

## Research Article

# The Effectiveness of Zakat Management at Desa Berdaya, Mekarwangi Village, Lembang

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**Abstract.**

Implementing productive zakat is still facing obstacles, including *mustahiq* who cannot be trusted in managing the business both operationally and mentally when receiving capital/money. Managing productive zakat is technically more difficult than distributing consumptive zakat, both in terms of procedures and responsibilities. Several studies also showed that the distribution of productive zakat funds did not significantly affect *mustahiq*'s profits and business income. Even if productive zakat affected the growth of *mustahiq* micro-enterprises, it did not affect their welfare. However, this did not dampen Rumah zakat as zakat manager to continue to develop productive zakat management. *Desa Berdaya* Program is a community empowerment process carried out by Rumah zakat Facilitator in a certain area and time, by helping to accelerate the improvement of existing problems in the area. This study aimed to analyze the success of Rumah zakat in managing zakat productively and its obstacles. This study used a qualitative method with an analytical descriptive approach. Primary data sources were obtained through interviews and direct observation of the Mekarwangi village, as one of the villages that received the program. Secondary data sources were obtained through literature study and documentation. This study used thematic analysis to analyze qualitative data from the results of interviews and observations made. The results concluded that *Desa Berdaya* Program of Rumah Zakat had succeeded in increasing 55% of beneficiaries (*mustahiq*) to become entrepreneurs, farmers, and breeders who have a steady income and continue to increase. However, this success was slow since it took seven years of coaching rather than four.

**Keywords:** effectiveness, productive zakat, *Desa Berdaya* program, Rumah zakat

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## 1. INTRODUCTION

Poverty in Indonesia is one of the problems that cannot be solved until now. This is due to the unequal distribution of wealth/income between individuals in society (Zakiyah, 2017). To reduce this poverty and overcome the inequality in society, zakat is applied [1] Zakat is one of the instruments that can grow the community's economy by distributing wealth from rich to poor people [2] Zakat funds can be used for economic empowerment of the poor, so that their welfare increases (Parihat et al., 2020). Therefore, it is hoped that the economy of the poor can improve and their status can transform from *mustahiq* (the beneficiary of zakat) into *muzakki* (the giver of zakat) (Hakim & Noviyanti, 2022).

Indonesia's zakat potential reaches 217 trillion rupiah or 34% of Gross Domestic Product (GDP). This national zakat potential is divided into three major groups, namely national household and individual zakat, national medium and large industrial zakat, state-owned enterprises, and national savings zakat. In 2011, the total number of zakat, infaq, and sadaqah/alms (ZIS) collected nationally through the National Alms Agency (BAZNAS/*Badan Amil Zakat Nasional*) only reached 1.73 trillion rupiah. This number had increased by 15.33% compared to ZIS data collection in 2010, which reached 1.5 trillion rupiah. However, if it was compared to the national data collection recorded in 2002, there was a 25-fold increase in ZIS data or 2,544.1% within a period of nine years.

The average growth of zakat collection as conveyed by the Chairman of BAZNAS, Prof. Dr. Bambang Sudibyo MBA., CA. (May, 2020) in the 2019 National Zakat Statistics, reached 25.7% with the national zakat collection in 2019 reached 10.2 trillion rupiah with a comparison of distribution to its collection of 84.57% valued Effective referring to the Zakat Core Principles categorization. According to the President Director of BAZNAS, this data showed an increase in zakat management in Indonesia, which continues to grow every year. This is marked by the increasing number of innovations and creativity carried out by zakat management organizations both in zakat campaigns as a form of religious propagation and invitation to the community and in distribution programs[5].

Zakat distribution is not only consumptive to meet the direct needs of *mustahiq*, but also can be productive in helping the continuity of fulfilling their economic needs through education, business, and other productive activities. Productive zakat is zakat that is distributed to *mustahiq* by being managed and used for business capital to improve their economic level [6]. The definition of productive zakat also includes zakat assets that are managed and developed by *amil* whose results are distributed to *mustahiq* on a regular basis[7], [8].

