

COMPARATIVE STUDY OF ZAKAT VILLAGE MANAGEMENT IN JAVA AND OUTSIDE JAVA, INDONESIA

Sokhikhatul Mawadah¹ and Anugallakata Nea Sasgapata Kurniawan²
^{1,2} UIN Walisongo Semarang, Indonesia

Paper was presented at the 9th International Conference on Zakat (ICONZ)
9 – 12 December 2025, Jakarta, Indonesia

ABSTRACT

The Zakat Village Program (KZ) is one of the instruments of Islamic philanthropy initiated by the Ministry of Religious Affairs and BAZNAS for poverty alleviation in Indonesia. This study aims to analyze and compare the implementation of the Zakat Village program in Indonesia, focusing on the differences in models between Java and outside Java. Using a descriptive-comparative qualitative method through literature study. This research is a representative case study: Ngasem Village, Bojonegoro (Java) and Oesalaen Village, Kupang, NTT (Outside Java). The results show that the implementation of the KZ program is not monolithic, but rather adaptive to the regional socio-economic context. In Java (Ngasem Village), the program focuses on economic acceleration and institutional strengthening. Zakat intervention (input) is allocated as productive capital managed through active community participation in new institutions (Sharia Cooperatives), with the target (output) of transforming mustahik into muzakki. Meanwhile, outside Java (Oesalaen Village), which represents a disadvantaged area (3T), the program must adopt a basic needs fulfillment model. Zakat intervention (input) is prioritized for vital infrastructure (such as clean water), where the economic impact (dryland farming) can only be created after basic needs are met. Community participation is communal-mobilizing (mutual cooperation). This study concludes that the effectiveness of Kampung Zakat depends on its ability to adapt, where programs in Java focus on institutional strengthening, while those outside Java focus on fulfilling basic infrastructure.

Keywords: *Kampung Zakat, Zakat Community Development (ZCD), Economic Empowerment*

I. INTRODUCTION

Zakat occupies a pivotal role within Indonesia's socio-economic landscape, owing to the nation's status as having the world's largest Muslim population. (Mazidah & Rahmatika, 2021) Its significance is multifaceted: it serves as a mechanism for wealth distribution and economic equity by facilitating the transfer of resources from *muzakki* to *mustahik*. (Parakkasi, 2020). Furthermore, zakat contributes to community economic empowerment, enabling decent livelihoods and helping communities explore their economic potential with government support. (Jacob et al., 2024). In terms of poverty alleviation, zakat functions as an effective tool for economic empowerment, utilizing funds to meet basic needs and provide productive business capital. (Alfianto, 2025; Annaza et al., 2025) Additionally, zakat influences economic growth by acting as a control instrument to balance the economy, reduce poverty, and minimize inequality. (Pusat Kajian Strategis Badan Amil Zakat Nasional Republik Indonesia, 2019). It also encourages real-sector investment, particularly in MSMEs, through capital provision. (NU Care LAZISNU DIY, 2025). Beyond economic impacts, zakat fosters social solidarity by establishing mutual assistance between the wealthy and the poor, thereby creating socio-economic balance and influencing macroeconomic indicators such as growth, poverty, and inequality. (Deti, 2024; Pusat Kajian Strategis Badan Amil Zakat Nasional Republik Indonesia, 2019).

Apart from its role, zakat also has potential. Indonesia holds immense potential for zakat, which can be maximized through BAZNAS, notably via the Kampung Zakat program. Designed to optimize ZIS funds, this initiative aims to alleviate poverty and enhance living standards, particularly in rural areas. (Dewi, 2025). Kampung Zakat operates as a collaborative effort involving the Ministry of Religious Affairs, BAZNAS, the National Zakat Institution (LAZ), and local governments, targeting community issues across da'wah, economy, education, health, and social humanity. (Sistem Informasi Zakat Kementerian Agama RI, 2025) As the national administrator, BAZNAS has cataloged village empowerment programs, currently managing 4,952 villages through 173 distinct initiatives. (Zaenal et al., 2025b)

The objectives of the zakat village include: Improving the effectiveness of zakat and waqf management. (Dewi, 2025). Empowering the economy of the people in areas in need. (Sistem Informasi Zakat Kementerian Agama RI, 2025). Addressing community issues in the fields of da'wah, economy, education, health, and social welfare, Achieving economic independence for mustahik (Alfianto, 2025). Expanding the positive impact on rural communities, so that villages that were previously classified as poor can develop into advanced villages and improve the welfare of the community and reduce poverty levels. (Zaenal et al., 2025b).

II. LITERATURE REVIEW

The Concept of Zakat and Zakat Village

1. Zakat Management in Indonesia

Zakat is one of the five main pillars of Islam, which has vertical-horizontal dimensions of worship (*habl min Allah wa habl min an-nas*). (Kunaifi et al., 2021). Terminologically, zakat is a certain amount of wealth that must be paid by a Muslim and given to those who are entitled to receive it (mustahik) under certain conditions. (Departemen Ekonomi dan Keuangan Syariah Bank Indonesia dan P3EI FE UII, 2016). The legal basis for zakat is stated in the Qur'an, Surah Al-Baqarah verse 43: "And give zakat," as well as Surah At-Taubah verse 60, which explains the eight categories of zakat recipients (*asnaf*) (Nasar, 2024).

Zakat management in Indonesia has undergone significant development in line with changes in legislation. The architecture of zakat management in Indonesia has been more organized since the enactment of Law Number 38 of 1999 concerning Zakat Management, which was amended by Law Number 23 of 2011 (Undang-Undang Republik Indonesia Nomor 38 Tahun 1999 Tentang Pengelolaan Zakat., 1999; Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat. Tambahan Lembaran Negara Nomor 5255., 2011).

In the national zakat management system, the government established two types of Zakat Management Organizations (OPZ), namely: first, the National Zakat Agency (BAZNAS), which is managed by the government at the regency/city level; second, the Zakat Institution (LAZ), which is managed by the community with official permission (Fahham, 2020). Since 2015, BAZNAS has transformed into a non-structural government institution responsible to the President through the Minister of Religious Affairs (Rukmana, 2022). According to BAZNAS calculations released in March 2024, Indonesia's zakat potential reached IDR 327 trillion in 2022, while the actual zakat funds collected amounted to IDR 33 trillion in 2023, or only 10 percent of the total potential (Zaenal et al., 2025b).

