

Model of Zakat Utilization Based on Local Geographical Potential in West Sumatra

Rizal Fahlefi^{1*}

¹ Faculty of Islamic Economic and Business, State Islamic Institute of Batusangkar

Abstract: Utilizing Zakat through a variety of productive programs can improve the welfare of the Muslim community and foster a sense of mental independence among them. Through the Boerka Superior Goat Breeding Center Program in Tanah Datar Regency, West Sumatra, this study aims to investigate how zakat is utilized based on the local geographical potential. Case study methodology is used as the qualitative research approach. Interviews and observations are employed as data collection techniques. The data analysis was conducted using the interactive data analysis model. According to the findings, the model consists of three phases: planning, implementation, and monitoring and evaluation. Several activities comprise the preparation of the program, including the formation of a management team, the selection of areas and mustahiks, and the provision of goats, forage seeds, and mentors. As part of the program's implementation, selected mustahiks will receive assistance in the form of training in recording, pen construction, disease prevention, and feed processing. During the monitoring and evaluation phase, the team conducted routine and ongoing monitoring and assessed the program's progress. This new basis in the utilization of zakat must be considered and implemented by zakat institutions, as it is insufficient to consider only the human factor, as local potential factors, including geographical potential, are also important in the utilization of zakat. Using zakat in a manner that prioritizes local geographical potential is anticipated to significantly enhance the quality of life for mustahiks.

Keywords: Local Geographical Potencial; Mustahik; Utilization; Zakat.

*Corresponding author: rizalfahlefi@iainbatusangkar.ac.id

Received: April 04, 2022; Accepted: June 08, 2022; Published: June 16, 2022

INTRODUCTION

Zakat is *maliyah ijtima'iyah* worship, which has a strategic and decisive position for the development of people's welfare. Zakat is not only a form of vertical worship to Allah (*hablumminallah*), but also a form of horizontal worship (*hablumminannas*) (Huda, Novarini, Mardoni, & Sari, 2015), Zakat is not only to fulfill obligations to Allah but also to help others. To realize these two functions, zakat utilization must be right on target. As indicated by the Law of the Republic of Indonesia number 23 of year 2011, The management of zakat consists of three components: zakat collection, zakat distribution, and zakat utilization.

Utilization is the capacity to produce results or advantages. Utilization, in the context of Indonesian law, refers to the distribution of zakat to the consumptive and productive *mustahiks* for the purpose of producing benefits or results. (Hasan, 2011). The distribution and utilization of zakat must consider the priority scale, which prioritizes *mustahik* groups with the greatest need. The scholars concur that the *fakir* and the *miskin* must take precedence in the distribution and use of zakat. Because the strategic objective of the Zakat administration is to reduce poverty and improve the welfare of Muslims, (Hafidhuddin, 2013). It is anticipated that the program of zakat utilization will improve the welfare of the community, not only having an immediate effect but also being sustainable and producing an independent community (Divisi Publikasi dan Jaringan PUSKAS BAZNAS, 2017).

Zakat utilization refers to maximizing the use of zakat resources for the benefit of the people. Zakat is used to assist poor Muslims in becoming more independent through a variety of programs that help them comprehend, become more conscious of, and alter their attitudes toward independence (Khasanah, 2010). In this circumstance, zakat can not only satisfy material needs but also effectively improve the welfare of the people. There are two uses for zakat: the first is to meet immediate and consumptive needs, and the second is to increase the *mustahiks'* ability to solve their own problems, become independent, and then empower others to do the same (Divisi Publikasi dan Jaringan PUSKAS BAZNAS, 2017).

Hendri & Suyanto (2015) also divide zakat utilization activities into two categories based on their basis: social and economic development. Zakat is distributed as direct funding to meet the basic needs of *mustahiks*, also known as a consumptive grant. Zakat is distributed on the basis of economic development by providing business capital to *mustahiks* (direct or indirect) for productive economic activities. The outcomes of these businesses can enhance their well-being. Hasan (2011) It is stated that giving zakat to *mustahiks* for their consumptive needs or productive businesses should be done according to the *mustahiks'* conditions, regardless of whether they are productive or consumptive. So that zakat reaches objectively those who are entitled to receive it. Article 27 of Law No. 23 of 2011 of the Republic of Indonesia Concerning the Use of Zakat (*Law of the Republic of Indonesia number 23 of year 2011*), It is stated that (1) zakat may be used for productive business in the context of dealing with the poor

and enhancing the quality of the people, and (2) zakat may be used for productive business once the basic needs of *mustahiks* have been met.

