Evaluating the Impact of BAZNAS's "Lumbung Pangan" Program on Farmer Welfare: A Case Study in Barito Kuala Using the CIBEST Approach

Sri Maulida[1], Haifa Lestari[2], Muhammad Saleh[3], Saipudin[4], Akhsanul Rakhmatullah[5]
[1,2,3,4,5]Universitas Lambung Mangkurat, Banjarmasin, Indonesia
Email: haifa.lestari@ulm.ac.id

Abstract

This study evaluates the impact of the 'Lumbung Pangan' program by BAZNAS on the welfare of 56 zakat-receiving farmers in Barito Kuala, South Kalimantan. The program provided agricultural guidance and training on organic fertilizer production, aiming to increase rice productivity and shift to organic farming practices. Using the CIBEST approach, we assessed changes in the material and spiritual welfare of farmers after program implementation in August. Results show that 24 farmers achieved Quadrant I (welfare), 28 fell into Quadrant III (materially poor), and only 1 remained in Quadrant IV (totally poor), with no farmers in Quadrant II (spiritually poor). These findings highlight the potential of zakat-based initiatives to enhance agricultural productivity and quality of life in rural communities.

Keywords: *Zakat; Farmer; CIBEST.*

A. INTRODUCTION

In recent years, zakat has emerged as a powerful tool for poverty alleviation and community development [1]–[4], particularly in rural areas where agricultural livelihoods are dominant [5]–[9]. One such initiative is the 'Lumbung Pangan' program, implemented by BAZNAS (National Zakat Agency) in South Kalimantan, which aims to empower farmers by enhancing their productivity and promoting sustainable farming practices. The program offers agricultural guidance and training in organic fertilizer production, with the goal of improving rice yields and transitioning farmers to organic farming methods, which are not only environmentally friendly but also economically beneficial.

Despite the growing recognition of zakat as an instrument for socio-economic improvement, there is limited research on its direct impact on the welfare of farmers using CIBEST method. The majority of studies on zakat focus on financial support, but few have explored how zakat programs can contribute to both material and spiritual well-being.

Using the CIBEST (Center Of Islamic Business and Economic Studies) approach, this research examines the material and spiritual changes experienced by farmers as a result of participating in the program. The CIBEST model offers a holistic assessment, considering both economic factors, such as income and asset ownership, and non-economic factors, such as personal development and spiritual

fulfillmentv[10]–[16]. This study aims to provide insights into the effectiveness of zakat-funded agricultural programs in enhancing the overall welfare of rural communities, thereby contributing to the broader discourse on zakat-based empowerment initiatives.

By exploring the outcomes of the 'Lumbung Pangan' program, this research highlights the potential of zakat to serve as a catalyst for sustainable agricultural development, poverty reduction, and the improvement of quality of life for rural farmers. The findings of this study may also offer valuable recommendations for refining future zakat programs, ensuring they deliver lasting benefits to beneficiaries.

B. LITERATURE REVIEW

The role of zakat in promoting socio-economic development, particularly in rural communities, has been widely recognized in Islamic economic literature [17]–[20]. Zakat, one of the five pillars of Islam, is a mandatory form of charity that has been historically used as a means of wealth redistribution [21]–[23]. While zakat has traditionally been viewed as a financial resource for alleviating poverty, recent studies emphasize its potential as a tool for empowering marginalized communities, particularly in agricultural settings where poverty is often most acute [17], [24], [25].

Several studies have examined the role of zakat in supporting agricultural development. According to Sahran [26] zakat funds can be strategically allocated to initiatives that target agricultural productivity, such as providing training and access to resources that improve farming techniques. By utilizing zakat for agricultural interventions, farmers can increase their productivity and gain better access to markets, thus improving their income levels and economic stability. Ismail, et.al [27] note that zakat funds directed toward agricultural development also contribute to the long-term sustainability of farming practices, especially when combined with education on organic farming and the use of environmentally-friendly inputs [28], [29].