2. The Concept of Kampung Zakat

Kampung Zakat is a zakat-based community empowerment program launched in 2018 by the Indonesian Ministry of Religious Affairs in collaboration with BAZNAS and LAZ. (Nurrahim, 2023). It aims to alleviate poverty in frontier, remote, and disadvantaged (3T) areas by optimizing zakat funds collected from the Muslim community. The program targets village communities classified as *mustahik* (eligible zakat recipients), specifically those in the *fakir*, *misikin*, and *fisabilillah* categories. It combines consumptive zakat distribution with productive empowerment activities across economic, educational, social, and religious sectors. (Muflihah & Hidayatullah, 2021; Nurrahim, 2023)

The Indonesian Ministry of Religious Affairs aims to establish at least one Zakat Village in each of the 34 provinces, with a target of 524 locations, potentially expanding to 1,000. (Zaenal et al., 2025b) The selection of these locations adheres to Presidential Regulation No. 131 of 2015 regarding Underdeveloped Regions (2015-2019). Key criteria include a minimum of 100 households per location, the presence of undeveloped economic potential, and classification as a disadvantaged area. (Peraturan Presiden (Perpres) Nomor 131 Tahun 2015 Tentang Penetapan Daerah Tertinggal Tahun 2015-2019, 2015). Currently, zakat administrators manage 4,952 villages through 173 village empowerment programs. (Zaenal et al., 2025b)

3. Zakat Village Model and Strategy

The Kampung Zakat program employs two primary distribution methods: consumptive distribution to address the basic needs of *mustahik* and productive distribution, which includes business capital, skills training, and business assistance. (Atabik, 2015). Research indicates that the program successfully enhances community access to business capital, reduces poverty, and positively impacts economic independence. (Dwiaryanti et al., 2024). Key success factors include a solid conceptual understanding, active community participation, transparent fund management, and effective inter-institutional collaboration. (Muflihah & Hidayatullah, 2021)

Community empowerment is also a major focus in the implementation of Kampung Zakat through the provision of assistance, training, and guidance to beneficiaries so that they are able to manage their businesses well, improve the quality of their products or services, and expand their business networks. (Muflihah & Hidayatullah, 2021).

A. Theories on Social and Economic Development

1. Concepts and Strategies of Social Development

Social development is a concept of planned social change designed to improve the standard of living of the community, in line with economic development. (Hasan & Aziz, 2018). Todaro defines development as a multidimensional process involving significant changes in social structures, community attitudes, and national institutions, as well as accelerated economic growth, reduced inequality, and the eradication of absolute poverty. (Bryant & White, 1982)

According to Midgley, social development employs three primary strategies: individualistic, communitarian, and static approaches. The individualistic approach, grounded in liberal ideology, prioritizes individual freedom and fosters social function improvement and interpersonal relationships through community self-help initiatives. The communitarian approach, influenced by populist ideology, asserts that communities possess the inherent capacity to meet basic needs and resolve social issues independently. Lastly, the static approach, based on collectivist or socialist ideology, emphasizes collectivity, with social development executed by government agencies or organizations. (Midgley, 1995)

Modernization theory originates from modern and traditional societies. Modern societies are identified with developed countries, while traditional societies are identified with developing countries (Zubaedi, 2013). The concept of sustainable development emphasizes the principles of no one left behind, equality, and inclusiveness (Salatan et al., 2018). Development must be oriented towards the poor, participatory, and focused on human development (Hasan & Aziz, 2018).

3. Community Empowerment Theory

According to Chambers (1995), community empowerment is an economic development concept that is human-centered, participatory, empowering, and sustainable. This concept is a series of activities to strengthen the power of vulnerable groups, including poor individuals, as well as efforts to improve the dignity and status of those experiencing poverty and underdevelopment. Empowerment aims to provide vulnerable groups with the ability to meet their basic needs, achieve freedom, access productive resources to increase their income, and participate in development and decision-making that affects them. (Chambers, 1995; Friedmann, 1992; Hikmat, 2001; Soetomo, 2006)

In the process of community empowerment, Jim Ife identifies six key strengths: the ability to make personal choices, determine one's own needs, freedom of expression, institutional capacity, access to economic resources, and reproductive freedom. (Ife, 1995) To optimize these strengths, three empowerment strategies can be applied: through planning and policy by building or changing institutional structures; through social and political action to build effective power; and through education and awareness to build critical awareness in the community. (Suharto, 2009)

4. Entrepreneurship Theory in Empowerment

The realization of economic development and the creation of community welfare, both for individuals and the general public, cannot be separated from the important role of the spirit and enthusiasm of entrepreneurship (Atmaja et al., 2022). The most optimal relevance of cooperation between village governments and zakat villages is to establish entrepreneurship laboratories and utilize access to digital technology for the welfare of the community (Atmaja et al., 2022).

C. Zakat Village

The Zakat Village Program has specific criteria in determining target locations, namely 3T (underdeveloped, frontier, and outermost) areas with economic potential that has not been developed but can be optimized through zakat funds. (Hasiah & Pidawati, 2021; Nurrahim, 2023). Other criteria include a significant number of poor residents, at least 100 families in need of assistance, and easy accessibility to the area to ensure the effectiveness and sustainability of the program. (Beik & Arsyianti, 2016a; Nurrahim, 2023)

The implementation of the Kampung Zakat Program in Java shows interesting variations in approach. Karangasem Village, Lamongan, focuses on economic empowerment through the development of micro-businesses based on agriculture and animal husbandry. (Firdaus et al., 2012). Panggungharjo Village, Bantul, applies an integrated approach with a combination of consumptive and productive assistance, such as skills training and business capital. (Hafidhuddin, 2002) Meanwhile, Cihanjuang Village, Bandung, focuses its program on improving the quality of education for *mustahik* children through scholarships and the construction of learning facilities. (Qardhawi, 2011)

The Kampung Zakat program outside Java demonstrates varied implementation strategies tailored to local potential and needs. In Sulung Village, West Kalimantan, the focus is on developing religious infrastructure and providing basic necessities like food and books to enhance spiritual well-being. (Hasiah & Pidawati, 2021). Conversely, Kahaya Village in South Sulawesi serves as a model for economic empowerment, utilizing zakat funds productively for community business development. (Hasiah & Pidawati, 2021; Sartika, 2008). These variations underscore the flexibility of the Kampung Zakat approach in addressing poverty, adapting to distinct geographical and socioeconomic regional characteristics.

