Analysis of the zakat village model for economic sector utilization: ANP approach

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Abstract

Purpose – This study evaluates the economic sectors of the Zakat Village Program by identifying the objectives, criteria, and risks.

Methodology – This study uses a qualitative Analytic Network Process (ANP) approach to determine the order of priorities and decision-making. Data were collected through interviews and questionnaires with expert respondents in the field of zakat utilization and empowerment.

Finding – This research shows that the village zakat program plays an important role in overcoming economic problems. However, experts believe that the aspect of determining activities is still considered low.

Implication – The findings of this study contribute to the enhancement of zakat village program planning, so that the objective components of the zakat village program can be expressed more clearly and in detail in the future.

Originality – This original study collected the views of experts in evaluating village zakat programs by confirming them through the geometric mean as a priority value for each objective, criteria, main criteria, and risk.

Cite this article:
Syarifudin E., Annisa F., Sulong S. (2023). Analysis of the Zakat Village Model for Economic Sector Utilization: ANP Approach. *Jurnal Ekonomi & Keuangan Islam* 10(1), 90-102. https://doi.org/10.20885/JEKI.vol10.iss1.art7.

Introduction

Economic problems have always been related to poverty and helplessness. This gives rise to a different perspective of life. According to data from the Central Bureau of Statistics of Indonesia (2022), the poverty rate in March 2022 was 26.26 million. One way to reduce poverty is community empowerment using zakat (Abdel-Hameed Bashir, 2018; Asad Zaman, 2018; Herianingrum et al., 2023; Widiastuti et al., 2021). Zakat has excellent potential in the East Java area of IDR 547.4 billion (Badan Amil Zakat Nasional, 2021). The most efficient zakat institutions are government-run (Ryandono et al., 2023). Paying zakat creates a strong economy and narrows this gap (Javaid & Al-Malkawi, 2018).

Amil zakat agency is present by bringing community development through utilizing zakat. One of them is the National Board of Zakat (Badan Amil Zakat Nasional, BAZNAS). BAZNAS

aims to optimize the distribution and utilization of zakat. Optimalisation of zakat management and appropriate programs as a solution and feasible for community development in the village (Rahmat & Nurzaman, 2019). Rural communities have the potential for natural and human resources (Lestari & Tikawati, 2019). However, rural communities have limited capital, preventing the community from developing (Syarifah, 2021). Badan Amil Zakat Nasional has various community development assistance programs utilizing human resources (Widiastuti et al., 2022). In 2021, the Zakat Management Institute throughout Indonesia and BAZNAS carried out poverty reduction programs. Zakat Management Institutions throughout Indonesia distributed 48% or as many as 397,419 people. Meanwhile, BAZNAS succeeded in alleviating poverty by 49% or as many as 52,563 people (Badan Amil Zakat Nasional, 2022).

The Ministry of Religious Affairs of the Republic of Indonesia initiated the Kampung Zakat program, considering the potency of zakat. This initiative synergizes with BAZNAS, Amil Zakat Institutions, Forum Zakat, and the local government to utilize Zakat. Zakat Village aims to provide village development activities to communities that have independent and creative characteristics, natural resource development, and human resource development (Asnaini et al., 2020). Zakat is utilized in 5 (five) sectors: the economy, education, health, social humanity, and da'wah. The implementation of programs given to the economic sector includes those that utilize zakat funds for financial problems in the community. Economic sector programs are conducted by developing natural resource potential, empowering local communities, and assisting and guiding MSMEs. In the da'wah sector, the community is coached to learn proper and adequate religious teachings more deeply. The social and humanitarian sectors are concerned with the issue of social services. People are provided emergency assistance in disaster-prone areas (Syarifah, 2021). The community is given increased capacity, competence, facilities, and infrastructure in the education sector. The health sector is also supported by health facilities and infrastructure (Kementerian Agama, 2020).

