



The Mosque as a Pillar of Social Protection: An Analysis of Zakat Management at Al-Ikhwan Mosque in Empowering the Muslim Community Economy in Sungai Rumbai

Yohan Sarori

Program Pascasarjana Universitas Andalas, Indonesia

email : yohansarori@gmail.com

Melinda Noer

Program Pascasarjana Universitas Andalas, Indonesia

email : melindanoer@yahoo.com

Mahdi

Program Pascasarjana Universitas Andalas, Indonesia

email : mahdi@agr.unand.ac.id

Abstract

This study aims to analyze the zakat management of the Zakat Management Organization (OPZ) of Al-Ikhwan Mosque in empowering the community's economy in Nagari Sungai Rumbai and Sungai Rumbai Timur, as well as its alignment with Social Safety Net (JPS) indicators for sustainable economic development. This qualitative research used a case study approach with units of analysis consisting of OPZ administrators, muzakki, and asnaf. The results show that the distribution of consumptive and productive zakat by Al-Ikhwan Mosque's OPZ has contributed positively to the welfare of mustahik, especially through business capital assistance and systematic zakat distribution. However, program effectiveness still faces obstacles in business assistance, skills training, and long-term impact evaluation. Governance based on the IC COSO framework is adequate in internal control and reporting aspects, but needs strengthening in risk assessment and two-way communication. This study produces an Integrated Zakat Management Model based on governance and social protection, which is expected to serve as a reference for other OPZs in developing zakat functions as instruments for community economic empowerment.

Keywords: zakat, social safety net, mosque, economic empowerment, governance

INTRODUCTION

The mosque plays a central role in Islamic civilization, functioning not only as a place of worship but also as a center for social, educational, economic, and community empowerment activities. Since the time of Prophet Muhammad (PBUH), the mosque has been the heart of community life, integrating spiritual functions with social welfare services. One of the central roles historically undertaken by mosques is the management of zakat as an instrument of wealth distribution and social cohesion.

In the context of Indonesian law, the management of zakat is regulated under several formal legal frameworks that serve as the basis for the legitimacy of zakat management institutions, including mosques that establish Zakat Management Organizations (OPZ). Nationally, zakat management is governed by the Republic of Indonesia Law Number 23 of 2011 concerning Zakat Management, which emphasizes that zakat must be managed in an organized, professional, trustworthy, and accountable manner to enhance the effectiveness and efficiency of community empowerment. Article 17, paragraph (1) of this law allows mosques to establish Zakat Collection Units (UPZ) under the coordination of BAZNAS. At the technical level, Government Regulation Number 14 of 2014 further clarifies the procedures for establishing UPZ, administrative requirements, coordination with BAZNAS, and reporting obligations, with sharia principles, transparency, and accountability as the main foundation.

This aligns with the view of Hafidhuddin (2019), which states that mosques as social philanthropic institutions of the Muslim community must adhere to both sharia principles and state regulations so that zakat management is legally recognized and holds moral authority within society. Thus, the establishment of the Al-Ikhwan Mosque Zakat Management Organization (OPZ) in Dharmasraya Regency through a formal decree issued by the nagari government represents compliance with national and regional regulations and serves as a foundation for the legitimacy of zakat programs as part of community-based social protection (JPS).

In the modern era, the socio-economic function of the mosque has become increasingly relevant and urgent, particularly in addressing poverty, inequality, and strengthening social protection. A well-managed mosque can support community-based development through the productive utilization of zakat, infaq, and sadaqah (Hassan and Mollah 2017). This strategic role becomes even more prominent in highly vulnerable areas, where the mosque often serves as the most trusted philanthropic institution within the community.

Zakat, as one of the pillars of Islam, carries a dual function: it is both a form of individual worship and a socio-economic instrument. Zakat fitrah and zakat mal hold significant potential to serve as an effective social safety net (JPS) for reducing poverty, improving welfare, and empowering the economic conditions of the Muslim community. Hafidhuddin (1998) describes zakat as an Islamic social institution capable of distributing wealth fairly, reducing inequality, and strengthening social solidarity. In the context of empowerment, productive zakat becomes an essential instrument for fostering the self-reliance of beneficiaries (mustahik) (Ascarya and Yumanita 2018).