D. Parties Involved in the Kampung Zakat Program

The implementation of the Kampung Zakat Program relies on synergy between government institutions and zakat management agencies. The Indonesian Ministry of Religious Affairs serves as the national regulator and supervisor, ensuring compliance with sharia and regulations. BAZNAS manages and distributes zakat funds while coordinating with relevant parties. National and regional Zakat Management Institutions (LAZ) assist in fund distribution and beneficiary support. Local governments contribute strategically by providing policy support, poverty data, and facilitating local coordination. (Dewi, 2025; Ridwan, 2005; Sistem Informasi Zakat Kementerian Agama RI, 2025).

In addition to the main institutions, the Kampung Zakat program ecosystem is strengthened by supporting institutions. The Indonesian Waqf Board (BWI) plays a role in integrating waqf management with the zakat program to create a more comprehensive and sustainable empowerment impact. (Dewi, 2025). The Zakat Organization Forum (FOZ) functions as a forum for coordination and communication between zakat institutions to ensure program synergy and avoid overlapping activities. (Sistem Informasi Zakat Kementerian Agama RI, 2025). This multi-stakeholder collaboration creates an integrated and mutually supportive Kampung Zakat management system to effectively achieve poverty alleviation goals. (Asnaini, 2008).

F. Related Research

An evaluation of the Kampung Zakat Program in Tamansari Village, Purbalingga, yielded positive results, effectively meeting community needs and enhancing *mustahik* welfare across economic (productive businesses), social (participation), and spiritual (religious awareness and zakat motivation) dimensions. (Arifah, 2025). Concurrently, other research highlights a shift in zakat behavior within Kampung Zakat, moving from traditional-personal patterns to institutional ones via UPZ. This transition is driven by religious leaders and village officials, resulting from integrated changes in individual attitudes, innovation diffusion, and consistent actor roles. (Sari, 2025)

Research indicates that productive zakat and business skills significantly boost the income of millennials in East Jakarta. (Atmaja et al., 2022). Similarly, a study in Jember Regency highlights BAZNAS's crucial role in poverty alleviation through productive zakat, supporting Sustainable Development Goals (SDGs). (Mutmainah, 2024) These findings suggest that mosque-based community economic empowerment programs utilizing productive zakat should be widely replicated across Indonesia.

Research on the collaboration between village governments and zakat villages in Indonesia highlights the pivotal role of entrepreneurship in promoting community welfare. Findings indicate that economic development and welfare creation, both individual and collective, are intrinsically linked to entrepreneurial spirit and enthusiasm. (Atmaja et al., 2022). Specifically, a study in Pamekasan found that Kampung Zakat serves as an innovative tool for welfare improvement by increasing access to

business capital, reducing poverty, and fostering economic independence. (Dwiaryanti et al., 2024). However, its effectiveness in poverty alleviation relies on factors such as good management, active community participation, and support from government, community, and relevant institutions.

III. RESEARCH METHODOLOGY

This study employs a descriptive qualitative approach with a library research method, using secondary data from scientific journals, books, media articles, and Indonesian zakat regulations. The focus is on comparing zakat villages in Java versus outside Java through systematic narrative analysis of literature. This enables normative and empirical analysis based on documented data, linking findings to economic/social development and empowerment theories for a comprehensive understanding of the program.

IV. RESULTS AND DISCUSSION

A. Patterns of Zakat Collection in Zakat Villages

Indonesia's national zakat potential at the macro level is estimated to reach IDR 327 trillion in 2023. The Kampung Zakat program, initiated by BAZNAS and the Ministry of Religious Affairs, is designed to optimize this potential at the community or *grassroots* level. However, the characteristics of this potential at the *grassroots* level are not uniform; there are significant differences between densely populated areas in Java and areas outside Java whose economies rely on natural resources. (Direktorat Kajian dan Pengembangan Badan Amil Zakat Nasional, 2024)

In implementing the Kampung Zakat (ZCD) program in poverty-stricken areas, "volume of zakat collected" has two meanings. First, input funds: zakat from national/regional *muzakki* invested by LAZ or BAZNAS to start empowerment programs. Second, output funds: zakat collected from the internal community after the program is active. (Kuratulain et al., 2025). The ultimate goal is transforming the community's socioeconomic status from *mustahik* (recipients) to *muzakki* (payers), making output funds a key proxy for measuring achieved economic independence.

The zakat collection pattern in Kampung Zakat, Ngasem Village, Bojonegoro, represents a transformational-institutional model, shifting from the traditional paradigm. Instead of focusing on existing *muzakki*, the program started with an injection of productive zakat funds from external institutions (BAZNAS/Kemenag) to empower *mustahik* businesses in local sectors. (Hafith et al., 2025). This aligns with productive zakat utilization, aiming to transform its role from purely charitable to long-term economic empowerment. (Hafidhuddin, 2002). The goal is to elevate beneficiaries from *mustahik* to new *muzakki*, a key success indicator in Islamic philanthropy-based poverty alleviation. (Beik & Arsyianti, 2016b). Uniquely, zakat collected from these upgraded *mustahik* was institutionalized through a Sharia Cooperative Network, acting as a collection partner and sustainability manager. Strengthening such local institutions is crucial for ensuring program sustainability after external assistance ends. (Mursyidah, 2019).

This condition contrasts sharply with Oesalaen Village, Kupang (outside Java), a 3T region with extreme poverty due to dry climate and water crises, where initial zakat collection was nil. BAZNAS ZCD intervention prioritized basic infrastructure like wells and piping over business capital. Thus, zakat output in Oesalaen represents future potential created from scratch, indicating success in building resilience and new livelihoods from subsistence, unlike the short-term business acceleration in Bojonegoro. (Kamaruddin, 2025)

B. Social and Economic Impact of the Zakat Program on Welfare and Poverty Alleviation

The zakat program has a significant impact. The impact is multidimensional, covering the economic (increased income) and social (increased non-monetary welfare) spheres. (Hafith et al., 2025) However, the form and priority of these impacts differ significantly between programs in Java and outside Java, as reflected in a comparison of BAZNAS ZCD in Ngasem Village, Bojonegoro Regency, East Java Province (Java) and Oesalaen Village, Kupang Regency, East Nusa Tenggara (outside Java).

