

**COMPARISON OF THE EFFECTIVENESS OF THE NATIONAL AMIL ZAKAT  
AGENCY (BAZNAS) AND DAARUT TAUHID CARE IN IMPROVING THE  
MUSTAHIK ECONOMY IN LAMPUNG PROVINCE**

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**Abstract:** The poverty experienced by the mustahik of zakat institutions in Lampung Province involves various factors and challenges that influence their economic conditions. One of the main indicators of effectiveness is the ability of zakat institutions to distribute zakat to mustahik who really need it. The aim of the research is to determine the comparative effectiveness of the National Zakat Amil Agency (BAZNAS) and Daarut Tauhid Peduli in developing the mustahik economy in Lampung Province. The method used is qualitative with a field research approach and descriptive analysis. The research was conducted at Lampung Province Amil Zakat Institutions, namely the National Zakat Agency (BAZNAS) Lampung Province and Daarut Tauhid Peduli Lampung Province. The results of the research show that the implementation of the zakat amil institutions (BAZNA and DT Peduli) program is by distributing funds to mustahik in the form of providing business capital and assistance with production equipment, apart from that in the form of assistance to farmers and breeders, as well as assistance in developing Small and Medium Enterprises (SMEs). The economic condition of the mustahik before receiving assistance from the amil zakat institution was very difficult in meeting economic needs and was hampered in developing the business they were running. engaged in. The effectiveness of the role of zakat amil institutions in improving the Mushik economy has made a real contribution.

**Keywords:** *Effectiveness, amil zakat institution, mustahik*

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## **1. Introduction**

The mustahik economic phenomenon in the context of zakat institutions in Indonesia illustrates how the distribution and management of zakat can affect the economic welfare of zakat or mustahik recipients. Zakat institutions in Indonesia play an important role in reducing poverty levels. By distributing zakat to mustahik, zakat institutions provide financial assistance that can be used for basic needs such as food, clothing and shelter, as well as in some cases, business capital (Widyatama et al., 2020). Several zakat institutions apply the concept of productive zakat, which aims to increase the economic capacity of mustahik through skills training, education and business capital assistance. This approach is designed to help mustahik escape the cycle of poverty and become muzakki (zakat givers) in the future. Zakat institutions adopt a holistic approach in improving the welfare of mustahik, which does not only focus on financial aspects but also education, health and other social aspects (Maghfirah, 2021). This reflects an understanding that improving well-being must be comprehensive and sustainable. Even though zakat has great potential to improve the mustahik economy, there are still challenges such as accurate mustahik data collection, appropriate distribution of zakat, and measuring the impact of zakat on beneficiaries (Muh & Munir, 2023).

Mustahik economic issues and problems in the context of zakat institutions in Indonesia are complex and multidimensional topics. One of the main issues is the difficulty in identifying and verifying mustahik. The accuracy of mustahik data is very important to ensure that zakat assistance reaches those who really need it (Putriani et al., 2020). However, limited access to information and data validation often makes it difficult for zakat institutions to determine appropriate zakat recipients. Most of the zakat tends to be used to meet the consumptive needs of mustahik, such as food, clothing and other basic needs. This is indeed important, but the use of zakat that focuses on the consumptive aspect alone is less effective in providing long-term solutions to mustahik economic problems (Dass et al., 2022). Even though several zakat institutions have initiated productive zakat programs, there are still many that have not implemented mustahik economic empowerment programs effectively. This results in a lack of opportunities for mustahik to increase their economic independence. In some cases, continuous receipt of zakat can create dependency for mustahik, which hinders their motivation and efforts to achieve economic independence (Mata et al., 2023).

The poverty experienced by the mustahik of zakat institutions in Lampung Province involves various factors and challenges that influence their economic conditions. Lampung Province, which is located at the southern tip of Sumatra Island, has an economy dominated by the agricultural, plantation and fisheries sectors. However, unequal income distribution and limited access to other economic resources cause some residents, especially mustahik, to experience poverty (Widiastuti et al., 2021). Many mustahik in Lampung depend on the agricultural and fishing sectors as their main source of income. Price fluctuations, climate change and natural disasters often significantly affect their income, increasing vulnerability to poverty. Limited access to education and vocational training makes it difficult for mustahik in Lampung to improve their skills and capacity to compete in the job market (Widiastuti, Ningsih, et al., 2022). This limits their opportunities to obtain better jobs and increase their income. The zakat institution in Lampung seeks to overcome mustahik poverty through productive and consumptive zakat programs. However, challenges such as targeted distribution, impact measurement, and limited resources often become obstacles in their efforts (Widiastuti, Mawardi, et al., 2022).

One of the main indicators of effectiveness is the ability of zakat institutions to distribute zakat to mustahik who really need it. By having an accurate mustahik identification system and a good verification mechanism, zakat amil institutions can ensure that zakat assistance is right on target and can have a significant impact in reducing poverty (Normasyhuri et al., 2022). The effectiveness of zakat amil institutions can also be seen from the extent to which they have succeeded in implementing economic empowerment programs for mustahik. Programs such as providing business capital, skills training and business assistance can help mustahik increase their income and escape the cycle of poverty. Collaboration between zakat amil institutions and local governments, non-governmental organizations and the private sector can also increase their effectiveness in reducing poverty (Hassan et al., 2021). By collaborating, they can strengthen each other's efforts, utilize existing resources more efficiently, and achieve broader impact (Mursal et al., 2023).