The implementation of productive zakat distribution is still facing obstacles. First, most of the *mustahiq* are not trustworthy technically, operationally, and morally in managing the business. Hence, an effort to manage zakat independently is an option. Second, the management of productive zakat is technically more difficult than the distribution of consumptive zakat, both in terms of procedures and responsibilities. Hence, it is rarely introduced or deliberately recommended by existing *amil* institutions (Zalikhha, S., 2016). Several studies have shown that the distribution of productive zakat funds has no significant effect on *mustahiq*'s business profits and income [9]. It can be said that productive zakat affects the growth of *mustahiq*'s micro businesses, but not on their welfare (Shobah & Rifai, 2020). Whereas empowering professionally managed zakat institutions will be able to overcome all factors causing poverty (Nasution et al., 2018).

Zakat funds are distributed in the form of productive and consumptive zakat. Based on the study conducted by the Indonesia Zakat and Development (IZD) in 2012, zakat distribution program was proven to reduce the number of *mustahiq*'s poverty by 21.11%. However, this program had not been able to reach all poor people in Indonesia. It can be seen by the high poverty rate in Indonesia reaching around 9.78% or 26.42 million people in the period September 2019-March 2020 (BPS, 2020).

Rumah Zakat is a philanthropic institution that manages zakat, infaq, sadaqah/alms, and other social funds through several community empowerment programs established on July 2, 1998, until now. The empowerment program is realized into four clusters, namely *Senyum Juara* (Education), *Senyum Sehat* (Health), *Senyum Mandiri* (Economic Empowerment), and *Senyum Lestari* (Environmental Sustainability Initiative). However, one program is not mandatory to run, namely *Senyum Lestari* (Environmental Sustainability Initiative) in which that this program is engaged in trainings, one of which is fashion training. Additionally, *Senyum Lestari* also held programs for forest planting and dry land planting. In its empowerment process, Rumah Zakat is assisted by Inspirational Volunteers (*RI/Relawan Inspirasi*) as a driving force and guide of village communities to achieve the objectives of this empowerment process. Meanwhile, the empowered community is called the beneficiary (*PM/Penerima Manfaat*).

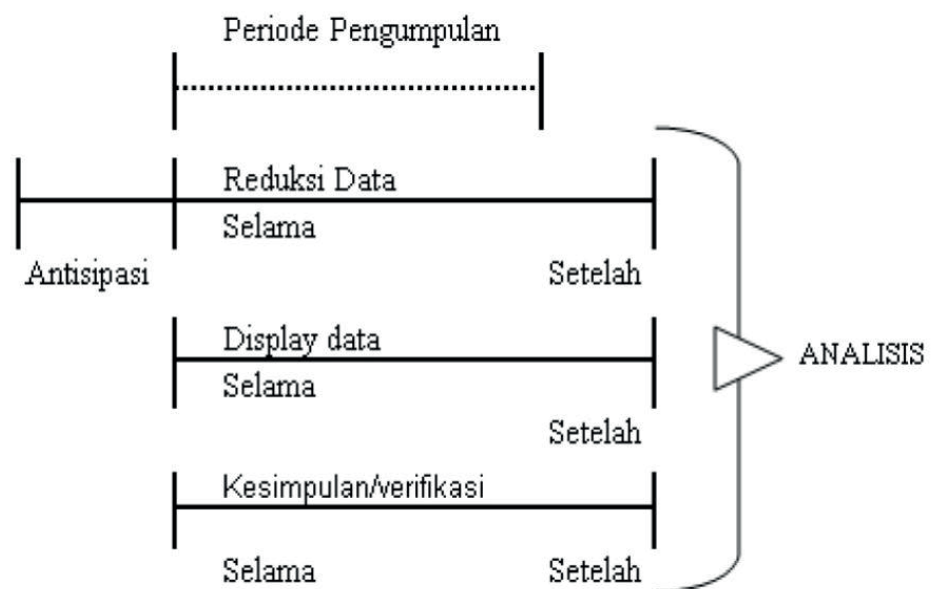
*Desa Berdaya* (Empowered Village) of Rumah Zakat is already present in 33 provinces in Indonesia with 1,700 *Desa Berdaya*, which is present to empower rural communities through various programs. Until today, Rumah Zakat has provided financial assistance to 35.5 million beneficiaries through *Desa Berdaya* program throughout Indonesia, one of which is Mekarwangi Village, Lembang.

Mekarwangi Village, Lembang, is one of the villages that received Rumah Zakat's assistance through *Desa Berdaya* program as a community empowerment process

carried out by Rumah Zakat Facilitator in a certain area and time, by helping to accelerate the improvement of existing problems in the area. Mekarwangi Village, Lembang District, West Bandung Regency, West Java, is an active village as a fostered village since 2014. Therefore, this study would examine the effectiveness of zakat fund management through *Desa Berdaya* program in Mekarwangi Village, Lembang, West Java.