In development literature, social protection (JPS) is defined as a system of interventions designed to protect vulnerable groups from socio-economic risks that threaten their livelihood (Barrientos 2010). When properly managed, zakat becomes an important component of this

system by integrating consumptive assistance (protection) with productive empowerment (promotion). Devereux and Sabates-Wheeler (2004) assert that an ideal social protection system should not only provide basic protection but also be transformative in breaking the cycle of poverty.

As a community-based institution, the mosque has strategic advantages in fulfilling this function due to its proximity to residents and its high level of public trust. As stated by KNEKS (2020), community-based zakat managed by mosques is more effective in reaching the poor because its implementation is closely connected to the root causes of social problems.

In Dharmasraya Regency, particularly in Nagari Sungai Rumbai and East Sungai Rumbai, Al-Ikhwan Mosque serves as the central institution for zakat collection from various mosques and prayer rooms (mushalla). The Nagari government formally established the Al-Ikhwan Mosque Zakat Management Organization (OPZ) through an official decree, overseeing activities from collection to distribution. In 2022, the total zakat fitrah collected from 22 mosques and mushalla across the two nagari reached IDR 112,857,000, and in 2023 increased to IDR 114,521,000. These figures reflect a high level of community participation and trust in the Al-Ikhwan Mosque OPZ.

The substantial amount of funds collected presents an opportunity to optimize zakat as a community social resource that supports social protection systems (JPS) and the economic empowerment of mustahik. This need becomes even more urgent when viewed alongside recent poverty data: according to BPS, the poverty rate in Dharmasraya Regency in March 2023 was 5.95%, with the poverty severity index also indicating significant socio-economic challenges at the local level (Kab. Dharmasraya n.d.). These figures highlight the importance of strengthening the socio-economic role of mosques in supporting poverty alleviation efforts and community-based social protection.

However, the Al-Ikhwan Mosque OPZ faces several challenges: limited business mentoring for mustahik, minimal skills training, and weak long-term monitoring. Governance based on the IC-COSO framework has been implemented relatively well in terms of reporting and distribution, yet the aspects of risk assessment and two-way communication still require strengthening (Yusuf and Saleh 2021).

This study aims to: (1) analyze the zakat management of the Al-Ikhwan Mosque OPZ in empowering the local Muslim economy; (2) assess its alignment with social protection (JPS) indicators; and (3) formulate an integrated zakat model based on governance and social protection principles as a contribution to strengthening the role of mosques in Islamic economic development. The findings are expected to enrich the literature on zakat as a community-based social protection mechanism while providing practical contributions to optimizing mosque-based zakat management. The novelty of this research lies in the formulation of an integrated zakat model explicitly designed to address gaps in risk assessment and continuous mentoring within the COSO and JPS framework.

RESEARCH METHODS

This research employs a qualitative approach with a case study design focused on the Al-Ikhwan Mosque OPZ in Sungai Rumbai. Informants were selected through purposive sampling based on their involvement in zakat management and the mosque's social protection (JPS)

programs. A total of 12 informants participated, consisting of the OPZ chairman (1), treasurer (1), mosque administrative secretary (1), who was included due to their responsibility in coordinating zakat documentation and programs, zakat distribution officers (2), muzakki (3), and mustahik receiving both consumptive and productive zakat (4). This selection ensured depth and richness of data by representing individuals involved in managing, supporting, and benefiting from the community-based zakat programs.

Data were collected through in-depth interviews, observation, and documentation of reports from the OPZ and BAZNAS. The analysis was conducted using a thematic approach by operationalizing the IC-COSO framework as a guide for data categorization. Each COSO component—control environment, risk assessment, control activities, communication, and monitoring—was translated into interview questions and used as the basis for the initial coding frame. For example, questions explored how the management structure was established (control environment), how the OPZ identifies mustahik and potential distribution risks (risk assessment), and how distribution procedures and reporting mechanisms are carried out (control activities). The findings were then mapped according to COSO-based themes and integrated with JPS indicators (basic needs, access to essential services, economic empowerment, and program sustainability) to assess the extent to which zakat management supports the function of community-based social protection.