The components measuring the effectiveness of zakat for community welfare are measured through the Zakat Village Index (Indeks Desa Zakat, IDZ) by looking at the economic, education, health, social, and humanitarian sectors, as well as da'wah. Activities from these five sectors have an impact on the productive economy, trade centers, access to transportation services, and access to financial services (Rahmat & Nurzaman, 2019). In 2018, Kampung Zakat was given to seven locations: Banten, Bengkulu, Nusa Tenggara Timur, Nusa Tenggara Barat, West Kalimantan, North Maluku, and West Papua. In 2019, it expanded to seven other locations: West Java, South Sulawesi, Papua, Maluku, North Kalimantan, Riau, and Aceh. The location selection for Kampung Zakat is determined by the Zakat Village Index, which includes criteria for the location of undeveloped villages, regional economic potential, being in the highest area, and recommendations from the local government. The economic sector has the lowest value compared to other sectors (Kementerian Agama, 2022).

This study analyzes the objectives, criteria, and risks of developing the Kampung Zakat Model to utilize zakat in the economic sector. The utilization of zakat through community empowerment was conducted with good standards. However, community problems are often not addressed, as subjects are included and involved in the program (Asnaini et al., 2020). This is because of the ineffectiveness of productive zakat and the lack of availability and knowledge of companions (Fadilah et al., 2019). As a result, program design does not provide a sufficiently significant solution for the exit of people from poverty. Steps and efforts are required, such as planning, organizing, and controlling (Wahyuningsih, 2020). Zakat village will achieve its output by increasing income and livelihood sustainability (Ramadhanti & Riyadi, 2020). Ultimately, facilities are needed to control all stages of community development so that the community can solve economic problems together. This is supported by research by Asnaini et al. (2020), who found that there are obstacles to the community empowerment program through the Kampung Zakat program. There is a discrepancy between the data and the established program, such as the lack of a short- to medium-term master plan (roadmap), which prevents the community from becoming aware of the program plan. According to (Fadilah et al., 2019), community development programs have not been implemented as intended. There are numerous reasons for this, including the fact

that people outside of Kampung Zakat are unaware of its products from Kampung Zakat. The community lacks the knowledge of zakat and the purpose of Kampung Zakat.

Literature Review

The economic concept of zakat

Zakat influenced the growth of Muslim countries. Zakat contributes to economic development by increasing consumption, investment, or government expenditure. Zakat affects economic policies. The government plays a role in collecting, distributing, and making obligations for zakat payments (Jedidia & Guerbouj, 2020). The distribution of zakat through the community development zakat program should be given to people in the economic and health sectors (Rahmat & Nurzaman, 2019) to form a healthy economy and facilitate harmony between rich and poor in the same community (Zauro et al., 2020). Zakat is important to be supported by Law No. 23 of 2011 concerning Zakat Management related to the collection, distribution, and utilization of Zakat (Kementerian Agama, 2020).

The prosperity of zakat cannot be separated from the yearly rise in collections. The administration of zakat must be guided by Islamic values and principles to ensure that zakat funds are fair and equitable, and meet the requirements of all *mustahiq*. The proper implementation and management of zakat ensures that the zakat system functions effectively (Tlemsani et al., 2023). Paying zakat creates a stronger economy and narrows this gap (Javaid & Al-Malkawi, 2018). Optimal zakat management and appropriate programs are feasible solutions for village community development (Rahmat & Nurzaman, 2019). Based on an impact measurement model for integrating social finance funds by building 4Rs (economic rescue, economic recovery, economic reinforcement, and economic resilience). This was formed as resilience to build zakat collaboration, so that uneven distribution did not occur. The integration process in Islamic finance cannot be separated from its supporting ecosystem, which includes quality human resources; sustainable research and development of Islamic finance; regulations that support the development, branding, or introduction of Islamic social financial institutions to the public; and the adoption of technology to make giving and receiving easier (Widiastuti et al., 2022).

Kampung Zakat Program

Regulation of the National Amil Zakat Agency of the Republic of Indonesia No.3 of 2018 concerning the distribution and utilization of zakat. Article 14 regarding the utilization of zakat pertains to the economic, educational, and health sectors (Badan Amil Zakat Nasional, 2018). Utilization of zakat includes productive zakat. Productive zakat can provide business assistance as a working capital. The community eventually developed its own businesses. The distribution of productive zakat is strongly related to *mustahiq* satisfaction (Mehilda et al., 2021).

