

**IZI TO SUCCESS: THE IMPACT OF THE PRODUCTIVE
ZAKAT EMPOWERMENT PROGRAM ON THE WELFARE
OF BENEFICIARIES BY THE INDONESIAN ZAKAT
INITIATIVE (IZI) IN NORTH SUMATRA**

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Abstract

The objective of this research is to understand the mechanism and assess the impact of the IZI To Success program implemented by the Indonesian Zakat Initiative (IZI) in North Sumatra on the welfare of beneficiaries. The approach used is a descriptive qualitative approach with a case study strategy. Data collection techniques for this research include observation, interviews, and literature review. The data analysis technique in this study consists of three stages: 1) Data reduction (simplification and abstraction of data), 2) Data presentation (organizing information in the form of narrative texts), and 3) Concluding. This study involved six informants from the IZI To Success program, divided into the "lapakberkah" program, catfish farming, and livestock development. The research findings indicate that the IZI To Success program brings welfare to the beneficiaries, as evidenced by the increase in their income after participating in the program. Similarly, the beneficiaries have become more self-reliant in practicing Zakat, Infak, and Sedekah (ZIS). Out of the total of six informants, five of them claimed to have become self-reliant in practicing ZIS both before and after participating in the IZI To Success program, while one informant is still not self-reliant in practicing ZIS.

Keywords: Impact, Productive Zakat, Empowerment, Beneficiaries

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INTRODUCTION

Poverty is considered a significant issue experienced by developing countries, including Indonesia. As a developing nation, poverty can hinder the process of social mobility. According to an online news source, CNN Indonesia, when measured by Gross National Income (GNI) per capita, Indonesia falls into the category of one of the 100 poorest countries in the world.¹ Poverty is described as a condition where individuals or a portion of the population can only afford the basic necessities of food, clothing, and shelter needed to maintain a minimum standard of living, as stated in the Kamus Besar Bahasa Indonesia (KBBI) or the Indonesian Dictionary.² The percentage of the population living in poverty in Indonesia has been increasing, with the latest data from the Central Statistics Agency (BPS) stating that it reached 9.57% in September 2022.³ This indicates that poverty in Indonesia needs to be addressed promptly and appropriately.

The government has made efforts in its policies to implement various assistance programs for the public. According to the official website of the Ministry of Communication and Information Technology (Kominfo), the government has endeavored to provide assistance to the community.⁴ But the fact is, it is often the case that government assistance programs are not always effective in addressing the economic needs of the community. Therefore, alternative instruments are needed to help tackle the issue of poverty in Indonesia. Zakat, Infak, and Sedekah (ZIS) are considered as one alternative approach that can be utilized to address poverty-related issues.⁵

Zakat is the third pillar of the five pillars of Islam and is one of the fundamental foundations in Islam.⁶ Zakat is one of the acts of worship that, when managed properly and justly, can contribute to the welfare of the community. The purpose of zakat is not only to provide consumptive financial assistance to those

¹<<https://www.cnnindonesia.com/ekonomi/20220930123851-532-854651/ri-masuk-100-negara-paling-miskin-di-dunia>> [accessed 4 April 2023].

²<<https://www.kbbi.web.id/kemiskinan>> [accessed 14 April 2023].

³N. Hasibuan Imsar, RD. Harahap, 'Strategi Pendayagunaan Zakat Produktif Untuk Pemberdayaan Ekonomi Mustahik Era Pandemi Covid-19: Studi Kasus Pada LAZNAS IZI Sumut', 4.4 (2023), 852–67.

⁴<https://www.kominfo.go.id/content/detail/15708/program-bantuan-sosial-untuk-rakyat/0/artikel_gpr#:~:> [accessed 7 April 2023].

⁵Nur Dinah Fauziah and others, 'Analisis Dampak Zakat Terhadap Perekonomian Untuk Kemaslahatan Masyarakat Miskin', *Saujana: Jurnal Perbankan Syariah Dan Ekonomi Syariah*, 03.02 (2021), 93–102.

⁶Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern* (Jakarta: GEMA INSANI, 2002)
<<https://books.google.co.id/books?id=a6o2sAU07XkC&printsec=frontcover&hl=id#v=onepage&q&f=false>>.

in need but also has a long-term goal of helping to address poverty issues in society.⁷

According to data from the official website of the National Zakat Agency (BadanAmil Zakat Nasional, or BAZNAS), BAZNAS successfully collected zakat, infaq, sadaqah, and other religious social funds amounting to Rp 21.3 trillion in 2022, marking a 52.14 percent increase from the collection in 2021, which reached Rp 14 trillion.⁸One of the zakat institutions that collects zakat, infaq, and sadaqah in Indonesia is the Indonesian Zakat Initiative (IZI).

