

The Importance of Zakat in Building Social and Economic Welfare in Permata Jaya Village, Kubu Raya District, West Kalimantan

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Abstrak

Zakat merupakan salah satu pilar penting dalam Islam yang memegang peranan penting dalam kehidupan sosial dan ekonomi umat Islam. Tujuan dari penelitian ini adalah untuk mendeskripsikan pentingnya zakat dalam membangun kesejahteraan sosial dan ekonomi masyarakat di Desa Permata Jaya. Penelitian ini termasuk dalam klaster kualitatif, dengan metode pengumpulan data meliputi observasi, wawancara, dan dokumentasi. Analisis data dilakukan melalui kondensasi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian ini menunjukkan bahwa zakat memegang peranan penting dalam meningkatkan kesejahteraan sosial dan ekonomi masyarakat, khususnya di Desa Permata Jaya, Kabupaten Kubu Raya, Kalimantan Barat. Dengan zakat, kesenjangan sosial dapat dikurangi, sehingga memberikan kesempatan yang lebih besar bagi kelompok yang kurang mampu untuk meningkatkan taraf hidupnya. Pentingnya zakat juga terletak pada kemampuannya untuk memberdayakan masyarakat. Dana zakat yang disalurkan secara bijaksana dapat digunakan untuk mendukung kegiatan ekonomi yang produktif. Oleh karena itu, di Desa Permata Jaya, zakat berfungsi sebagai alat yang menghubungkan masyarakat dengan pengelolaan sumber daya yang lebih adil, memastikan bahwa setiap individu menerima hak-haknya tanpa diskriminasi atau ketimpangan yang berarti. Kata Kunci: Zakat, Sosial, Ekonomi, Permata Jaya

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Abstract

Zakat is one of the essential pillars in Islam that plays a significant role in the social and economic life of Muslims. The aim of this research is to describe the importance of zakat in building the social and economic welfare of the community in Permata Jaya Village. This study falls within the qualitative cluster, with data collection methods including observation, interviews, and documentation. Data analysis was conducted through data condensation, data display, and conclusion drawing. The results of this research indicate that zakat plays a crucial role in improving the social and economic welfare of the community, particularly in Permata Jaya Village, Kubu Raya District, West Kalimantan. With zakat, social gaps can be reduced, providing greater opportunities for less fortunate groups to improve their living conditions. The importance of zakat also lies in its ability to empower the community. The zakat funds that are distributed wisely can be used to support productive economic activities. Therefore, in Permata Jaya Village, zakat serves as a tool that connects the community with more equitable resource management, ensuring that every individual receives their rights without significant discrimination or inequality.

Keyword: Zakat, Social, Economic, Permata Jaya

Pendahuluan

Zakat is one of the essential pillars of Islam with a significant role in the socio-economic life of Muslims. As an obligation for every capable Muslim, zakat is not just a ritual act of worship but also an instrument to achieve larger social and economic goals, such as creating welfare for society, especially for the less fortunate.¹ The importance of zakat in building socio-economic welfare can be seen from its ability to reduce existing social and economic disparities. Theologically, zakat aims to purify wealth and improve the welfare of the less fortunate.² From an economic perspective, zakat can become a significant source of funding for social programs that can improve the economic conditions of society, such as in education, healthcare, and infrastructure development.³ Therefore, a deep understanding of the mechanisms of zakat, its management, and distribution is crucial to maximize the impact of zakat on the socio-economic welfare of society.

However, on the other hand, there are still many challenges in zakat management, such as the lack of transparency in zakat collection and distribution, the low awareness of the public to pay zakat, and the limitations of zakat institutions in optimizing existing potential. In the context of national and state life, social and economic inequality is an unavoidable issue. Marginalized communities are often trapped in a cycle of poverty, with limited access to education, healthcare services, and opportunities to improve their living standards. In such conditions, zakat, as a social financial instrument regulated in Islamic teachings, has the potential to be a significant solution to reduce these inequalities.⁴ The great potential of zakat, if managed well, can have a substantial impact on creating social justice and a more equitable distribution of welfare. In general, zakat consists of two types: zakat fitrah and zakat mal. Zakat fitrah is given during the month of Ramadan as a form of purification of the soul and a means to complete the fasting worship, while zakat mal is an obligation for those who have certain wealth to give part of their wealth to the eligible recipients.⁵ Both types of zakat play a significant role in the economy of society, as the funds collected from zakat can be used to improve the quality of life for those in need.