## 2. METHOD

The study used qualitative with analytical descriptive approach. Data collection techniques used in this study were observation and interviews. Primary data sources were obtained through interviews and direct observation to Mekarwangi Village, Lembang, as one of the recipient villages of the program. Secondary data sources were obtained through library research and documentation. The data analysis technique used the Miles and Huberman model using stages starting from data collection, data reduction, data presentation, and drawing conclusions (Sugiyono, 2016). The stages of the data analysis process and their interactions can be seen in Figure 1.



**Figure 1:** Stages of the Data Analysis Process (flow model).

Data reduction is an analytical process for selecting, focusing, simplifying, abstracting, and transforming data that emerges from field notes. After the data is reduced, the data is presented. The next step in the qualitative data analysis process was drawing conclusions based on the findings and conducting data verification (conclusion drawing).

### 3. RESULTS and DISCUSSION

Rumah Zakat is a philanthropic institution that manages zakat, infaq, sadaqah/alms and other social funds through several community empowerment programs, namely *Senyum Juara* (Education), *Senyum Sehat* (Health), *Senyum Mandiri* (Economic Empowerment), and *Senyum Lestari* (Environmental Sustainability Initiative). *Desa Berdaya* of Rumah Zakat have been already present in 33 provinces in Indonesia with 1,700 *Desa Berdaya* to empower rural communities through various programs. So far, Rumah Zakat has assisted 35.5 million beneficiaries through *Desa Berdaya* program throughout Indonesia, one of which is Mekarwangi Village, Lembang.

Mekarwangi Village in running Rumah Zakat's programs involves a volunteer through the selection stage. Each sub-district only chooses two volunteers to build two villages. One of the selected sub-districts is Lembang sub-district including two selected villages, namely Mekarwangi Village and Gudang Kahuripan Village. A volunteer program, such as the one in Mekarwangi Village, is called *Relawan Inspirasi*. The existence of volunteers in the assisted villages aimed to carry out existing programs at Rumah Zakat. They were not only running the existing programs, they also got "Kafalah" as amil from Rumah Zakat.

From 2014 to 2016, Rumah Zakat at Mekarwangi Village had been included as *Desa Berdaya* and become a Model Village, because this village had met the predetermined requirements. One of the requirements is to run at least three existing programs at Rumah Zakat. The existing programs at Rumah Zakat are *Senyum Juara* (Education), *Senyum Sehat* (Health), *Senyum Mandiri* (Economic Empowerment), and *Senyum Lestari* (Environmental Sustainability Initiatives). However, the program that must be implemented to become one of the Model Villages is Capacity Building, which is a process to improve the knowledge, skills, attitudes, and behavior of human resources. The Capacity Building that was emphasized at Mekarwangi Village was to increase ability or knowledge in the spiritual field, namely in the form of Islamic study group, *Gerakan Subuh Berjamaah* (Fajr Movement in Congregation), Aqidah Guard, and several other programs. The existing of Rumah Zakat's programs, 16 people have been able to convert to Islam.

In addition to the implementation of these programs, Rumah Zakat also provides financial assistance in the form of binding funds and non-binding funds. Binding zakat funds are zakat funds originating from zakat fitrah, which is clear that the *mustahiq* has received zakat fitrah in advance. Meanwhile, non-binding zakat funds are zakat coming from infaq, sadaqah/alms, and others. Therefore, the report of annual tax returns can

separate binding and non-binding zakat funds. If the funds are from binding funds, the *mustahiq* must pay more attention to the report of annual tax returns, because the funds issued must reach eight *ashnaf*, namely the poor, the needy, *amil*, *converts*, *gharim*, *riqab*, *fisabilillah*, and *ibnu sabil*. However, if the funds are from non-binding funds such as *infaq* and *sadaqah*, these funds may be used for the existing programs.

The budget obtained for each phase of the Capacity Building is 10 million rupiah for the Initial phase, 20 million rupiah for the Intermediate Phase, 30-50 million rupiah for the Empowered Phase, and added by the support provided during the pandemic as many as 525,000 rupiah per month. In addition to the financing provided by Rumah Zakat, Mekarwangi Village also received financial assistance from CSR Astra. Although the financing provided by both was the same, the assistance from CSR Astra can help added-value to the people of Mekarwangi Village.