The Kampung Zakat program in Ngasem Village, Bojonegoro, has had a transformative social and economic impact by focusing its interventions on productive empowerment and institutional innovation. Economically, this program has shifted the pattern of zakat distribution from what was initially charitable (consumptive) to strategic productive allocation. Zakat funds are not only given to meet daily needs, but are also invested as business capital and production facility assistance tailored to the local potential of the village. (Hafith et al., 2025) This intervention is designed to create new sources of sustainable income for *mustahik*, freeing them from dependence and directly alleviating poverty through the creation of entrepreneurship.

The program's social impact appears in two main forms. First, it strengthens social capital through active community participation, fostering a sense of ownership that ensures long-term sustainability. Second, it drives grassroots institutional innovation by establishing a sharia cooperative network. This network manages revolving funds and serves as a vehicle for social and economic empowerment. The peak socio-economic impact in Ngasem Village was the transformation of *mustahik* (zakat recipients) into *muzakki* (zakat givers) and new donors. (Hafith et al., 2025)

Fundamentally different conditions were found in Oesalaen Village, Kupang, representing a non-Java 3T (underdeveloped, frontier, outermost) region facing extreme poverty worsened by a dry climate and chronic clean water crisis. Here, zakat program intervention must prioritize basic needs over economic acceleration. The primary economic impact of the ZCD program in Oesalaen is resilience creation through clean water infrastructure, such as well drilling and piping. This intervention enabled new economic activities like horticultural farming on previously dry land, shifting *mustahik* status from food insecurity to subsistence and food security. (Kamaruddin, 2025)

The social impact in Oesalaen is fundamentally transformative for basic quality of life. Unlike Ngasem Village, where social welfare improvement is measured by strengthening productive economic institutions, Oesalaen's progress is gauged by health improvements through better sanitation and clean water access, reduced stunting rates, and decreased workload for women previously fetching water from distant sources. (Melani et al., 2023). Here, zakat serves as an instrument for liberation from structural poverty due to infrastructure limitations before becoming economic capital. Impact measurements in both locations confirm the need for adaptive zakat-based poverty alleviation models, utilizing frameworks like the CIBEST Model to assess material and spiritual poverty alongside basic needs fulfillment. (Beik & Arsyanti, 2016b)

C. Community Participation in Kampung Zakat

In the context of community empowerment programs such as Kampung Zakat, "community participation levels" are a key variable that goes beyond simply collecting data on the percentage of passive beneficiaries. Participation, in a transformative development paradigm, is measured by the substantive involvement of *mustahik* in the entire program cycle, from needs assessment, planning, implementation, to monitoring and evaluation. (Suharto, 2009) A comparative analysis between the BAZNAS Zakat Community Development (ZCD) program in Ngasem Village, Bojonegoro Regency, East Java (Java) and in Oesalaen Village, Kupang, NTT (Outside Java) shows fundamental differences in the nature or form of participation, which is directly influenced by the socio-economic context and program challenges.

In the Kampung Zakat program in Ngasem Village, Bojonegoro, community participation is a fundamental design pillar, moving beyond passive receipt of aid to active, institutionalized involvement. The program operates as a “community-based zakat management innovation,” where participation is realized through the formation and management of a sharia cooperative network. This cooperative serves as a local institution for managing productive funds, transforming residents (*mustahik*) from mere recipients into active subjects in program planning, execution, and management. (Arnstein, 1969). This high level of participation, granting the community control and management, aligns with the highest tier of citizen participation, ensuring the program is community-driven rather than top-down. (Hafith et al., 2025)

The direct impact of active participation in Ngasem is the growth of a strong *sense of belonging* to the program, which is identified as a key factor in the program’s success and sustainability. (Hafith et al., 2025) Institutionalized participation in this cooperative also effectively builds social capital (trust and networks) among residents, which is essential for the long-term independence of the community after formal assistance from external zakat institutions ends. (Nurhasanah, 2019)

Oesalaen Village, Kupang (Outside Java/NTT), which is a 3T (Underdeveloped, Frontier, Outermost) area with the main challenges being a dry climate, extreme poverty, and a clean water crisis, community participation tends to be communal, mobilizing, and based on basic infrastructure. The ZCD BAZNAS program here initially focused on water supply (drilling and piping) before moving on to dryland agricultural empowerment. (Kamaruddin, 2025) The level of participation is measured by the percentage of *mustahik* households (covering hundreds of people) involved in collective work (*gotong royong*) to build and maintain the water infrastructure. (Kamaruddin, 2025) Furthermore, participation is also manifested through adoption, the involvement of farmers in adopting new horticultural techniques on previously unproductive land, and participation in socio-religious guidance, which is an important pillar of the program in areas with complex social challenges. (Kamaruddin, 2025)

Table 1 Comparison of Zakat Village in Ngasem Village, Bojonegoro District, East Java, and Oesalaen Village, Kupang District, East Nusa Tenggara

Comparison Dimensions	Ngasem Village, Bojonegoro, East Java (Java)	Oesalaen Village, Kupang, East Nusa Tenggara (Outside Java)
Context & Initial Challenges	An area with existing local economic potential, but requiring capital and institutional strengthening for acceleration.	3T Areas (Underdeveloped, Frontier, Remote). Extreme poverty due to chronic drought and clean water crisis.
Zakat Collection	a) Input: Productive zakat capital (for business acceleration). b) Output (Target): Volume of Trade/Professional Zakat from successful <i>mustahik</i> managed by local institutions	a) Input: Zakat capital for basic infrastructure investment (well drilling & water piping). b) Output (Target): Potential for Agricultural Zakat (from dry land) & Livestock Zakat (-term).

	c) Status: Transforming <i>mustahik</i> into <i>muzakki</i> through institutional strengthening (cooperatives).	c) Status: Creating new livelihoods from scratch.
Social & Economic Impact	a) Economic: Creation of new entrepreneurs and increased income for <i>mustahik</i> who already have a business base. b) Social: The main impact is the formation of independent sharia cooperatives owned by the community.	a) Economic: Creation of resilience & food security. Shifting from food insecurity to subsistence through dryland farming. b) Social: Improvement in basic quality of life. Access to clean water, improved sanitation & health, and reduced workload for women.
Level of Community Participation	a) Form: Active & Institutionalized b) Focus: Participation in the management of Islamic cooperatives (planning, management, and evaluation).	a) Form: Communal & Mobilization. b) Focus: Mass participation in infrastructure development (mutual assistance in building/maintaining water facilities).