RESULTS AND DISCUSSION

Zakat Management by the Al-Ikhwan Mosque OPZ in Empowering the Muslim Community Economy Based on Social Protection (JPS) Indicators

The zakat management carried out by the Al-Ikhwan Mosque OPZ during the 2021–2023 period demonstrates continuous efforts to support community economic empowerment through the distribution of productive zakat. The data on zakat revenue and expenditure of Al-Ikhwan Mosque are presented in the following table:

Table 1. Zakat Management Overview of Al-Ikhwan Mosque (2021–2023)

Uraian	2021	2022	2023
Zakat Mal Revenue & Beginning Balance	Rp 112.000.000	Rp 136.000.000	Rp 146.660.000
Productive Zakat Assistance	Rp 62.500.000	Rp 63.500.000	Rp 57.500.000
Number of Productive Zakat Beneficiaries	31 people's	29 people's	26 people's
Verification Costs	Rp 3.800.000	Rp 4.800.000	-
Management/Committee Expenses	Rp 4.500.000	Rp 3.500.000	Rp 10.000.000
Administrative/Snack Expenses	Rp 700.000	Rp 1.200.000	-
Total Expenditure	Rp 71.500.000	Rp 73.000.000	Rp 67.500.000
Ending Balance	Rp 40.500.000	Rp 63.000.000	Rp 79.160.000

Source: Financial Report of the Al-Ikhwan Mosque OPZ

The data indicate fluctuations; however, overall, the trend in zakat management shows improvement. The highest zakat collection occurred in 2022, followed by a slight decrease in 2023. Zakat expenditures—particularly productive assistance—remain a priority, with increasingly efficient management as reflected in the increased ending balance in 2023. This remaining balance signals the OPZ's readiness to expand larger empowerment programs in the future.

Consistent with the view of Inayah et al. (2024), zakat is not merely a form of charity but a mechanism for wealth redistribution that can promote social justice and economic development. The authors emphasize that productive zakat functions as an instrument to alleviate poverty and sustainably improve community welfare. The data from Al-Ikhwan Mosque indicate that business capital assistance funded through productive zakat has created economic opportunities, although the number of beneficiaries has slightly decreased over the past three years.

Aligned with the thoughts of Muhammad Nejatullah Siddiqi, as described by Aravik (2017), efficiency and transparency in zakat management are essential elements. Zakat must be managed professionally so that it functions as an economic instrument that enhances welfare rather than merely serving as charity. The zakat management of Al-Ikhwan Mosque in 2023 reflects improvements in efficiency and control, as indicated by the increased ending balance, which serves as a strategic reserve to strengthen productive zakat initiatives and future economic empowerment programs for mustahik.

The zakat management carried out by the Al-Ikhwan Mosque OPZ during the 2021–2023 period has made a tangible contribution to community economic empowerment while strengthening the function of community-based social protection (JPS). This is reflected in the continuity of productive zakat programs implemented consistently from year to year, with a sustained focus on providing business capital to beneficiaries assessed as having the potential to improve their standard of living.

Based on the financial data, during 2021, the Al-Ikhwan Mosque OPZ distributed Rp 71,500,000 in productive zakat to 31 mustahik in Nagari Sungai Rumbai and East Sungai Rumbai. In 2022, the amount distributed slightly increased to Rp 73,000,000 with 29 beneficiaries. Meanwhile, in 2023, the amount allocated for productive zakat decreased to Rp 67,500,000, distributed to 26 mustahik. Although there was a decline in both the number of recipients and the total amount distributed in 2023, this reflects improvements in selection and efficiency in fund management, allowing available resources to be used more optimally and targeted more accurately.

The beneficiaries of productive zakat assistance engaged in various forms of micro-enterprises, reflecting the diversity of small-scale economic activities in the community. Supaat, a tempe craftsman from Jorong Sakato, received Rp 3.5 million in capital assistance in 2021 and used it to purchase raw materials, allowing him to increase his production volume. He stated that the zakat support helped him sustain his business despite occasional market fluctuations. In Jorong Balai Timur, Dedi Ubaidillah received approximately Rp 4 million in the same year, which he used to purchase a new cart to support his mobile siomay-selling business. According to him, this assistance was crucial in improving his mobility and expanding his customer reach.

