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Effectiveness of Zakat, Infaq and Sadaqah Distribution at BAZNAS North Lombok Regency

Kurniawan Azra'[1], Lina Azizah[2], Baiq Elok Nirwana[3]

Abstract

This study aims to evaluate the effectiveness of ZIS fund distribution at BAZNAS of North Lombok Regency using the Allocation to Collection Ratio (ACR) method. The method used in this research is a quantitative method, with secondary data sources, where the data collection technique uses a time series of data for the period 2021-2025. The data were obtained from the BAZNAS North Lombok Regency financial report. The population of this study consists of all BAZNAS North Lombok Regency financial reports. Meanwhile, the sample used to measure effectiveness is based on specific criteria: financial reports that have been published on the official website and audited. In this study, the sample comprises the financial reports of BAZNAS North Lombok Regency from 2021 to 2025. The data collection technique employed is documentation. The data analysis technique utilizes effectiveness measurement through the Allocation to Collection Ratio (ACR). The results obtained from this study are the distribution of zakat funds in BAZNAS, North Lombok Regency, which is distributed to 8 ashnaf (category), such as the fakir (the destitute), masakin (the poor), amilin (zakat collectors), muallaf al-qulub (new converts), riqab (enslaved people), gharimin (debtors), fisabilillah (strugglers in the path of Allah) , and ibn sabil (the wayfarer). Meanwhile, infaq (almsgiving) and sadaqah (charity) funds can be distributed to everyone outside the ashnaf of zakat funds. The effectiveness of the distribution of ZIS funds to BAZNAS in North Lombok Regency in 2021 was 104%, in 2022 it was 104%, in 2023 it was 100%, in 2024 it was 94%, and in 2025 it was 105%. Based on the percentages above, the distribution of BAZNAS is included in the highly effective ACR category. This means that the distribution of ZIS funds at BAZNAS North Lombok Regency is very effective.

Keywords : Zakat, Infak, Sadaqah, Effectiveness, ACR

[1]Institut Agama Islam Al-Manan NU Lombok Timur, Indonesia.
[2]Institut Agama Islam Al-Manan NU Lombok Timur, Indonesia.
[3]Institut Agama Islam Al-Manan NU Lombok Timur, Indonesia.
Email: koerniawanazra@gmail.com

INTRODUCTION

Indonesia has the largest Muslim population in the world, which can be an excellent potential for the sustainability of Islamic Philanthropy, such as Zakat, Infaq (almsgiving), and Sadaqah (charity) (ZIS), to achieve the welfare of every human being. We can see this in the findings of research conducted by the National Zakat Management Agency (2023), which indicate that Indonesia's zakat potential reaches IDR327 trillion, equivalent to 75% of Indonesia's state budget allocation for social protection. This potential implies that zakat can play a major role if it is distributed properly and utilized as effectively as possible.

However, poverty remains a significant challenge in Indonesia. As a complex and multidimensional issue, it has become a key development priority. According to Kirkpatrick and Anthony J. Liddicoat (2019), poverty is a complex construct, and there is no universal consensus on the precise definition and quantification. The Indonesian government has implemented various programs aimed at poverty alleviation. These efforts generally follow two main strategies. The first is to protect low-income families and vulnerable community groups by addressing their needs across multiple sectors. The second is to provide training and capacity-building initiatives that equip individuals with the skills necessary to prevent the emergence of new poverty. Such measures are undertaken to realize the nation's overarching goal of establishing a just and prosperous society (Royat, 2015). To design fair and effective poverty alleviation policies, governments and organizations must accurately identify the location of poor households (Jung et al., 2026)

According to a report by the Central Statistics Agency (2026), poverty in Indonesia has shown a consistent decline each year. In September 2025, the number of poor people amounted to 23.36 million, a decrease of 0.49 million compared to March 2025 and a decrease of 0.70 million compared to September 2024. Meanwhile, the poverty rate in September 2025 was 8.25 percent, declining by 0.22 percentage points from March 2025 and by 0.32 percentage points from September 2024.