Kampung Zakat is a solution for the community in the economic, educational, da'wah, health, and humanitarian social sectors (Asnaini et al., 2020). Kampung Zakat spread as many as 14 points between 2018 and 2019. Based on the measurement of the Zakat Village Index in the economic sectors of Maluku (0.36), Papua (0.30), South Sulawesi (0.22), West Java (0.53), West Kalimantan (0.20), West Papua (0.22), NTB (0.41), North Maluku (0.22), NTT (0.28), Bengkulu (0.39), and Banten (0.37) (Badan Amil Zakat Nasional, 2019). The kampung zakat was implemented by establishing a group. Eventually, society will produce a product of economic value. It has not been common for zakat to be improperly utilized; consequently, development planning has not been regarded as effective. Lack of availability and familiarity of companions excludes the public. Moreover, data discrepancies remain with the established program, such as the lack of a short-to medium-term master plan (roadmap). The community was unaware of the programme. Therefore, the exterior community is unaware of the manufactured goods (Asnaini et al., 2020). Many studies have discussed the utilization of zakat, where the economic sector has the lowest value and is prioritized for assistance.

In Bedono Village, Farikhatusholikhah et al. (2018) found that the economic sector has a relatively low index value (0.18) compared with the education, health, social humanism, and da'wah

sectors. Many initiatives have been implemented to improve Bedono Village, including increasing access to transportation, initiating Zakat Community Development (ZCD) programs based on economic development, such as opening floating markets, maximizing maritime and tourism, and initiating floating house programs to mitigate the effects of flooding in Bedono Village. In addition, the BAZNAS program used the Zakat Village Index to distribute zakat in Bringinsari village, Sukorejo District, Kendal Regency, and Central Java. Owing to the low valuation of the economic sector (0.32), this is a top priority for the village. Economic, health, and education programs are implemented appropriately to improve society (Rahmat & Nurzaman, 2019). Programs carried out to overcome poverty require empowerment for groups of people in certain villages to revive or develop community parents through creative industries that produce superior products (Susilawati et al., 2019).

Further research by Nurhasanah et al. (2019) shows the effectiveness of integrated community development-based zakat utilization in influencing welfare improvement. The results indicated that the program implemented by children in the village of Mekarwangi was quite successful but did not significantly enhance community welfare. The empowerment program implemented by zakat institutions in Indonesia is based on a scale of priorities and *mustahiq* potential to achieve productivity and long-term impact. Finally, empowerment programs reduce the number of individuals living below the poverty threshold (Herianingrum et al., 2023).

Research Method

This qualitative research explores the value of Kampung Zakat as a utilization of zakat in the economic sector. This study used a qualitative method with an Analytic Network Process (ANP) tool. The Analytic Network Process is a type of multicriteria decision-making developed by Thomas L. Saaty in 1996, and has been applied extensively because of its suitability to address complicated and unstructured problems, to integrate either subjective and objective perceptions, or tangible and intangible assessments based on simple pairwise comparison matrices (Saaty, 2005). ANP enables researchers to select an alternative that best satisfies a given set of criteria from a set of choices or to determine the weight of the criteria using the expert's experience or knowledge in a pairwise comparison matrix (Saaty & Vargas, 2006).

This study uses the ANP data analysis technique to show the most dominant influence and determine the priority order and decision making (Ascarya, 2005). Researchers can utilize the advantages of the Analytic Network Process to complete their research (Saaty & Vargas, 2006). This study was conducted in several stages, as follows. The first is a decomposition stage consisting of literature review, focus group discussion (FGD), and in-depth interviews with practitioners, academics, associations, and regulators. This stage aimed to identify problems, solutions, and strategies for preparing the construction and validation of the ANP framework. Second, the ANP framework was designed by creating relevant questionnaires and pairwise comparisons. Third, the geometric mean and rater agreement were calculated. The questionnaire results were processed using Super Decision software to obtain conclusions and priorities on problems, solutions, and strategies for optimizing zakat governance. Respondent data is then processed through Super Decision and Microsoft Excel to achieve quantification results, the calculation of rater agreement and the geometric mean. Rater agreement is a measure that shows the respondents' suitability level (R1-Rn) for a problem in one cluster. The tool used to measure the rater agreement is Kendall's Coefficient of Coeffficient of Concordance (W;0 < W < 1), where W =1 indicates a perfect fit. The geometric mean is an average calculation that shows a particular tendency or value (Ascarya, 2005). The steps of ANP are illustrated in figure 1.