Source: Author's compilation (2025)

D. Factors Affecting Performance Differences

In the context of Kampung Zakat, empowerment is realized through various forms of assistance such as business capital, house renovations, mosque renovations, and other social and educational assistance, which are tailored to the conditions of each village. To prevent these assistance programs from being consumed, the essence of empowerment requires that they be processed into entrepreneurial capital to improve the economy and welfare of the community in a sustainable manner (Hasiah & Pidawati, 2021). The following are factors that influence performance differences:

1. Environmental Factors

Performance differences between Kampung Zakat areas are influenced by varying geographical conditions and accessibility. The planning of the Kampung Zakat program is realized through the preparation of proposals and feasibility analyses to demonstrate the potential for program support in the location, accompanied by information on the available facilities and infrastructure and the required budget details, (Zaenal et al., 2025b). This shows that the Kampung Zakat program always strives to ensure that each program is in line with the potential of each location. Kampung Zakat is legitimate and directly supported by regulations, opening institutional space for BAZNAS to play an active role in empowering *mustahik* in villages. (Zaenal et al., 2025b)

Geographical conditions have a major influence on the implementation and performance of the Kampung Zakat program. Areas that are easily accessible, such as most of Java, generally have better infrastructure, stronger zakat institution networks, and a larger number of *muzakki* (zakat payers). This situation supports a more effective process of zakat collection, distribution, and utilization. This is in line with the findings in the Mapping of the Indonesian Zakat Village Program (Zaenal et al.,

2025a), which states that the distribution of Kampung Zakat is still dominated by the Java region because it has better access and infrastructure compared to other regions.

Meanwhile, outside Java or in areas classified as 3T (Frontier, Outermost, and Disadvantaged) regions. The lack of basic infrastructure is a major obstacle to increasing productivity, economic mobility, and the effectiveness of community empowerment programs, including zakat. (Zaenal et al., 2025a). This inequality can lead to disparities in access to zakat assistance, especially in remote areas and 3T (Frontier, Outermost, and Disadvantaged) regions. There needs to be a specific strategy to increase the coverage of programs in areas that have not received much attention. (Zaenal et al., 2025a).

The Ministry of Religious Affairs continues to strengthen community empowerment in island regions through the launch of the Kampung Zakat Program, KUA-Based Community Economic Empowerment, and Productive Waqf Incubation in 2025. This program is being implemented on Tidung Island, Thousand Islands, among other places. The potential of Tidung Island can be optimized, especially in the fisheries sector. Grouper, which is a commodity of Tidung Island, has great potential to become a leading export commodity if supported by modern cultivation and processing technology. (Kementerian Agama Republik Indonesia, 2025)

The Ministry of Religious Affairs of the Republic of Indonesia reported in “Kilas Balik 2022, Menuju 1000 Kampung Zakat” (Kementerian Agama Republik Indonesia, 2023), that Beringin Village in Indragiri Hilir Regency, designated as a Kampung Zakat, is experiencing economic growth and improved religious life due to the program. Following the launch, Director of Zakat and Waqf Empowerment Tarmizi Tohor, along with Riau’s Regional Head of the Ministry of Religious Affairs, Mahyudin, and Meranti Regional Government representatives, symbolically handed over aid. This aid included scholarships for madrasah students, support for houses of worship and equipment, livable housing assistance, mosque imam support, fish seeds, and MSME assistance.

These examples indicate that geography has a significant influence on the implementation and performance of the Kampung Zakat program.

2. Cultural Factors

Local culture has a significant influence on the success of Kampung Zakat. Empowerment must be directed at creating an economically independent community while maintaining the cultural values and unique potential of each village (Zaenal et al., 2025b). An approach based on local wisdom and culture can increase community participation in empowerment programs. By understanding and adopting local values and customs, companies and organizations can improve the effectiveness of their programs and strengthen their relationships with local communities (Zaenal et al., 2025a).

BAZNAS & Kemenag RI, 2025 in *the Development of Zakat Villages* wrote that the participatory approach in zakat empowerment is based on several basic principles (Zaenal et al., 2025a) :

a. Community Ownership

Community involvement in every stage of the program will foster a sense of ownership and responsibility for the program’s sustainability. This encourages the growth of local initiatives and strengthens the sustainability of the program (Chambers, 1995). In areas with a strong culture of mutual cooperation (e.g., in most villages in Java), it is easier to engage the community in the planning and management of zakat programs. This strong sense of ownership makes the program more sustainable, as the community feels responsible for its outcomes.

b. Recognizing Local Potential

A participatory approach opens up space to explore social capital and local wisdom. This makes the program more adaptive to field conditions and more acceptable to the community (Hickey & Mohan, 2004). For example, the Kampung Zakat program in Palu City targets community economic empowerment through the distribution of woven fabric assistance to Micro, Small, and Medium

Enterprises (MSMEs) in Watusampu Village. This assistance is provided as an effort to increase productivity and preserve the traditional weaving culture of Central Sulawesi (Ashari, 2025).

According to Syarifudin, et al. (Fitri et al., 2024), the most common obstacle encountered in the Kampung Zakat program is the lack of community participation. The proposed Kampung Zakat must be evaluated and realized by all parties. The implementation of Kampung Zakat requires seriousness from zakat institutions. The contribution of zakat management institutions plays an important role in the sustainability of Kampung Zakat. Apart from zakat management institutions, support from community leaders also has a strong influence on the running of Kampung Zakat. Community leaders such as religious leaders, traditional leaders, or informal leaders have strong social influence in their communities. Their involvement will foster public trust in the zakat program, as it is associated with trusted figures and minimizes social resistance to external programs, especially when it comes to the distribution of sensitive aid (Zaenal et al., 2025a).

3. Government Policies and Support

The nomenclature of the Kampung Zakat program was actually created by the Indonesian Ministry of Religious Affairs in 2018. The targets and objectives of the Kampung Zakat program are rural communities that fall into the category of mustahik, namely those who are classified as poor, destitute, and fisabilillah. This program also focuses on collaboration between BAZNAS and LAZ. The Ministry of Religious Affairs targets at least one Kampung Zakat location in 34 provinces, with a total target of 524 locations, which could even expand to 1,000 locations. The aim is to broaden the positive impact of the Kampung Zakat program on rural communities, so that villages that were previously classified as poor can develop into prosperous villages (Zaenal et al., 2025b).