Based on the report of Bank Indonesia (The Central Bank of Indonesia) (2026), the global economy in 2025 is characterized by high uncertainty, driven by the protectionist policies of the United States (US) and ongoing geopolitical tensions, which have slowed economic growth in many countries, including Indonesia. Looking ahead, Indonesia's economy will be influenced by five key characteristics that require careful attention: the continuation of wars and the polarization of trade and investment between countries: the slowdown of global economic growth, accompanied by widening inter-country fragmentation; the surge in global public debt; high vulnerability and risks in global financial markets; and the rapid expansion of private issuance and trading of digital currencies and assets. These dynamics and prospects of the global economy need to be addressed through an appropriate mix of national economic policies. The Indonesian government has implemented several policies to reduce poverty, such as social assistance, economic empowerment programs, and fiscal reforms, limitations in resources and bureaucratic barriers often remain as obstacles. Therefore, active community participation is highly required through social philanthropy practices rooted in religious values and local wisdom. In the other hand, Agussalim's research (2024) shows that government expenditure on education and health effectively lowers poverty, highlighting the importance of social investments. However, these policies have limited success in reducing inequality.

Therefore, zakat, infaq, and sadaqah have an excellent potential to reduce poverty in Indonesia. However, the effectiveness of ZIS distribution remains a challenge, particularly at the regional level. Distribution that tends to be consumptive often fails to produce a long-term impact on the welfare of mustahik (beneficiaries or zakat recipients). This is in accordance with the research by Suandi (2014) which states that despite the increasing number of LAZ (Amil Zakat Institutions) and BAZ (National Zakat Agencies) in Indonesia, the poverty rate has not decreased significantly. This situation implies a major problem in the management of zakat in Indonesia, namely the ineffectiveness of zakat administration in the country.

Although the potential of ZIS in Indonesia is considerable, its implementation at the regional level still faces various challenges, particularly regarding distribution effectiveness. One of the regions that presents both potential and challenges is North Lombok Regency, where Zakat is managed by the National Zakat Agency (BAZNAS) of North Lombok. As an area that has previously been affected by an earthquake and has a relatively high level of economic vulnerability, such as the tourism and agricultural sectors, the role of ZIS is highly strategic in supporting economic recovery and poverty alleviation.

Therefore, it is imperative to conduct a thorough and systematic analysis of the effectiveness of ZIS distribution at BAZNAS North Lombok Regency to determine the extent to which these funds contribute to poverty alleviation and the enhancement of community welfare. In this regard, the present study is critical, as it seeks to evaluate the efficiency, impact, and strategic management of ZIS distribution. The findings are expected to provide insights into the development of optimized management strategies that ensure the collected funds not only deliver immediate social assistance but also facilitate sustainable economic empowerment and foster long-term self-reliance among the beneficiaries.

Previous studies have mainly evaluated the effectiveness of ZIS distribution using the Allocation to Collection Ratio (ACR) method at the national and provincial levels. However, limited studies have specifically examined the effectiveness of ZIS distribution at the district level, particularly in North Lombok Regency, which has unique socioeconomic characteristics and experienced significant post-earthquake recovery. Therefore, this study seeks to fill this gap by evaluating the effectiveness of ZIS fund distribution at BAZNAS of North Lombok Regency during the period 2021–2025.

Therefore, this study aims to evaluate the effectiveness of ZIS fund distribution at BAZNAS of North Lombok Regency using the Allocation to Collection Ratio (ACR) during the 2021–2025 period. The findings are expected to contribute to the literature on zakat management at the district level and provide practical recommendations for improving the effectiveness of ZIS fund distribution to support sustainable socioeconomic development.