Theologically, zakat is not merely a religious obligation but also a tool to mitigate social injustices that arise from economic disparities,⁶ From an Islamic perspective, zakat serves as a means of purifying wealth and drawing closer to Allah by paying attention to the rights of the poor and the needy. Through zakat, those who possess wealth can purify part of their wealth and distribute it to those in need. As a wealth redistribution instrument, zakat is expected to help reduce the gap between the rich and the poor, which in turn will reduce poverty and improve the overall

¹ Farhan Edma Manurung and Muhammad Ikhsan Harahap, "Jurnal Ilmu Komputer, Ekonomi Dan Manajemen (JIKEM)," *Jurnal Ilmu Komputer, Ekonomi Dan Manajemen (JIKEM)* 2, no. 1 (2022): 1365–71.

² Baharuddin Baharuddin et al., "Kesadaran Berzakat Dalam Meningkatkan Kesejahteraan Masyarakat Di Kabupaten Takalar," *Idaarah: Jurnal Manajemen Pendidikan* 7, no. 2 (2023): 326–42, <https://doi.org/10.24252/idaarah.v7i2.41016>.

³ A. Suprayitno, "Peran Zakat Dalam Pembangunan Ekonomi Di Indonesia," *Jurnal Ekonomi Dan Kebijakan Publik*, 10, no. 1 (2019): 34–45.

⁴ Fitri Yanti Inayah Aprilianti Yeni Abdul Syahid, Ahmad Nur Adi and Muhammad Rifqi, "Pendayagunaan Zakat Produktif Dalam Pemberdayaan Ekonomi Masyarakat Miskin Melalui Dompot Dhuafa Kalteng," *JISFIM: Journal of Islamic Social Finance Management* 4, no. 2 (2023): 193–203.

⁵ Achmad Otong Busthomi, Aan Jaelani, and Linda Dwi Astuti, "Pengelolaan Dana Zakat Produktif Dan Produktivitas Mustahik Di Badan Amil Zakat Nasional Kabupaten Brebes," *Hawalab: Kajian Ilmu Ekonomi Syariah* 1, no. 2 (2022): 41–49, <https://doi.org/10.57096/hawalab.v1i2.6>.

⁶ Risa Rahmah et al., "Peran Penyaluran Zakat Produktif Pada Rumah Zakat Sebagai Upaya Pemulihan Ekonomi Pasca Pandemi Covid-19," *Proceedings of Islamic Economics, Business, and Philanthropy* 2, no. 1 (2023): 158–69, <https://jurnalfebi.iainkediri.ac.id/index.php/proceedings>.

welfare of society. Similarly, the researcher's observation on January 20, 2025, showed that the people of Teluk Bakong have already begun discussing the zakat they will give during the fasting month of 2025. This is aimed at facilitating the distribution of zakat to those in need, thus promoting prosperity for the local community. Moreover, zakat mal that is properly managed and distributed by the local community can boost the local economy. This is a practice already underway in the community, even though many people still lack the awareness to pay zakat through the appropriate zakat management institutions. However, many people have seen development due to the distribution of zakat.

This research aims to explore in depth how zakat can contribute to building the socio-economic welfare of the community, particularly in Permata Jaya Village. The main focus of this study is to analyze the impact of zakat management and distribution on improving the quality of life of the community, including aspects such as education, health, and economic empowerment. In addition, this study will also identify the challenges and opportunities in zakat management in the area, with the hope of providing useful recommendations to maximize the potential of zakat as an instrument to achieve better socio-economic welfare.