Capacity Building was carried out from the religious and economic aspect with the hope of a change from a *mustahiq* to a *muzakki*. The economic program in Mekarwangi Village helped the entire community in their livelihoods, such as farmers, ranchers, traders, and others. In the livelihood group, farmers were divided into two assisted groups, consisting of 20 people for each group, who live in Sukamulya Village and Pojok Village. All groups of farmers were equally cultivating the same type of vegetables. However, the main commodities in Mekarwangi Village are curly chilies and tomatoes. The sale of this curly chili has spread to Jakarta, Cibitung, and several other areas.

The economic program in Mekarwangi Village had also collaborated with IBPHTI (Organic) and the Department of Agriculture which was imported directly by Mekarwangi Village. Besides that, Rumah Zakat took part in the financing issued by this Mekarwangi Village. Every year the Village Government was asked to compile a cost budget plan containing various needs and targets desired by the Mekarwangi Village in developing existing programs. The cost budgeted by Rumah Zakat for financing the agricultural economy was a maximum of 10 million per year. Due to the large amount of costs incurred by agricultural groups, which can reach 20 to 30 million rupiah for individuals only, volunteers made several efforts to develop the funds budgeted by Rumah Zakat. The efforts made by the volunteers were to support the community to improve skills by providing guidance to the community in Mekarwangi Village once a month and providing facilities that can be used for these farmer groups, one of which is the Water Pump.

The Framework of Desa Berdaya as shown in Figure 2 means that in one village area, the distribution of the program is integrated from capacity building, education, health, infrastructure, environment, and disaster preparedness, which is adapted to



**Figure 2:** Framework of Desa Berdaya Approach.

the potential of the village. Each village area is accompanied by a volunteer (*Relawan Inspirasi*) preferably local resident, so that he or she can be accepted and easier to carry out the empowerment in the area. To help run this program, ZISWAF (zakat, infaq, sadaqah/alms, and waqf) as an Islamic financial instrument funds this program approach.

In line with the budget given by Rumah Zakat to the people of Berdaya Village or Mekarwangi Village, the budget can be divided into three phases: 10 million rupiah for the initial phase, 20 million rupiah for the intermediate phase, and 30 to 50 million rupiah for the empowered phase. However, the system used in the empowered phase is already in the form of an institution, not a group anymore. The institutional forms are village business institutions, cooperatives, and so on. The funds obtained can be in the form of investment funds, funds for Rumah Zakat program, or CSR (Corporate Social Responsibility).

In addition to groups in agriculture, there are also economic groups in the field of micro trade. Trade sector has two forms, namely individual and group form. The latter is called Joint Business Group (*Kelompok Usaha Bersama*), which produces several foods, such as *Rangginang*, *Simping*, *Opak Cassava (Sampeu)*, and others. The majority of them are in the form of individuals (as *mustahiq*), which can be interpreted as having not reached the institutional form yet. However, at this time, there are groups of farmers who have developed into modern market sales since before the Covid-19 pandemic (2021). They have exported Baby Key, a small bean vegetable. Its price can reach 20 thousand rupiah per kilogram.

The form of marketing in Mekarwangi Village is using a cultivation loading system, in which that the volunteers support the community by using existing assistance, but they prioritize cultivation by preparing the infrastructure. Then if it is considered as stable, the volunteers point out several people to enter into marketing at Mekarwangi

Village. which has collaborated and connected with several existing farmers who were designated as suppliers by the volunteers at Mekarwangi Village.

Rumah Zakat program provides enormous benefits for the surrounding community. The economic groups formed in the fields of agriculture, animal husbandry and trade have been changed and developed rapidly. At the beginning of Mekarwangi Village running the assisted village held by Rumah Zakat, the production reached 80 tons per year. Meanwhile, currently, the production produced by farmers in Mekarwangi Village reaches 14 tons per year with the same land size. The products produced by the farmers are curly chilies, tomatoes, lettuce, and other types of vegetables. Even though there was intercropping, this did not prevent farmers from continuing to grow. In fact, every farmer who grows mustard can produce or harvest as much as 1 ton of mustard. The harvest time of each vegetable is different, if the plants are in the form of intercropping, the harvest time can be three times in one year. However, if it is in the form of a core plant (curly chili) the harvest time is only once in a year.