LITERATUR REVIEW

Zakat

Etymologically, zakat originates from the Arabic language, derived from masdar (verbal noun) "Zakaa al shai'u" of the verb Zakaa-yazkii zakaatan, which means purity, goodness, blessing, growth, and development. It could be interested as "increase". Thus, zakat refers to blessing, growth, purification, goodness, and addition. In another sense, zakat is defined as a specific portion of wealth, taken from certain assets, at a specific time, and given to designated recipients, or as the name of a specific property that is distributed in a prescribed manner. The portion collected from wealth is called zakat because it increases and multiplies the wealth of the giver, protects it from calamities, and at the same time purifies the soul of the one who donates it (Astri Ramadhani, 2025).

There are eight categories of people defined in the Quran as those who are eligible for Zakat payment. Mahyudin et al. (2011) in his research has outlined the details of the eight categories of recipients as below: 1) Faqir (consisted of people whose property is below the nisab (threshold), the poor, the destitute and need other people's help to survive, either because of their physical inability, old age or others); 2) Masakin (consist of people who have some income, but it is insufficient to sustain a decent standard of living.); 3) Amilin (consist of those administrating and managing matters related to zakat, including officers and members of the staff appointed by state to manage zakat matters such as calculation, collection and disbursement); 4) Muallaf Al-Qulub (consist of converts who are inclined to be close to Islam, including those who have close relationship and strong commitment to solidify Islam such as to give newly converts who are to give up their property and family relation); 5) Riqab (to free slaves. In the current situation, the slave system has long been abolished.

These days, however, the interpretation has been extended to those who are oppressed, such as Muslims who are restricted from performing their duties under the rule of non-Muslim reign); 6) Gharimin (people who are in debts and have no resources to pay their debts are considered acceptable in Islam such as being in debt to get basis amenities to sustain their lives and those under their care); 7) Fi Sabillillah (Strugglers in the cause of Allah to promote Islam such as students and those who are in the war to protect Islamic countries from the invasion of enemies of Islam); and 8) Ibn Sabil (Wayfarers who run out food ration in their travel for a good cause). Therefore, ZIS has an excellent potential to reduce poverty and other social problems.

Infaq (Almsgiving)

According to UU No. 23 of 2011 concerning zakat management, infaq is defined as assets issued by individuals or business entities outside of zakat for public welfare. Infaq, or almsgiving, is defined as assets or non-assets issued by an individual or business entity outside of zakat for public welfare (Salmin & Prehatin, 2025). Infaq is defined as assets issued by individuals or business entities outside of zakat for public welfare. Infaq is defined as assets or non-assets issued by an individual or business entity outside of zakat for public welfare (Amanda & Anwar Fathoni, 2023).

Sadaqah (Charity)

Etymologically, the term Sadaqah (charity) comes from the Arabic word Sadaqah, which means an act of truthfulness or righteousness. In sharʻī terminology, ṣadaqah is defined as a voluntary and sincere gift given by a person to a rightful recipient, accompanied by the reward from Allah. In the early development of Islam, ṣadaqah was understood as a recommended act of giving. However, after the obligation of zakat was ordained in the Qur'an, the term ṣadaqah came to carry two meanings. First, it refers to ṣadaqah sunnah or tatawwuʻ(voluntary or supererogatory charity), which is given freely without obligation, for example to people experiencing poverty or beggars. Second, it denotes ṣadaqah fard (obligatory charity), which is the zakat mandated by Islamic law (Astri Ramadhani, 2025). Sadaqah is any form of virtue which is not bound by amount or time, and not limited to mere matters but also can be a nonmaterial virtue. In addition, shadaqah is a form of expression of shiddiq (honesty) in a Muslim's sense of faith because he does something in line with shadaqa (the truth). (See: Al-Qur'an Surah Al-Baqarah: 171).