The primary data used were obtained through in-depth interviews and ANP questionnaires. The selection of respondents applies a purposive sampling method with several criteria, including the following:

a. Experts included experienced academicians who must have expertise in zakat management and regulators in related fields.

b. The partitioners include experienced practitioners of various national zakat and zakat associations who belong to the Amil Zakat Organization and hold significant responsibility in Kampung Zakats, such as BAZNAS, Amil Zakat Institutions, and Forum Zakat.
c. The respondents from the regulators belong to the initiator and have considerable responsibility in Kampung Zakat, such as the Ministry of Religious Affairs of the Republic of Indonesia.
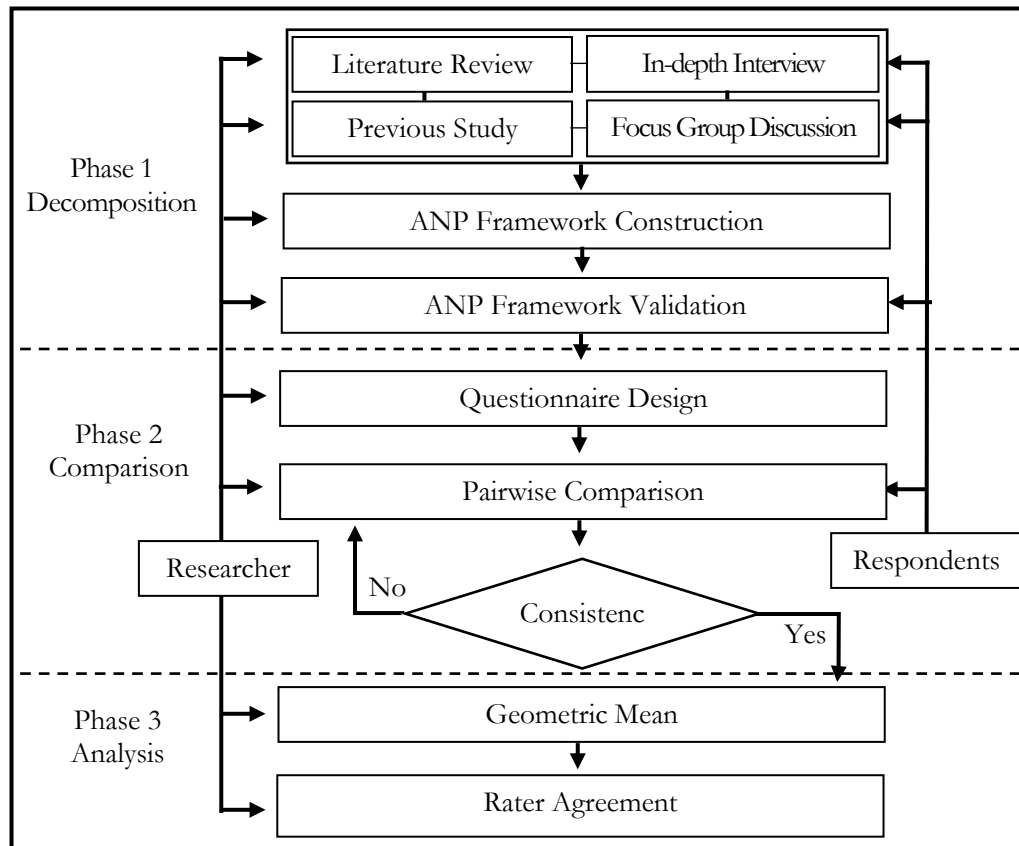
Figure 1. Steps of ANP

The ANP approach was performed in three steps. The first step involves gathering various views from previous studies and in-depth interviews to construct and validate the results. The second step compared what was compiled by the researcher with the assessment of the respondents. The final step was to analyze the data collected (Ascarya, 2005).

Purposive sampling is an effective sampling strategy for a qualitative approach because it selects respondents who meet the criteria of experts in their field instead of meeting population size requirements, as in quantitative research (Ascarya & Masrifah, 2023; Widiastuti et al., 2021). Therefore, in this study, we used 9 (nine) experienced respondents consisting of representative regulators, experts, and practitioners.