The aim of the research is to determine the comparative effectiveness of the National Zakat Amil Agency (BAZNAS) and Daarut Tauhid Peduli in developing the mustahik economy in Lampung Province. The urgency of conducting this research is that each region has unique characteristics and challenges in economic development. Therefore, programs that have been proven effective in other regions will not always be directly successful in Lampung Province. This comparative research will provide a more in-depth view of how programs from BAZNAS and Daarut Tauhid Peduli can be adapted to local conditions in Lampung Province. The research

will assist in evaluating the performance and real impact of economic programs run by BAZNAS and Daarut Tauhid Peduli. This will provide the information needed to measure the effectiveness of these programs in providing benefits to the mustahik community in Lampung Province. By comparing the effectiveness of BAZNAS and Daarut Tauhid Peduli, this research can encourage innovation and improve the quality of the economic programs they run. The research results can be used as a basis for designing new programs that are more effective and efficient in developing the mustahik economy in Lampung Province.

Theoretically, this research is useful in that by comparing the effectiveness of BAZNAS and Daarut Tauhid Peduli, this research can provide a basis for developing a more effective and efficient zakat-based economic development model. This can be an important contribution in developing the theory of sustainable economic development in Indonesia. This research can also provide insight into the best approach to alleviating poverty through economic programs. By comparing the different approaches of BAZNAS and Daarut Tauhid Peduli, we can gain a deeper understanding of effective strategies in overcoming the problem of poverty. Through this research, we can better understand the role and contribution of social and philanthropic institutions in local economic development. This can help strengthen the literature on the role of the private sector in economic development and social welfare. Practically, this research will provide valuable insight for BAZNAS, Daarut Tauhid Peduli, and similar institutions to increase the effectiveness of their programs in building the mustahik economy in Lampung Province. This can help increase the positive impact of zakat funds and other economic programs. The results of this research can be used by stakeholders, such as local governments, zakat management institutions, and social organizations, to make better decisions in designing mustahik economic development policies and programs in Lampung Province.

## **2. Literature Review**

### **2.1. Management Strategy Theory**

Management Strategy Theory by Steiner and Miner (1977) provides a comprehensive view of how organizations can formulate and implement strategies to achieve their goals. This theory provides a clear definition of strategy as a coordinated and comprehensive plan designed to achieve an organization's long-term goals. This emphasizes the importance of alignment and overallity in strategic planning, as well as a focus on achieving long-term goals (Saad et al., 2020). Steiner and Miner divide strategy into three levels: corporate strategy, business strategy, and functional strategy. Corporate strategy focuses on the overall direction of an organization, while business strategy focuses more on specific actions to achieve goals within a particular business unit. Functional strategy refers to efforts in organizational functions such as marketing, finance, and human resources. This theory outlines the strategic planning process as a series of systematic steps, including analysis of the internal and external environment, determination of the organization's mission and goals, identification of strategic alternatives, evaluation and selection of the best strategy, as well as implementation and control (Zafar & Sulaiman, 2021). Strategy implementation involves carrying out the plans and actions necessary to achieve organizational goals. Control is the process of monitoring and evaluating progress in achieving goals, as well as making adjustments if necessary to ensure conformity with the established strategy. Steiner and Miner emphasize that the organizational environment is dynamic and continues to change, so organizations need to have flexibility in formulating and implementing strategies. This highlights the importance of adaptation and innovation in the face of environmental change to remain relevant and successful (Nurunnabi, 2020).

The relationship between Management Strategy Theory and the effectiveness of zakat institutions in developing the economy is that Management Strategy Theory emphasizes the importance of formulating a coordinated and comprehensive strategy to achieve the organization's long-term goals. In the context of zakat institutions, this means that the organization must formulate a structured and integrated plan to build a mustahik economy. In this way, zakat institutions can plan programs that support each other and are in accordance with the mission and goals of the organization. This theory highlights the importance of determining an organization's mission and goals as a basis for strategy formulation. For zakat institutions, the mission is related to the commitment to reduce poverty and improve the economic welfare of mustahik. Specific objectives set by zakat institutions may include achieving certain targets in terms of distribution of funds or the number of people assisted. This theory emphasizes the importance of effective implementation of the chosen strategy, as well as controls to ensure that the strategy is successfully achieved. In the context of zakat institutions, this means implementing economic programs carefully and monitoring their progress towards achieving stated goals (Owoyemi, 2020).