Many studies have been written on the topic of zakat, one of which is by Jufri Jacob, Muhammad Kamal, Mawardi, Imron Natsir, and Bobby Ferly, discussing the Role of Zakat in Empowering the Economy of the Community in Indonesia (2024). The core of this research emphasizes the important role of zakat in empowerment efforts aimed at improving community prosperity. Zakat enables economic empowerment to run well, having a positive impact in various fields such as education, economy, health, and social welfare.⁷ A similar study was conducted by Karmilah, Askari Zakariah, and Novita, focusing on the Role of Zakat in Improving the Economic Welfare of the Community (2024). This research shows that zakat plays an efficient role in enhancing community welfare, as proper zakat management can improve economic stability. Therefore, zakat has become one of the general efforts by the community to develop the local economy.⁸

The research above has touched on several topics that will be discussed in this study, such as: a) Zakat plays an important role in improving the community's economy, b) Public awareness is one of the supporting factors in zakat distribution, and c) Zakat is one of the solutions for economic empowerment of the community. However, this study does not discuss the development of zakat and the zakat management process that could influence community infrastructure and enhance the socio-economic conditions for all.

Research Methodology

This research falls within the qualitative cluster with a field study approach. Qualitative methods are research approaches used to understand social, cultural, or human behavioral phenomena in a deep and holistic manner.⁹ In qualitative research, the main focus is not on numerical measurement or statistics, but on collecting descriptive data such as interviews, observations, and document analysis. The data sources use both primary and secondary sources.¹⁰ Data collection is carried out through observation, which is a method of gathering data or

⁷ Bobby Ferly Jufri Jacob, Muhammad Kamal, Mawardi, Imron Natsir, "Peran Zakat Dalam Memberdayakan Perekonomian Masyarakat Di Indonesia," *Edunomika* 08, no. 02 (2024): 1–14.

⁸ Miranda Febrianti et al., "Peran Zakat Dan Wakaf Dalam Meningkatkan Kesejahteraan Ekonomi Masyarakat," *Journal of Economics and Business* 2, no. 1 (2024): 43–50, <https://doi.org/10.61994/econis.v2i1.455>.

⁹ Sudaryono, *Metodologi Penelitian: Kuantitatif, Kualitatif, Dan Mix Method Ed.2* (Depok: Rajawali Pers, 2019).

¹⁰ A Muri Yusuf, *Metode Penelitian Kualitatif, Kuantitatif Dan Penelitian Gabungan, Edisi Pertama, Jakarta*, (Jakarta: kencana., 2019).

information by observing and recording specific phenomena, events, or objects directly.¹¹ In the observation process, the observer or researcher watches the object being studied without altering or influencing the condition of the object. Observations can be done systematically to gain a deeper understanding of something, whether in social, scientific, or educational contexts. The results of the observation are typically used for analysis or as a basis for decision-making. The next data collection method is through interviews. An interview is a two-way communication process between an interviewer and an informant or respondent aimed at gathering information, opinions, or views on a specific topic.¹² In interviews, the interviewer typically asks questions, and the informant provides answers or explanations. Interviews can be conducted either orally or in writing and are commonly used in various contexts, such as research, job recruitment, journalism, or investigations.

Next, documentation is carried out. Documentation is the process of collecting, storing, and presenting information or data in a systematic and structured manner.¹³ The goal of documentation is to provide explanations, references, or evidence that support a particular activity, process, or product. Documentation can take the form of text, images, audio recordings, or other formats that can be used to communicate information to others. Data analysis is performed through data condensation. Data condensation is the process of summarizing or simplifying complex information or data to make it easier to understand and analyze.¹⁴ The purpose of data condensation is to reduce the volume of data without losing important or essential information. This is often done by categorizing data into specific groups or using statistical techniques to extract patterns or key information. In many contexts, data condensation is used to improve efficiency in data processing and decision-making. Next is data display. Data display is the process of presenting information or data in a visual format that can be easily understood by users.¹⁵ In the context of computers and information technology, data display refers to how data or information is presented on a device screen, such as a computer, mobile phone, or other devices, so that users can see and interpret it. Finally, conclusions are drawn,¹⁶ which is the last stage of the writing process.