One notable example is the work of Miah [1], [30], who conducted an evaluation of zakat-based programs in rural Malaysia, finding that when combined with appropriate training and support, zakat initiatives could effectively improve farm productivity and reduce poverty. These findings are aligned with the objectives of the 'Lumbung Pangan' program, which incorporates agricultural guidance and organic fertilizer production to enhance rice productivity.

The Center Of Islamic Business and Economic Studies (CIBEST) approach is a relatively new method in assessing the impacts of zakat-based programs. This approach goes beyond simply measuring material wealth, incorporating dimensions of social and spiritual empowerment. According to Sriyanto [31] the CIBEST model provides a more holistic view of well-being, assessing both material conditions (e.g., income, assets) and non-material dimensions (e.g., social cohesion, spiritual satisfaction) that are important for the comprehensive empowerment of individuals.

In the context of agricultural zakat programs, the use of the CIBEST approach allows for a deeper understanding of how these programs affect beneficiaries beyond

just economic indicators. For instance, Bahri [32] utilized the CIBEST model to evaluate a zakat-based initiative in Indonesia, which showed that farmers who received zakat-funded training and resources not only experienced improved productivity and income but also demonstrated increased confidence and social cohesion within their communities. This supports the notion that zakat-funded agricultural programs can promote broader socio-economic transformation.

While much of the literature on zakat focuses on material outcomes, an increasing number of studies explore its role in enhancing spiritual well-being. The spiritual benefits of zakat, arguing that charitable giving through zakat fosters a sense of solidarity, empathy, and spiritual fulfillment among recipients. Ali [33] further suggests that zakat, by fostering an ethical commitment to community welfare, can lead to greater social harmony and personal development among beneficiaries.

The integration of spiritual well-being into the evaluation of zakat programs is a significant feature of the CIBEST approach. As Abdullah and Noor (2021) argue, programs that take into account both the material and spiritual aspects of welfare can lead to more sustainable empowerment, as they address not only economic hardships but also the psychological and emotional needs of individuals [34].

The 'Lumbung Pangan' program, as a zakat-based agricultural initiative, seeks to combine both material and spiritual support for farmers. While there is limited research specifically on the 'Lumbung Pangan' program, similar programs implemented by BAZNAS in other regions have shown promising results. For example, a program in West Java demonstrated improvements in farmers' material conditions through increased agricultural productivity and income[35], [36]. Additionally, these programs often incorporate elements of training in ethical farming practices, which align with the spiritual and social dimensions of zakat [37], [38].

The impact of such programs on farmer welfare, both in terms of material and spiritual outcomes, underscores the importance of adopting a comprehensive approach to evaluation. Zakat-funded agricultural initiatives can significantly improve the material well-being of farmers, while also fostering a sense of community and spiritual growth, which in turn supports sustainable development and social cohesion [39]–[41].

Although there is a growing body of research on zakat's role in agricultural development and welfare enhancement, there remains a gap in understanding the holistic impact of zakat-based agricultural programs, particularly using comprehensive frameworks like CIBEST. Few studies have explored the simultaneous effects on both material and spiritual well-being, particularly in the context of organic farming initiatives. This study aims to fill this gap by providing an in-depth analysis of the 'Lumbung Pangan' program, offering insights into its effectiveness in improving the welfare of zakat-receiving farmers in Barito Kuala.

C. METHOD

This study evaluates the impact of BAZNAS's 'Lumbung Pangan' program on the welfare of farmers in Barito Kuala, South Kalimantan, using the Center Of Islamic

Business and Economic Studies (CIBEST) approach. The methodology adopted for this study involves a mixed-methods approach, combining quantitative and qualitative data collection techniques to comprehensively assess both the material and spiritual well-being of the beneficiaries.

The research design is a case study of 56 from 82 farmers in Barito Kuala who received zakat under the 'Lumbung Pangan' program. The study focuses on assessing changes in the socio-economic conditions of these farmers before and after their participation in the program. The CIBEST approach is used to evaluate the overall empowerment of the beneficiaries, considering both material and non-material dimensions of well-being.

