

The Effectiveness of Zakat Institutions Empowerment Using the Zakat Village Index: Analysis in Sumenep East Java

Ach. Yasin

Fakultas Ekonomika dan Bisnis, Universitas Negeri Surabaya

Correspondence email: ach.yasin@unesa.ac.id

Abstract

This study examines zakat-based village empowerment. This research was conducted as a response to the less than an optimal program of zakat institutions and at the same time as an alternative in empowering by focusing on the feasibility of villages as measured through the Zakat Village Index (IDZ). Eligibility is based on the economic dimension, the health dimension, the education dimension, the social and humanitarian dimension, and the da'wah dimension. From these 5 (five) dimensions, the Zakat Village Index will be produced. This study uses a mixed-method research method. The objects in this study are several villages in Sumenep Regency that have received empowerment assistance and have not received empowerment assistance from zakat institutions. The results in this study indicate that from calculating the village zakat index (IDZ) in Sumenep Regency. Of the 11 (eleven) villages that became the object of research, there are 3 (three) villages that believe in Gadding Village with an IDZ index of 0.39, Gunung Kembar Village with an IDZ index of 0.39, Jebe'en Village, which should be a priority in empowerment by zakat institutions. By considering the IDZ score, it is hoped that empowerment will be better and more effective.

Keywords: Zakah, Zakah Village Index, Efektifity

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1. INTRODUCTION

In Islam, zakat is a property that must be issued if it has fulfilled the conditions determined by religion and is distributed to eight recipients known as the asnaf group and prioritized for the poor and needy. The general principle of zakat distribution has been regulated in the Qur'an in Surah Al-Taubah verse 60, which states:

"Indeed, zakat is only for the needy, the poor, the amil zakat, those who are softened in their hearts (converts), to (liberate) slaves, too (liberate) people who are in debt, for the way of Allah, and for people who are on their way. As an obligation from Allah, Allah is All-Knowing and All-Wise".

Zakat is an essential instrument in the Islamic economy. Zakat distribution is an effort made by the government to reduce poverty by distributing income between the capable and the poor (Canggih et al., 2017). The aim is to reduce poverty, protect welfare,

improve economic difficulties develop infrastructure through income distribution. And wealth from the rich to the needy.

Reducing poverty and hunger is a significant concern of world governments. The Sustainable Development Goals (SDGs) target no poverty and zero need in all countries. The difficulty in reducing poverty is not in determining how much assistance. But how big is the outcome of the aid to be sustainable and help the poor get out of their poverty zone. In practice, getting out of the pool area cannot be done alone. There needs to be help from both the government and community groups. The assistance provided must be on a productive basis to help businesses run by the poor. Effective service to poor people is expected to improve welfare in terms of material and education, health, and spiritual aspects.

Poverty in Indonesia is still relatively high. Data shows that the percentage of poor people in Indonesia

in March 2020 rose to 9.78% due to increased essential commodities due to the COVID-19 pandemic. (BPS: 2020). This high poverty is spread in various villages in Indonesia. As many as 74,754 villages in Indonesia and more than 10,000 villages have poor conditions that require special attention in handling them (BPS, 2016). The government's calculation of underdeveloped villages has a bias towards agricultural villages. If poor villages determine the poverty pocket, perhaps only 51 percent reflects this (Agusta, 2007). This indicates that the calculation of poor villages must be carried out correctly. To see poverty in-depth, it is necessary to involve the surrounding community. However, people are more aware of the conditions they experience themselves directly so that they provide accurate information (Alatas et al., 2012)

The potential of zakat in Indonesia can be an essential instrument to reduce poverty. The number of poor people who are still increasing is a danger signal for humanity and not a few people whose civilization has fallen just because of poverty. That is why efforts are needed to eradicate poverty which, in the view of Islam, zakat is one of the pillars that can be trusted to reduce poverty (Ruhiat, 2020). Various government and private parties have made multiple efforts to reduce poverty and have launched a series of programs to tackle it. As an official government institution, BAZNAS has established the Zakat Community Development (ZCD) program. This program is carried out throughout Indonesia. By its principles, the ZCD program is implemented to help mustahiq or beneficiaries in a specific area or geographical place based on various special conditions. The goal is to empower the community in eradicating poverty by targeting the mustahiq community in underdeveloped villages. According to (BAZNAZ Research and Study Division, 2017), zakat can be empowered to realize the welfare of society because it is one of the most potent Islamic social instruments in poverty alleviation.