In addition, data were collected from reports of the primary activities and detailed activities of Kampung Zakat from 2018 to 2023. The study also stressed the provision of an index for the effective and efficient formation and delivery of Kampung Zakat. Further, it identifies goals, criteria, and risk to better present the Kampung Zakat model as the utilization of zakat in the economic sector.

Results

The results indicate that the objectives, criteria, and risks were identified in the first stage by decomposition. The first result shows the rater agreement values for all the respondents. Furthermore, obtaining geometric mean results as the priority value of each goal, criterion, main criterion, and risk will be discussed in this study.
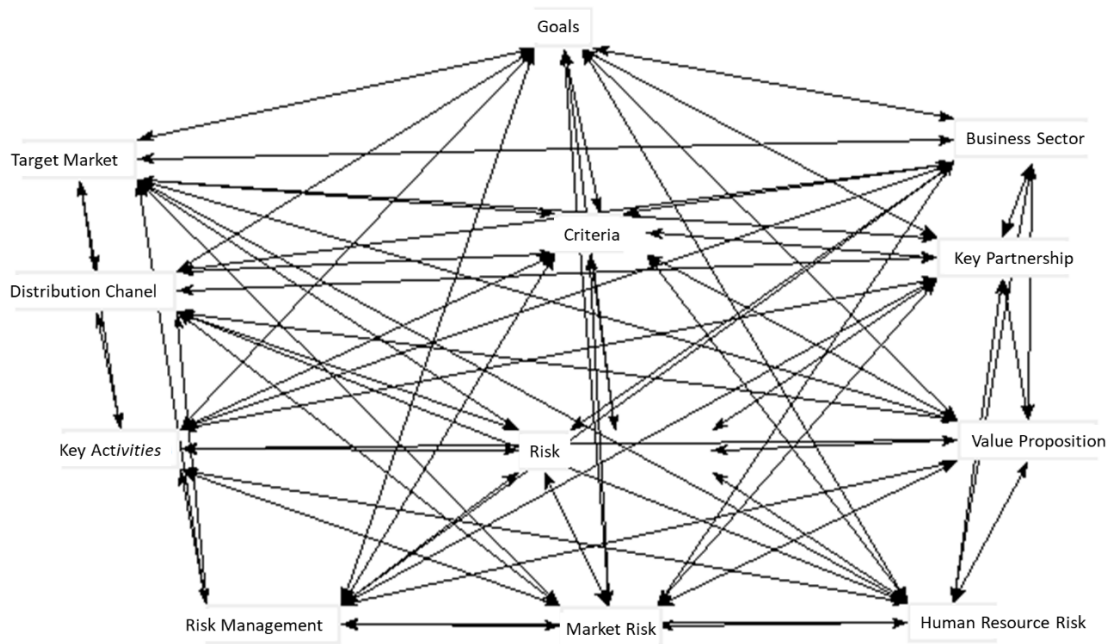
Figure 2. ANP model

Figure 2 shows that the graphic of super decision software presents the Kampung Zakat model, it is classified into three clusters of goals, criteria, and risks. The Kampung Zakat model as the utilization of zakat as an economic sector, has 4 (four) objectives. The objectives contain all aspects that provide benefits or opportunities for the community, including the development of economically independent villages, the development of natural resources, the formation of human resource character, and the improvement of MSMEs. Furthermore, clusters of criteria offer information on what can be done to determine activity implementation. This criterion consists of 6 (six) aspects: target market, distribution channel, key activities, business sector, key partnership, and value proposition. Then the last risk cluster has 3 aspects: management risk, market risk, and human resources risk.

The ANP results obtained from respondents consisting of experts, practitioners, and regulators found that the value of agreement varied for aspects of objectives, criteria, and constraints. The results are presented in Table 1. The varying results were due to the different backgrounds of the respondents from different backgrounds. Kampung Zakat's purpose needs to be built at the beginning for the clarity of activities. However, the purpose of the respondents' Kampung Zakat agreed with the formation of human resource characteristics, economically independent village development, natural resource development, and MSMEs improvement.