To calculate the sample size using the Slovin formula. For a population of 82, the number of respondents needed for surveys depends on the margin of error.

$$n = \frac{N}{1 + Ne^2}$$

Where:
n = the required sample size
N = population size
e = margin of error (usually 0.05 or 5%)

$$n = \frac{82}{1 + 82(0{,}10)^2}$$
$$n = 45$$

With a 5% margin, the sample size required is approximately 68 farmers, while with a 10% margin, it drops to about 45 farmers. This range reflects the balance between accuracy and feasibility. A smaller margin yields more precise results but requires a larger sample, while a larger margin allows for fewer respondents but less precision. This decision should align with the survey's purpose, available resources, and the acceptable level of error.

The study sample consists of 56 farmers who are recipients of zakat from BAZNAS through the 'Lumbung Pangan' program. These farmers are primarily engaged in rice cultivation in the rural areas of Barito Kuala, South Kalimantan. All participants were selected based on their involvement in the program, having received training and resources for organic farming and fertilizer production.

The selection of participants was done using purposive sampling, ensuring that the sample represents a cross-section of the target population, including farmers who have varying levels of engagement with the program. Criteria for inclusion included being a zakat recipient of the program, actively participating in the training and support activities, and being a resident of Barito Kuala.

To evaluate the impact of the 'Lumbung Pangan' program, both quantitative and qualitative data were collected through surveys, interviews, and field observations. A structured survey was administered to all 56 participants to measure changes in material welfare, including income, agricultural productivity, asset ownership, and access to basic services. The survey also assessed spiritual well-being, focusing on the participants' sense of fulfillment, community engagement, and

personal development. The survey used a Likert scale for responses, with questions designed to capture pre- and post-program changes in both material and spiritual aspects of welfare. Semi-structured interviews were conducted with a subset of 10 participants to gain deeper insights into their personal experiences and perceptions of the program. The interviews focused on exploring the participants' views on the impact of the training, their adoption of organic farming practices, and any perceived changes in their social and spiritual well-being.

The Center Of Islamic Business and Economic Studies (CIBEST) approach was used as the primary framework for analyzing the data. The CIBEST approach assesses both material and non-material changes in the beneficiaries' welfare, incorporating the following dimensions:

1. Material Welfare

Economic indicators such as income levels, crop yields, asset ownership, and access to basic needs (e.g., education, healthcare, housing) were measured. This dimension focuses on the tangible improvements in the participants' living conditions. Regional household size is usually calculated as the average number of residents per household. With the data provided, we can calculate it as follows:

$$\text{Household Size} = \frac{\text{Number of Population}}{\text{Number of Households}} \qquad \text{(i)}$$

$$\text{Household Size} = \frac{324{,}502}{108{,}358}$$

$$\text{Household Size} = 2{,}99$$

So, the average household size in Barito Kuala Regency in 2023 is around 2.99 people per household. The MV (Minimum Viable) value to measure the poverty level is usually calculated using the poverty line multiplied by the average household size. The poverty line in Barito Kuala is set at 437,579 IDR, indicating the minimum income needed for individuals or families to meet basic living standards.

$$\text{MV=Poverty Line} \times \text{Household Size} \qquad \text{(ii)}$$

$$\text{MV}=437.579 \times 2.99$$

$$\text{MV}=1.307.372.21$$

So, the MV value for Barito Kuala Regency in 2024 is around IDR 1,307,372.21 per household per month.

2. Spiritual and Social Welfare:

Non-material aspects, including personal growth, social cohesion, spiritual fulfillment, and community involvement, were assessed. This dimension explores the participants' psychological and emotional well-being, as well as their sense of belonging and purpose.

Table 3. The Spiritual Variable Indicators in CIBEST Model Research

Variable	Likert Scale				
	1	2	3	4	5
Prayer	Blocking others to pray	Against the concept of prayer	Performing obligatory prayer but not on regular basis	Performing obligatory prayer but not in congregational prayer	Performing congregational prayer for obligatory one and performing recommendable prayer
Fasting	Blocking others to undertake fasting	Against the concept of fasting	Not fully performing obligatory fasting	Performing only obligatory fasting	Performing obligatory fasting and recommendable fasting
Zakat	Blocking others to pay Zakat	Against the concept of Zakat	Not paying Zakat at least once in a year	Paying obligatory Zakat only	Paying obligatory Zakat and recommendable infak and alms
Household Environment	Forbid the member of household to worship	Against the implementation of worship	Worship is private matter of household member	Support household member in implementing worship	Creating the comfort condition to worship
Government Policy	Forbid other households to worship	Against the implementation of worship	Worship is private matter of other households	Support other households in implementing worship	Creating the comfort condition to worship