The Community Development Program (ZCD), in the form of productive assistance to poor community groups, is based on village criteria. The determination of villages was chosen using the Zakat Village Index (IDZ) issued by the National Amil Zakat Agency (BAZNAZ, 2016). IDZ calculation uses the Multi-Stage Weighted Index method. This method combines each stage of weighting in each of the components that make up the index. IDZ components

consist of Economics, Health, Education, Social Humanity, and Da'wah. The index value ranges from 0-1. Villages that get an index value close to 0 will be prioritized. Index assessment is carried out using community-based methods such as the Albanian Economic Support safety net program (Alderman, 2002), the Bangladesh Food for Education program (Galasso & Ravallion, 1818), and Targeting the Poor: Evidence from a Field Experiment in Indonesia (Alatas et al., 2012). The community will provide an assessment and ranking of the poverty indicators that have been determined.

In distributing zakat assistance, an initial assessment is needed to determine a village that is eligible to be targeted in the distribution of zakat and given an empowerment program by the zakat institution. Therefore, researchers are interested in conducting an assessment in several villages in Sumenep Regency. IDZ calculation (Zakat Village index) is essential to encourage the effectiveness and relevance of the distribution of zakat to mustahik. IDZ calculation is also needed so that zakat institutions know the number of mustahik, what they need, the potential of the Village where they live, inadequate facilities and infrastructure or not available, etc. Then the program designed by the zakat institution must be by the mustahik's knowledge and skills so that the funds distributed can be used as well as possible. Then at the evaluation stage, the zakat institution will find out the extent of the program's impact on the development of the mustahik community in terms of welfare, education, social, and spirituality.

Literature Review

Zakat is growing, increasing, multiplying, blessing and can be interpreted as "the plant has tithe" if the plant grows more prominent, "the income has been tithe". Sadaqah is also called zakat because sadaqah is the cause of the development and blessing of wealth. However, this term was later emphasized when referring to zakat. It is called obligatory sadaqah, while other than zakat, it is called sadaqah or alms (El Madani, 2013). Zakat can purify the soul and property for those who fulfill it.

Meanwhile, according to the Shari'a, zakat takes certain assets based on specific procedures. Zakat, in its implementation, can be interpreted as a mechanism that can channel wealth owned by a group of people who can afford it to groups of people who can't afford it. Zakat also acts as an income distribution from obligatory zakat (muzakki) to zakat recipients

(mustahik). Zakat is the main instrument of poverty alleviation in Islamic teachings. According to Qardawi (Yurista, 2017), the role of zakat is not only limited to poverty alleviation. However, it also aims to overcome other social problems. The concept of zakat does not experience significant changes from time to time. The only difference is the operational problem of collection and empowerment. The concept of zakat fiqh states that the zakat system seeks to bring together Muslim women surplus parties with Muslim deficit parties. This is with the hope that there will be a projection of income distribution between Muslim surplus and deficit or even turning the deficit group (mustahik) into a surplus (muzakki). Zakat is not an activity solely for worldly purposes, such as income distribution, economic stability, and others, but also has implications for life in the hereafter. According to him, zakat is material worship that is the concern of Islam, so that affluent people provide help to someone who has a deficiency in terms of economic conditions.

Effective comes from English, namely effective, which means successful or something that is done works well. Popular scientific dictionaries define effectiveness as the proper use, use, or support of goals. Meanwhile (Basil S Georgopoulos and Arnold S Tannenbaum, 1985), effectiveness is viewed from achieving goals. The success of an organization must consider not only organizational goals but also defense mechanisms in pursuing goals. In other words, the assessment of effectiveness must be related to both goals and objectives. According to (Steers 1985), effectiveness is the range of efforts of a program as a system with specific resources and means to meet its goals and objectives without crippling the means and resources and putting undue pressure on its implementation. Furthermore, according to (Agung Kurniawan, 2005), effectiveness is the ability to carry out tasks, functions (operations, program activities, or missions) than an organization or the like in which there is no pressure or tension between its implementation.