Results and Discussion

Zakat is not just a religious obligation, but it also has a significant impact on improving the social and economic welfare of society, particularly for those in need. In the context of villages where the majority of the population comes from economically disadvantaged groups, especially farmers, income inequality among the community requires individuals to work hard to increase their earnings by bringing their agricultural products to the market. Therefore, the role of zakat is crucial, and its management and utilization can bring about several benefits:

A. Improving Social Welfare

The direct distribution of zakat helps those who are living below the poverty line. In Permata Jaya Village, many families still rely on agricultural produce or daily jobs that often do not

¹¹ N. Y. Rustaman, *Metode Penelitian Pendidikan: Pendekatan Kuantitatif, Kualitatif, Dan R&D*. (Prenada Media., 2016).

¹² Mukhtar, *Bimbingan Skripsi, Tesis, Dan Artikel Ilmiah; Panduan Berbasis Penelitian Kualitatif Lapangan Dan Perpustakaan*, (Ciputat: Gaung Persada Press, 2019).

¹³ S. Aminah Roikan, *Pengantar Metode Penelitian Kualitatif Ilmu Politik, Edisi Pertama*, (Jakarta timur,: Kencana, 2019).

¹⁴ J. Miles. M. B., Huberman, A, M. ., & Saldana, *Kualitatif Data Analysis; Methods Sourcebook (Third Edit)*. (SAGE Publications, Ins., 2014).

¹⁵ Hadani, *Buku Metode Penelitian Kualitatif & Kuantitatif (Issue Mach)*. (pustaka Ilmu group., 2020).

¹⁶ Z. Abdussamad, *Metode Penelitian Kualitatif*. (CV. Syakir Media Press., 2021).

meet their basic needs. Additionally, zakat can be used to support the education of children from low-income families, provide access to healthcare services, and assist in starting small businesses that can boost their income. Thus, zakat plays a role in improving the social welfare of the village community. This was emphasized by a local resident, HJ, who said:

“The zakat we receive is very helpful. As farmers, our income depends heavily on the season. Sometimes the harvest is not enough to meet basic needs. With the zakat, we can buy enough food for our children and meet other needs, like medicine. Additionally, this zakat has also helped my child continue schooling because previously we could not afford the education costs” (W/10/12/2024).

Zakat plays a very important role in improving the social and economic welfare of the Permata Jaya community. As one of the pillars of the Islamic economic system, zakat serves as a means to reduce poverty and social inequality by redistributing wealth to those in need.¹⁷ Through zakat, less fortunate communities receive assistance that can improve their quality of life in terms of education, health, and other basic needs. In Permata Jaya Village, zakat directly contributes to meeting the economic needs of the disadvantaged community. Proper utilization of zakat can accelerate infrastructure improvement in the village, reduce unemployment rates, and enhance the long-term economic capability of the village residents. Furthermore, zakat also acts as a tool for community empowerment by creating sustainable small business opportunities, making zakat a solution for the welfare of the people.

B. Reducing Social Inequality

The equitable distribution of zakat to those in need can reduce social inequality in society. By distributing zakat to the rightful recipients, a more balanced income for the community will be created, reducing the gap between the rich and the poor. Social inequality is a major issue faced by many countries, including Indonesia. This inequality can be seen in various aspects of life, such as income, access to education, healthcare services, and employment opportunities.¹⁸ One way to address social inequality is through economic empowerment, which can be achieved with the help of social institutions such as zakat. Zakat, as one of the pillars in Islam, plays a crucial role in reducing social inequality and improving the economic welfare of society.¹⁹ Zakat has a strategic role in reducing social inequality and promoting social and economic welfare. As a key pillar in Islam, zakat is not only a religious obligation but also an important instrument for creating social and economic justice. Through the redistribution of wealth from more capable individuals to those in need, zakat helps reduce the economic and social gaps that have been significant issues in many regions, including Permata Jaya Village. Proper and effective management of zakat can have a significant impact on various aspects of community life, such as economic empowerment, improving access to education and healthcare, and creating social stability.²⁰ By providing direct assistance to those in need and fostering the economic capacity of the poor, zakat can transform

¹⁷ Yasin Al Hasyim, Azwar Hamid, and Ali Hardana, “PROFJES : Profetik Jurnal Ekonomi Syariah,” *PROFJES : Profetik Jurnal Ekonomi Syariah* 2, no. 2 (2024): 24–34.