The threshold for spiritual well-being SV>3, then the classification of households into CIBEST quadrants is based on the following criteria:

1. Quadrant I: Welfare (Income > Rp1.307.372,21 dan SV > 3)
2. Quadrant II: Material Poverty (Income > IDR 1,307,372.21 and SV ≤ 3)
3. Quadrant III: Spiritual Poverty (Pendapatan ≤ Rp1.307.372,21 dan SV > 3).
4. Quadrant IV: Absoloute Poverty (Pendapatan ≤ Rp1.307.372,21 dan SV ≤ 3.

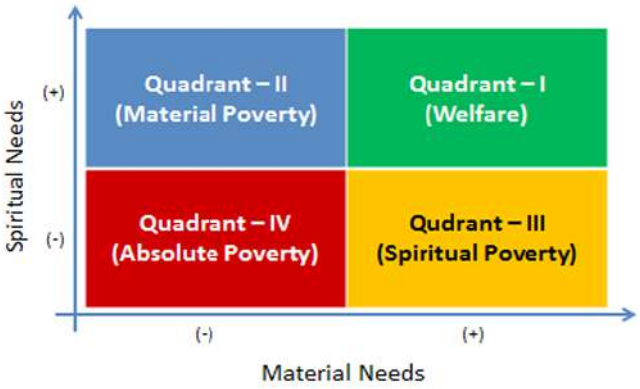


Figure 1. CIBEST Quadrant

The data collected through the survey and interviews were analyzed to categorize the participants into one of these four quadrants, providing a comprehensive view of their overall welfare.

Quantitative data from the surveys were analyzed using descriptive statistics, including mean scores, percentages, and frequency distributions, to assess the changes in material and spiritual welfare before and after the program. Paired t-tests were used to compare pre- and post-program scores, allowing for the identification of significant changes in welfare outcomes. Qualitative data from the interviews were transcribed and analyzed using thematic analysis. Themes were identified based on recurring patterns in participants' responses, focusing on their experiences with the program, the adoption of organic farming practices, and the perceived impact on their spiritual and social well-being. The combination of quantitative and qualitative data provided a holistic understanding of the program's impact on the farmers' welfare.

This study is limited by its focus on a single geographical area (Barito Kuala) and a relatively small sample size. The findings may not be directly generalizable to other regions or larger populations. Additionally, the reliance on self-reported data for both material and spiritual welfare may introduce bias, as participants may underreport or overreport their well-being.

D. RESULT AND DISCUSSION

This study evaluated the impact of the Lumbung Pangan program on the welfare of 56 zakat-receiving farmers in Barito Kuala, South Kalimantan, utilizing the CIBEST approach to assess both material and spiritual well-being. Data was collected through surveys, interviews, and field observations, and the results are presented in terms of material welfare, spiritual well-being, and the categorization of farmers based on the CIBEST quadrants.

1. Material Welfare

The material welfare analysis revealed significant improvements following participation in the Lumbung Pangan program. Before the program, the average monthly income of farmers was IDR 2.578.547, with many relying on traditional farming techniques with low yields. Post-program, this income increased to IDR 3.491.429, a 35% rise, largely due to the introduction of organic farming practices and training in the use of organic fertilizers.

Asset ownership also improved; majority of farmers reported acquiring more agricultural tools, storage facilities, and livestock, indicating a positive change in their material conditions. However, disparities remained, with some farmers in smaller landholding categories still facing challenges in translating increased yields into substantial income growth.

