valuable insights into how contextual factors influence the relationship between trust, zakat collection, and economic empowerment.

6. Conclusion

This study examined the influence of muzakki's trust on the management of zakat for economic empowerment in Makassar, particularly through BAZNAS. It found that trust, built on transparency, accountability, and communication, plays a crucial role in encouraging consistent zakat contributions, which in turn supports sustainable economic empowerment initiatives for mustahik. The study also highlighted challenges such as limited public understanding of zakat utilization, emphasizing the need for greater transparency. These findings contribute to the field by reinforcing the importance of trust in the success of zakat institutions and their role in poverty alleviation.

7. Recommendation

Based on the findings, it is recommended that BAZNAS Makassar and similar institutions continue to prioritize transparency and improve communication strategies to build and maintain trust among muzakki. Enhanced public outreach regarding the utilization of zakat and the outcomes of empowerment programs would help address the identified challenges. Additionally, expanding research to include diverse regions and examining the role of digital platforms in zakat management could provide further insights into optimizing zakat collection and its impact on mustahik. By strengthening these areas, zakat institutions can maximize their contributions to sustainable development and poverty reduction.

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