¹⁸ Dewi Fatmala Putri and Widy Ratna Sari, “Problematisa Ketimpangan Ekonomi Dalam Sistem Ekonomi Di Indonesia,” *Jurnal Ilmiah Ekonomi Dan Manajemen* 1, no. 4 (2023): 163–72, <https://doi.org/10.61722/jiem.v1i4.330>.

¹⁹ Lukman Nurhakim and Surya Budimansyah, “Kajian Pustaka Tentang Kontribusi Zakat Dalam Mengatasi Kemiskinan Di Kalangan Umat Islam Modern,” *Jic: Jurnal Intelek Insan Cendekia* 1, no. September (2024): 2479–93.

²⁰ Salahuddin El Ayyubi et al., “Peran Zakat Terhadap Proses Perubahan Sosial Melalui Pemberdayaan Masyarakat: Studi Narrative Dan Bibliometrics,” *Al-Muzara’Ab* 11, no. 1 (2023): 63–85, <https://doi.org/10.29244/jam.11.1.63-85>.

the socio-economic structure into a more inclusive and just one. This aligns with the statement from KL, a local resident, who said:

“Besides providing financial assistance to those in need, zakat also encourages the development of the economic capacity of the poor. For instance, zakat given in the form of skills training or business capital can strengthen their ability to become economically independent. In this way, zakat not only helps them survive but also provides opportunities for them to grow economically, which ultimately reduces their dependence on social assistance” (W/12/12/2024).

Therefore, the success of zakat as a social instrument does not only depend on increasing awareness and participation among Muslims in fulfilling their zakat obligations, but also on the successful management of zakat funds in a professional and sustainable manner. Properly managed zakat will become a powerful force in creating a more just, prosperous, and harmonious society, as well as reducing existing social inequalities. In a broader context, zakat also teaches the values of solidarity, social care, and economic justice, which should form the foundation of sustainable socio-economic development, especially in Permata Jaya Village. With a collective commitment to optimize the potential of zakat, Indonesia can realize the vision of inclusive development, where social and economic welfare can be felt by all levels of society in Permata Jaya Village.

C. Improvement of Social Infrastructure

Zakat that is managed efficiently can be used to build social infrastructure such as places of worship, schools, or public facilities that support the daily life of the Permata Jaya village community. This will improve the overall quality of life of the community. Social infrastructure is a critical component in supporting the quality of life, covering various aspects such as education, health, housing, and other public facilities.²¹ The improvement of social infrastructure is crucial for creating social and economic welfare, especially in the context of a just and prosperous national development. One of the instruments with great potential to enhance social-economic welfare is zakat. Zakat, as an obligation for Muslims, not only aims to purify wealth but also has a significant impact in improving social infrastructure and supporting the sustainability of economic development, especially in Permata Jaya Village.

Zakat plays a very important role in building the socio-economic welfare of the community, especially through improving social infrastructure.²² With zakat funds that are well-managed and targeted, various sectors such as education, health, housing, and public infrastructure can be improved, which ultimately supports economic growth and social justice. Therefore, synergy between the government, zakat institutions, and the community is needed to optimize zakat's role in sustainable social infrastructure development. The improvement of social infrastructure based on zakat management can be a strategic step in creating equitable and sustainable social-economic welfare. In the context of inclusive socio-economic development, zakat is not only a religious obligation but also a vital instrument to address economic disparities and build a stronger social foundation. Zakat can be a driving force in reducing social and economic gaps and creating more equitable welfare. When zakat funds are allocated to essential sectors such as education, health, and housing, the impact can be directly felt by the community,

²¹ Nurul Awainah et al., “Peran Infrastruktur Dalam Pertumbuhan Dan Peningkatan Hidup Masyarakat,” *Jurnal Review Pendidikan Dan Pengajaran*, 7, no. 3 (2024): 6847–54.