2. Spiritual and Social Welfare

The program also positively impacted the farmers' spiritual and social welfare. Before the program, farmers reported feeling spiritually fulfilled, but this figure rose post-program. This increase was attributed to the ethical practices promoted by the program, which aligned with religious and cultural values, as well as the emphasis on communal responsibility and environmental stewardship. Interviews highlighted a strong sense of solidarity within farming communities, as many farmers participated in shared learning and knowledge exchange about organic farming. Social cohesion improved, with more farmers attending community meetings and expressing a sense of connection to their land and community. This strengthened spiritual well-being, fostering a more collaborative environment that extended beyond material benefits.

3. CIBEST Quadrant Classification

The farmers were classified into four quadrants based on the CIBEST approach:

a. Quadrant I (Materially well-off and spiritually fulfilled): 24 farmers (43%) were classified in this quadrant, reflecting improvements in both material wealth and spiritual fulfillment. These farmers experienced the highest gains in income and productivity.

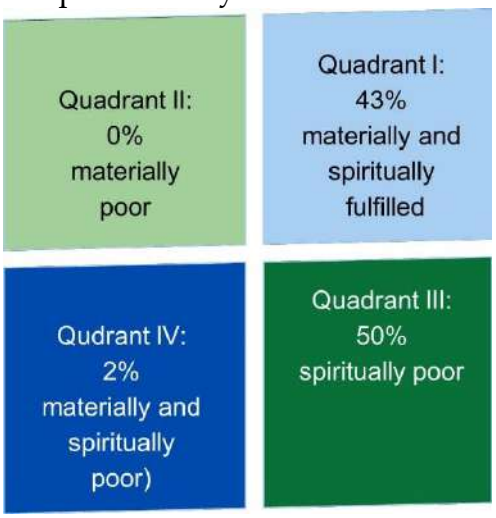


Figure 2. CIBEST Quadrants Classification of Farmers

b. Quadrant II (Materially poor): No farmers were classified in this quadrant, demonstrating the program's success in enhancing spiritual well-being even for those who faced material hardships.

c. Quadrant III (spiritually poor): 28 farmers (50%) fell into this quadrant. While they achieved spiritual fulfillment, material improvements were more limited due to ongoing barriers like market access or insufficient capital to fully capitalize on increased productivity.

d. Quadrant IV (Materially poor and spiritually poor): 1 farmer (2%) remained in this quadrant, indicating the need for additional support to address both material and spiritual challenges.

The findings indicate that the Lumbung Pangan program successfully improved both the material and spiritual welfare of the participating farmers. The program's focus on organic farming practices, training in fertilizer use, and agricultural support led to a marked increase in productivity, as seen in the 56% increase in rice yield. This aligns with existing literature on the effectiveness of zakat-based agricultural initiatives in enhancing rural livelihoods (Mustafa & El-Sheikh, 2018; Fauzi & Bahari, 2017).

Beyond material gains, the program fostered a sense of spiritual fulfillment and social cohesion. The increase in spiritual well-being reflects the alignment of the program with Islamic values, particularly its emphasis on ethical farming and community responsibility. This supports the findings of Abdullah and Noor (2021), who argue that zakat programs that integrate both material and spiritual elements can offer a more sustainable form of empowerment.

The categorization of farmers into the CIBEST quadrants offers valuable insights into the varying levels of success among participants. While a significant portion (43%) achieved both material and spiritual improvement, a larger group (50%) reached spiritual fulfillment but faced challenges in fully translating increased productivity into higher incomes. This suggests that while the program succeeded in promoting personal growth, more efforts are needed to address economic barriers such as market access and infrastructure to ensure comprehensive material empowerment for all participants.

The small proportion of farmers in Quadrant IV (2%) suggests that the program has generally been successful in reducing poverty, but this group highlights the ongoing challenges faced by the most disadvantaged. Tailored interventions are needed to address their specific needs, ensuring that no farmer is left behind in the pursuit of both material and spiritual well-being.

E. CONCLUSION

In conclusion, the Lumbung Pangan program showcases the potential of zakat-based initiatives to improve the welfare of farmers through a holistic approach that addresses both economic and spiritual dimensions. The positive outcomes observed in this study highlight the value of combining agricultural support with empowerment initiatives that foster both economic sustainability and personal growth. Future efforts should focus on enhancing market access, credit facilities, and infrastructure to ensure the long-term success of participants, especially those in the most marginalized groups.