In addition to agriculture and trade groups, there are also community-farming groups that manage sheep, rabbits, and hamsters. Wh manage sheep in Mekarwangi Village are 15 people. The financing budget provided by Rumah Zakat was given directly to groups of farmers and the contract was given to individuals, but the management was carried out in groups. The management of funds carried out by farmer groups in the financing provided by Rumah Zakat was by a system given directly to individuals, on the condition that they must be members of this livestock group. In addition, what is very interesting in financing this group was that the people of Mekarwangi Village agreed that the funds given by Rumah Zakat to the community of this livestock group would be given first to people who really needed these funds. It was intended that there were no differences for each group of breeders, either in terms of numbers or in other forms. If there are livestock groups that have already advanced, then they must help other breeders by providing guidance to the community of farmer groups in assisted group activities carried out once per month.

Besides managing sheep, before the Covid-19 pandemic, rabbit breeder groups were able to export to various countries, such as Pakistan, Malaysia, and several other countries. Lastly, the hamster farm group, before the pandemic, there were many hamster enthusiasts to be used as decorations or pets, even those things became icons in Mekarwangi Village. The turnover obtained in the sale of this hamster can reach 4 million rupiah per person. However, when there was a Covid-19 pandemic, the turnover in hamsters decreased and the community no longer prioritized producing



these hamsters, they prioritized raising animals that could be used as commodities, such as rabbits, sheep, and other livestock.

Currently Mekarwangi Village is in the Graduation phase. It has been recognized by the Ministry of Villages due to the productive fund distribution. The total amount of funds given by Rumah Zakat to the people of Mekarwangi Village has reached hundreds of millions rupiah. Communication is always carried out by volunteers to Rumah Zakat and structurally the volunteers (*Relawan Inspirasi*) shaded by KORWIL (Regional Coordinator), KOPDA, and KOMET, so that the obstacles can be known and felt by the volunteers, which can later be solved in terms of financial assistance, handling, or other help. Apart from the budget that is made every year, Mekarwangi Village also got fees from other Rumah Zakat funds. Therefore, Rumah Zakat program in Mekarwangi Village really helps the community and makes Mekarwangi Village more productive.

Phases of *Desa Berdaya* Management:

1. Program Intervention Year 1,
2. Program Intervention Year 2,
3. Program Intervention Year 3,
4. Termination: Year 4 (volunteers have been released and no longer receive *Kafalah* anymore, but are given some money to be managed in village-owned enterprises and get profit sharing),
5. Mentoring: it has been already in the empowered category, volunteers (facilitators) have worked together with the community to develop various village programs together.

In 2021 (for 7 years), Mekarwangi Village was in its fourth phase (Termination). The current condition of the village can be described as follows:

1. Poverty: Fairly moderate means not too poor or around 30% as seen from the number of casual workers who occupy the highest number after farming and from the average income = 1 million rupiah/household
2. Health: Fairly good, it can be seen from the change in 225 families who originally used non-standard toilets and even 40 people who did not have toilets, now they have their own toilets.
3. Education: Graduated from Elementary School=569, from Junior High School=549, and from Senior High School =483. The development was quite good, children followed compulsory schooling and decreased eight miscarriage rates.

4. Business potential: In addition to products that have been developed (*ranginang*, *wajit*, *peyek*), there is a lot of potential that needs to be explored, including SME products from Sindangwangi handicrafts, honey bees at Caringin stalls, and the vast agricultural area that has not been explored.

Mekarwangi Village, Lembang District, Bandung Regency, West Java Province had reached the Termination stage (Empowered) within a period of seven years (starting from 2014 program). It also made the role of volunteers/facilitators when they were in the stage of joining the beneficiary community (*mustahiq*) to jointly develop businesses and continue the program which has been run without *Kafalah* funds from Rumah Zakat anymore (*Kafalah* is an amount of money given every month from Rumah Zakat for volunteers/facilitators). However, volunteers were given an amount of money to be invested in village economic activities and get profit sharing from Community Business Entities that been built every month. The amount could be greater or less than *Kafalah* fund during volunteering.