²² Sabrina Nur Anisa et al., “Analisis Peran Infrastruktur Dalam Pertumbuhan Ekonomi Pembangunan Di Kota Palembang,” *Jurnal Publikasi Ekonomi Dan Akuntansi* 4, no. 1 (2024): 36–54, <https://doi.org/10.51903/jupea.v4i1.2435>.

particularly those in less fortunate circumstances, such as the residents of Permata Jaya Village. The improvement of educational quality will open broader opportunities for future generations to access better economic prospects, while the development of adequate health and housing infrastructure will improve the overall quality of life.²³ Moreover, economic empowerment through zakat can also encourage the people of Permata Jaya Village to become more economically independent. Business capital assistance, skills training, and the development of local potential funded by zakat can stimulate the creation of small businesses, which in turn can reduce unemployment and improve family economies. As stated by TJ Katua Rt:

"Economic empowerment through zakat has greatly helped our community, especially in terms of providing business capital and skills training. With zakat, the community, which once only relied on agriculture or seasonal work, now has the opportunity to start small businesses. This certainly encourages them to be more economically independent. Some residents who previously did not have specific skills can now learn and develop sustainable businesses" (W/20/12/2024).

This will also strengthen national economic competitiveness by increasing productivity and the sustainability of community businesses. However, to achieve optimal results, zakat management must adhere to the principles of transparency, accountability, and efficiency.²⁴ Poor management can hinder zakat's potential to bring about the desired social change. Therefore, a strong system for managing zakat funds is necessary, from collection to distribution, as well as continuous evaluation to ensure that zakat reaches those who need it and has the maximum positive impact. The involvement of the Permata Jaya community in overseeing and managing zakat is also important to ensure that the distribution of funds is targeted and reaches all levels of society in need. Zakat plays a very important role in improving the social and economic welfare of the community, particularly in Permata Jaya Village, Kubu Raya Regency. In addition to being a religious obligation, zakat can function as a tool to reduce poverty, improve education and healthcare, and empower the village's economy. With proper management and active participation from all parties, zakat can become a key pillar in creating a more just and prosperous society, as well as encouraging sustainable economic development in the village. Zakat is a crucial instrument in building the social and economic welfare of the community, especially in Permata Jaya Village. With effective zakat management, the great potential of zakat can have a positive impact in reducing poverty, improving the quality of education and healthcare, and building better social infrastructure. Zakat is not only a religious obligation but also an effort to create a more prosperous and just society.

Conclusion

Zakat plays a very important role in improving the social and economic welfare of the community, particularly in Permata Jaya Village, Kubu Raya Regency, West Kalimantan. As one of the religious obligations with social goals, zakat is not merely an individual act of worship, but also an instrument to realize social justice in society. Through the proper distribution of zakat, the less fortunate community in Permata Jaya Village can gain better access to various basic needs,

²³ Muhammad Syukri, Nurfatima Azzahra Baso, and Muhammad Zadli Syahdi, "Analisis Dampak Sosial Dan Ekonomi Pembangunan Infrastruktur Di Desa Buntu Tepedo , Kecamatan Sabbang Kabupaten Luwu Utara," *YUME : Journal of Management* 7, no. 3 (2024): 1740–52.

²⁴ Niki Agni Eka, Putra Merdeka, and Dul Muid, "Analisis Akuntabilitas, Transparansi, Dan Efisiensi Pengelolaan Zakat Di Indonesia: Studi Kasus Organisasi Pengelola Zakat Skala Nasional," *Diponegoro Journal of Accounting* 11, no. 1 (2022): 1–15, <http://ejournal-s1.undip.ac.id/index.php/accounting>.

such as infrastructure. With zakat, social inequality can be reduced, poverty alleviated, and greater opportunities can be provided for disadvantaged groups to improve their living conditions. The importance of zakat also lies in its ability to empower the community. Wisely distributed zakat funds can be used to support productive economic activities, such as business capital, skill training, and assistance in facilities and infrastructure that support local economic growth. This can create new jobs, increase people's income, and reduce dependency on external aid. Moreover, zakat can strengthen social bonds among residents by building solidarity and a sense of mutual care. In the context of Permata Jaya Village, zakat becomes a tool that connects residents with more equitable resource management, ensuring that each individual receives their rights without discrimination or significant inequality

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