Using empowerment programs to help people out of poverty is a good way to use zakat, so the economic field is often encouraged (Divisi Riset dan Kajian PUSKAS BAZNAS, 2017). The utilization of zakat for economic empowerment is also supported by scholarly opinion. Zakat isn't just for meeting immediate needs; it's also meant to encourage independence and get the *mustahik* off of being dependent on zakat. (World Bank and Islamic Development Bank Group, 2016).

Management of productive zakat utilization is typically complex because it involves more stages of preparation and administration. These include the identification and evaluation of community problems and needs, the selection of programs suited to the needs and character of the community, community management and strategic partners, monitoring and evaluation at each stage, etc. (or for certain groups that are targeted) (Divisi Publikasi dan Jaringan PUSKAS BAZNAS, 2017).

Numerous empirical studies on zakat have been conducted, including studies on zakat collection, distribution, and usage. The researchers had investigated methods for maximizing the potential of zakat (Amalia, 2018; Kasri & Putri, 2018; Santoso, 2019), factors that influence zakat giving (Abu Bakar & Rashid, 2010; Ali et al., 2017; Arsyianti, Kassim, & Adewale, 2017; Azzahra & Majid, 2020; Campong & Zamri, 2019; Doktoralina, Bahari, & Abdullah, 2018; Jamilah, 2018; Mastura, Ali, & Bidin, 2015), repercussions of zakat distribution (Faisal & Yuliani, 2017; Sidik & Reskino, 2016), conceptual frameworks for institution of zakat (Ghazali, Al, Saad, Syahir, & Wahab, 2016; Pamuncak, Possumah, & Abdul Hamid, 2018), and utilization of zakat (Alim, 2015; Wali, 2013).

Zakat utilization programs for economic empowerment have both economic and social and spiritual effects (Kholiq, 2012). According to IMZ Director Nana Mintarti (Aflah, 2009), There are three levels to the outcomes of an empowerment program: direct effects on program participants; indirect effects felt by program participants; and unanticipated effects on surrounding communities.

The model of zakat utilization for the economic empowerment of the poor is the encouragement of *mustahiks* to start their own businesses through zakat programs. The program is implemented through the development of existing micro-venture capital or the initiation of prospective new micro-businesses (Kholiq, 2012). Thus, zakat does not create a mental dependence in *Mustahik*, who continues to expect to receive zakat funds; rather, zakat encourages *Mustahik* to start his own business so that he can one day pay zakat.

Numerous studies have been conducted on the model of zakat utilization (Widiastuti & Rosyidi, 2015); based on a village-based strategy (Hendri &

Suyanto, 2015), and based on mosque (Hossain, 2013; Rafiq, 2016), but no one has examined the model based on the local geographical potential of an area. Research has been conducted on the community-based model of zakat utilization.

Widiastuti and Rosyidi (2015) investigated the use of zakat through the Community Empowerment Synergy Program. The Community Empowerment Synergy Program is one of the efforts by PKPU Surabaya zakat institutions to utilize productive zakat, specifically economic empowerment of small businesses through a community group. Community Self-help Groups (CBOs), consisting of farmers, artisans, small traders, etc., provide routine training and assistance to economically disadvantaged individuals with business skills, who then form cooperatives managed by, from, and for their members. Hendri and Suyanto (2015) have researched the model of zakat use in empowering the poor. The findings of this study suggest an optimization model for zakat funds based on the Integrated Community Development (ICD) approach or, more commonly, the concept of fostered villages, which are community-based *mustahik* empowerment centers.

Hossain (2013) analyzed the administration of mosque-based zakat. The findings of this study indicate that mosque-based zakat management is simple and feasible for both zakat collection and distribution. In addition, mosque-based zakat management has been shown to be effective in alleviating poverty. The findings of Rafiq's (2016) research also demonstrated that mosque-based zakat is one of the means by which poverty can be alleviated.

On the basis of prior relevant research studies, it is evident that a number of studies conducted by researchers have partial relevance to this research. However, there is no research that directly relates to this study's problem. This research has an element of originality due to its basis. This study examines the geographical potential model of zakat utilization. Based on the findings of researchers in previous studies, there are a variety of approaches to the application of zakat models, including village-based, program-based, and community-based models. Regarding this study, the model of zakat utilization is founded on geographical potential.