Table 1. ANP Result Rater Agreement (Kendall W)

Characteristic	*All*	Category
Goals Object	0,52	High
Criterion	0.06	Very Low
Target Market	0,06	Very Low
Distribution Channel	0,48	Medium
Key Activities	0,23	Medium
Business Sector	0,003	Very Low
Key Partnership	0,009	Very Low
Value Proposition	0,06	Very Low
Obstacles/Challenges	0,012	Very Low
Risk of Management	0,04	Very Low
Market Risk	0,04	Very Low
Human Resource Risk	0,19	Low

Table 2 shows the results of the ANP follow-up from the agreement results that the most important objective of kampung zakat is the formation of human resource character (0.36), followed by the next priority of economically independent village development (0.31), natural resource development (0.19), and an increase in MSMEs (0.14).

Table 2. ANP Result on Model

Element		All	Priority	Kendall's W
Kampung Zakah Model	Economic Independent Village Development	0,31	2	0,52
	Natural Resources Development	0,19	3	
	HR Character Building	0,36	1	
	Increase in MSMEs	0,14	4	

Table 3 illustrates the model in determining aspects of Kampung Zakat. The respondents had a low agreement in determining Kampung Zakat. However, respondents agreed that the best model is the value proposition (0.208), followed by the business sector (0.186); key activities (0.162); key partnerships (0.157); distribution channels (0.151); and target markets (0.136).

Table 3. ANP Result on Main Criteria

Main Criteria	All	Priority	Kendall's W
Target Market	0,136	6	
Distribution Channel	0,151	5	
Key Activities	0,162	3	0,06
Business Sector	0,186	2	
Key Partnership	0,157	4	
Value Proposition	0,208	1	

Table 4 ANP illustrates the elements of the target market. According to all respondents, determining the beneficiary object based on the target market entails determining the recipient object. The funds provided in the form of assistance reduce inequality between communities. The results showed that the top priority was given to community groups (0.42), followed by MSMEs (0.31); and individual (0.28).

Table 4 shows ANP results for distribution channel elements. This Kampung Zakat contains media aspects of Kampung Zakat development facilities. This facility is to support the success of Kampung Zakat. Respondents agreed that the priority was to show assistance personnel (0.49), followed by cooperatives (0.28); digital (0.23).

The ANP results for the essential activity elements are displayed in Table 4. This key activity involves the development of zakat villages and advantageous criteria for *mustahiq* and associated parties, such as The Ministry of Religious Affairs of the Republic of Indonesia, BAZNAS RI, Amil Zakat Institutions, Forum Zakat and the Regional Government. Respondents agreed that the main activities were human resource development (0.44), business management training (0.32), and natural resource development (0.24).

Results for the business sector. The results show respondents' agreement with the aspects to be developed in the Kampung Zakat area. Each village has different regional characteristics, so people's livelihoods differ. Respondents agreed that the main thing in Kampung Zakat was trade (0.35), followed by home industry (0.327), and agriculture (0.327).

Details of key partner aspects. The ANP results showed different respondent agreements. In implementing the kampung zakat, there must be stakeholders who play a direct role in activities. Respondents agreed to build operational standards for the roles and functions of the related parties. The respondents agreed on the leading key partnership of the Ministry of Religious Affairs of the Republic of Indonesia (0.35), followed by the Amil Agency (0.32) and Local Government (0.32).

Results of the ANP value proposition aspects. Value propositions that contain use values related to basic needs are a problem that needs to be overcome. Respondents agreed that kampung

zakat has the main use value in organizing itself in groups (0.40), followed by increasing profitability (0.34), and developing development (0.26).

Table 4. ANP Result

Element		All	Priority	Kendall's W
Target Market	Individual	0,28	3	
	Group	0,42	1	0,065
	MSMEs	0,31	2	
Distribution Channel	Escorts	0,49	1	
	Cooperation	0,28	2	0,481
	Digital	0,23	3	
Key Activities	Natural Resources Development	0,24	3	
	Human Resources Development	0,44	1	0,225
	Business Management Training	0,32	2	
Business Sector	Agriculture	0,327	2	
	Trade	0,35	1	0,003
	cottage industry	0,328	3	
Key Partnership	Central Ministry	0,35	1	
	Local Government	0,32	3	0,009
	Amil Zakat Agency/Institution	0,33	2	
Value Proposition	Increase Profitability	0,34	1	
	Developing Development	0,26	3	0,058
	Organizing Yourself in Groups	0,38	2	
Main Risk	Management Risk	0,32	2	
	Market Risk	0,3	3	0,012
	Risk Resource	0,38	1	
Risk Management	Data Identity	0,35	1	
	Lack of coordination	0,32	3	0,04
	Lack of Human Resources Competence	0,33	2	
Market Risk	Mileage	0,35	1	
	Not Exposed	0,32	3	0,04
	Marketplace not yet available	0,33	2	
HR Risk	Lack of Participation	0,35	1	
	Language and Culture	0,32	3	0,188
	Partner Roles and Functions	0,33	2	