Empowerment comes from the English word "empowerment," which can be interpreted as "power", in the sense of giving or increasing "power" (power) to people who are weak or disadvantaged (disadvantaged). The term empowerment is generally translated into the term "empowerment". Empowerment means making something empowered or having power or having power. As for the notion of empowerment, according to (Khairunnajah et al.,

2019), empowerment is a process and a goal. As a process, Empowerment is a series of activities to strengthen the power or empowerment of vulnerable groups. As a goal, empowerment refers to the conditions or results to be achieved by a social change. According to Mc Ardle, as quoted (Hikmat, 2010), Hikmat defines empowerment as a decision-making process by people who consequently carry out the decision. People who have achieved collective goals are empowered through their independence, even it is a "must" to be more assigned through their efforts and the accumulation of knowledge, skills, and other resources to achieve their goals without relying on external help. However, McArdle implies that this is not to achieve the goal but the importance of decision-making.

The Zakat Village Index, abbreviated as IDZ, is a machine tool used to measure (assessment) the condition of a village so that it can be said that it is feasible or not feasible to be assisted by zakat funds. Therefore, the Zakat Village Index can also be used as a monitoring and evaluation tool for the zakat management process in a village. The zakat index emphasizes Islamic elements associated with religion as essential elements in addition to economic, social, health, and education (Maulida et al., 2018). The Zakat Village Index is compiled based on Process-Oriented principles that zakat management organizations can use to see the program's progress in the ongoing process so that the preparation of the Zakat Village Index is expected to be a reference for zakat management organizations that will or are implementing particular Village or community-based empowerment programs to be more measurable and integral in their management.

The Zakat Village Index is structured as a composite index which means it is composed of indices in each of its components. The preparation of the IDZ was carried out using research based on Mixed Methods, a research methodology that integrates quantitative and qualitative methods.

2. METHOD

The research approach used in this research is mixed-method research, which combines qualitative and quantitative methods to analyze analysis. This method allows researchers to present studies qualitatively through descriptive explanations and quantitatively through numbers, graphs, charts, and statistical data (Creswell, 2009). The quantitative data

collection method used to calculate the value of the zakat index component is by using in-depth interviews. In-depth interviews were conducted mainly for village representatives. In-depth interviews were used to obtain data according to 5 (five) dimensions, namely economy, health, education, humanity, and da'wah, by the distribution of zakat carried out by BAZNAS. Furthermore, the calculation of the 5 (five) dimensions is carried out in stages, or it can also be called the multi-stage weighted index method. A composite index value will be obtained

from the calculation results called the Zakat Village Index.

The IDZ component is formed by 5 (five) dimensions, namely economy, health, education, humanity, and da'wah, by the distribution of zakat carried out by BAZNAS. Each of these dimensions has several variables and indicators that will be the reference for calculating the index. The components of the Zakat Village Index can be seen in the following table.

Table 1. IDZ Component

Dimensions	Dimension Value	Variable	Variable Value
Economy	0,25	Productive Economic Activities	0,28
		Village Trade Center	0,24
		Access to transportation and logistics/delivery services	0,22
		Financial Institution Access	0,26
Healthy	0,16	Public health	0,41
		Health services	0,36
		Health insurance	0,23
Education	0,20	Level of education and literacy	0,50
		Educational Facilities	0,50
Social and Humanity	0,17	Means of open community interaction space	0,36
		Electrical, communication, and information infrastructure	0,43
		Natural disaster mitigation	0,21
Da'wah	0,22	Availability of Religious Facilities & Assistance	0,33
		Community Religious Knowledge Level	0,30
		Level of Religious Activity and Community Participation	0,37