According to Ritonga and Mahyudin (2018), for the use of cross-term terminology among the three ZIS terms, we note the comparison in the implementation below: 1) Zakat is compulsory and obligatory sadaqah; or in another sense, sadaqah and infaq, which is mandatory, then referred to as zakat. 2) In the general sense, infaq and sadaqah are equally sunnah (recommended deeds). Infaq is referred to as sadaqah sunnah; sadaqah is called infaq sunnah. 3) All three are the same in that they give something to the other party. 4) If infaq and sadaqah have no restrictions, it is not determined how much the value should/will be issued and freely given to whoever wishes; in the case of zakat, in its implementation, it has limits on how to be issued and to whom it will be given, as the target recipients have been determined. 5) Zakat has a provision of haul (time period) and nisab (threshold) in the calculation of property and the obligation to issue them. At the same time, while infaq and sadaqah are not dependent on haul and nisab. 6) Zakat is required for aghniya' (capable Muslims), while infaq and sadaqah are recommended and highly appreciated for all Muslims, whether rich or poor, in accordance with their sincerity and ability.

Zakat, infaq, and sadaqah are the proof of our faith in Allah and to fellow Muslims who need it. Actually, if we look at the Qur'anic verses on the term zakat, infaq, and sadaqah refer to an understanding of "something that is issued and given to others," especially kinsfolk. In Islam, ZIS has similarities in their role to contribute significantly in the foundation of Islamic economic building (Ritonga & Mahyudin, 2018).

Effectiveness

Effectiveness in zakat management is a multifaceted concept that transcends mere operational efficiency, encompassing an institution's capacity to achieve its religious, social and economic objectives through optimized processes (Al-Faruq, 2025). Research by Susilowati and Setyorini (2018) demonstrates that the effectiveness of zakat distribution can facilitate the realization of good zakat governance. Based on the Center for Strategic Studies of the National Amil Zakat Agency (2019), the effectiveness ratio can be measured by operating costs incurred by BAZNAS/LAZ in collecting and distributing funds. The effectiveness of zakat distribution is measured using the Zakat Core Principles (ZCP). The assessment of zakat distribution effectiveness based on ZCP aims to determine the extent to which the distribution of zakat funds managed by BAZNAS meets the established effectiveness criteria in accordance with its standards, thereby ensuring that its management is accountable. This ratio measures how much zakat funds collected by OPZ can be distributed to the mustahik (beneficiaries).

Center of Strategic Studies the National Board of Zakat (2019) describe the categorization of the interpretation of the values Allocation to

Collection Ratio are as follows: 1) Highly Effective if the value of ACR ≥ 90 percent; 2) Effective if the value of ACR between 75 – 90 percent; 3) Fairly Effective if the value of ACR between 60 – 75 percent; 4) Less Effective if the value of ACR range between 45 - 60 percent; and 5) Ineffective if the value of ACR less than 45 percent.

RESEARCH METHOD

This study employs a mixed-methods approach, integrating both qualitative and quantitative research methods. Qualitative research is intended to gain a comprehensive understanding of the phenomena experienced by research participants, including their behaviors, perceptions, motivations, actions, and other related aspects. This approach emphasizes descriptive analysis through words and language within a specific natural context, utilizing various naturalistic methods (Kuntjojo, 2009, pp. 14–15). In contrast, quantitative research is a systematic process of generating knowledge through the use of numerical data as the primary means of analyzing information and examining the phenomena under investigation. This approach enables researchers to measure variables objectively and to draw conclusions based on statistical analysis.

The population of this study consists of all financial reports of BAZNAS North Lombok Regency. Meanwhile, the sample used to measure effectiveness is based on specific criteria, namely financial reports that have been published on the official website and audited. In this study, the sample comprises the financial reports of BAZNAS North Lombok Regency from 2021 to 2025. The data collection technique employed is documentation. The data analysis technique utilizes effectiveness measurement through the Allocation to Collection Ratio (ACR).

RESULTS AND DISCUSSION

Results

Descriptive Statistics

The amount of zakat fund collection and distribution at BAZNAS North Lombok Regency during the 2021–2025 period is shown in the following table as a basis for further analysis.