ACKNOWLEDGEMENTS

We would like to express our sincere gratitude to the Lembaga Penelitian dan Pengabdian Masyarakat (LPPM) of Universitas Lambung Mangkurat (ULM) for their

invaluable support and guidance throughout the implementation of the Program Dosen Wajib Meneliti (PDWM).

REFERENCES

1. M. A. Miah, "Effectiveness of Zakat-based Poverty Alleviation Program: Evidence from Bangladesh," *Int. J. Zakat*, vol. 6, no. 2, hal. 27–42, 2021, [Daring]. Tersedia pada: https://www.ijazbaznas.com/index.php/journal/article/view/325.
2. H. Ahmed, *Role of Zakah and Awqaf in Poverty Alleviation*. 2004.
3. S. Fadilah, M. Maemunah, dan N. Hernawati, "Community Social Empowerment in Zakat Community Development (ZCD)," *Mimb. J. Sos. dan Pembang.*, vol. 35, no. 2, hal. 460–470, 2019, doi: 10.29313/mimbar.v35i2.5127.
4. Kasri, Rahmatina, dan Awaliah, "The Role of Zakah in Poverty Alleviation: Evidence from Indonesia," *Durham E-Theses from Indones.*, 2014.
5. N. Abdullah, A. Mat Derus, dan H.-A. N. Al-Malkawi, "The effectiveness of zakat in alleviating poverty and inequalities," *Humanomics*, vol. 31, no. 3, hal. 314–329, Jan 2015, doi: 10.1108/H-02-2014-0016.
6. I. Hossain, A. D. Muhammad, B. T. Jibril, dan S. Kaitibie, "Support for smallholder farmers through Islamic instruments: The case of Bangladesh and lessons for Nigeria," *Int. J. Islam. Middle East. Financ. Manag.*, vol. 12, no. 2, hal. 154–168, 2019, doi: 10.1108/IMEFM-11-2018-0371.
7. N. Yusroni dan U. Chadhiq, "Understanding the impact of zakat and waqf as economic development of the community in rural areas," *Int. Res. J. Manag. IT Soc. Sci.*, 2021, [Daring]. Tersedia pada: https://api.semanticscholar.org/CorpusID:243852420.
8. F. Johari, A. F. Mohd Ali, M. R. Ab Aziz, dan N. Ahmad, "The importance of zakat distribution and urban-rural poverty incidence among Muallaf (new convert)," *Asian Soc. Sci.*, vol. 10, no. 21, hal. 42–53, 2014, doi: 10.5539/ass.v10n21p42.
9. K. Sohag, K. T. Mahmud, F. Alam, dan N. Samargandi, "Can Zakat System Alleviate Rural Poverty in Bangladesh? A Propensity Score Matching Approach," *J. Poverty*, vol. 19, no. 3, hal. 261–277, Jul 2015, doi: 10.1080/10875549.2014.999974.
10. D. Arminingsih, "Impact of Women's Role in Improving Family Welfare in Bantul Yogyakarta District Using the CIBEST Model," *J. Muamalat Indones. - Jmi*, vol. 3, no. 1, hal. 251–264, 2023, doi: 10.26418/jmi.v3i1.64039.
11. I. S. Beik dan L. D. Arsyianti, "Construction of Cibest Model As Measurement of Poverty and Welfare Indices From Islamic Perspective," *Al-Iqtishad J. Islam. Econ.*, vol. 7, no. 1, hal. 87–104, 2015, doi: 10.15408/ijies.v7i1.1361.
12. Emkhad Arif, "Using Center of Islamic Business and Economic Studies Model (CIBEST Model) to Measure Islamic Poor of Indeks in Pekanbaru City 2014- 2016," *J. Ekon. KIAT*, vol. 27, no. 2, hal. 2016, 2016.
13. I. S. Beik dan C. Pratama, "Zakat Impact on Poverty and Welfare of Mustahik: A CIBEST Model Approach," *AFEBI Islam. Financ. Econ. Rev.*, vol. 1, no. 01, hal. 1, 2017, doi: 10.47312/aifer.v1i01.16.
14. A. S. Solikhun, I. H. Dwimawanti, dan S. Indarti, "Analysis of the impact of the