Program results can be seen in the following graph that for seven years (2014-2017):

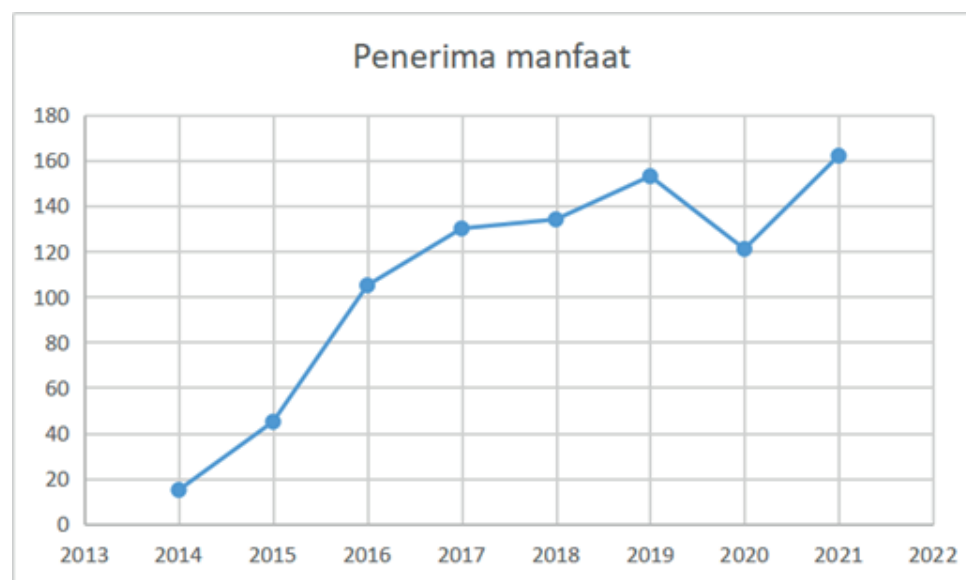


Figure 3: Program Results for 2014-2017.

The following is an overview of several aspects in Mekarwangi Village that have experienced positive developments.

1. Environmental Program: Hamlet 06 (RW 06) with the synergy between RI and Karang Taruna Sahate has overcome some problems regarding waste that was originally dumped into the river to become cleaner with waste management. Every house now has a trashcan.

2. Education Program: *Ceria* scholarship program has increased the enthusiasm and number of graduates who continue to the next level. Learning guidance held once a week was able to provide additional value for lessons and computer skills. Al-Quran guidance was able to provide lessons to read Al-Quran better and memorize more. Currently there is a place for children's education in the Al-Quran (many of whom can read the Al-Quran)
3. Capacity Building Program: Initiation of assisted groups which did not exist at all into religious study group, construction of the Miftahul Rahman mosque in Sukamulya Village, initiation of local potential-based guided groups, initiation of Subuh prayer movement in congregation which is now almost half of the mosque in Mekarwangi filled.
4. Economic Program: Six assisted farmers have received regular income from hamsters at Sukamulya village (the income in 2019 increased to 1 million/month). Six members of MSME have been able to market their products to souvenir shops in Bandung. Other business fields are food products such as *ranginang*, *peyek*, and *wajit*. The increase can be seen from the seeds given by Rumah Zakat given to the manager with profit sharing (70% for farmers/breeders and 30% for managers) whose management results are given to new beneficiaries.
5. The establishment of cooperation with sayurbox.com in carrying out the marketing of vegetables assisted by Agriculture: assisted farmers' groups (four groups established) have names in the Ministry of Agriculture at Bandung Regency and extensive marketing. The excellence products are curly chili and tomato, Mr. Karya, the head of the assisted farmers' groups was trusted to be the core management of Bavas Lembang, assisted group could produce better commodities than before, direct sales at Lembang vegetable center market, and cooperation with sayurbox.com was established

In general, after the program was implemented for a period of seven years (2014-2021), there had been an increase in *mustahiq's* income and then made 55% of them stop being beneficiaries (*mustahiq*), while 45% of them are still domiciled as beneficiaries of zakat (*mustahiq*). Initially, they had no income, and then gradually they had income starting from 500 thousand rupiah per month to reach 2 million per month.

## 4. CONCLUSION

The results of the study conclude that Desa Berdaya Program of Rumah Zakat provided enormous benefits for the community in Mekarwangi Village, Lembang, Bandung Regency, West Java, through economic groups formed in the fields of agriculture, livestock, and trade. There were quite rapid changes and developments for the economic life of the people in Mekarwangi Village. This program had succeeded in increasing 55% of beneficiaries (*mustahiq*) to become entrepreneurs, farmers, and breeders who have a steady income and continue to increase.

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