According to Law No. 6 of 2014 Article 85 Paragraph 2, Rural Area Development carried out by the Government, Provincial Government, Regency/City Government, and third parties must utilize the potential of natural resources and human resources and involve the Village Government and the village community. Structure includes formal institutions (government, markets, community organizations), while process encompasses policies, norms, and social practices. This factor influences the community's access to assets and development opportunities (Zaenal et al., 2025b). However, the achievements and effectiveness vary between regions, depending on the extent to which local governments provide policy, institutional, and financial support.

In the context of zakat programs, especially Kampung Zakat, multi-stakeholder synergy includes the roles of BAZNAS/LAZ, local governments, the Ministry of Religious Affairs, religious leaders, educational institutions, the private sector, and the community. Local policy support also facilitates program planning, funding, and supervision. Multi-stakeholder synergy emphasizes the importance of collaboration between various actors in achieving complex and cross-sectoral development goals. (Zaenal et al., 2025b). This means that in regions with good, transparent, and participatory governance, the Kampung Zakat program is easier to develop because the policy environment supports synergy between institutions. Conversely, in regions with weak inter-institutional coordination, zakat activities often run separately from local government programs, resulting in suboptimal economic impact.

Evaluation Study of the Baznas Kampung Zakat Program Using a Logic Model (Pratiwi et al., 2024) shows that although Kahayya Village was designated as the location for the Kampung Zakat program, there were challenges in its effectiveness, partly related to the need to strengthen support from local institutions. In other words, even though the program exists, "extra" support from local governments or local institutions is needed.

V. CONCLUSION

The implementation of the Kampung Zakat (KZ) program in Indonesia is an adaptive framework with distinct differences between Java and other regions. In Java, exemplified by Ngasem Village, Bojonegoro, the focus is on economic acceleration and institutional strengthening, using zakat funds to transform *mustahik* into *muzakki* through new institutions like sharia cooperatives. Conversely, outside Java, such as in Oesalaen Village, Kupang, the priority is fulfilling basic needs and developing infrastructure as prerequisites for economic empowerment, relying on communal participation. These variations are influenced by environmental factors like infrastructure gaps, cultural factors including local wisdom and community leadership, and policy factors requiring synergy among the Ministry of Religious Affairs, BAZNAS, LAZ, and local governments.

VI. REFERENCES

- Alfianto, R. (2025). *Zakat kini Bisa jadi Modal Usaha: Aturan Baru Kemenag Dorong Kemandirian Ekonomi Umat*. JawaPos.Com. <https://www.jawapos.com/ekonomi-syariah/016764549/zakat-kini-bisa-jadi-modal-usaha-aturan-baru-kemenag-dorong-kemandirian-ekonomi-umat>
- Annaza, H. A., Muchtohari, M. H., Hasan, M. F., & Emzaed, A. M. (2025). Pengaruh Zakat Terhadap Peningkatan Kesejahteraan Masyarakat di Indonesia. *Hidayah : Cendekia Pendidikan Islam Dan Hukum Syariah*, 2 (2), 52–60. <https://doi.org/https://doi.org/10.61132/hidayah.v2i2.888>
- Arifah, N. (2025). *Evaluasi Program Kampung Zakat dalam Meningkatkan Kesejahteraan Mustahik Desa Tamansari Kecamatan Karangmoncol Purbalingga (Studi pada LAZISMU Purbalingga)*. [UIN Profesor Kiai Haji Saifuddin Zuhri Purwokerto]. <https://repository.uinsaizu.ac.id/33827/>
- Arnstein, S. R. (1969). A Ladder of Citizen Participation. *Journal of the American Institute of Planners*, 35 (4), 216–224. <https://doi.org/https://doi.org/10.1080/01944366908977225>
- Ashari, M. (2025). *Launching Kampung Zakat di Kota Palu, Upaya Kolaboratif Tingkatkan Kesejahteraan Masyarakat*. Kementerian Agama Provinsi Sulawesi Tengah. <https://sulteng.kemenag.go.id/ppid/berita/15/05/2025/launching-kampung-zakat-di-kota-palu,-upaya-kolaboratif-tingkatkan-kesejahteraan-masyarakat>
- Asnaini. (2008). *Zakat Produktif dalam Perspektif Hukum Islam*. Pustaka Pelajar.
- Atabik, A. (2015). Manajemen Pengelolaan Zakat yang Efektif Di Era Kontemporer. *ZISWAF: Jurnal Zakat Dan Wakaf*, 2 (1), 40–62. <https://journal.iainkudus.ac.id/index.php/Ziswaf/article/download/1535/1406>
- Atmaja, R., Nurlaila, N., Arif, R., & Atikah, R. (2022). Life Skill Sebagai Langkah Pemberdayaan Masyarakat Menuju Kemandirian Ekonomi. *Journal of Millennial Community*, 3 (2), 94–106. <https://doi.org/https://doi.org/10.24114/jmic.v3i2.32344>
- Beik, I. S., & Arsyianti, L. D. (2016a). *Ekonomi Pembangunan Syariah*. Rajawali Press.
- Beik, I. S., & Arsyianti, L. D. (2016b). Measuring Zakat Impact on Poverty and Welfare Using CIBEST Model. *Journal of Islamic Monetary Economics and Finance*, 1 (2), 141–160. <https://doi.org/https://doi.org/10.21098/jimf.v1i2.524>
- Bryant, C., & White, L. G. (1982). *Managing Development in the Third World*. Boulder: Westview Press. (1st ed.). Routledge. <https://doi.org/https://doi.org/10.4324/9780429052125>
- Chambers, R. (1995). Poverty and Livelihoods: Whose Reality Counts? *Environment & Urbanization*, 7 (1), 173–204. <https://doi.org/https://doi.org/10.1177/095624789500700106>
- Departemen Ekonomi dan Keuangan Syariah Bank Indonesia dan P3EI FE UII. (2016). *Pengelolaan Zakat yang Efektif: Konsep dan Praktik di Berbagai Negara*. Bank Indonesia.
- Deti, S. (2024). Peran Zakat Dalam Perekonomian Indonesia: Studi Teoritik Dan Empirik.

Cross-Border Journal of Business Management, 4 (2), 1–15.