Inisiatif Zakat Indonesia (IZI) is one of several national-scale zakat institutions (LAZNAS) in Indonesia. It has one headquarters located in Jakarta and 16 branches spread across the country, including one in North Sumatra province. Inisiatif Zakat Indonesia (IZI) implements several programs, including IZI To Fit, IZI To Smart, IZI To Help, IZI To Iman, and IZI To Success. The IZI To Success program is an initiative focused on economic empowerment by providing business capital financing as well as business development and mentoring. The IZI To Success program includes the provision of business capital in the LapakBerkah program, livestock breeding, catfish cultivation, and free training in various fields such as sewing, graphic design, and cupping therapy.

Community empowerment is the process of development that awakens and nurtures the initiative of the community to improve their own living conditions. Empowerment will succeed if there is a strong will and ambition from the empowered individuals or the community itself to improve the situation and conditions as well as bring about social change.⁹This is in line with the statement by JalaluddinRakhmat, as expressed in his book "Social Engineering: Reform or Revolution," that even if only a small portion of society desires social change, social change can occur as long as that portion of society has strong commitment and ambition to bring about change.¹⁰

That statement is also supported by Jim Ife in his book titled "Community Development," where he states that through empowerment, it is expected that communities can develop their own knowledge, values, and skills so that they can

⁷Y Darwis, K Kamaruddin, and ..., 'Zakat Produktif Sebagai Upaya Meningkatkan Kesejahteraan Umat (Studi Pada Laz Inisiatif Zakat Indonesia (Izi) Kantor Perwakilan Sulawesi Tengah)', *Prosiding Kajian Islam* ..., 1 (2022), 200 <<https://jurnal.uindatokarama.ac.id/index.php/kiiies50/article/view/1066%0Ahttps://jurnal.uindatokarama.ac.id/index.php/kiiies50/article/download/1066/627>>.

⁸<https://baznas.go.id/v2/news-show/Permudah_Tunaikan_Zakat,_BAZNAS_Kerja_Sama_dengan_Aplikasi_KESAN/1331?back=https://baznas.go.id/v2/> [accessed 15 May 2023].

⁹Dedeh dan Ruth Roselin E. Nainggolan Maryani, *Pemberdayaan Masyarakat* (Yogyakarta: DEEPUBLISH, 2019).

¹⁰Jalaluddin Rakhmat, *Rekayasa Sosial: Reformasi Atau Revolusi* (Bandung: Remaja Rosdakarya, 1999).

fulfill multiple roles rather than solely relying on social workers or assistance from social institutions to continually help them.¹¹Therefore, it can be said that empowerment is considered one of the ways to help address poverty issues.¹²

The definition of zakat provided by Yusuf Qardhawi in Anis¹³ states that zakat is the name given to a portion of assets that have reached a certain Shariah level and are obligated by Allah to be distributed to those who qualify as recipients according to specified conditions. In practice, zakat should be given to the rightful recipients, targeting specific segments of society who are eligible to receive zakat

Zakat is allocated to eight categories of recipients as mentioned in the Quran, specifically in Surah At-Taubah, verse 60, which states:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ
وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ مَطْرِبَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴿٦٠﴾

Meaning: "Indeed, zakat is meant only for the poor, the needy, those employed to administer it, those whose hearts are to be reconciled, for freeing slaves, for those in debt, for the cause of Allah, and for the wayfarer. It is an obligation from Allah. Allah is All-Knowing, All-Wise."¹⁴

In the distribution of zakat, two categories are distinguished: consumptive zakat distribution and productive zakat distribution. Consumptive zakat is considered less effective in addressing poverty issues because its effects are only temporary. The lack of long-term empowerment results in suboptimal utilization of zakat. On the contrary, the approach of productive zakat distribution is gaining popularity as it is believed to be capable of reducing poverty through long-term empowerment.¹⁵

Asnaini cited in Siti¹⁶, states that productive zakat refers to zakat in the form

¹¹Jim Ife, *Human Rights From Below: Achieving Rights Through Community Development* (New York: CAMBRIDGE UNIVERSITY PRESS, 2009).

¹²Aidil Anwar and Muniruddin Muniruddin, 'Islamic Community Empowerment Through Social Media In Tanjungbalai City', *Jurnal Pamator : Jurnal Ilmiah Universitas Trunojoyo*, 16.1 (2023), 139–52 <<https://doi.org/10.21107/pamator.v16i1.19512>>.

¹³ Muhammad Anis, 'Zakat Solusi Pemberdayaan Masyarakat', *El-Iqtishady*, 2 (2020), 42–53.

¹⁴<<https://www.mushaf.id/surat/at-taubah/60/129/>> [accessed 26 June 2023].

¹⁵Firdaningsih, Muhammad Sri Wahyudi, and Rahmad Hakim, 'Delapan Golongan Penerima Zakat Analisis Teks Dan Konteks', *Equilibrium: Jurnal Ekonomi Syariah*, 7.2 (2019), 316 <<https://doi.org/10.21043/equilibrium.v7i2.5843>>.