In 2023, Tini from Jorong Sungai Kemuning utilized approximately Rp 4 million in assistance to strengthen her small culinary and grocery stall business. She hopes to expand the variety of products offered in the future so that her shop will attract more customers. A similar sentiment was expressed by Supiningsih from Jorong Bukit Berbunga, who expanded her pecel lele business using Rp 3 million of productive zakat funds. Although competition with other

vendors remains quite intense, the assistance continues to provide hope for further business development.

When viewed from the perspective of Social Safety Net (SSN) indicators as formulated by Barrientos (2010) and Sumodiningrat (1999), the management of zakat by Masjid Al-Ikhwan has contributed to two main SSN functions, namely protection and promotion. The protection function is reflected in the role of both consumptive and productive zakat, which helps beneficiaries meet their basic needs—either directly through consumptive assistance or indirectly by strengthening household economic capacity. Meanwhile, the promotion function is evident in the productive zakat aimed at providing capital for micro-businesses, which serves as the foundation for efforts toward economic self-reliance.

However, this research also found that the integration of zakat with basic services such as education and healthcare has not yet been implemented optimally. In fact, according to the ideal Social Protection System concept proposed by Barrientos and Hulme (2009), social protection programs should be linked to basic service systems so that the benefits of social protection can be sustainable and transformative. In addition, the continuity of the productive zakat program still largely depends on annual zakat collection, as there is currently no innovative funding mechanism—such as revolving funds or productive waqf—that could ensure long-term sustainability of capital support for beneficiaries.

Nevertheless, the productive zakat program of Masjid Al-Ikhwan has already become an important foundation for the community-based social safety net. The provision of business capital has opened new economic opportunities for mustahik households and given them hope of breaking free from the cycle of poverty. To achieve greater effectiveness, the productive zakat program in the future will require strengthening through business mentoring, entrepreneurship training, market access support, and integration with government programs or Islamic financial institutions, so that its role in improving the economic well-being of the community can be further amplified.

Governance of Zakat at Al-Ikhwan Mosque Based on the IC-COSO Framework and the Integrated Zakat Model

Effective zakat governance plays a crucial role in ensuring that collected zakat funds are managed with integrity, efficiency, and optimal benefit. In this study, the governance of zakat at the Al-Ikhwan Mosque Zakat Management Unit (OPZ) is analyzed using the Internal Control Integrated Framework developed by COSO (Committee of Sponsoring Organizations of the Treadway Commission). Root (1998) and COSO (2013) emphasize that an effective internal control system consists of five key elements: control environment, risk assessment, control activities, information and communication, and monitoring and evaluation. These five components are structured to reinforce one another to ensure that the organization achieves its objectives with integrity, accountability, and efficiency.

The selection of the IC COSO framework in this study is based on the characteristics of zakat management at Masjid Al-Ikhwan, which already possesses a formal institutional structure, manages a significant amount of social funds from the community, and carries public accountability in the distribution of welfare. In other words, the Zakat Management Unit (OPZ) of Masjid Al-Ikhwan does not function solely as a philanthropic body but also performs

managerial and governance roles that require adherence to principles of good governance. The use of the IC COSO framework enables the assessment of zakat governance not only from administrative or financial perspectives but also from strategic dimensions, including how the institution anticipates risks, manages communication with stakeholders, and continuously evaluates program effectiveness.

The findings of this study indicate that, in general, the Zakat Management Unit (OPZ) of Masjid Al-Ikhwan has made efforts to implement zakat governance based on prudence and accountability. This is reflected in the establishment of a clear organizational structure through an official Kanagarian decree, systematic recording of zakat collection and distribution, and periodic reporting to local authorities as a form of accountability. The recorded zakat data—such as zakat fitrah collection amounting to Rp112,857,000 in 2022 and increasing to Rp114,521,000 in 2023—demonstrates public trust in the institution. However, deeper analysis using the COSO framework reveals that several governance components still require strengthening so that zakat management is not only administratively accountable but also effective in achieving its strategic objective: the sustainable economic empowerment of the Muslim community.