## **2.2. Zakat**

Zakat is one of the main institutions in the Islamic religion which has important significance in the practice of Muslim life. Literally, zakat means "cleansing" or "purification", indicating its main role in cleansing one's possessions from stinginess and selfishness. Theologically, zakat is a legal obligation established by Allah SWT, which is one of the five main pillars of Islam. Zakat is an obligation for Muslims who are able to give part of their wealth to the needy as a form of social solidarity and obedience to Allah (Kailani & Slama, 2020). The definition of zakat according to Islamic law includes several important aspects. First of all, zakat is a type of worship that has a spiritual dimension. This is a manifestation of a person's obedience and devotion to Allah SWT, because zakat is a direct command from Allah contained in the Al-Qur'an and the hadith of the Prophet Muhammad SAW. Second, zakat is a form of economic rights owned by the poor and mustahik in Islam. This means that zakat is not only an act of worship, but is also a social right recognized and guaranteed by Islamic law (Adzkiya' et al., 2023). The definition of zakat also emphasizes the redistribution aspect of wealth in Islamic society. Zakat is ordered to be taken from assets that reach the nisab (a certain threshold) and given to those who are entitled to receive it, such as the poor, people in debt, the path of Allah, fighters in jihad, zakat earners, and those in need. It aims to reduce social and economic inequalities, as well as ensuring that wealth is fairly distributed among members of society. The definition of zakat also includes aspects of individual obligation and responsibility in Islam (Alhammedi, 2022). Every capable Muslim has the obligation to pay zakat regularly, namely 2.5% of assets that reach the nisab each year. This obligation cannot be ignored or avoided, and its implementation is an integral part of the practice of religious life for Muslims. Apart from that, the definition of zakat also highlights the social and humanitarian goals of this institution. Zakat is not only about giving part of one's wealth to the needy, but also about building social solidarity, strengthening ties between members of society, and improving general welfare. This reflects the values of humanity and justice in Islam which place concern for the interests of others above one's own interests (Islam et al., 2023).

Zakat, one of the five pillars of Islam, has an important role in reducing social inequality and supporting community welfare. Mustahik is a term in Islam that refers to people who meet the requirements to receive zakat, namely donations that Muslims are obliged to give to those in need. The term mustahik literally means "one who is worthy of receiving" or "recipient of zakat" (Tok et al., 2022). Mustahik can be divided into several categories, which include people living

in conditions of deprivation or economic hardship, as well as those who have special needs that cannot be met with their own resources. Zakat is given to eight groups who meet the requirements to receive zakat, in accordance with the provisions of the Islamic religion, namely Fakir (Poor People), Poor (Al-Masakin), Amil Zakat (Zakat Collectors), Converts, Riqab (Freeing Slaves), Gharimin (People the Indebted), Fi Sabilillah (Path of Allah) and Ibn Sabil (Abandoned Traveler) (Ben Ismail & AlSadhan, 2023).

### **2.3. Effectiveness of Zakat**

The effectiveness of zakat is a measure of the extent to which zakat can achieve its main goal of helping reduce poverty, increasing prosperity, and strengthening social solidarity in Muslim society. The effectiveness of zakat lies in fairness in the distribution of wealth. Zakat must be distributed fairly to those who are entitled to receive it, without discrimination or abuse, to achieve the desired social justice. Zakat should be used to promote inclusive and sustainable economic development (Hussain, 2021). Effective zakat must be used to reduce economic disparities, strengthen small and medium businesses, and support the development of social and economic infrastructure. Zakat must be managed professionally and efficiently to achieve the desired results. Effective zakat must be managed by competent institutions and have a transparent and integrated system (Maulina et al., 2023). Effective zakat must take into account the economic, social and cultural aspects of the recipient community, as well as paying attention to the long-term needs and sustainability of zakat programs. Effective zakat must be based on careful analysis of the needs and conditions of recipient communities, as well as the use of data and information to improve decision making. Effective zakat must be supported by in-depth research on the social and economic dynamics of recipient communities, as well as evaluation of the success and failure of zakat programs in the field (Hudayati et al., 2023).

One of the main objectives of zakat is to alleviate poverty in society. Zakat is used to provide assistance to mustahik groups, such as the needy, poor, and people in need, in the hope of providing sufficient financial support to meet their basic needs. Zakat can be a tool to empower the community's economy, especially for those who receive zakat. By providing business capital assistance or skills training, zakat can help build small and medium businesses, increase income, and create new jobs (Al-Mamun et al., 2020). Zakat plays an important role in strengthening social ties and solidarity between members of society. Through the practice of giving and receiving zakat, Muslim communities are taught to care for and help each other in overcoming economic difficulties. This creates a sense of mutual trust and togetherness in society. Effective zakat must also encourage the empowerment of local communities in overcoming their own economic and social problems. Zakat programs that focus on active community participation in planning, implementation and monitoring can help build capacity to be independent and sustainable (Syakir et al., 2021).

### **3. Research Methods**

In this research the author used qualitative methods and included field research. This research is descriptive analysis with the aim of making systematic, factual and accurate descriptions of the facts, characteristics and relationships between the phenomena being investigated (Hardani et al., 2020). This research was conducted from January 2021 to March 2022 at the research site at the Lampung Province Amil Zakat Institute. The data sources used use primary data and secondary data. Primary data was obtained by direct interviews by the National Zakat Amil Agency (BAZNAS) of Lampung Province and Daarut Tauhid Peduli of Lampung Province and was used as a sample in the effectiveness of zakat management, while secondary data was obtained through journals and articles so that it could support researchers in

determining reveal the necessary data about the effectiveness of zakat management in building a mustahik economy (Moleong, 2020).

The data collection method used goes through several stages, namely Observation, namely observations carried out deliberately and systematically regarding social phenomena with psychological symptoms and then recorded. Then the Interview, which is a question-and-answer process carried out systematically and based on the research objectives. And Documentation which is a method used to provide documents using accurate evidence from recording specific sources of information from essays/writings (Sugiyono, 2018). The population or generalization area of this research is administrators National Zakat Amil Agency (BAZNAS) Lampung Province and Daarut Tauhid Peduli Lampung Province while the sample as a representative of the population whose results represent all the symptoms that occur are mustahiq (people who are entitled to receive zakat) recommended by the management National Zakat Amil Agency (BAZNAS) Lampung Province and Daarut Tauhid Peduli Lampung Province.