- Dewi, P. (2025). *Mengenal Kampung Zakat*. Radio Republik Indonesia. <https://rri.co.id/waykanan/daerah/1792123/mengenal-kampung-zakat>
- Direktorat Kajian dan Pengembangan Badan Amil Zakat Nasional. (2024). *Outlook Zakat Indonesia 2025*. Pusat Kajian Strategis – Badan Amil Zakat Nasional (Puskas BAZNAS). <https://www.puskasbaznas.com/publications/books/1940-outlook-zakat-2025>
- Dwiaryanti, R., Abdillah, M. N., Nofal, A., Ridho, A., Bilhaq, I. A., & Idris, M. (2024). Kampung Zakat sebagai Inovasi Peningkatan Daya Ekonomi Ummat Melalui “BAZNAS” Pamekasan. *Prosiding Pengabdian Ekonomi Dan Keuangan Syariah*, 2 (1), 258–266. <https://doi.org/https://doi.org/10.32806/ppp.v2i1.283>
- Fahham, A. M. (2020). *Pengelolaan Zakat Di Indonesia* (1st ed.). Pusat Penelitian Badan Keahlian DPR RI. https://berkas.dpr.go.id/pusaka/files/buku_individu/buku-individu-public-38.pdf
- Firdaus, M., Beik, I. S., Irawan, T., & Juanda, B. (2012). *Economic Estimation and Determinations of Zakat Potential in Indonesia* (1433-07; IRTI Working Paper Series).
- Fitri, F. A., Syarifuddin, E., & Sulong, S. (2024). Analysis of the zakat village model for economic sector utilization: ANP approach. *Jurnal Ekonomi & Keuangan Islam*, 10 (1), 90–102. <https://doi.org/https://doi.org/10.20885/JEKI.vol10.iss1.art7>
- Friedmann, J. (1992). *Empowerment: The Politics of Alternative Development* (1st ed.). Blackwell.
- Hafidhuddin, D. (2002). *Zakat dalam Perekonomian Modern* (1st ed.). Gema Insani.
- Hafith, M. A., Robbani, S., & Hambali, M. R. (2025). Inovasi Pengelolaan Zakat Berbasis Komunitas: Studi pada Program Kampung Zakat Desa Ngasem. *EKSYAR: Jurnal Ekonomi Syari'ah & Bisnis Islam*, 12 (1), 190–199. <https://doi.org/https://doi.org/10.54956/eksyar.v12i1.795>
- Hasan, M., & Aziz, M. (2018). *Pembangunan Ekonomi dan Pemberdayaan Masyarakat*. Pustaka Taman Ilmu.
- Hasiah, & Pidawati. (2021). Kerjasama Pemerintah Desa Dan Kampung Zakat Untuk Mendorong Kesejahteraan Masyarakat Di Indonesia. *AL-SULTHANIYAH: Jurnal Ilmu Syariah, Hukum, Politik & Pemerintahan*, 10 (1), 1–12. <https://doi.org/https://doi.org/10.37567/al-sulthaniyah.v10i1.377>
- Hickey, S., & Mohan, G. (2004). Towards participation as transformation: critical themes and challenges. In *Participation: From Tyranny to Transformation: Exploring New Approaches to Participation in Development* (1st ed., pp. 3–24). Zed Book.
- Hikmat, H. R. (2001). *Strategi Pemberdayaan Masyarakat*. Humaniora Utama Press.
- Ife, J. W. (1995). *Community Development: Creating Community Alternatives – Vision, Analysis and Practice*. Longman Australia.
- Jacob, J., Kamal, M., Mawardi, M., Natsir, I., & Ferly, B. (2024). Peran Zakat dalam Memberdayakan Perekonomian Masyarakat di Indonesia. *Jurnal Ilmiah EDUNOMIKA*, 8 (2), 1–14. <https://doi.org/https://doi.org/10.29040/jie.v8i2.13967>
- Kamaruddin, H. (2025). Pemberdayaan Ekonomi Umat Berkelanjutan Melalui Program Kampung Zakat di Kampung Oesalaen Kabupaten Kupang Nusa Tenggara Timur. *Jurnal Ilmiah Gema Perencana*, 4 (1), 119–138. <https://doi.org/https://doi.org/10.61860/jigp.v4i1.190>
- Kementerian Agama Republik Indonesia. (2023). *Kilas Balik 2022, Menuju 1000 Kampung Zakat*. Kementerian Agama Republik Indonesia. <https://kemenag.go.id/nasional/kilas-balik-2022-menuju-1000-kampung-zakat-jk2710>