¹⁶ Siti Halida Utami and Irsyad Lubis, 'Pengaruh Pendayagunaan Zakat Produktif Terhadap Pemberdayaan Mustahiq Di Kota Medan Siti Halida Utami Irsyad Lubis.', *Jurnal Ekonomi Dan Keuangan*, 2.6 (2014), 353–66.

of wealth or zakat funds that are channeled to eligible recipients to support their businesses. This enables them to fulfill their livelihood needs and ensures that zakat funds are not depleted after being given to the beneficiaries. Furthermore, Qadir in Siti mentions that the distribution of productive zakat is believed to help stimulate economic growth within the community. In this regard, IZI (Indonesian Zakat Institute) strives to implement an empowerment program that assists underprivileged communities in breaking the cycle of poverty through the utilization of productive zakat, as realized in the IZI To Success program. In this regard, IZI (Indonesian Zakat Institute) strives to implement an empowerment program that assists underprivileged communities in breaking the cycle of poverty through the utilization of productive zakat, as realized in the IZI To Success program.

This research is inspired by several studies conducted in the context of empowerment programs funded by productive zakat. The first study, conducted by Andi Asmarani Husein and TikaWidiastuti, titled “The Impact of Productive Zakat Empowerment on the Success Level of Beneficiaries (A Case Study of Izi Laz Surabaya),” was a descriptive qualitative study. The study revealed that the empowerment efforts of IZI had a positive impact on the development of the beneficiaries.

Furthermore, this is supported by a second study conducted by Dwi Pratiwi Nur Indah Sari titled “The Impact of Empowerment of Beneficiaries through the IZI To Success Program in the Indonesian Zakat Initiative DIY.” This qualitative study employed a field research method and showed that IZI To Success influenced the progress of beneficiaries in various indicators.

Furthermore, it is also supported by a third study conducted by Imsar et al., titled “Strategies for the Utilization of Productive Zakat for the Economic Empowerment of Beneficiaries in the Era of the COVID-19 Pandemic: A Case Study on LAZNAS IZI Sumut.” This quantitative study also demonstrated the positive impact of the IZI To Success program as a manifestation of the utilization of productive zakat.

Based on the previous research, there is a lack of in-depth studies focusing on the IZI To Success empowerment program, based on Asset-Based Community Development (ABCD), and evaluating the program's outcomes through the ACTORS empowerment theory. However, conducting a more comprehensive analysis of these issues can provide different perspectives and intellectual richness from various viewpoints. By applying the concept of empowerment based on Asset-Based Community Development (ABCD) and the ACTORS theory, the research would become more engaging and in-depth.

RESEARCH METHODS

The researcher adopts a qualitative descriptive approach with a case study strategy in this research. The objective of this study is to gain a deeper understanding of the mechanisms and assess the impact of the IZI To Success program implemented by the Indonesian Zakat Initiative (IZI) in North Sumatra

on the welfare of beneficiaries. This will be examined through the concept of empowerment based on Asset-Based Community Development (ABCD) and the ACTORS theory.

According to Creswell, as cited by J.R Raco¹⁷, qualitative research is a method or approach that is focused on examining and understanding central phenomena. Researchers need to conduct interviews with participants by asking universal and somewhat broad questions to informants who meet the research criteria to understand the central phenomena. The aim of this descriptive research is for the researchers to fully understand the phenomenon being investigated by systematically describing and portraying the actual events in a systematic, factual, and accurate manner.¹⁸

Furthermore, Creswell in Pahleviannur, Grave, et al.¹⁹ defines a case study as an approach in qualitative research used to analyze a specific case in order to understand a problem or issue. An event, process, action, program, or one or more individuals can be the subject of the case study. In this research, data is collected through observation, interviews, and a literature review.

In this research, the data analysis used refers to the data analysis model by Miles, Huberman, and Saldana as cited in Wanto²⁰ which is divided into three stages: 1) Data reduction (simplification and abstraction of data). The researcher condenses or simplifies the data to determine the research focus needed, and then interview transcripts are categorized and analyzed. 2) Data display (organizing information in narrative form). By conducting a deeper analysis, the presented data also aids in understanding the research background. Researchers can gain a better understanding of the research context by organizing and presenting the data clearly. 3) Conclusion drawing. The researcher draws conclusions based on the information collected at the beginning of the research to gain a deeper understanding of meanings, patterns, and cause-and-effect relationships.

The approach used to assess the validity of the data employs the technique of data source triangulation. Data source triangulation is a method used to ascertain the truthfulness of information by utilizing multiple data sources, such as archives, interview findings, and observational results. Researchers can enhance the trustworthiness and validity of the data in research by combining and

¹⁷ J.R Raco, *Metode Penelitian Kualitatif* (Jakarta: GRASINDO, 2010).

¹⁸ Andi Asmarani Husein and Tika Widiastuti, 'Dampak Pemberdayaan Zakat Produktif Dalam Tingkat Keberhasilan Mustahik (Studi Kasus Izi Laz Surabaya)', *Jurnal Ekonomi Syariah Teori Dan Terapan*, 7.6 (2020), 1051 <<https://doi.org/10.20473/vol7iss20206pp1051-1059>>.