The data analysis technique in this research was carried out in several stages, namely Data Reduction, namely summarizing, selecting the main things, focusing on things that are important and related to the research problem and looking for themes and according to needs. Then Data Presentation (Data Display) The collected data can be presented so that all the data with its detailed parts can be arranged clearly. Next, Drawing Conclusions and Verification, namely data that has been focused and has been arranged systematically, then through induction the data can be concluded so that meaning can be determined. Data Validity Check uses a triangulation strategy, namely the researcher uses participant observation, in-depth interviews, and documentation for simultaneous data sources. The aim of the triangulation strategy is to track differences between data obtained from one informant (the information provider) and other informants. Therefore, a technique is needed that can unite the differences in data so that accurate and precise conclusions can be drawn (Emzir, 2018).

#### **4. Results and Discussion**

##### **4.1. Muzakki Services and Distribution to Beneficiaries of the Lampung Province Baznas Program**

The Muzakki service mechanism implemented at Baznas Lampung Province is implemented through the establishment of a Zakat Collection Unit (UPZ) within the Lampung Province Service Agency. The Zakat Collection Unit (UPZ) is an auxiliary section formed by BAZNAS to facilitate zakat collection. Based on Law Number 23 of 2011 concerning Zakat Management, BAZNAS, provincial BAZNAS, and district/city BAZNAS have the authority to form UPZ (Zakat Collection Units) in various organizations such as government agencies, state-owned enterprises, regional-owned enterprises, private companies, and Indonesian representatives abroad. This UPZ can also be established at a different administrative level, such as a sub-district or other designated area. The process of establishing a UPZ involves many stages, starting from BAZNAS which consults with the administration of the institution/institution for the creation of the UPZ. Next, the institution sends a letter containing the decision letter along with a list of UPZ management consisting of at least the chairman, secretary and treasurer. Furthermore, BAZNAS and UPZ which have been established carry out extensive communication with all workers regarding the establishment of UPZ and the implementation of zakat payroll within their respective institutions/agencies. Furthermore, after the decision comes into force, UPZ is obliged to prepare a comprehensive work program which includes a collection and distribution plan for one year. In addition, the fifth step includes implementing monitoring and evaluation activities. BAZNAS will continue to carry out monitoring and evaluation to optimize UPZ functions.

Baznas Lampung Province has formed 28 Zakat Collection Units (UPZ) in various government and commercial organizations to serve Muzakki and Munfiq. A total of 671 Muzakki/Munfiq were reported as recipients of Zakat Infaq and Sadaqah distributed from several UPZs.

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Baznas Lampung Province has allocated the collected zakat income to several programs through the UPZ that has been established. The main programs for distributing these funds are Lampung Smart, Lampung Sejahtera, Lampung Peduli, Lampung Sehat, and Lampung Taqwa. The allocation of zakat funds through this program is carried out proportionally. Therefore, these programs are not allocated a percentage of distribution each year, but are adjusted to applicable needs. During the Covid-19 pandemic, most of the zakat funds were allocated to the Healthy Lampung and Cares Lampung programs. The "Lampung Sejahtera" Zakat program is implemented through pentasyarufan activities which include providing business financing, productive work equipment, and improving company management through training and mentoring. This program is intended for mustahik who are members of community organizations affiliated with mosque congregations or majlis ta'lim, as well as small and micro businesses. Each beneficiary receives Rp. 5,000,000,- (five million five hundred thousand rupiah) as financial assistance for his company's capital. The first step in implementing program activities is to collect data about possible users. Currently BAZNAS Lampung Province is partnering with Regency/City BAZNAS and other religious/community leaders to implement the Lampung Sejahtera Zakat program. The program eligibility criteria and number of beneficiaries are predetermined and followed precisely. Second, Regency/City BAZNAS or religious/community leaders continue by conveying the names of potential program beneficiaries. They provide detailed information about an individual's identity, business activities, and economic background. Third, BAZNAS verifies and authenticates prospective recipient data before continuing to deliver the program directly. Also through the BAZNAS delegation.

Apart from providing business capital to individuals and congregations engaged in small and medium businesses as previously mentioned, business capital is also provided to business

groups, especially duck farming groups in the Bandar Jaya Central Lampung area. The mechanism for providing capital remains the same, but is done collectively. Apart from providing financial support for company capital, BAZNAS Lampung also distributes zakat in the form of productive business equipment to small and medium business owners. The process of implementing this program follows the same methodology as the business capital program. The stages include socializing and collecting data on potential beneficiaries, completing data administration, checking and validating the collected data, and finally providing productive business instruments to recipients. BAZNAS offers types of productive business equipment tailored to the needs of potential aid recipients, such as trade carts, cars, kitchen equipment, product displays, and others, based on the company's specific needs.