The National Zakat Agency (Badan Amil Zakat Nasional, "BAZNAS") of Tanah Datar Regency in the province of West Sumatera had made a sort of breakthrough in the utilization of zakat. The Boerka Superior Goat Breeding Center Program (PSP-KUB) for *mustahik* in Tanah Datar Regency was initiated in 2016 by BAZNAS of Tanah Datar Regency in West Sumatera province and the Goat Research Station of Putih River in North Sumatra province. BAZNAS Tanah Datar and the Goat Research Station of Putih River collaborated to create the Boerka Superior Goat Breeding Center Program. This partnership was based on the shared objective of increasing the economic capabilities of impoverished farmers through goat breeding. In this collaboration, BAZNAS and Goat Research Station each have their own duties and responsibilities. The program's participants

are prepared and selected by BAZNAS. In the meantime, Goat Research Station provides boerka goats, forage seeds, and program mentors.

The program seeks to establish Tanah Datar as a center for boerka goat breeding and achieve goat self-sufficiency. The poor residents of the Tanah Datar Regency who reside on the slopes of Mount Marapi are the recipients of zakat through this program. X Koto, Batipuh, Limakaum, Sungai Tarab, and Salimpaung are the five subdistricts designated as target areas.

Geographically, the area on the slopes of Mount Marapi possesses extraordinary natural potential and can be utilized to sustain life, thereby becoming a source of prosperity for the surrounding communities. However, there are still a significant number of poor people living on the slopes of Mount Marapi. BAZNAS Tanah Datar's Boerka Superior Goat Breeding Center Program is an example of a response to these conditions. BAZNAS Tanah Datar wants to help the poor people who live on the slopes of Mount Marapi by taking advantage of the natural resources of the area to raise boerka goats.

The local geographical potential of mountain slopes, which includes fertile soil, ample water, and a cool climate, is highly conducive to boerka goat breeding. These possible contributions are as follows: *First*, the rich soil provides an abundance of animal feed. In addition to receiving food from the owner, livestock can also graze. *Second*, the availability of sufficient water promotes plant growth, allowing for the provision of livestock feed. Thirdly, the temperate climate is ideal for animal husbandry. Thus, the mountain slope is a highly suitable area for livestock farming, particularly boerka goat farming. Boerka goats are able to breed and grow much better in the area because of how it is set up.

Based on preliminary research regarding the Boerka Superior Goat Breeding Center Program for *mustahiks* residing on the slopes of Mount Marapi, the following can be stated: First, BAZNAS Tanah Datar has effectively utilized Mount Marapi's slopes' local potential. Natural characteristics of the region, such as fertile soil, an abundance of water, and a mild climate, make it an ideal place for livestock to thrive and demonstrate the region's potential.

Second, BAZNAS Tanah Datar's utilization of zakat through this boerka goat breeding program is deemed successful. The number of boerka goats owned by *mustahiks* has increased dramatically. Thirdly, BAZNAS Tanah Datar's long-term objective is to gradually transform *mustahik* into hypocrites, who are then transformed into muzaki. This model of zakat utilization can enhance public awareness of their environmental potential and optimize the sustainability of local resources. Fifthly, this model of zakat utilization can improve the economic situation of impoverished farmers on the slopes of Mount Marapi. Sixth, this zakat use model is an attempt to make Tanah Datar an independent regency based on goats.

There is no research addressing the existence of local geographical potential in the utilization of zakat. Therefore, the researcher wishes to investigate BAZNAS Tanah Datar's practice of zakat utilization based on the local geographical potential. This research uncovered a model of zakat utilization that other zakat institutions can use as a guide in their efforts to utilize zakat in their regions. The goal of this study is to explain how zakat is used in Tanah Datar Regency, West Sumatera Province, Indonesia, based on what the area is good at.

RESEARCH METHODS

This study employs qualitative research because the researcher wishes to investigate facts in the field pertaining to the zakat utilization model and then draw a conclusion from them. Using a case study methodology, the researcher conducted an in-depth investigation of the zakat utilization program. According to Stake (1995), a case study should capture the complexity of a single case.

The information for this study came from two places: primary data, which was collected through interviews and observations, and secondary data, which was collected through document studies. As the primary instrument, the researcher collects qualitative data through interviews and observations.