Source: IDZ BAZNAS

Each indicator has an assessment criterion or a Likert scale consisting of 5 assessment criteria. The calculation results start from the smallest number 1 to the most significant number 5 (Likert scale is in the appendix). The higher the value, the Village is considered less prioritized for assistance. Conversely, the lower the matter is, the Village is considered more feasible or highly prioritized to be assisted. Then after the actual figures are obtained (based on facts, findings, and data obtained which have been adjusted to the Likert scale criteria), the indicators are calculated using the following calculation method:

$$\text{Indicator}_x = \frac{(\text{Score}_x - \text{Score}_{\min})}{(\text{Score}_{\max} - \text{Score}_{\min})}$$

$$\text{Indicator}_x = \text{Indicator value}_x$$

$$\text{Score}_x = \text{score on indicator}_x$$

$$\text{Score}_{\min} = 1 \text{ (smallest value)}$$

$$\text{Score}_{\max} = 5 \text{ (greatest value)}$$

After the value of each indicator is obtained, it is then multiplied by the weight of each hand to get the indicator index. Then the indicator index is grouped according to the variable and multiplied by the weight of each variable to get the variable index. The index of each variable is multiplied by the weight of each dimension to obtain the dimensional index. The result is a composite index that can be called the Zakat Village Index. The formula is as follows:

$$\text{IDZ} = \text{X1ek} + \text{X2ks} + \text{X3pe} + \text{X4ke} + \text{X5da}$$

$$\text{IDZ} = \text{zakat village index}$$

$$\text{X1,...,X5} = \text{rating weight}$$

$$\text{ek} = \text{economic dimension}$$

$$\text{ks} = \text{Healthy dimension}$$

$$\text{pe} = \text{education dimension}$$

$$\text{ke} = \text{human dimension}$$

$$\text{da} = \text{da'wah dimension}$$

The IDZ value is between 0 and 1. The results from the IDZ will be divided into 5 categories or Score Range as described below:

Table 2. IDZ . Score Category

Score range	Information	Interpretation
0,00 – 0,20	Bad	Very prioritized to help
0,21 - 0,40	poorly	prioritized to help
0,41 - 0,60	passably	Can be considered for help
0,61 - 0,80	great	less prioritized for help
0,81 - 1,00	good	Not prioritized for help

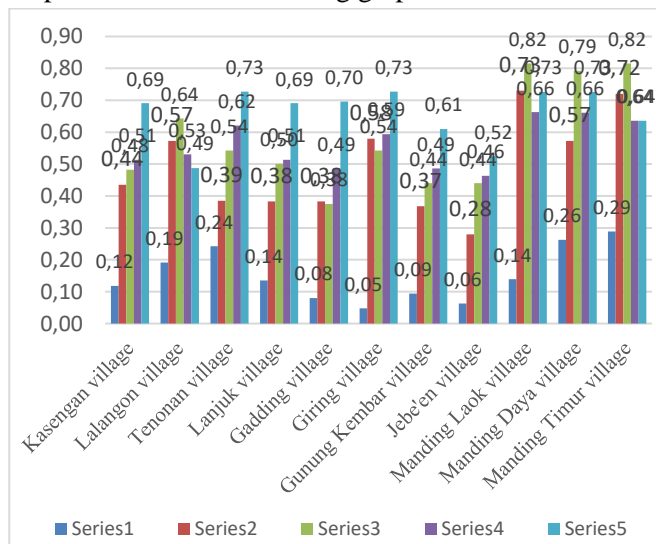
Source : IDZ BAZNAS

The closer the IDZ value is to 1, the less priority the Village is to be assisted. On the other hand, the closer IDZ is to 0 the Village is prioritized for assistance.