Table 4 illustrates the risks of kampung zakat. This risk includes problems that occur in the kampung zakat. The designed programs pose risks for the future. Respondents agreed that the main constraint was human resource risk (0.38), followed by management risk (0.32) and market risk (0.32).

ANP results for risk management elements All aspects of empowerment management in terms of governance describe the kampung zakat in the economic sector. Consequently, these benefits have not been optimally realized. Respondents agreed that the top priority was risk in determining the location of the identity of kampung zakat recipients (0.35), followed by less competent human resources (0.33), and lack of coordination (0.32).

The table of ANP results illustrates the elements of the market risk. Market risk is in the form of obstacles when marketing products produced by zakat villages. Respondents agreed that kampung zakat has the top priority in market risk is mileage (0.35), followed by marketplace not yet available (0.33) and non-exposure of the product to the outside community (0.32).

Finally, it illustrates the results of human resource risk elements. Human resource risk involves the involvement of human resources in the development of Kampung Zakat. Thus, the roles and functions of human resources are significant. Human resources that do not have an understanding will harm the sustainability of kampung zakat. Respondents agreed that the top priority for risk was lack of participation (0.35), followed by partner roles and functions (0.33) and Language and Culture (0.32).

Discussion

Goal Priority

The purpose of the kampung zakat in the economic sector has the most important top priority: the formation of human resource characteristics (0.36). This point is consistent with research examining programs for zakat utilization through community empowerment. Not only does the community receive capital assistance, but it also receives mustahiq development to provide a solid foundation for the community's character (Asnaini et al., 2020; Fadilah et al., 2019; Fauzi & Huda, 2022; Rahmat & Nurzaman, 2019; Ramadhanti & Riyadi, 2020; Sari et al., 2023).

Zakat required a strong foundation. Zakat plays an important role in financing Muslims (Abashah et al., 2018). Islam provides the foundation of Sharia *maqasid* as the form and purpose of the goals to be achieved by sharia for the benefit (Sahidin, 2021). The form of sharia in *maqasid* Sharia is related to primary human needs, including religion (da'wah), soul (health), reason (education), heredity (social), and property (economy) (Isman & Wahid, 2022). A well-managed zakat has a significant influence on welfare. Achievement in building a future zakat requires a shared vision among all stakeholders' national zakats. Zakat comes from a big vision, challenges, and the influence of national zakat management (Widiastuti et al., 2022).

Priority Criteria

An essential objective in building the Kampung Zakat requires careful planning. This was conducted to ensure that the implementation closely followed the plan. Criteria needed to determine the duties, functions, and activities of Kampung Zakat. Thus, the economic sector's objectives, caused by low-productivity economic activities, lack of trade centers in villages, lack of transportation access, and lack of access to financial institutions, can be constructed effectively and efficiently. (Rahmat & Nurzaman, 2019).

The cluster of criteria that is the main criterion for determining kampung zakat activities is the value proposition (0.20). Value propositions are the use value of Kampung Zakat. The community aided Kampung Zakat and formed groups (0.40). This is a priority in terms of use value. Society is directly involved in being a subject, not just accepting, and unable to make good use of it. The community is given capital assistance in terms of knowledge and skills to analyze social and economic problems through community development. Thus, productivity occurs in Kampung Zakat activities (Rahmat & Nurzaman, 2019).

The second-priority aspect of the value proposition is to increase profitability (0.34). The development of natural resources to produce products will benefit the community. Economic empowerment encourages the community to have their own businesses through the Zakat fund utilization program. Business activity programs are initiated as a form of capacity-building through mentoring and coaching (Kementerian Agama, 2022). Business activities produce products offered to the community, sold, and received to sustainably generate income and profits.