The data analysis was conducted using the interactive data analysis model (Miles & Huberman, 1994). In this model, data analysis consists of data reduction, data presentation, and conclusion/verification. In the analysis process, the researcher continuously analyzed data throughout the research. Morissan (2019) says that qualitative research analysis can start as soon as data collection begins and continue until the end of the study.

RESULTS AND DISCUSSION

The Goat Research Station of Putih River and BAZNAS Tanah Datar work together on the The Boerka Goat Breeding Center Program (PSP-KUB) program. Research Station provides *mustahiks* with boerka goats, forage seeds, and mentors. The program seeks to establish Tanah Datar as a center for boerka goat breeding and achieve goat self-sufficiency. The program is meant to help the poor (*mustahik*) people who live on the slopes of Mount Marapi in Tanah Datar Regency.

This program is implemented based on local geographic potential. It indicates that the program area is selected based on the local geographical potential of the area that is relevant to or supports the program by utilizing the natural potential. The chosen area is the slopes of Mount Marapi, which has exceptional natural potential in the form of fertile soil, ample water, and a cool climate. These natural advantages are extremely beneficial for boer goat breeding. Sabrani (Kusumastuti, 2012) suggested that in the lowlands (100 m above sea level), it is extremely challenging to locate land suitable for goat breeding. On the other hand, Ivory et

al. (Kusumastuti, 2012) suggested that because goats are browsers, the highlands are suitable for goat breeding.

This utilization program is illustrated in figure 1.

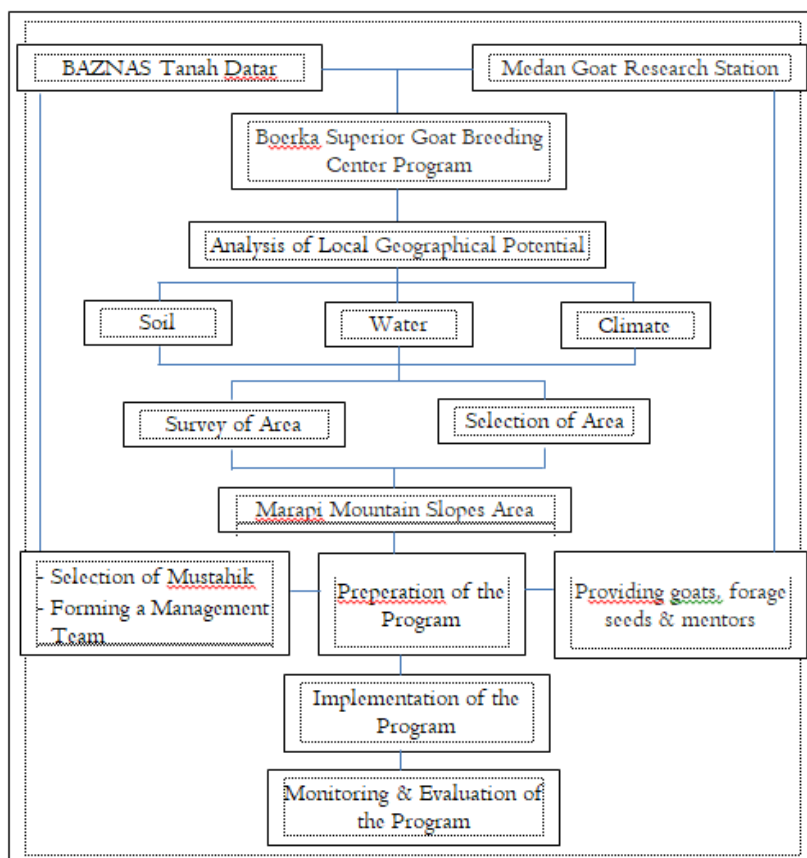


Figure 1. Model of Zakat Utilization Based on Local Geographical Potential in BAZNAS Tanah Datar (Source: Processed Data, 2020)

On the basis of Figure 1, the zakat utilization program can be divided into three parts: program preparation, program implementation, and program monitoring and evaluation. The respective descriptions are provided below.

Preparation of the program

The first phase of program preparation is the formation of a management team. The Boerka Goat Breeding Center Program is administered by a team of BAZNAS employees. Haris Setiawan, S.H.I., Deni Rahman, S.Pd.I., Khairul Walad, S.Pd.I., Riko Afrimaigus, S.H.I., and David Minimi Kamasi are their designations. This team runs, follows, and improvises in the field to achieve the program's objectives. This team is in charge of getting the word out about the program, helping program participants (called *mustahiks*), and giving training about the program.