productive zakat program on reducing poverty during the pandemic using the CIBEST model in the Banjarnegara district baznas," *J. Mantik*, vol. 7, no. September 2019, 2023, [Daring]. Tersedia pada: http://iocscience.org/ejournal/index.php/mantik/article/view/4090%0Ahttp://iocscience.org/ejournal/index.php/mantik/article/download/4090/3002.
15. M. R. Hidayat, "Evaluation of The Productive Zakat Program Effectiveness with CIBEST Model," *Int. J. Zakat*, vol. 8, no. 1, hal. Hlm. 5, 2023.
16. Gusti Oka Widana dan Arief Rahman Hakim, "Measuring the Effectiveness of Zakat Distribution: a Proposal Towards Cibest Model Improvement," *J. Namibian Stud. Hist. Polit. Cult.*, vol. 34, hal. 1065–1084, 2023, doi: 10.59670/jns.v34i.1192.
17. U. Ibrahim Atah, W. Mohammed Ali Nasr, dan M. Omar Mohammed, "The Role of Zakat as an Islamic Social Finance towards Achieving Sustainable Development Goals: A Case Study of Northern Nigeria," *Glob. Conf. Islam. Econ. Financ.*, no. October, hal. 83–98, 2018.
18. B. Ahmad Malik, "Philanthropy in Practice: Role of Zakat in the Realization of Justice and Economic Growth," *Int. J. Zakat*, vol. 1, no. 1, hal. 64–77, 2016, doi: 10.37706/ijaz.v1i1.7.
19. S. Mokodenseho, P. Paputungan, A. Paputungan, dan N. Modeong, "The Strategic Role of Zakat Management in Socio-Economic Empowerment of the Ummah," vol. 2, no. 02, hal. 114–120, 2024.
20. U. Al-Haddad, A. Maulana, R. Majid, dan M. F. Rahman, "Zakat and Socio-Economic Impact: The Role of Local Government and Zakat Institutions," *Institutions Econ.*, vol. 16, no. 3, hal. 27–50, 2024, doi: 10.22452/IJIE.vol16no3.2.
21. S. H. A. Razak, "Zakat and waqf as instrument of Islamic wealth in poverty alleviation and redistribution," *Int. J. Sociol. Soc. Policy*, vol. 40, no. 3/4, hal. 249–266, Jan 2020, doi: 10.1108/IJSSP-11-2018-0208.
22. Fatima Al Matar, "Zakat vs. taxation: the issue of social justice and redistribution of wealth," *Eur. J. Business, Econ. Account.*, vol. 3, no. 3, hal. 119–129, 2015.
23. P. Ibrahim, M. Ali, M. Muridan, dan A. I. Mohd Jazid, "Revisiting Zakat Distribution on Income Inequality and Welfare: The Malaysia Experience," *al-Uqud J. Islam. Econ.*, vol. 4, no. 1, hal. 146, 2020, doi: 10.26740/al-uqud.v4n1.p146-161.
24. M. Mashur, D. Riswandi, dan A. Sibawaihi, "Peran Badan Amil Zakat Nasional (Baznas) dalam Pemberdayaan Ekonomi Masyarakat (analisis pengembangan Ekonomi Islam)," *J. Sos. Ekon. Dan Hum.*, vol. 8, no. 4, hal. 634–639, 2022, doi: 10.29303/jseh.v8i4.184.
25. E. Erfina, "The Effect Of Zakat Knowledge and Religiusity on Community Awareness to Paying Zakat for Rice Agriculture (Case Study: Lembah Village, Dolo, Madiun Indonesia)," *J. Islam. Philanthr. Disaster*, vol. 1, no. 2, hal. 134–151, 2021, doi: 10.21154/joipad.v1i2.3577.
26. S. Saputra, Mujahiddin, dan Y. Tanjung, "Enhancing Sustainability through Agricultural Zakāt-Based Philanthropy Movement: A Comprehensive Study on Social Welfare Capital," *J. Islam. Thought Civiliz.*, vol. 14, no. 1, hal. 231–246, 2024, doi: 10.32350/jitc.141.14.