The first element, **the control environment**, demonstrates a foundational commitment to integrity, ethical values, and trust-based governance. The OPZ operates with a formal structure, clearly defined roles and responsibilities, and official legitimacy from the local government (nagari). This is significant because, as emphasized by COSO (2013), the control environment serves as the foundation for all other internal control elements and shapes control awareness across the organization. The sustained trust of the community over the years further strengthens the position of Masjid Al-Ikhwan as a credible community-based zakat management institution.

In the second element, **risk assessment**, the study reveals that OPZ Masjid Al-Ikhwan still faces significant weaknesses. There is no formal mechanism in place to identify, analyze, and respond to potential risks that may hinder the achievement of zakat management objectives. Risks such as mistargeted beneficiaries, dependency of mustahik on assistance, unsustainable productive ventures, and fluctuations in zakat collection due to economic conditions have not yet been anticipated through standardized procedures. This condition may weaken the effectiveness of empowerment programs. As emphasized by Mulyadi (2013), risk assessment is a strategic component of internal control that must be managed actively and systematically to ensure that the organization remains responsive to external environmental dynamics.

Furthermore, **the control activities** element demonstrates several commendable practices, including beneficiary verification procedures, systematic bookkeeping of zakat collection and distribution, and periodic distribution of productive zakat funds. Administrative documentation and reporting are functioning relatively well, and funds are allocated according to the designated mustahik categories. However, control mechanisms in the post-distribution stage—particularly in monitoring the utilization of productive zakat assistance—remain weak. At present, OPZ Masjid Al-Ikhwan does not yet have a structured monitoring system to evaluate the extent to which zakat funds are being used productively in accordance with the intended plan.

The information and communication element is also not yet fully optimized, particularly regarding two-way communication between OPZ and both mustahik and muzakki.

Information related to program implementation, beneficiary criteria, and distribution outcomes has been disseminated through periodic reports to the village administration and the congregation. However, feedback from beneficiaries and input from zakat payers have not yet been formalized into a structured feedback mechanism. COSO (2013) emphasizes that effective communication is essential to ensure that all relevant stakeholders clearly understand their respective roles and responsibilities and support the achievement of organizational objectives.

Finally, **the monitoring and evaluation** element is currently limited to annual reporting and basic internal oversight. Program evaluation remains largely quantitative—such as the number of beneficiaries assisted or the total amount of funds distributed—while long-term impact assessments related to beneficiary welfare, business sustainability, and socio-economic change within the community have not yet been systematically implemented. In fact, continuous monitoring is a crucial component to ensure that the internal control system remains relevant, adaptive, and capable of supporting program quality improvement over time.

Thus, the COSO-based analysis provides a clear mapping of both the strengths and areas requiring improvement within the governance system of OPZ Masjid Al-Ikhwan. These findings serve as the foundation for formulating the Integrated Zakat Management Model Based on Governance and Social Protection, which emphasizes the importance of aligning strong internal governance mechanisms with social safety net indicators so that zakat can truly function as a sustainable instrument for the economic empowerment of the Muslim community.

As the main contribution (novelty) of this study, an Integrated Zakat Management Model Based on Governance and Social Protection is proposed. This model is derived from empirical findings regarding the zakat management practices of OPZ Masjid Al-Ikhwan, which demonstrate relatively strong performance in distribution and reporting, yet still show weaknesses in program sustainability, impact evaluation, and integration with broader development initiatives. The model is designed by combining the principles of the Internal Control Framework (IC COSO) with Social Safety Net (SSN) indicators, ensuring that zakat management is not limited to disbursing assistance but also functions as a sustainable instrument for socio-economic development and empowerment.

The model is developed based on five interconnected and mutually reinforcing pillars:

1. Integration of Zakat with the Local Economic Sector

This pillar emphasizes the importance of positioning zakat as a driver of community-based economic activity. Zakat should not merely function as consumptive or cash assistance, but must be directed toward supporting micro, small, and medium enterprises (MSMEs) run by mustahik, aligned with the potential of the local economy. For example, productive zakat assistance at Masjid Al-Ikhwan has supported food vendors, tempe artisans, and other small-scale businesses. This integration aligns with the principle of participatory development (Sumodiningrat 1999), in which zakat acts as social and economic capital to strengthen community self-reliance.