- Kementerian Agama Republik Indonesia. (2025). *Program Kampung Zakat Dorong Produksi Kerapu Cantang Masuk Pasar Global*. Kementerian Agama Republik Indonesia. <https://kemenag.go.id/nasional/program-kampung-zakat-dorong-produksi-kerapu-cantang-masuk-pasar-global-0YsUx>
- Kunaifi, A., Rahman, F., & Dwiaryanti, R. (2021). The Philosophy and Authentication of Welfare Equalization in the Islamic Economy. *Jurnal Kajian Peradaban Islam*, 4 (2), 54–62.
- Kuratulain, D., Mulyana, A., & Yasin, M. K. (2025). Pengembangan Ekonomi Masyarakat Melalui Program Kampung Zakat Terhadap Kesejahteraan Masyarakat Di Badan Amil Zakat Nasional Kabupaten Ciamis. *RIGGS Journal of Artificial Intelligence and Digital Business*, 4 (2), 7082–7098. <https://doi.org/https://doi.org/10.31004/riggs.v4i2.1805>
- Mazidah, I., & Rahmatika, A. N. (2021). Pengaruh Zakat Terhadap Perekonomian Masyarakat Jawa Timur (Tinjauan Index Zakat Nasional). *Revenue : Jurnal Ekonomi Pembangunan Dan Ekonomi Islam*, 4 (2), 25–32. <https://doi.org/https://doi.org/10.56998/jr.v4i02.38>
- Melani, A., Wulandari, Y. S., & Yusiana, E. (2023). Manajemen Pemberdayaan Masyarakat Pada Program Intervensi Kesehatan Penyaringan Air Bersih Di Desa Tegallega Karawang. *Jurnal Budiman: Pembangunan Dan Pengabdian Masyarakat Nusantara*, 1 (2), 1–8. <https://doi.org/https://doi.org/10.35706/budiman.v1i2.9756>
- Midgley, J. (1995). *Social Development: The Developmental Perspective in Social Welfare*. Sage Publications.
- Muflihah, L., & Hidayatullah, S. (2021). Community-Based Zakat Management: A Case Study of Kampung Zakat in Indonesia. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 8 (1), 29–44.
- Mursyidah, A. (2019). Analisis Indikator Kinerja Zakat Community Development Dalam Rangka Pemberdayaan Mustahik Produktif. *Islamic Economics Journal*, 5 (1), 117–142. <https://doi.org/https://doi.org/10.21111/iej.v5i1.3670>
- Mutmainah, S. (2024). *Model Pemberdayaan Masyarakat dalam Mendukung Sustainable Development Goals (SDGs) di Kabupaten Jember* [UIN Kiai Haji Achmad Siddiq Jember]. <https://digilib.uinkhas.ac.id/35247/>
- Nasar, M. F. (2024). *Memahami Zakat dalam Perspektif Bernegara*. Kementerian Agama Republik Indonesia. <https://kemenag.go.id/opini/memahami-zakat-dalam-perspektif-bernegara-PYB9J>
- NU Care LAZISNU DIY. (2025). *Dampak Zakat terhadap Perekonomian Negara*. Jogjanucare.Id. <https://jogjanucare.id/dampak-zakat-terhadap-perekonomian-negara/>
- Nurhasanah, E. (2019). Feasibility Study Program Zakat Community Development Studi Kasus: Desa Mekarsari, Kabupaten Garut. *Islamicconomic: Jurnal Ekonomi Islam*, 10 (2), 165–180. <https://doi.org/10.32678/ije.v10i2.146>
- Nurrahim, T. (2023). *Mengentaskan Kemiskinan Lewat Kampung Zakat*. Indonesiabaik.Id. <https://indonesiabaik.id/infografis/mengentaskan-kemiskinan-lewat-kampung-zakat>
- Parakkasi, I. (2020). *Implikasi Zakat Terhadap Pertumbuhan Dan Pemerataan Ekonomi*. Fakultas Ekonomi Dan Bisnis Islam UIN Alauddin Makassar. <https://eki.febi.uin-alauddin.ac.id/artikel-450-implikasi-zakat-terhadap-pertumbuhan-dan-pemerataan-ekonomi>
- Undang-Undang Republik Indonesia Nomor 38 Tahun 1999 tentang Pengelolaan Zakat., Pub. L. No. 38 (1999). <https://peraturan.bpk.go.id/Details/45359/uu-no-38-tahun-1999>
- Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 tentang Pengelolaan Zakat. Tambahan Lembaran Negara Nomor 5255., Pub. L. No. 23 (2011). <https://peraturan.bpk.go.id/Details/39267/uu-no-23-tahun-2011>

- Peraturan Presiden (Perpres) Nomor 131 Tahun 2015 tentang Penetapan Daerah Tertinggal Tahun 2015-2019, Pub. L. No. 131 (2015). <https://peraturan.bpk.go.id/Details/41885/perpres-no-131-tahun-2015>
- Pratiwi, N., Lutfi, M., & Haddade, A. W. (2024). Evaluasi Program Kampung Zakat Baznas dengan Menggunakan Logic Model. *Al-Jadwa: Jurnal Studi Islam*, 4 (1), 1–18. <https://doi.org/https://doi.org/10.38073/aljadwa.v4i1.1736>.
- Pusat Kajian Strategis Badan Amil Zakat Nasional Republik Indonesia. (2019). *Pengaruh Zakat terhadap Perekonomian Makro Indonesia*. Badan Amil Zakat Nasional. <https://puskasbaznas.com/publications/officialnews/1095-pengaruh-zakat-terhadap-perekonomian-makro-indonesia>
- Qardhawi, Y. (2011). *Hukum Zakat: Studi Komparatif Mengenai Status dan Filsafat Zakat Berdasarkan Quran dan Hadis*. Litera AntarNusa.
- Ridwan, M. (2005). *Manajemen Baitul Maal wa Tamwil*. UII Press.
- Rukmana, L. (2022). Perkembangan Zakat pada Masa Klasik dan Kontemporer. *Journal of Islamic Social Finance Management*, 3 (2), 268–277.
- Salatan, S., Manoppo, V. E. N., & Darwisito, S. (2018). Strategi Pemberdayaan Masyarakat Nelayan Soma Pajeko Di Kecamatan Salibabu Kabupaten Kepulauan Talaud Sulawesi Utara. *Jurnal Sosial Ekonomi Kelautan Dan Perikanan*, 13 (1), 87–97. <https://doi.org/10.15578/JSEKP.V13I1.6851>
- Sari, S. M. (2025). *Perubahan Perilaku Masyarakat Dalam Membayar Zakat Di Kampung Zakat (Studi Pada Desa Banjarwaru, Kecamatan Nusawungu, Kabupaten Cilacap)* [UIN Profesor Kiai Haji Saifuddin Zuhri Purwokerto]. <https://repository.uinsaizu.ac.id/33433/>
- Sartika, M. (2008). Pengaruh Pendayagunaan Zakat Produktif terhadap Pemberdayaan Mustahiq pada LAZ Yayasan Solo Peduli Surakarta. *La_Riba: Jurnal Ekonomi Islam*, 2 (1), 75–89. <https://doi.org/https://doi.org/10.20885/lariba.vol2.iss1.art6>
- Sistem Informasi Zakat Kementerian Agama RI. (2025). *Kampung Zakat*. Kementerian Agama Republik Indonesia. <https://simzat.kemenag.go.id/simzat/apps/web/kz>
- Soetomo. (2006). *Strategi-strategi Pembangunan Masyarakat*. Pustaka Pelajar.
- Suharto, E. (2009). *Membangun Masyarakat Memberdayakan Rakyat: Kajian Strategis Pembangunan Kesejahteraan Sosial dan Pekerjaan Sosial* (3th ed.). Rafika Aditama.
- Zaenal, M. H., Hartono, N., Herlin, Adibah, N., Hayana, I. H., Sari, A. P., Farchatunnisa, H., & Pridayani, R. N. (2025a). *Pemetaan Program Desa Zakat Indonesia*. Pusat Kajian Strategis BAZNAS.
- Zaenal, M. H., Hartono, N., Herlin, Adibah, N., Hayana, I. H., Sari, A. P., Farchatunnisa, H., & Pridayani, R. N. (2025b). *Pengembangan Kampung Zakat*. Pusat Kajian Strategis BAZNAS. <https://puskasbaznas.com/publications/books/2064-pengembangan-kampung-zakat>
- Zubaedi. (2013). *Pengembangan Masyarakat: Wacana dan Praktik* (1st ed.). Kencana Prenada Media Group.