27. U. A. Ismail *et al.*, "Thr Role Of Zakat Institution in Promoting Sustainable Agriculture Practices," no. November 2023, 2024, [Daring]. Tersedia pada: https://www.researchgate.net/publication/378363131.
28. A. halim A. Majid *et al.*, "The Ummah Economic Development Zone : An Innovative Community Development Initiative by Lembaga Zakat Negeri Kedah," vol. 40, 2024.
29. A. Mazid, M. J. Al-Hashimy, A. Zwain, N. Haddad, dan H. Hadwan, "Improved livelihoods of smallholder farmers in Iraq through integrated pest management and use of organic fertilizer," 2013. [Daring]. Tersedia pada: file:///F:/Spec 2/Traffic Delay Model.pdf.
30. S. Maulida dan A. Almadina, "Do E-Commerce and E-Wallets Matter forIncreasing Marginalized Entrepreneurs' Income?," *Internastional J. Zakat*, vol. 8, no. 2, hal. 83–96, 2023.
31. E. Sriyanto, P. Hariyadi, dan M. Huda, "Sustainable Education Development (Assess the Impact of Schooling Programs)," vol. 16, no. 2, hal. 974–988, 2024.
32. E. S. Bahri dan S. Sulistiawati, "Identification of Zakat Impact Measurement Tools," *AKTSAR J. Akunt. Syariah*, vol. 4, no. 1, hal. 50, 2021, doi: 10.21043/aktsar.v4i1.9052.
33. Z. Ali, G. M. Anjum, J. Iqbal, dan I. Ahmad, "The Role of Islamic Values in Promoting Social Justice and Community Welfare," *Int. Res. J. …*, vol. V, no. 1, hal. 575–585, 2024, [Daring]. Tersedia pada: http://irjmss.com/index.php/irjmss/article/view/276%0Ahttps://irjmss.com/index.php/irjmss/article/download/276/263.
34. D. S. Rogers *et al.*, "A vision for human well-being: transition to social sustainability," *Curr. Opin. Environ. Sustain.*, vol. 4, no. 1, hal. 61–73, 2012, doi: https://doi.org/10.1016/j.cosust.2012.01.013.
35. B. Rachman *et al.*, "Sustainability status, sensitive and key factors for increasing rice production: A case study in West Java, Indonesia," *PLoS One*, vol. 17, no. 12 December, hal. 1–19, 2022, doi: 10.1371/journal.pone.0274689.
36. U. Saripudin, F. Djamil, dan A. Rodoni, "The Zakat, Infaq, and Alms farmer economic empowerment model," *Libr. Philos. Pract.*, vol. 2020, hal. 1–13, 2020.
37. W. Sulaiman dan W. Yusoff, "Modern Approach of Zakat As an Economic and Social Instrument for Poverty Alleviation and Stability of Ummah," *J. Ekon. dan Stud. Pembang.*, vol. 9, no. 1, hal. 105–118, 2008.
38. A. Qanita, "Examining The Role Of Zakat As Islamic Social Finance And Its Contribution To Multidimensional Poverty Alleviation," vol. 5, no. 2, hal. 66–79, 2024.
39. A. Sarea, *Impact of Zakat on Sustainable Economic Development*. 2020.
40. S. M. Ahmad dan N. F. Mahadi, "Sustainable Development Goals and the role of Islamic finance," *Proc. 1st Kedah Int. Zakat Conf. 2019 (KEIZAC 2019)*, no. May, hal. 698–708, 2019, [Daring]. Tersedia pada: http://blogs.worldbank.org/eastasiapacific/sustainable-development-goals-and-role-islamic-finance.

41. M. A. Laldin dan F. Djafri, "The Role of Islamic Finance in Achieving Sustainable Development Goals (SDGs) BT - Islamic Finance and Sustainable Development : A Sustainable Economic Framework for Muslim and Non-Muslim Countries," M. K. Hassan, M. Saraç, dan A. Khan, Ed. Cham: Springer International Publishing, 2021, 107–126.