2. Expansion of Access to Basic Services

Ideally, zakat should not be limited to performing a protection function for basic consumption needs, but must also enhance mustahik access to essential services such as

education, healthcare, and basic infrastructure. Currently, allocations for basic services at Masjid Al-Ikhwan remain limited. This model proposes optimizing zakat for scholarships for mustahik children, health subsidies, or infrastructure support that improves economic productivity. This aligns with the concept of transformative social protection (Devereux and Sabates-Wheeler 2004), which emphasizes the need for social interventions that generate structural change.

3. Systematic Economic Empowerment Scheme

This pillar stresses the need for zakat programs to be designed as structured empowerment schemes. Business capital support must be accompanied by mentoring, skills training, business management guidance, financial literacy education, and market access facilitation. Although Masjid Al-Ikhwan has initiated such efforts, they remain sporadic. The model requires OPZ to develop a systematic and continuous empowerment curriculum, ensuring that mustahik not only receive funds but also experience meaningful capacity improvement.

4. Sustainable Funding Mechanism

Program sustainability remains a major challenge for many zakat institutions, including Masjid Al-Ikhwan. Therefore, this model recommends the development of innovative funding schemes such as productive waqf management, revolving funds, or zakat partnerships with village-owned enterprises (BUMDes) and Islamic financial institutions. These mechanisms would strengthen financial reserves and reduce dependency on annual zakat collection. This recommendation aligns with Ascarya and Yumanita (2018), who argue that zakat must be managed holistically by utilizing multiple resource synergies to combat poverty sustainably.

5. Long-Term Impact Evaluation

The final pillar is the need for periodic and data-driven evaluation of program impacts. Evaluation should not only assess the number of beneficiaries, but also measure the extent to which assistance contributes to improvements in mustahik socio-economic conditions. This model encourages OPZ to develop a monitoring and evaluation system based on measurable indicators of success, ensuring that zakat interventions continually adapt to community needs and increase effectiveness over time.

This model supports the theoretical framework of Barrientos (2010), which highlights that community-based social safety nets must combine protection (fulfillment of basic needs) and promotion (economic empowerment) to address poverty structurally. In addition, the model strengthens the COSO (2013) principle requiring social organizations to implement effective internal control systems to achieve objectives efficiently and accountably.

CONCLUSION

The results of this research indicate that zakat management by the Al-Ikhwan Mosque OPZ has made a tangible contribution to empowering the Muslim community's economy, particularly through productive zakat programs that support micro-enterprise development. The zakat assistance has served as initial capital for beneficiaries (mustahik) to grow their businesses and improve their household economic conditions, although its effectiveness still requires strengthening in terms of business mentoring, skills training, and long-term monitoring.

From the perspective of alignment with Social Safety Net (SSN) indicators, the zakat management of Al-Ikhwan Mosque has fulfilled several key SSN functions, particularly in meeting basic needs and initiating early stages of economic empowerment (protection and promotion). Consumptive zakat is allocated to support the basic needs of the poor, while productive zakat is distributed as capital for small businesses. However, the reach of zakat in providing access to other essential services—such as education and healthcare—remains limited, and its linkage to broader government development programs is still minimal. Program sustainability also faces challenges, as there is currently no innovative financing scheme, such as productive waqf or revolving funds, to support long-term program continuity.

As both a theoretical and practical contribution, this study formulates an Integrated Zakat Management Model Based on Governance and Social Protection as the novelty derived from field findings and theoretical analysis. The model incorporates internal governance principles (IC COSO) and SSN indicators and is structured into five core pillars: (1) integration of zakat with the local economy, (2) expanded access to essential services, (3) systematic economic empowerment schemes, (4) sustainable financing through productive waqf and revolving funds, and (5) long-term impact evaluation.