Then, various activities were conducted to increase the team's capacity, including routine meetings and comparative research. Depending on the necessity, routine meetings are held at least once per week or once every two weeks. This regular meeting is held so that the team has a comprehensive plan for every empowerment activity. While the comparative study was conducted to broaden the knowledge of every member of the empowerment team, it is also an examination of places that can serve as references. The *Balai Pembibitan Ternak Unggul* and *Hijauan Pakan Ternak 'BPTU-HPT'* Padang Mangateh in Payakumbuh and the Goat Research Station of Putih River in Medan were among the locations they had visited. In a comparative study with the Padang Mangateh Payakumbuh, the team gained knowledge regarding the processing of various feed types, the processing of feed, and the preservation of feed. The purpose of the visit and training at the Research Station of Putih River was to improve the team's goat cultivation skills and knowledge.

The second step in preparing a program is the selection of areas. The program area is chosen based on its local geographic potential. The chosen area consists of five subdistricts (X Koto, Batipuh, Limakaum, Sungai Tarab, and Salimpaung). These five subdistricts are situated on the slopes of Mount Marapi and have exceptional natural resources (fertile soil, sufficient water, and a cool climate) that can support the program's development. In addition to the location's natural potential, a number of other things are taken into account. These include: 1) the availability of roads, water, and electricity; 2) the support of the community for the program; and 3) how easy it is to get to the location. The third step in the preparation of the program is the selection of *mustahiks*. The *mustahik* selection process has been ongoing for so long. The selection process entailed providing goats for the introductory phase, assisting with intensive goat husbandry, and introducing technology for goat husbandry. Some program participants quit because they didn't want to commit to the program, and others were fired because of the process we put in place.

The third step in the preparation of the program is the selection of *mustahiks*. The *mustahik* selection process has been ongoing for so long. The selection process entailed providing goats for the introductory phase, assisting with intensive goat husbandry, and introducing technology for goat husbandry. Some program participants quit because they didn't want to commit to the program, and others were fired because of the process we put in place.

The fourth step in preparing the program is to provide goats, forage seeds, and mentors. The Goat Research Station of Putih River gives the chosen *mustahiks* boerka goats, seeds for food, and mentors.

Implementation of the program

The program started focusing on thirty *mustahiks* who passed the selection procedure. Various activities planned during the planning phase have begun to be implemented. Program implementation includes the following activities: 1)

Building pens, 2) Buying breeding stock, 3) Training breeders in areas like keeping records, preventing diseases, and making feed, 4) Bringing networks together, and 5) Giving help.

The team offers assistance to certain *mustahiks* in the form of assistance with pen construction and numerous trainings. Additionally, mentors were assigned to specific areas. These mentors will be responsible for assisting *mustahiks* directly in the field, while also serving as a liaison between program implementers and program participants (*mustahiks*). The *mustahiks* are driven to do well in this program, and they are also ready to become the next mentors and push other participants to do well.

The obstacles in the implementation of the program include (1) barriers to the procurement of breedings according to the specified criteria; (2) sick breedings; (3) inadequate recording equipment; (4) obstacles in the construction of pens; and (5) the inability of some group members to attend meetings due to time and transportation constraints.

Monitoring & Evaluation of the Program

The team conducted regular and continuous monitoring. The team also assessed the program's progress. At this point, it is anticipated that program participants who were previously *mustahiks* will become muzakkis, and the process of alleviating poverty will be completed. Participants are evaluated based on the following criteria: (1) Participants must have at least 40 superior goat breeders; (2) Participants must have a suitable pen for breeding goats; (3) Participants must implement recording; (4) Participants must know, understand, and apply feed processing; (5) Participants must already understand and apply disease prevention; and (6) Participants must become mentors for other program participants.

Follow up of the program

Asset ownership and profits are the beneficiaries of this program. The group's assets, including center pens, mini feed mills, boerka male goats, etc., will be owned by regional institutions. Prior to the formation of the institution, however, BAZNAS Tanah Datar controlled these assets.