Table 1. The Amount of Zakat Fund Collection and Distribution in 2021-2025

Year	Zakat	
	Collection (IDR)	Distribution (IDR)
2021	1.194.157.581	1.222.785.088
2022	1.185.101.427	1.340.279.113
2023	272.324.234	282.324.967
2024	664.521.689	586.602.890
2025	668.502.792	670.209.523

Source: BAZNAS North Lombok Regency, 2025

Based on Table 1, we know that Zakat fund collection and distribution at BAZNAS North Lombok Regency during the 2021–2025 period show fluctuating trends. In 2021, the amount of zakat collected was IDR1.194.157.581, while the distribution slightly exceeded the collection at IDR 1.222.785.088. A similar pattern occurred in 2022, when collection amounted to IDR 1.185.101.427 and distribution reached IDR 1.340.279.113, indicating that disbursement remained higher than the funds collected. In 2023, both collection and distribution experienced a significant decline, with zakat collection recorded at IDR 272.324.234 and distribution at IDR 282.324.967. In 2024, there was a recovery, as collection increased to IDR 664.521.689, while distribution decreased to IDR 586.602.890, resulting in collection exceeding distribution. In 2025, the figures were relatively balanced, with zakat collection amounting to IDR 668.502.792 and distribution slightly higher at IDR 670.209.523. Overall, the data indicates variability in both zakat collection and distribution, with no consistent upward or downward trend across the five years.

Table 2. The Amount of *Infaq* and *Sadaqah* Fund Collection and Distribution in 2021-2025

Year	*Infaq* and *Sadaqah*	
	Collection (IDR)	Distribution (IDR)
2021	1.636.007.102	1.713.729.405
2022	2.014.605.165	1.975.035.977
2023	3.556.743.165	3.543.330.067

Year	*Infaq* and *Sadaqah*	
	Collection (IDR)	Distribution (IDR)
2024	3.800.642.195	3.625.645.591
2025	4.618.392.579	4.872.209.717

Source: BAZNAS North Lombok Regency, 2025

Based on Table 2, we know that infaq and sadaqah fund collection and distribution at BAZNAS North Lombok Regency during the 2021–2025 period show fluctuating trends. It can also be observed that the collection of infaq and sadaqah funds increased annually. This has had a positive impact on the distribution of infaq and sadaqah funds, which also showed an upward trend. This indicates that the greater the amount of infaq and sadaqah funds collected, the larger the amount that can be distributed.

Table 3. Total Collection and Distribution of ZIS Funds at BAZNAS of North Lombok Regency in 2020–2025

Year	ZIS Funds	
	Collection (IDR)	Distribution (IDR)
2021	2.830.164.683	2.936.514.493
2022	3.199.706.592	3.315.315.090
2023	3.829.067.399	3.825.655.034
2024	4.465.163.884	4.212.248.481
2025	5.286.895.371	5.542.419.240

Source: BAZNAS North Lombok Regency, 2025 (Data Processed)

Based on the data of ZIS funds at BAZNAS of North Lombok Regency over the 2021–2025 period, there is a clear upward trend in both fund allocation and distribution. In 2021, total ZIS fund allocation amounted to IDR 2,830,164,683, while distribution reached IDR 2,936,514,493. In 2022, both allocation and distribution increased to IDR 3,199,706,592 and IDR 3,315,315,090, respectively. This increasing trend continued in 2023, with allocation recorded at IDR 3,829,067,399 and distribution at IDR 3,825,655,034.

In 2024, ZIS fund allocation further increased to IDR 4,465,163,884; however, distribution slightly declined to IDR 4,212,248,481. Meanwhile, in 2025, both allocation and distribution experienced a significant increase, reaching IDR 5,286,895,371 and IDR 5,542,419,240, respectively, with distribution exceeding the allocated amount. Overall, these findings indicate a consistent positive growth in the management of ZIS funds at BAZNAS of North Lombok Regency throughout the study period. Moreover, in certain years, distribution surpassing allocation suggests an optimization in fund management, potentially supported by the utilization of remaining balances from previous years to meet the needs of mustahik (beneficiaries).