This model is expected to serve as a reference for other zakat management organizations (OPZ) operating in regions with similar socioeconomic characteristics, enabling them to strengthen the role of zakat as an instrument of economic development rather than merely a form of social assistance. Consistent implementation of this model has the potential to foster mustahik independence, strengthen community participation in development processes, and expand the socioeconomic impact of zakat within the context of national development. The relevance of this model is especially significant considering the current poverty rate in Dharmasraya, which still requires continuous intervention; thus, a more structured and empowerment-oriented zakat governance model becomes essential to support regional development efforts and contribute to national poverty reduction targets.

REFERENCES

- Hafidhuddin, Didin. 1998. *Panduan Praktis Tentang Zakat Infak Sedekah*. Gema Insani.
- Mulyadi. 2013. *Pengendalian Internal Dalam Organisasi*. Salemba Empat.
- Root, Steven J. 1998. *Beyond Coso Internal Control To Enhance Corporate Governance*. John Wiley & Sons. New Jersey. USA: Inc., Hoboken.
- Sidi, Gazalba. 1971. *Masjid Pusat Ibadah Dan Kebudayaan Islam*. Jakarta: Pustaka Antara.
- Aravik, Havis. 2017. “ESENSI ZAKAT SEBAGAI INSTRUMEN FINANSIAL ISLAMI DALAM PANDANGAN MUHAMMAD NEJATULLAH SIDDIQI.” *ECONOMICA SHARLA* 2(2):101–12.
- Ascarya, A., and D. Yumanita. 2018. “Holistic Zakat Management for Sustainable Poverty Alleviation in Indonesia.” *Journal of Islamic Economics and Finance* 14(2):87–105.

- Barrientos, A. 2010. "Social Protection and Poverty." *International Journal of Social Welfare* 19(2):121–32. doi:<https://doi.org/10.1111/j.1468-2397.2009.00672.x>.
- Barrientos, A., and D. Hulme. 2009. "Social Protection for the Poor and Poorest in Developing Countries: Reflections on a Quiet Revolution." *Oxford Development Studies* 37(4):439–56. doi:<https://doi.org/10.1080/13600810903305257>.
- Hafidhuiddin, Didin. 2019. "Zakat Produktif Dan Pemberdayaan Umat: Pendekatan Berbasis Komunitas." *Islamic Philanthropy Journal* 11(3):121–36.
- Hassan, H., and M. M. Mollah. 2017. "The Role of Information Technology in Zakat Management." *International Journal of Islamic Economics and* 10 (3).
- Inayah, Inayah, Sri Devi, Abdullah Hanif, Adi Priyogi, and Rusto Nawawi. 2024. "ANALISIS ZAKAT SEBAGAI INSTRUMEN REDISTRIBUSI KEKAYAAN UNTUK PEMBANGUNAN EKONOMI ISLAM." *Mufakat: Jurnal Ekonomi, Manajemen Dan Akuntansi* 3(2):274–91.
- Sumodiningrat, Gunawan. 1999. "Jaring Pengaman Sosial Dan Pemberdayaan Masyarakat." *Jurnal Ekonomi dan Bisnis Indonesia* 14(3).
- Yusuf, S., and A. Saleh. 2021. "The Role of Internal Controls in Zakat Management: The Case of Indonesian Zakat Institutions." *Journal of Islamic Financial Studies* 9(3):145–59.
- Devereux, S., and R. Sabates-Wheeler. 2004. "Transformative Social Protection (IDS Working Paper No. 232)." *Institute of Development Studies*.
- Kab. Dharmasraya, bps. go. id. n.d. "Persentase Penduduk Miskin Di Sumatera Barat Pada Maret 2023 Sebesar 5,95 Persen." https://dharmasrayakab.bps.go.id/id/pressrelease/2023/08/01/760/s.bps.go.id/s.bps.go.id/SKD2025_1311.
- KNEKS. 2020. "Model Pengelolaan ZIS Berbasis Desa Kelurahan." *Policy Brief and Komite Nasional Ekonomi Dan Keuangan Syariah Republik Indonesia*. doi:https://simlitbangdiklat.kemenag.go.id/simlitbang/spdata/upload/policy_brief/1601886047PEMBERDAYAAN_UMAT_BERBASIS_ZIS.pdf.