3. RESULTS AND DISCUSSION

3.1. Research Result

The first part of the calculation of the Zakat Village Index is the scoring of each of the variables that make up the IDZ based on data obtained from interviews conducted on a Likert scale. The scoring indicator variables for economic dimensions, health dimensions, education dimensions, social and humanitarian dimensions, and da'wah dimensions will be presented in the following graph:



Picture 1. Variable Indicator

Source: processed by the author

Based on the graphic data of the indicator variables of the economic dimension of the Zakat Village Index in Sumenep Regency, namely Kasengan Village, Lalangon Village, Tenonan Village, Lanjuk

Village, Gadding Village, Giring Village, Gunung Kembar Village, Jebe'en Village, Manding Look Village, Manding Daya Village, and East Manding Village need to get priority for assistance. Assistance in the economic sector, especially capital in agricultural seeds, vegetable seeds, some agricultural equipment, and opening a market for post-production crops.

The indicator variable for the health dimension of the Zakat Village Index in Sumenep Regency is Tenonan Village, Lanjuk Village, Gadding Village, Gunung Kembar Village, and Jebe'en Village with poor categories and highly prioritized interpretations for assistance. Assistance can be in the form of health assistance, in particular improving clean and healthy living behavior, providing access to clean and protected water for residents, the availability of bathroom facilities and restrooms in the house, increasing the number of village health centers and medical services such as midwives and doctors, adding posyandu activities, and adding additional health services. Citizens to have health insurance (BPJS). Rasengan Village, Lalangon Village, and Giring Village, with interpretation considered for assistance. Health assistance increases the availability of policies, doctors, and midwives and encourages the ownership of health insurance for residents. Meanwhile, Manding Look Village, Manding Daya Village, and East Manding Village are less prioritized for assistance.

For the indicator variable of the education dimension of the Zakat Village Index in Sumenep Regency, namely, Gadding Village, the category is not good, and the interpretation is prioritized for assistance. With good enough types and interpretations, Rasengan Village, Tenonan Village, Lanjuk Village, Gunung Kembar Village, and Jebe'en Village can be considered. Aid for education, especially life skills education and special skills such as vegetable seeding techniques, irrigation technology, organic rice and vegetable management techniques, packaging of production goods, marketing strategies, making organic fertilizers, etc. In addition, it is necessary to develop package A, B, C school programs for people who drop out of school, literacy through counseling, plus the provision of public libraries for residents. Meanwhile, Lalangon Village, Manding Look Village, Manding Daya Village, and East Manding Village are less prioritized for assistance.

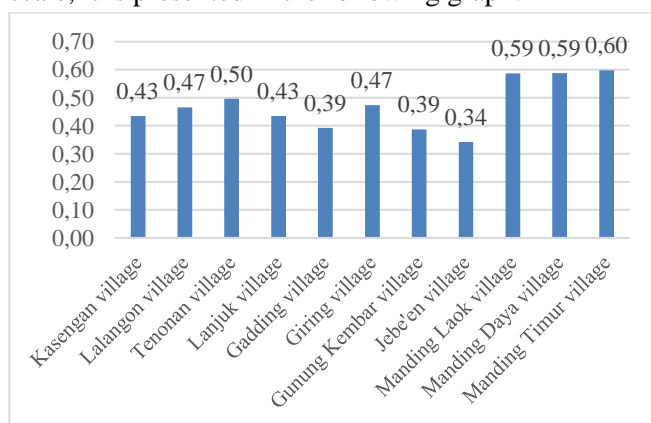
For indicator variables of social and humanitarian dimensions, the Zakat Village Index in Sumenep Regency, namely, Gadding Village, Kasengan Village, Lanjuk Village, Gunung Kembar Village, and Jebe'en Village with a fairly good category and interpretation are considered for assistance. Assistance in additional sports facilities, village community activity facilities, repairing villagers' houses, internet access, and disaster education. Meanwhile, Tenonan Village, Manding Look Village, Manding Daya Village, and East Manding Village are less prioritized for assistance.

For the indicator variable dimension of Da'wah Zakat Village Index in Sumenep Regency, the average is in a good category. But still need help, especially in the field of routine religious activities. In addition, assistance is also required for the provision and maintenance of mosque and musollah facilities. In addition, it is necessary to increase Al-Quran literacy, foster congregational prayers, and intensify more contextual Islamic studies.