Mustahiks are expected to be personally independent and no longer reliant on the program. *Mustahiks* are expected to collaborate and assist one another to ensure the continuation of superior goat breeding. Institutionally, it is hoped that (1) a local institution in the form of a breeder's cooperative that protects and advocates for breeder interests; (2) a Boerka Superior Goat Breeding Center that can be used as a reference place in goat cultivation; (3) a feed factory that can accommodate all breeder needs and supply animal feed needs in the province of West Sumatra; and (4) the emergence of an institutional framework will emerge.

In Indonesia's zakat utilization model, the local geographical basis is relatively new. Various Zakat Management Organizations (Organisasi Pengelola Zakat

'OPZ') are able to apply this new foundation. The model can serve as a guide for OPZ's efforts to utilize zakat and maximize the use of local resources in each region. Utilization of zakat is more concerned with the potential of mustahik, both as individuals and as a community, at the time in question. Human resources are insufficient without natural resources, particularly geographical potential.

Through the Goat Breeding Center Program on the slopes of Mount Marapi, BAZNAS Tanah Datar utilized zakat based on local geographic potential. This program is deemed successful due to the fact that it is supported by highly suitable local geological and natural conditions. This corresponds with Troccoli (2020) when he demonstrates that new economic activities could be established to produce favorable economic outcomes based on geography and climate, he is demonstrating the viability of economic diversification. This also accords with Escobal & Torero (2000) when they demonstrate that the geographical context may be important in explaining regional differences in income and welfare.

Local institution empowerment is one of the current trends in economic development (Pike, Rodriguez-Pose, & Tomaney, 2018). As a local institution owned by the umat, BAZNAS Tanah Datar has contributed to economic development by utilizing zakat based on local geographic potential. In this instance, BAZNAS is a change agent that collaborates with other institutions to make the zakat utilization program a success. This conforms to the findings of the research of Mundzir & Zulkarnain (2017) which emphasizes the significance of the role of exchange agent in community development.

In Tanah Datar Regency, the program to help people get ahead financially by using zakat based on the area's geographical potential was in line with the idea of planning for local economic growth Leigh & Blakely (2016). Identifying the group of institutions responsible for implementing economic change and determining the geographic scope of the plan are two tasks that must precede the process of local economic development. In this instance, BAZNAS Tanah Datar is the responsible institution, and Mount Marapi's slopes are the program's geographical scope.

Since the early Islamic period, economic empowerment through zakat assets has also been practiced. It was narrated that at the time of the Prophet, Muslims managed zakat assets and benefited from them (without directly consuming them) through the use of animal fur and milk. The livestock are herded by hired herders, and the proceeds from the zakat assets are utilized when necessary (Al-Bukhari, 2006). In Muwattha by Imam Malik, there is also a narration stating that Caliph Umar ibn al-Khatthab distributed zakat assets to cattle herders (Malik, 1412).

Al-Syarbaini (in the Shafi'i School) also said that a poor and needy person may be given zakat assets to meet their needs during their life, so they can be bought a property (*'iqar* or immovable assets such as land and houses) so that these assets can be used by them. A leader (*imam*) may buy the asset for them as a leader may

give it to the *fi sabilillah*. This condition is allowed for people who are not able to manage a business with a service or trade skill. Meanwhile, the poor who are able to manage a service with a skill (*hirfah*), then he may be given sufficient zakat to buy the tools for these services. Likewise, the poor who are able to manage trade well, then they may be given zakat assets which usually the trading profits can meet their daily needs (Al-Syarbaini, 2013).

CONCLUSION

The results indicate that the zakat utilization model based on local geographical potential in Tanah Datar Regency consists of three stages: preparation, implementation, and evaluation. Each phase consists of multiple activities. Various Zakat Management Organizations (Organisasi Pengelola Zakat 'OPZ') can apply this new model for the utilization of zakat. The model can serve as a guide for OPZ's efforts to utilize zakat so that it not only meets consumer needs but also becomes more effective. In addition, the model can serve as a guide for optimizing the use of regional potential to support zakat utilization programs.