¹⁹ Muhammad Rizalr Pahleviannur and others, *Metodologi Penelitian Kualitatif* (PRADINA PUSTAKA, 2022).

²⁰ Alfi Haris Wanto, 'Strategi Pemerintah Kota Malang Dalam Meningkatkan Kualitas Pelayanan Publik Berbasis Konsep Smart City', *JPSI (Journal of Public Sector Innovations)*, 2.1 (2017), 39–43 <<https://doi.org/10.26740/jpsi.v2n1.p39-43>>.

comparing information from various sources.²¹

RESULT AND DISCUSSION

Profile of the Indonesian Zakat Initiative (IZI) Institution

Indonesian Zakat Initiative (IZI) is one of the Zakat Amil Institutions (LAZ) in Indonesia. Indonesian Zakat Initiative (IZI) has experienced rapid growth and expanded throughout Indonesia with one central office and 16 branches. This signifies significant progress since the establishment of the Indonesian Zakat Initiative (IZI) on November 10, 2014, during the commemoration of Heroes Day. The organization, Indonesian Zakat Initiative (IZI), originated from the PosKeadilanUmmat Foundation (PKPU), a social institution that has been operating for over 16 years and is widely recognized for its good reputation. IZI was later separated from its parent organization, which originally served as the zakat management unit within the department, and has since developed into an independent foundation.

This affirmation is supported by the implementation of new procedures regarding zakat management in Indonesia through Law No. 23 of 2011. Following this law and government regulations, the IZI Foundation follows all appropriate procedures and fulfills all requirements to obtain operational permission as a zakat amil institution. On December 30, 2015, approximately 13 months after its establishment as a foundation, IZI legally obtained permission through the decree of the Ministry of Religious Affairs of the Republic of Indonesia No. 423 of 2015. Subsequently, the Ministry of Religious Affairs of the Republic of Indonesia issued Decree No. 950 of 2020, extending IZI's operational permission as a national-scale Zakat Amil Institution.

The core value of IZI in serving the community is "easy," which aligns with its pronunciation similarity. IZI's slogan is "Making it easy, being made easy." IZI was established with the principle that if we make things easier for others, Allah will also make things easier for us. Therefore, IZI is committed to teaching the community that donating zakat is easy. It builds service facilities to facilitate zakat fulfillment and designs successful programs to ease the lives of the beneficiaries. This is the primary measure in evaluating IZI's performance and commitment to the community.

IZI has received numerous awards and recognition during its nearly 9 years of existence. Some of these include achieving the highest score (0.87) in the National Zakat Index in 2019, winning the Best Zakat Institution Predicate in West Java Province in 2018, and obtaining an A Accreditation Predicate for Monitoring and Evaluation from the Ministry of Religious Affairs of the Republic of Indonesia in 2018. IZI has also provided humanitarian assistance using zakat funds throughout Indonesia. Currently, IZI has helped approximately 156,604 beneficiaries through

²¹Andarusni Alfansyur and Mariyani, 'Seni Mengelola Data : Penerapan Triangulasi Teknik , Sumber Dan Waktu Pada Penelitian Pendidikan Sosial', *HISTORIS: Jurnal Kajian, Penelitian & Pengembangan Pendidikan Sejarah*, 5.2 (2020), 146–50.

social, preaching, economic, health, and education programs.²²

IZI Sumatra Utara implements various programs sourced from productive zakat funds. Some of these programs include:

1. Easy To Help

Easy To Help is a social program implemented by IZI Sumatra Utara. It involves activities such as fundraising for victims of natural disasters. IZI also provides a charity program that offers one-time assistance to beneficiaries in the form of cash aid and necessities. One of the programs under Easy To Help is the LayananPendampingMustahik (LAMUS) program, which includes the distribution of rice and food packages to those in need. Another program is the LayananPendamping Orang Sakit (LAPORS), which offers support and assistance to individuals who are ill. Additionally, IZI provides research grants to various parties or students.

2. Easy To Success

Easy To Success is an economic program implemented by IZI. It aims to empower beneficiaries by providing them with business capital and valuable training. The program's objective is to help beneficiaries become self-reliant, meet their livelihood needs, and develop their businesses. Within the Easy To Success program, there is long-term mentoring to ensure that the assistance provided by IZI is sustainable and meets the needs of the beneficiaries. The program includes various training opportunities such as free sewing training, free graphic design training, goat farming support, catfish cultivation, goldfish cultivation, and holistic healthy homes.

3. Easy To smart

Easy To Smart can be considered a program that focuses on education. It provides scholarships to students and Quran memorizers who require financial assistance for one year. In addition to financial support, IZI actively provides monthly support to scholarship recipients and offers guidance to enhance their motivation and help them achieve their goals. Through the Easy To Smart program, IZI aims to support and empower students and Quran memorizers by alleviating their financial burden and providing them with the necessary resources to pursue their education. The program not only offers financial aid but also emphasizes mentorship and guidance to ensure that recipients stay motivated and successfully reach their targets.