3.2. The Effectiveness of the Zakat Village Index

To find out the value of the zakat village index, the index of each variable is multiplied by the weight of each dimension to get the dimensional index. The result is a composite index that can be called the Zakat Village Index.

The patterns of distribution of ZIS funds carried out can be categorized as successful in the community empowerment system. The benefits are felt directly by the mustahiq if they can be effective and take into account the conditions of the mustahik's own needs. Consideration of community empowerment can use the Zakat Village Index. Based on the data obtained from the results of interviews conducted on a Likert scale, it is presented in the following graph:



Picture 1. Zakat village index

Source: processed by the author

Based on the above, the zakat village index in Sumenep district is as follows. The index value category is Gadding Village with an IDZ index of 0.39, Gunung Kembar Village with an IDZ index of 0.39, Jebe'en Village with an IDZ index of 0.34, with priority interpretation for assistance. While the Zakat Village Index for Kasengan Village with an IDZ index of 0.43, Lalangon Village with an IDZ index of 0.47, Tenonan Village with an IDZ index of 0.50, Lanjuk Village with an IDZ index of 0.43, Giving Village with an IDZ index of 0.47, Manding Look Village with an IDZ index of 0.59, Manding Daya Village with an IDZ index of 0.59, and East Manding Village with an IDZ index of 0.60 with an interpretation that can be considered for assistance. With the interpretation prioritized, zakat institutions should distribute their zakat to Gadding Village, Gunung Kembar Village, or Jebe'en Village. And suppose there is an excess of zakat funds. In that case, it can be channeled to Kasengan Village, Lalangon Village, Tenonan Village, Lanjuk Village, Giring Village, Manding Look Village, Manding Daya Village, or East Manding Village.

Distribution of assistance from zakat institutions to the community is necessary to improve the quality of the community and eradicate poverty. Based on previous research conducted by (Farikhatusholikhah et al., 2018), (Mukhammad & Aji, 2020), villages that received assistance brought significant results in village development. Likewise, regarding the effectiveness of the distribution of village assistance by zakat institutions based on IDZ, it has effectively helped village empowerment through the Gemilang program or Gemilang Village (Novitasari and Widyastuti Tika, 2019). Thus the author believes that the distribution of zakat institution empowerment assistance based on the zakat village index is excellent and effective in minimizing poverty.

4. CONCLUSION AND SUGGESTION

From the research that the author did, it can be concluded that several vital things in the study include the results of the IDZ calculator in Sumenep district, which are based on the economic, health, education, and the social humanitarian and the da'wah dimension. IDZ index 0.39, Gunung Kembar Village with an IDZ index of 0.39, Jebe'en Village with an IDZ index of 0.34, Kasengan Village Zakat Village Index with an IDZ index of 0.43, Lalangon Village with an IDZ index of 0.47, Tenonan Village with an IDZ index of

0.50, Lanjuk Village with an IDZ index 0.43, Giving Village with an IDZ index of 0.47, Manding Look Village with an IDZ index of 0.59, Manding Daya Village with an IDZ index of 0.59, and East Manding Village with an IDZ index of 0.60. From the results of the IDZ, the distribution of zakat infaq sadaqah funds in Sumenep carried out by zakat institutions can be distributed in several villages, including Gadding Village, Gunung Kembar, or Jebe'en Village. And suppose there is an excess of zakat funds. In that case, it can be channeled to Kasengan Village, Lalangon Village, Tenonan Village, Lanjuk Village, Giring Village, Manding Look Village, Manding Daya Village, or East Manding Village.

Of all the zakat village index dimensions, what should be paid attention to is the economic dimension. Almost all villages that are the object of research are categorized as unfavorable or prioritized for assistance. Assistance in the form of capital assistance in cash. In addition, it can be in the form of aid for agricultural seeds, vegetable seeds, some agricultural equipment, and opening a market for post-production harvests. The second priority is health and education. In terms of health, it is hoped that there will be assistance in terms of health, especially increasing clean and healthy living behavior, increasing the number of medical facilities and medical personnel. As for education, it can be assisted by providing educational facilities, package programs, and literacy to improve the community's literacy quantity.

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