Discussion

The Effectiveness of ZIS Distribution at BAZNAS North Lombok Regency

The measurement of effectiveness in this study employs the Allocation to Collection Ratio (ACR), which represents the proportion between the amount of funds collected and the amount of funds successfully distributed. This ratio is an important indicator of distribution performance within an institution (Sari & Akmal Tarigan, 2022).

Center of Strategic Studies the National Board of Zakat (2019) describe the categorization of the interpretation of the values Allocation to Collection Ratio are as follows: 1) Highly Effective if the value of ACR ≥ 90 percent; 2) Effective if the value of ACR between 75 – 90 percent; 3) Fairly Effective if the value of ACR between 60 – 75 percent; 4) Less Effective if the value of ACR range between 45 - 60 percent; and 5) Ineffective if the value of ACR less than 45 percent.

Table 4. Analysis of Effectiveness of ZIS Using ACR Method

Year	ACR Analysis of ZIS Fund	
	Percentage	Category
2021	104%	*Highly Effective*
2022	104%	*Highly Effective*
2023	100%	*Highly Effective*
2024	94%	*Highly Effective*
2025	105%	*Highly Effective*

Source: Data Processed

Based on Table 4, we know that zakat, infaq, and sadaqah fund collection and distribution at BAZNAS North Lombok Regency during the 2021–2025 period show high effectiveness. The ACR analysis indicates that the highest level of effectiveness was recorded in 2025, at 105 percent, while the lowest level occurred in 2024, at 94 percent.

The effectiveness of the distribution of ZIS funds is inseparable from the crucial role of various stakeholders, particularly amil (zakat administrators). The increase in both the distribution and collection of ZIS funds can be attributed to the implementation of innovative programs by BAZNAS of North Lombok Regency, which has fostered greater trust among muzakki (donors) in entrusting the management of their ZIS contributions to the institution. Furthermore, the economic development of North Lombok Regency significantly influences the collection and distribution of ZIS funds. This is due to the region's recognition as an area rich in natural resources and tourism potential.

Furthermore, the effectiveness of ZIS fund management should also be viewed in the context of the post-earthquake recovery process in North Lombok Regency. The devastating earthquake that struck the region several years ago caused widespread destruction of residential infrastructure and severely disrupted the livelihoods of local communities. In this context, zakat, infaq, and sadaqah (ZIS) funds played a crucial role in supporting post-disaster recovery by helping affected households rebuild their homes, restore economic activities, and improve their overall welfare. Consequently, the effective collection and distribution of ZIS funds have contributed not only to poverty alleviation but also to strengthening the socioeconomic resilience of communities affected by the disaster.

The implications of the effectiveness results indicate that the greater the capacity of ZIS funds both distributed and collected by BAZNAS of North Lombok Regency, the higher the level of effectiveness achieved in managing these funds. An increase in both the distribution and collection of ZIS funds corresponds to a higher level of effectiveness, which in turn leads to greater benefits for mustahik (beneficiaries) and communities in need. The effectiveness of ZIS fund management by BAZNAS of North Lombok Regency during the period of study can be attributed to the substantial amount of remaining undistributed funds from previous years.

These residual funds serve as reserves for subsequent periods, enabling ZIS funds distribution to exceed the amount collected in a given year.

CONCLUSION

This study aims to analyze the effectiveness of ZIS (Zakat, Infaq, and Sadaqah) distribution at BAZNAS of North Lombok Regency (KLU) using the ACR method. The results indicate that ZIS funds distribution is highly effective, as evidenced by the high percentage of funds collected and successfully disbursed to eligible mustahik (beneficiaries). The effectiveness of the distribution of ZIS funds is inseparable from the crucial role of various stakeholders, particularly the amil (zakat administrators). The ACR analysis indicates that zakat distribution is highly effective; it can also be observed that its effectiveness peaked in 2022 at 113% and reached its lowest point in 2024 at 88%. Meanwhile, infaq (almsgiving) and sadaqah (charity) achieved their highest effectiveness in 2021 and 2025, each at 105%, and their lowest point in 2024, at 95%.

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