4. Easy To Fit

Easy To Fit is a program by IZI Sumatra Utara that focuses on healthcare. One of the initiatives under this program is the Mobile Health Service LayananKesehatanKeliling (LKK), which is conducted once every two months. In this program, IZI also provides a shelter for patients located in Jalan Adam Malik, Medan City. The shelter accommodates patients, including those who are insured under BPJS Class 3 and wish to receive

²²<https://izi.or.id/profile/> [accessed 13 June 2023].

outpatient treatment. It offers free accommodation facilities that are covered by the IZI organization.

5. Easy To Iman

Easy To Iman is a program that focuses on Islamic propagation or dakwah. In this program, IZI sends preachers or da'i from various regions and assigns them to spread Islamic teachings in different areas. One of the locations where this program is implemented is Kampong Bina Muallaf, located in Karo Regency. The aim is to provide guidance and support to new converts or muallaf in their journey of embracing Islam and strengthening their faith. The da'i play a crucial role in delivering religious education, providing counseling, and fostering a supportive community for the muallaf in Kampong Bina Muallaf.

IZI To Success: Asset Based Community Development (ABCD) Empowerment Program

IZI To Success is a form of economic empowerment that utilizes productive zakat funds. It consists of free skill training programs, business capital distribution, and ongoing mentoring. The objective of these skill training programs is to share knowledge and enhance both soft skills and hard skills that are beneficial for the beneficiaries or beneficiaries, such as sewing, culinary or cooking training, cupping therapy, hair cutting, and graphic design. In its implementation, IZI To Success adopts one of the approaches to community empowerment known as the Asset Based Community Development (ABCD) concept.

The Asset-Based Community Development (ABCD) empowerment strategy is an approach that focuses on community engagement by leveraging the assets and potentials of the community, including human assets, physical assets, social assets, and financial assets. Fitriawan as cited in Astawa²³, states that communities can utilize their wealth and potential, as well as the potential generated from natural resources, for empowerment. As a result, the ABCD method recognizes the community as a valuable asset for empowerment, as well as the village or region itself. With their talents and skills, these communities are then provided with space to grow and empower themselves, thus improving their living standards.

According to Widjajanti in Habib²⁴, community empowerment with the ABCD strategy consists of four components that need to be considered: the Problem-Based Approach, the Need-Based Approach, the Right-Based Approach,

²³ I Putu Mertha Astawa, I Wayan Pugra, and Made Suardani, 'Pemberdayaan Masyarakat Lanjut Usia Dengan Pendekatan Asset Based Community Development (ABCD) Di Dusun Kawan Desa Bakas Kabupaten Klungkung', *Bhakti Persada*, 8.2 (2022), 108–116 <<https://doi.org/10.31940/bp.v8i2.108-116>>.

²⁴ Muhammad Alhada Fuadilah Habib, 'Kajian Teoritis Pemberdayaan Masyarakat Dan Ekonomi Kreatif', *Journal of Islamic Tourism, Halal Food, Islamic Traveling, and Creative Economy*, 1.2 (2021), 106–34 <<https://doi.org/10.21274/ar-rehla.v1i2.4778>>.

and the Asset-Based Approach. *The Problem-Based Approach*, this component focuses on the potential of the community by understanding the root causes of the problems and raising awareness to find suitable solutions. This is experienced by the beneficiaries who are aware of the problems they are facing. As a result of the global pandemic, which has caused significant losses to their businesses and a lack of capital, these issues have become reasons for them to seek a way out of their situation.

Need Based Approach, this component emphasizes the importance of recognizing and responding to the basic needs of the community. It involves the participation of beneficiaries in identifying their needs, aspirations, and priorities, and then IZI (presumably an organization) designs interventions or programs that align with those needs. In this case, the beneficiaries are still able to meet their daily needs. Previously, they were running their businesses, but due to the pandemic, their businesses were forced to stop. Therefore, it can be said that the beneficiaries can still meet their living needs, but they lack the capital to restart their businesses.

Right Based Approach, in this component, empowerment is carried out by utilizing material prosperity or wealth. The principle of this aspect is to provide business capital assistance to support the success of the beneficiaries. In this case, IZI provides business capital assistance in the form of cash or facilities that support the success of the business, such as stoves, dish racks, and others. Considering that running a business requires financial support to sustain its operations.

Asset Based Approach, in this component, the focus is on harnessing the potential of the beneficiaries in community empowerment. This can include togetherness, perseverance, creativity, available time, business stalls, and participation. This component is crucial in community empowerment. With these potentials, the beneficiaries can create innovations through collaboration and collective participation. IZI continuously strives to enhance the participation and solidarity of the beneficiaries or beneficiaries. This can be observed through IZI's efforts, such as organizing gatherings and networking sessions among the beneficiaries aimed at sharing impressions and ideas, as well as fostering a sense of togetherness among the beneficiaries.