#### **4.2. Muzakki Services and Distribution to Beneficiaries of the Daarut Tauhid Care Program, Lampung Province**

The muzakki service approach to zakat collection must be designed and organized methodically, with a clear schedule, and based on sincere obedience to Allah. Having effective strategies and ideas is very important in collecting Zakat money, especially in terms of collecting and expanding Zakat income with a focus on productive and consumptive profits. Daarut Tauhid Peduli, located in Lampung Province, is one of the organizations responsible for handling zakat, infaq and sadaqah (ZIS) money. It is collected from the community and the funds are allocated to mustahik who need it. Based on interview findings, Daarut Tauhid Peduli Lampung Province has used several techniques, including offline and online approaches. To increase the collection of zakat money, there are four crucial components that have a significant impact on the effectiveness of the zakat collection strategy created by Daarut Tauhid Peduli Lampung Province. These components are retail strategy, FO strategy, corporate strategy, and MARKOM strategy. The retail approach aims to engage directly with individuals who are willing to donate money to ZISWAF. This strategy includes four different services: 1) zakat collection service, which involves Daarut Tauhid Peduli Lampung Province collecting zakat funds from muzaki houses upon request; 2) MSME partnerships that provide pick-up services for MSME business actors who wish to pay zakat through collaboration with these institutions; and 3) friendship team, namely a zakat collection strategy that involves raising funds from individuals, groups, homes and DKM, so that muzaki do not need to come directly to the office. 4) Direct Mail is a promotional letter addressed specifically to target individuals, such as potential consumers or donations, in certain locations such as apartment complexes, agencies, or DKM organizations. The letter can be in the form of a brochure or product catalog for Daarut Tauhid Peduli Lampung Province specifically addressed to ZISWAF.

A funding officer is someone responsible for requesting and collecting financial resources from clients and actively promoting sustainable muzaki contributions. Daarut Tauhid Peduli Lampung Province authorizes donors to visit their offices personally and make cash payments for zakat or other financial donations. This method includes at least two different modes of service, which include: 1) Profit sharing buying and selling techniques aimed at teaching, enlightening and educating prospective muzaki about the importance of zakat, infaq and alms. Furthermore, by using an effective sales strategy, the aim is to encourage prospective muzaki to donate their assets for zakat. This approach can be implemented by engaging in social interactions via social media platforms or distributing printed materials such as brochures. It is hoped that the public will gain a clearer understanding of the importance of zakat and be inclined to contribute after gaining this knowledge. 2) The calling approach involves administration or related department staff notifying or reminding those who have been registered in the office



database as muzaki to pay zakat every month. This can be done through telephone calls or short messages sent to the muzaki group.

Corporate strategy refers to a strategic approach that involves social interaction and direct communication with top executives of departments, organizations, agencies, institutions, and state-owned companies. The aim is to disseminate knowledge and increase awareness of ZISWAF, along with the Daarut Tauhid Peduli work proposal program for Lampung Province. This will be realized through a brief presentation regarding the activities of Daarut Tauhid Peduli Lampung Province. This method is designed to assist busy human resources, including public and commercial sector workers, in making donations to ZISWAF. These people are potential muzaki. The MARKOM (Marketing Communications) strategy prioritizes social media and events in Lampung Province, while offering a convenient method for those who wish to donate ZISWAF funds to Daarut Tauhid Peduli Lampung Province. Some examples of MARKOM's strategic services include: 1) Social Media Strategy, namely educating and encouraging people to give zakat through various social media platforms such as Whatsapp, Facebook, Instagram, Twitter, TikTok, and others. This is done by sharing informative information in the form of historical facts, films or photos. 2) The strategic initiative is to establish zakat collection outlets in government agencies, corporations and mosques in Lampung Province. This booth will be held at every event organized by an agency, corporation or mosque. 3) DT Peduli Lampung Province carries out zakat outreach through TV and radio advertisements, using these media platforms as instruments to motivate zakat obligators to make zakat payments through DT Peduli Lampung Province. DT Peduli Lampung Province utilizes television and radio media as strategic means of disseminating information to the public. 4) Convenient payment options available via Qris, M-Banking, and ATM.

The Resilient Farmer Program is one of the initiatives implemented by Daarut Tauhid Peduli in Lampung Province with a focus on the economic sector. This program aims to improve the welfare of mustahik farmer groups by providing land use rights or grants, along with supporting facilities. The focus is also on improving agricultural business management skills and household finances, as well as fostering spiritual development in farmer groups formed by DT Peduli. Apart from that, this program is implemented with a community-based approach, where the commodities planted are managed based on regional potential. Implementation of this program involves a selection process for mustahik applicants from rural communities who face challenges in accessing money and agricultural land. The land designated for use is under the jurisdiction of Daarut Tauhid Peduli and comes from waqf ownership. Mustahik was given land use rights, as well as operational funds and assistance. The intensity of the implementation of this program is somewhat hampered when compared with programs in other economic sectors. This is due to the limited agricultural land within the jurisdiction or ownership of Daarut Tauhid Peduli. Practically, the implementation of this program involves collaboration with the agricultural industry, where the results of the management are distributed to program beneficiaries (mustahik) and Daarut Tauhid Peduli. Because the land used is waqf land, the results of the management of the agricultural land are then distributed by Daarut Tauhid Peduli for infaq and shadaqah.