REFERENCES

- Abu Bakar, N. B., & Rashid, H. M. A. (2010). Motivations of Paying Zakat on Income: Evidence from Malaysia. *International Journal of Economics and Finance*, 2(3), 76–84. <https://doi.org/10.5539/ijef.v2n3p76>
- Aflah, N. (2009). *Arsitektur Zakat Indonesia*. Jakarta: UI Press.
- Al-Bukhari, A. A. M. I. I. (2006). *Jami' Sahih al-Bukhari*. Beirut: Dar al-Fikr.
- Al-Syarbaini, K. (2013). *Al-Iqna' fi Hall Alfazh Abi Syuja' Vol. 1*. Beirut: Dar al-Kutub al-'Ilmiyyah.
- Ali, M. A. M. A., Afiq, M. D., Izzat, A., Ridhwan, F., Adruc, N. M. F., & Syafiq, W. M. (2017). Factors that Influence the Zakat Collection Funds : A Case in Kuantan. *South East Asia Journal of Contemporary Business, Economics and Law*, 13(1), 30–37.
- Alim, M. N. (2015). Utilization and Accounting of Zakat for Productive Purposes in Indonesia: A Review. *Procedia - Social and Behavioral Sciences*, 211(September), 232–236. <https://doi.org/10.1016/j.sbspro.2015.11.028>
- Amalia, S. (2018). Exploring Strategies to Optimize the Collection of Zakat on Shares in Indonesia. *Tazkia Islamic Finance and Business Review*, 12(2), 189–208. <https://doi.org/10.30993/tifbr.v12i2.151>
- Arsyianti, L. D., Kassim, S., & Adewale, A. (2017). Socio-demographic and Economic Factors Affecting Regular Charity-giving : a Case of Low-income Households in Indonesia. *International Journal of Zakat*, 2(1), 21–29.
- Azzahra, F., & Majid, M. S. A. (2020). What Drives Muzakki to Pay Zakat at Baitul Mal? *Shirkah: Journal of Economics and Business*, 5(1), 27–52.
- Campong, A. A., & Zamri, O. A. (2019). Determinants of Intention to Give Zakat on Employment Income: Experience from Marawi City, Philippines. *Journal*

- of Islamic Accounting and Business Research*, 10(4), 528–545.
<https://doi.org/10.1108/JIABR-08-2016-0097>
- Divisi Publikasi dan Jaringan PUSKAS BAZNAS. (2017). *Zakat untuk Kemandirian Ummat melalui Pemberdayaan Masyarakat*. Jakarta: PUSKAS BAZNAS.
- Divisi Riset dan Kajian PUSKAS BAZNAS. (2017). *Dampak Pendayagunaan Zakat Baznas Terhadap Kesejahteraan Mustahik di Indonesia*. Jakarta: PUSKAS BAZNAS.
- Doktoralina, C. M., Bahari, Z., & Abdullah, S. R. (2018). Mobilisation of Income Zakat Payment In Indonesia. *Ikonomika*, 3(2), 189–204.
<https://doi.org/10.24042/febi.v3i2.3659>
- Escobal, J., & Torero, M. (2000). Does Geography Explain Differences in Economic Growth in Peru? In *Research Department Publications*.
<https://doi.org/10.2139/ssrn.1814674>
- Faisal, A., & Yuliani, I. (2017). Productive Zakat of Baznas Yogyakarta on the Growth of Micro Business. *Shirkah: Journal of Economics and Business*, 2(3), 375–396.
- Ghazali, M. Z., Saad, R. A. J., & Wahab, M. S. A. (2016). A Conceptual Framework for Examining Trust towards Zakat Institution. *International Journal of Economics and Financial Issues*, 6(S7), 98–102. Retrieved from <http://www.econjournals.com>
- Hafidhuddin, D. (2013). *Zakat dalam Perekonomian Modern*. Jakarta: Gema Insani.
- Hasan, M. (2011). *Manajemen Zakat, Model Pengelolaan yang Efektif*. Yogyakarta: Idea Press.
- Hendri, N., & Suyanto. (2015). Analisis Model-model Pendayagunaan Dana Zakat dalam Pemberdayaan Masyarakat Miskin Kota di Provinsi Lampung. *Akuisisi*, 11(2), 63–73.
- Hossain, M. I. (2013). Analysis on Poverty Alleviation by Mosque Based Zakat Administration in Bangladesh: An empirical study. *Journal of Poverty, Investment and Development*, 1.
- Huda, N., Novarini, Mardoni, Y., & Sari, C. P. (2015). *Zakat: Perspektif Mikro-Makro*. Jakarta: Prenadamedia Group.
- Jamilah, S. (2018). Determinants of Zakah Payments in South Tangerang. *International Journal of Business and Management Invention*, 7(1), 5–18.
- Kasri, R. A., & Putri, N. I. S. (2018). Fundraising Strategies to Optimize Zakat Potential in Indonesia: An Exploratory Qualitative Study. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, 10(1), 1–24. <https://doi.org/10.15408/aiq.v10i1.6191>
- Khasanah, U. (2010). *Manajemen Zakat Modern*. Malang: UIN Maliki Press.
- Kholiq, A. (2012). *Pendayagunaan Zakat, Infak, dan Sedekah untuk*