In addition to the four important components mentioned earlier, there is another component known as the natural resource aspect, which is equally essential for the success of community empowerment and supports the other four components. The effectiveness of empowerment is also influenced by the potential of natural resources. The implementation of empowerment programs can be successful when tailored to the specific potential of each program location. For example, the livestock development program implemented in Karo Regency is conducted in a location that is highly suitable for such a program. The area is rich in natural resources that can be utilized as strengths and advantages of the livestock development program. Abundant vegetation and agricultural produce make it easy to provide clothing and food in Karo Regency.

Empowerment with the ABCD concept will ultimately make communities or societies financially independent, which will also have an impact on well-being.²⁵If mapped out, the assets owned by the beneficiaries or recipients of IZI To Success can be identified as follows:

Table 1. Beneficiary's name and owned assets

No	Nama of the Beneficiary	Program	Assets
1	Sri Handayani	LapakBerkah	<ul style="list-style-type: none">- Previously, she had a food stall business selling rice and vegetables- She has entrepreneurial skills- She has perseverance in running a business
2	ErniHartati	LapakBerkah	<ul style="list-style-type: none">- Previously, she had a food stall business selling snack and fried foods- She has entrepreneurial skills- She has perseverance in running a business
3	Sari Dewi	LapakBerkah	<ul style="list-style-type: none">- Previously, she had a food stall business selling fried foods and beverages- Creativity in running the business, such as marketing products through social media- She has entrepreneurial skills- She has perseverance in

²⁵Siti Indah Purwaning Yuwana, 'Pemberdayaan Dan Peningkatan Kualitas SDM Masyarakat Dengan Menggunakan Metode Asset Based Community Development (ABCD) Di Desa Pecalongan Kec. Sukosari Bondowoso', *Sasambo: Jurnal Abdimas (Journal of Community Service)*, 4.3 (2022), 330–38 <<https://doi.org/10.36312/sasambo.v4i3.735>>.

No	Nama of the Beneficiary	Program	Assets
			running a business
4	NurSholehati	LapakBerkah	<ul style="list-style-type: none">- Previously, she had a food stall business selling traditional Indonesian cakes and coffee shop- She has entrepreneurial skills.- She has perseverance in running a business.
5	IlyasTarigan	Livestock Development (Bina Ternak)	<ul style="list-style-type: none">- The location has potential natural resources that support the business and already has a livestock pen.- He has basic knowledge or foundation in goat farming.- He has perseverance in caring for livestock.
6	Sulaiman	Catfish Farming	<ul style="list-style-type: none">- Previously, he had a fish farming business and a catfish cultivation venture.- He has a solid community of catfish farmers who support each other.- He has a basic knowledge or foundation in catfish farming.- He has perseverance in caring for livestock.

Source : The result of observations and interviews conducted by the researcher

The IZI To Success program, supported by IZI North Sumatra, has several

stages before its implementation. The first stage is the selection of beneficiaries. The beneficiaries chosen to participate in this program are considered to meet the criteria of each program.

The second stage, after obtaining several candidates for the IZI To Success program, is conducting an in-depth survey, both regarding the location and the beneficiaries themselves. The location will be surveyed to determine whether it is suitable for the program or not.

The third stage is the distribution of assistance. Each program has a different system for delivering aid because the assistance provided is not limited to funds alone. There are also free training programs for both hard skills and soft skills.

In these three stages, each beneficiary goes through different steps. *Firstly*, the selection of potential beneficiaries. Beneficiaries are chosen based on the suitability criteria sought by IZI. For example, in the livestock development program, the chosen beneficiaries by IZI North Sumatra are those who have a basic knowledge or foundation in livestock farming, or at least know how to care for livestock, either through formal education or other livestock training programs. Selected beneficiaries are usually nominated through third parties or IZI North Sumatra's partners.

IZI North Sumatra collaborates with social institutions, social communities, and various organizations, including corporate social responsibility (CSR) programs from private companies and state-owned enterprises (BUMN). Through these partnerships, potential beneficiaries are introduced to or recommended to IZI North Sumatra based on the suitability of their criteria and their potential. If the required beneficiaries have not been met, IZI will open registration for potential beneficiaries through social media. Subsequently, program applicants are required to undergo document selection. Upon passing the document selection, an interview test will be conducted. After successfully passing the interview test, a survey will be conducted.

Secondly, stage is the location and beneficiary survey. All informants mentioned that surveys are conducted three times for each program. These surveys aim to assess the suitability of the program with its location. For example, in the livestock development program, it is essential to have a location with easy access to animal feed. The village of Sugihen in Karo Regency is a suitable location for the livestock development program. In the case of the "LapakBerkah" program, IZI also conducts location surveys to determine the potential for the business to thrive in that particular area.

IZI will assess whether the facilities running the business are still viable or in need of improvement. For example, in the case of a food stall business, IZI will evaluate whether the stall requires funding for repairs or not. This is done by IZI solely to identify the needs of the beneficiaries. In other words, IZI always strives to provide targeted programs that are expected to help improve the economic conditions of the beneficiaries. The surveys conducted are not only done once; IZI conducts surveys approximately three times for each program..