Finally, the Kampung Zakat empowerment program is not only limited to the empowerment of mustahiq people but also has an impact on development (Asnaini et al., 2020; Fauzi & Huda, 2022; Nurhasanah et al., 2019; Sari et al., 2023). The next value proposition aspect priority was initiating development (0.26). The public can appreciate these results. Development access was constructed to benefit the community. A restrictive system does not hinder the development of society.

Priority Constraints

The implementation of zakat in several institutions is not considered optimal, as zakat is not only collected but must also be a productive fund to meet the community's requirements (Widiastuti et al., 2021). The Ministry of Religious Affairs Directorate of Zakat and Waqf Empowerment implemented the Kampung Zakat program initiated in 2018 in underdeveloped areas and encouraged the BAZ, LAZ, and FOZ to carry out community empowerment. However, obstacles or challenges are often encountered during its implementation. The program that has been

designed raises future risks in developing Kampung Zakat in the economic sector. Risks are caused by inappropriate program approaches (Asnaini et al., 2020).

The main priority of the constraints is human resource risk (0.38). This risk includes risks regarding the involvement of human resources in the development of Kampung Zakat. Human resources that do not have an understanding will harm the sustainability of kampung zakat. The constraints encountered in HR show that the top priority is a lack of community participation (0.35). The kampung zakat that is considered must be evaluated and realized by all parties. The implementation of Kampung Zakat requires the seriousness of the zakat institutions. The contributions of zakat management institutions play an important role in the sustainability of Kampung Zakat. The institution's seriousness in managing the zakat and the obstacles in developing the kampung zakat lie in its assistance (Fauzi & Huda, 2022; Ramadhanti & Riyadi, 2020). No specific assistance was sent to Kampung Zakat. The implementation of zakat village activities has not been a regular report from each program, both in terms of the number of recipients and the number of developments resulting from community empowerment.

It is difficult to acquire excellent photo documentation of Kampung Zakat activities, there is limited news about the success of Kampung Zakat, and there is no cooperation with mainstream media, influencers, or regional public figures. Few studies have examined the effects of zakat villages on community empowerment. The viability of the zakat village itself is not measured by its size. Zakat village can be observed, which is a result of all the increased economic activities of the community, quality education and health, and religious and social harmony. However, the level of cooperation and partnership with government institutions remains low. Regional potential, such as in the agricultural sector, necessitates collaboration with partners including the Ministry of Agriculture, beginning with agrarian extension, seed assistance, and market access assistance. There has also been no collaboration with researchers to analyze zakat villages. In addition, cooperation with cooperatives and micro-, small-, and medium-sized enterprises (MSMEs) is required for the product to be readily sold and marketed to the outside community. Consequently, zakat villages require communication and coordination between management parties to effectively and sustainably (Kementerian Agama, 2022).

Conclusion

The results demonstrate that the kampung zakat serves a crucial function in addressing the economic issues of the community. This objective must be incorporated from the outset into the respondent's agreement. The implementation of a program will be sustainable, if planned. Kampung Zakat, as the application of zakat, aims to foster the development of human resources. In addition, the community was organized into a group to determine the kampung zakat. Economic sector program assistance is provided to the community in groups by constructing a business that will ultimately produce products that can be sold to other communities. A model of its value proposition, business sector, key activities, key partnership, distribution channel, and target market is constructed to determine the kampung zakat. However, its implementation involves human resources, management, and market obstacles.

This study is limited to how experts view the implementation of the Zakat village program. Other studies have plenty of opportunities highlighted the performance of zakat villages. For example, there is still insufficient official documentation of each program, both in terms of the number of beneficiaries and the impact of community empowerment. On the other hand, zakat village programs are further limited by the lack of a news portfolio and the socialization of the village zakat program to the wider community. These issues necessitate further research to develop studies of zakat and its impact on social welfare.

Author Contributions

Conceptualization: Efi Syarifudin, Fitri Annisa
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Formal analysis: Fitri Annisa

Investigation: Fitri Annisa, Efi Syarifudin
Methodology: Efi Syarifudin, Fitri Annisa
Project administration: Fitri Annisa
Supervision: Efi Syarifudin, Sarehan Sulong
Validation: Efi Syarifudin
Visualization: Fitri Annisa
Writing – original draft: Fitri Annisa, Efi Syarifudin
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