#### **4.3. Impossible Economic Independence Conditions Before and After Receiving the Program**

The National Zakat Amil Agency (BAZNAS) and Daarut Tauhid Peduli are philanthropic institutions that offer programs dedicated to the goal of alleviating poverty. The aim of distributing the income obtained by zakat, infaq and shodaqoh management organizations from

Muzaki is to achieve mustahik economic independence which is a very important goal. Mrs. Emma Wati, a resident of Bumi Waras District, is a recipient of business capital assistance from BAZNAS. He works as a seller of chicken noodles and meatballs and is part of the economics program of the Amil Zakat Institute. Emma Wati, a housewife, started a small business selling chicken noodles and meatballs to supplement her husband's irregular income as a casual daily worker. This was done before receiving business capital assistance. His business is located in front of his house on the terrace. Considering the variability of income, the average monthly income ranges between Rp. 700,000 to Rp. 1,000,000. Although this income may not be enough to meet the family's needs, this income may be able to help the husband in meeting his daily needs. Due to unstable income and unfavorable financial conditions, Mrs. Emma Wati's company stopped. However, in 2019, he received financial assistance of Rp. 5,000,000 from BAZNAS so he can continue his business. In terms of nominal, the business capital provided by BAZNAS may not be large. However, this assistance means a lot to Mrs. Emma Wati. With the help of this capital, he was able to revive his business which had stopped. Thanks to financial support from BAZNAS, Mrs. Emma Wati managed to expand her company by acquiring important equipment and diversifying its menu with a variety of drinks and juices. He admitted that after the revival of his company and the support provided by BAZNAS in the form of visits and mentoring, although only limited to that, his business income has now increased with an average monthly net income of Rp. 3,500,000. The money earned by a housewife who runs a side business selling chicken noodles and meatballs is very tempting.

A similar thing also happened to Mrs. Katini, a mustahik who works as a duck breeder and received financial support for her company from BAZNAS Lampung Province. Mrs. Katini once ran a duck farming business on simple land, where she produced a total of 50 ducks. Sales turnover for one harvest of consumption ducks, which takes an average of 40 days, is IDR. 3,750,000,- after deducting operational and feed costs, resulting in an average income of Rp. 2,500,000. In 2019, Mrs. Katini received financial support for her company from BAZNAS amounting to Rp. 10,000,000. These funds were used to purchase 800 ducklings and their feed. Apart from providing financial resources, BAZNAS also provides company management training to program beneficiaries. During this course, Ms Katini gained skills in small and medium enterprise management, as well as gaining access to selling livestock goods. With Mrs. Katini's determination and expertise, as well as support from BAZNAS through visits and inspiration, her company has achieved significant and rapid growth. Previously, his company only focused on raising ducks for food. But now he has expanded his business by developing duck farming, egg hatching and selling ducklings. Following substantial growth, Ms. Katini gathered the confidence to obtain more funding from banks to accelerate the expansion and progress of her company.

Currently, Mrs. Katini's duck business has reached a volume of 5,000 ducks. He was able to sell the ducks to several restaurants in Central Lampung, selling around 60 dead ducks every day. Mrs. Katini gets help from two of her siblings in looking after her company. Their responsibilities include watching the cage and providing food for their beloved ducks. In terms of assets, Mrs. Katini has the ability to expand the location and stable of her company. Apart from that, he currently has two cars for operational purposes. The current monthly income of his company is Rp. 20,000,000. In addition, he acknowledged that through expanding his company and increasing financial resources, he would be able to support his sons and daughters until they obtained a Bachelor's degree. Even though the cash funds provided by BAZNAS to Mrs. Katini are not very large, this provides a significant incentive for business actors to manage their businesses responsibly, considering that these funds are allocated for capital support. This comes

from zakat money. Apart from the responsibility to run and manage capital trusts well, in accordance with the growth and development of program recipient companies, they are also expected to routinely allocate a portion of their income to be invested in social sectors (Zakat, Infaq, and Sadaqah). He can be an inspiration and role model for small and medium businesses. "I received many invitations to take part in training at Hotel Nusantara, which specifically focused on improving my skills and knowledge in the field of duck farming." If we look closely at the picture of the condition of program participants from the National Amil Zakat Agency (BAZNAS) in the economic sector, it can be seen that there has been a comprehensive adjustment and improvement in terms of the economy.

The program implemented by the Daarut Tauhid Cares Institute to improve the economy of underprivileged communities is similar to the Tangguh UKM program and the Tangguh livestock program. The author will provide details about these programs in the interview data below. Mr Sugiono, who lives in Pekalongan, East Lampung Regency, is the first participant in the Resilient UKM program implemented by Daarut Tauhid Peduli. He was the owner of a grilled sausage company and had been given a basket of the product as a supporter. Mr Sugiono is a part-time worker with an average monthly salary of around Rp. 700,000 to Rp. 1,000,000. Previously, he worked as a street vendor selling satay meatballs, but he only had a cart and the product, while his boss owned the business. Considering the needs of a family with three school-age children, it was clear that a residence of that size would not be adequate. With the help of the UKM Tangguh program, Mr Sugiyono got a trading cart to start his grilled sausage company. He believes this business has the potential to improve the economic situation by generating an average monthly income of around Rp. 1,500,000 to Rp. 2,000,000. "When receiving this cart, it was explicitly stated that it contained funds intended for infaq and shodaqoh purposes. Therefore, these funds must be used appropriately to ensure the achievement of blessings. I am very confident about that." The recording of Mr Sugiono's words became a source of inspiration for mustahik to improve their economic level.