Thirdly, the distribution of aid. Each informant has a different approach to distributing assistance. Free training programs such as sewing and graphic design have been conducted since 2018 and are divided into several batches. Up until 2023, a total of eight batches have completed the training, benefiting approximately 150 recipients. Additionally, for the "lapakberkah" program, the distribution of aid is done gradually. Each beneficiary receives aid three times in stages, with the same amount each time. The assistance includes business capital and items that support the success of the business, such as gas stoves, dish racks, and utensils.

IZI also strives to improve business facilities by providing assistance such as wall paint or directly repairing the beneficiaries' stalls. In the Livestock Development program, in 2021, IZI provided capital in the form of 9 goats, which have grown to 24 goats by 2023. The aid distributed also includes the cost of building livestock pens and gradually providing feed for the first 6 months. In the Catfish Farming program, the initial aid provided consisted of 20,000 catfish seeds, along with feed and tools to support successful farming. Then, gradually, an additional 16,000 catfish seeds were provided along with the feed. Until now, catfish farming has continued to develop with 9 ponds and harvesting every 6 months.

Economic Status Change of the Beneficiaries

A program can be considered effective if there is a positive change experienced by the beneficiaries. This includes improvements in the economic status of the beneficiaries after participating in the program, as well as their ability to meet daily needs independently. In this study, the parameters or standards to measure the impact of the IZI To Success program on the welfare of the beneficiaries are by examining the changes in their economic status before and after participating in the IZI To Success program. This also involves assessing whether the beneficiaries have become self-reliant in practicing Zakat, Infak, Sedekah (ZIS) or not. This data is obtained through interviews with beneficiaries in various programs, including:

Table 2. Beneficiary's name and program location

No	Nama of the Beneficiary	Program	Program Location
1	Sri Handayani	LapakBerkah	SeiSilau Street, Medan City
2	Erni Hartati	LapakBerkah	SeiSilau Street, Medan City
3	Sari Dewi	LapakBerkah	SeiSilau Street, Medan City

No	Nama of the Beneficiary	Program	Program Location
4	Nur Sholehati	LapakBerkah	SeiSilau Street, Medan City
5	Ilyas Tarigan	Livestock Development (Bina Ternak)	Sugihen Village, Karo Regency
6	Yassir	Catfish Farming	Langkat Regency

Source : The result of observations and interviews conducted by the researcher

From the conducted interviews, the researchers obtained data regarding the changes in the economic status of the beneficiarries as follows:

Table 3. Avarage monthly income impact for beneficiaries

No	Nama of the Beneficiary	Before IZI To Success	After IZI To Success
1	Sri Handayani	Rp. 1.250.000	Rp. 2.500.000
2	ErniHartati	Rp. 1.250.000	Rp. 1.875.000
3	Sari Dewi	Rp. 1.250.000	Rp. 1.875.000
4	NurSholehati	Rp. 1.500.000	Rp. 1.500.000
5	IlyasTarigan	Rp. 300.000	Rp. 800.000
6	Yassir	Rp. 300.000	Rp. 900.000

Source : The result of observations and interviews conducted by the researcher

The next indicator is whether the bnefiaciries or beneficiary is already self-reliant in the practice of Zakat, Infaq, and Sadaqah or not. Here is the data

obtained by the researcher through interviews:

Table 4. Impact of Zakat, Infaq, Sedekah (ZIS) practices

No	Nama of the Beneficiary	Impact on ZIS practices
1	Sri Handayani	Zakat, infak, sedekah
2	ErniHartati	Zakat, infak, sedekah
3	Sari Dewi	Zakat
4	NurSholehati	Zakat, infak, sedekah
5	IlyasTarigan	Zakat, infak, sedekah
6	Yassir	Zakat, infak, sedekah

Source : The result of observations and interviews conducted by the researcher

IZI To Success in the ACTORS Theory

According to Maani in Dilla and Fikriansyah²⁶, theories focusing on human (society) empowerment have shown significant progress. This indicates that communities have great potential to become actors in social change. One of the theories that revolve around human beings is the ACTORS theory proposed by Sarah Cook and Steve.

IZI To Success is part of a community empowerment program in the field of economics that applies the Asset-Based Community Development (ABCD) approach. This approach also aligns with the ACTORS theory, which focuses on human beings or communities.

Furthermore, Maani as cited in Tifaona et al.²⁷ asserts that the ACTORS

²⁶ Dilla Hardina Agustiani and Muhammad Fikriansyah Wicaksono, 'Pemberdayaan Masyarakat Berbasis Literasi (Studi Kasus Taman Baca Masyarakat Matahari Indonesia Kediri)', *Jurnal Ilmu Informasi, Perpustakaan, Dan Kearsipan*, 23.1 (2021), 45–56.