- Pemberdayaan Ekonomi Masyarakat Miskin di Kota Semarang. *Riptek*, 6(1), 39–47.
- Kusumastuti, T. A. (2012). Kelayakan Usaha Ternak Kambing Menurut Sistem Pemeliharaan, Bangsa, dan Elevasi di Yogyakarta. *Sains Peternakan: Jurnal Penelitian Ilmu Peternakan*, 10(2), 75–84.
- Law of the Republic of Indonesia number 23 of year 2011*. (n.d.).
- Leigh, N. G., & Blakely, E. J. (2016). *Planning Local Economic Development: Theory and Practice* (Sixth Edit). California: SAGE Publications.
- Malik, A. A. (1412). *Al-Muwattha' Tahkik Basyar 'Awwadh Ma'ruf Vol. 1*. Beirut: Muassasah ar-Risalah.
- Mastura, F., Ali, N. A., & Bidin, Z. (2015). Factors Influencing Zakat Compliance Behavior on Saving. *International Journal of Business and Social Research*, 05(01), 118–128. <https://doi.org/10.18533/ijbsr.v5i1.688>
- Miles, M. B., & Huberman, A. M. (1994). *An Expanded Sourcebook: Qualitative Data Analysis*. London: SAGE Publications.
- Morissan. (2019). *Riset Kualitatif*. Jakarta: Kencana.
- Mundzir, S., & Zulkarnain. (2017). Empowering The Local Resources Based on The Society Needs (Case Study on Bottom up Social Change in Gajahrejo Village, Gedangan Districts, Malang Regency). *International Research-Based Education Journal*, 1(1), 84–91.
- Pamuncak, M. B., Possumah, B. T., & Abdul Hamid, Z. (2018). IFRS Based Zakat Reporting: Adoption Rational Western Method into Institutional Accountability. *Ikonomika*, 3(1), 17. <https://doi.org/10.24042/febi.v3i1.2512>
- Pike, A., Rodriguez-Pose, A., & Tomaney, J. (2018). Shifting Horizons in Local and Regional Development. In I. Turok & et al (Eds.), *Transitions in Regional Economic Development* (pp. 46–57). Oxon: Routledge.
- Rafiq, M. R. I. (2016). General Mosque Based Zakat Model To The Alleviation Of Poverty- Evidence-from Bangladesh. *IOSR Journal of Business and Management*, 18(4), 1–9. <https://doi.org/10.9790/487X-1804040109>
- Santoso, I. R. (2019). Strategy for Optimizing Zakat Digitalization in Alleviation Poverty in the Era of Industrial Revolution 4.0. *Ikonomika*, 4(1), 35–52.
- Sidik, I., & Reskino. (2016). Zakat and Islamic Corporate Social Responsibility: Do These Effect the Performance of Shariah Banks? *Shirkah: Journal of Economics and Business*, 1(2), 161–184.
- Stake, R. E. (1995). *The Art of Case Study Research*. Thousand Oaks: SAGE Publications.
- Troccoli, A. (2020). Effect of Climate and Geography on Worldwide Fine Resolution Economic Activity. *PLoS ONE*, 15(3), 229–243.
- Wali, H. N. (2013). Utilization of Zakat and Islamic Endowment Funds for

Poverty Reduction: A Case Study of Zakat and Hubsu Commission, Kano State-Nigeria. *Journal of Economics and Sustainable Development*, 4(18), 141–147. https://doi.org/10.1300/J047v06n01_02

Widiastuti, T., & Rosyidi, S. (2015). Model Pendayagunaan Zakat Produktif oleh Lembaga Zakat dalam Meningkatkan Pendapatan Mustahiq. *Jurnal Ekonomi dan Bisnis Islam*, 1(1), 89–102. <https://doi.org/10.20473/JEBIS.V1I1.1424>

World Bank Group & Islamic Development Bank. (2016). *Global Report on Islamic Finance: Islamic Finance: A Catalyst for Shared Prosperity*. Washington, DC: World Bank.