Mrs. Erna, a resident of Mulyojati, West Metro District, Metro City, was selected to be the second beneficiary of the UKMT Tangguh Daarut Tauhid Peduli program. He has been given financial assistance of Rp. 3,500,000,- to support his company. Mrs. Erna, a housewife who wants to increase her husband's income for family expenses, sells vegetables on the terrace of her house. He buys vegetables from the market in the morning and then sells them to local people who need the products. Due to limited money, the choice of vegetables that Mrs. Erna sells is limited both in terms of quantity and variety. Based on individual accounts, the average monthly income generated from selling these vegetables is around Rp. 750,000 to Rp. 1,000,000. Thanks to financial support from the UKM Tangguh Daarut Tauhid Peduli Program, Mrs. Erna was able to develop her vegetable company by increasing the quantity and variety of vegetables sold. Additionally, he was able to meet the basic needs of the local population, which in turn increased his income. "Indeed, with the addition of additional capital, fortunately the income increases, on average around IDR 1,500,000 - IDR 2,000,000 per month." With this level of income, it is proven that Mrs. Erna has the ability to improve her family's financial situation. Apart from the Resilient UKM Program, Daarut Tauhid Peduli also runs the Resilient Farmer Program. One of the beneficiaries of this program is Mr Supriyanto who received financial assistance in 2019. DT Peduli provided financial assistance for the Resilient UKM Program amounting to IDR 10,000,000. Before receiving assistance from Daarut Tauhid Peduli, Mr Supriyanto already had expertise in goat farming. With the support of the Tangguh breeder program carried out by Daarut Tauhid Peduli, Mr Supriyanto was able to develop his business and generate profits of 30 million Rupiah within one year. This significant increase was achieved through providing capital

of IDR 10,000,000 and expanding marketing access, as well as collaboration with business investors related to Daarut Tauhid Peduli. Previously, Mr Supriyanto's business generated profits far below that figure, an average of only IDR 1,500,000 per month.

During the ongoing journey, Mr Supriyanto's current efforts continue to progress. This can be seen from the current management of 300 goats which generate a monthly income of Rp. 10,000,000,-. Apart from that, he employs three people who are specifically tasked with caring for and feeding his goats. According to Mr. Suriyanto, the amount of assistance for this program is not sufficient to support and develop the company rapidly. However, it is very significant in terms of providing broad access to marketing and business investors. These are the factors that truly improve the business of program beneficiaries by providing significant value. "I realize that the support provided by Daarut Tauhid Peduli cannot only be assessed based on its financial value alone. However, the wide access to business opportunities offered is precisely what I need as a business actor." Mr. Supriyanto as a beneficiary of the Daarut Tauhid Peduli Resilient Breeders program has provided financial and economic progress. This not only supports his family business but also creates jobs for other communities. Apart from that, he now has a consortium of companies that has support from goat breeders, considering the increasing need. Therefore, the supply of goods must be increased along with the framework of this group. The program implemented by the National Amil Zakat Agency and the Daarut Tauhid Care Institute which aims to improve the welfare and economic independence of people in need has been proven successful by significant improvements in the family economic welfare index. . Every recipient of assistance, whether in the form of business capital or livestock, has the opportunity to improve the economic welfare of their family and achieve success in their chosen business field, thereby having a positive impact on the local community.

#### **4.4. Analysis of the Effectiveness of the Role of Amil Zakat Institutions in Improving the Mustahik Economy in Lampung Province**

Effectiveness basically measures the extent to which predetermined goals have been successfully achieved. This is in line with the concept of efficacy, which refers to the extent to which goals are achieved in terms of quality, quantity and timeliness. The greater the proportion of goals achieved, the greater the level of effectiveness. The functions of the Amil Zakat Institution include encouraging the fulfillment of zakat obligations among the community, as well as strengthening religious organizations. Apart from that, as regulated in law number 23 of 2011, the responsibility of zakat amil organizations is to collect, allocate and use zakat in accordance with religious regulations. The BAZNAS Amil Zakat Institute and DT Peduli Lampung Province have different zakat money collection mechanisms. One of the approaches taken by BAZNAS Slampung Province is a plan to collect zakat funds, which involves maximizing the formation of Zakat Collection Units (UPZ) in various government agencies and state-owned enterprises at the provincial level in Lampung. Therefore, BAZNAS Lampung Province does not provide direct services to muzakki (those who issue zakat). On the other hand, BAZNAS collects zakat payments collectively through the UPZ that has been established.

The BAZNAS Amil Zakat Institute and DT Peduli Lampung Province have different zakat money collection mechanisms. One of the approaches taken by BAZNAS Lampung Province is optimizing Zakat Collection Units (UPZ) in various government agencies and BUMN at the provincial level to collect zakat funds. Therefore, BAZNAS Lampung Province does not provide services directly to muzakki (zakat distributors), but collects zakat payments collectively through the UPZ that has been established. The plan to collect zakat money is implemented efficiently by optimizing the role of UPZ in raising zakat, infaq and shodaqoh money. This approach allows

direct outreach to communities through their various agencies. DT Peduli's approach to collecting zakat money is different from other methods because it uses various methods. The success of the zakat collection strategy initiated by Daarut Tauhid Peduli in Lampung Province was greatly influenced by many key factors, namely: Retail Strategy, FO Strategy, Corporate Strategy, and MARKOM Strategy. The use of this collection technique is quite efficient because it allows direct access and provision of services to all community groups. The general public (muzakki) can easily fulfill their zakat obligations by visiting the service office directly, or with the help of field officers who collect zakat, and make transfers via various payment methods.

Regarding the allocation of zakat funds, especially in the field of economic empowerment, BAZNAS Lampung Province distributes them through the Lampung Sejahtera program. The aim of this program is to help mustahik individuals selected through mosque congregations and ta'lim assemblies. Apart from that, the Lampung Sejahtera program also reaches MSME groups and Joint Business Groups that meet the requirements to be considered mustahik. The aim of this program is to reduce poverty by improving the economic welfare of mustahik and equipping them with business acumen. The Lampung Sejahtera Program effectively reaches target community groups during its implementation. The recruitment method which involves selection of mustahik through MSME groups, mosque congregations and ta'alim councils is now running well, ensuring that program implementation goes on track.

The Economic Pillar Program implemented by Daarut Tauhid Peduli is a very effective initiative in distributing zakat funds with the specific aim of improving and strengthening the economic conditions of mustahik. The UKM Resilient Program facilitates outreach by Resilient Farmers and Tauhid Care Local Responsible Farmers to mustahik community groups, tailoring their assistance to meet the specific needs of these organizations. The DT Care Program offers a variety of options for distributing zakat money, allowing for adjustments to suit the specific needs of the community groups the program targets. The execution of the Economic Pillar program, namely Resilient SMEs, Resilient Breeders and Resilient Farmers, is running smoothly and efficiently. This is demonstrated by the success of distributing zakat money through the DT caring work program. Even though it is expressed in percentages, the assessment of the implementation of the distribution of zakat money in the economic sector is still relatively lower compared to the implementation of the more consumerist Social pillar. However, the Economic Pillar program can be implemented effectively and proportionally accurately. The effectiveness of the involvement of the Amil Zakat Institution in improving the economic conditions of the mustahik community in Lampung Province can be assessed using the benchmarks proposed by Cambel JP. The efficacy benchmarks can be seen in the following table:

**Table 1.** Effectiveness Benchmarks according to Cambel JP

No	Benchmark	Effectiveness
1.	Program Success	The level of ability of an institution or organization to carry out all its main tasks.
2.	Goal Success	Teaching something correctly, according to what it should be, completed with plans and rules.
3.	Satisfaction with the Program	Reaching a level above competitors, being able to be the best with other opponents as the best.
4.	Input and Output Levels	Bringing results that have been done and are able to provide benefits.
5.	Comprehensive Goal Achievement	Regarding future challenges (the benefits

provided are long-term)

Using these efficacy metrics, researchers collected data on the performance of zakat amil institutions, namely BAZNAS and DT Peduli, in encouraging the economic independence of mustahik in Lampung province. The findings are summarized as follows:

**Table 2.** Effectiveness Indicators

No	Indicator	In accordance	It is not in accordance with
1.	Zakat amil institutions implement programs optimally	√	
2.	Every program implemented has been on target	√	
3.	<i>Impossible</i> obtain benefits from the funds distributed	√	
4.	The collection and distribution of funds was carried out well.	√	
5.	Zakat funds have been completely distributed to the community	√	
6.	Through the Zakat Amil Institution, Mustahik Dalat turns into a new Muzakki	√	

This indication of success or effectiveness is related to the actualization of efficacy that occurs in zakat amil institutions, both BAZNAS and DT Peduli. Based on the available table, it can be seen that all programs have achieved the expected objectives, and the recipients (mustahik) have also felt the benefits of the programs implemented by the zakat amil institutions. However, the main weakness is that zakat amil institutions have not succeeded in efficiently turning their recipients into new contributors (muzakki). Every effort undertaken within the framework of the economic independence program always encounters various obstacles and challenges. A similar thing also happened to the zakat amil institution in Lampung Province. There are several obstacles that hinder the implementation of the economic independence program.

The obstacles that arise consist of two aspects, namely: external and internal forces. The external aspect that emerged was the disparity between survey findings in the field and the submission as Mustahik. On the other hand, internal problems stem from a lack of personnel capable of managing the independence program effectively, thus hampering the efficient functioning of the monitoring and evaluation system. Efficient and skilled human resources are needed to fulfill their responsibilities effectively, so that the Mustahik participating in the self-reliance program can improve their efforts and achieve independence, ultimately becoming contributors to the program. This will certainly allow new contributors to provide assistance to others who are less fortunate.

## 5. Conclusion

Based on the results of the analysis and presentation carried out by researchers in the previous chapters, it can be concluded that the implementation of the Amil Zakat Institutions program (BAZNA and DT Peduli) is by distributing funds to mustahik in the form of providing business capital and assistance with production equipment, in addition to form of assistance to farmers and breeders, as well as assistance in developing Small and Medium Enterprises (UKM). The economic condition of the mustahik before receiving assistance from the amil zakat institution was very difficult in meeting economic needs and was hampered in developing the business they were running. engaged in. The effectiveness of the role of zakat amil institutions in improving the Mustahik economy has made a real contribution where the program has been implemented and is right on target and can be felt directly by the mustahik in improving

economic prosperity. Apart from that, the funds collected at the zakat amil institution are distributed as a whole to the community.

Suggestions for zakat amil institutions as zakat collection and distribution institutions must carry out monitoring and evaluation and regulate the management of productive zakat funds better and more optimally as a whole so that society increases in terms of quantity from year to year. This makes zakat institutions more effective in carrying out their programs and the general public can experience more productive zakat funds. For the mustahik who have received assistance from the zakat amil agency so that the business results obtained can be used in a more optimal way so that they are more productive, and the mustahik can become new muzakki-muzakki to help the community in general who need help.

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