²⁷ Kopong Angelus Vecky Tifaona, Siti Kholifah, and Sanggar Kanto, 'Analisis Pendekatan A.C.T.O.R.S Dalam Pemberdayaan Masyarakat Lansia Di Kampung Wonosari 3G (Glintung Go Green) Kota Malang', *Brawijaya Journal of Social Science*, 2.01 (2022), 32–50

theory views communities as actors capable of initiating change by granting individuals freedom from certain constraints and enabling them to take responsibility for their ideas, decisions, and actions. Community empowerment can flourish when the ACTORS theory framework is applied. This refers to empowerment that occurs both within and outside the community, where both governmental and non-governmental entities play crucial roles as actors in human resource development.

Further analysis of the ACTORS theory applied by IZI in implementing the IZI To Success program is as follows:

1. Authority

IZI applies the ACTORS theory in the implementation of the IZI To Success program by providing trust and authority to empower individuals or groups, allowing them to shape their perspectives and have a sense of ownership in their work. Granting individuals and groups the freedom and responsibility to make decisions and have control over their actions is an integral part of the empowerment process. Before participating in the IZI To Success program, the beneficiaries had already demonstrated awareness by empowering themselves to bring about change. Starting from the global pandemic that caused a drastic decline in their businesses, the beneficiaries became aware of the need to improve their conditions.

However, it is not solely the awareness of the beneficiaries that allows for their development. It requires stronger efforts to revive their businesses after facing near demise. The beneficiaries need business capital to restart their ventures. The awareness of the need for external assistance helps strengthen the community's intrinsic power to determine the course of development. The beneficiaries recognize that with appropriate support and guidance, they can bring about change within themselves.

This aligns with the concept of Asset Based Community Development (ABCD) empowerment in the problem-based approach aspect or the community's awareness of the challenges they face. It is supported by the authority given by IZI to the beneficiaries, enabling them to develop their ideas and creativity within the IZI To Success program. The beneficiaries are free to innovate and be creative in running their businesses, while assistance from IZI supports their success.

2. Confidence and Competence

The next step is to cultivate the self-confidence of the beneficiaries by making them aware of their potential and believing in their ability to bring about change with that potential. With the global pandemic causing their businesses to go bankrupt, the beneficiaries sought information through the guidance provided by IZI. Through this guidance, the beneficiaries were able to develop their businesses and had a platform for sharing. IZI continues to strive to make the beneficiaries

realize that they possess skills and perseverance that can contribute to their success.

The ability of the beneficiaries is not limited to the skills they possess, but their assets such as perseverance, solidarity, creativity, time flexibility, and self-confidence greatly influence their success. This aligns with the Asset Based Approach aspect found in the concept of Asset Based Community Development (ABCD) empowerment. This aspect harnesses the potential within the community as a strength to bring about change.

3. Trust

Furthermore, this strategy creates a belief that the community or beneficiaries have the potential to bring about change through the IZI To Success program. IZI instills confidence in the beneficiaries that they can indeed make a difference. This belief is manifested through the provision of business capital and continuous guidance. This newfound confidence brings a breath of fresh air to the beneficiaries, as they begin to believe that their abilities can transform their living conditions. This relates to one of the aspects found in the concept of Asset Based Community Development (ABCD) empowerment, namely the Right-Based Approach, which empowers the community through material assistance, including the provision of business capital and free training programs.

4. Opportunities

The next step is to provide the community with the opportunity to freely choose what they want, enabling beneficiaries to develop according to their potential. IZI allows space for the beneficiaries to demonstrate what they have. This is also done to help the beneficiaries better recognize their potential. Providing these opportunities is not limited to the space provided by IZI, but also includes conducting free training programs aimed at honing the skills of the beneficiaries. IZI believes that the beneficiaries can further develop themselves if their abilities are sharpened and facilitated. This is also in line with the Right-Based Approach aspect, which empowers the beneficiaries by facilitating their abilities.

5. Responsibilities

The community must take responsibility for diligently utilizing the IZI To Success program to the best of their abilities. Assuming responsibility means carrying out tasks wholeheartedly with sincerity and personal willingness. Being accountable for the trust given by IZI makes the beneficiaries careful and wise in utilizing the assistance provided. IZI also has the authority to assess financial resolutions. It is IZI's responsibility to allocate zakat funds evenly among all programs.

6. Support

Responsibility alone is not enough without support from within and outside.

Assisting the IZI To Success program is a form of support from IZI in empowering the community in line with IZI's vision and mission. In this regard, the strategy emphasizes the need for support from IZI, which still relies on support from individual muzakki (those who pay zakat) as well as institutions that share the same vision and mission of empowering the community sustainably.

When viewed through the lens of the ACTORS theory, IZI To Success, implemented by IZI Sumatra Utara, has produced several outputs. Some of the successful outputs achieved are as follows:

1. Self respect

The self-recognition aspect among the beneficiaries, specifically recognizing their positive changes, is crucial. The transformation experienced by the beneficiaries of the IZI To Success program is evident. Initially, they may have felt hopeless and lacked enthusiasm for running their businesses due to a lack of capital. However, after receiving assistance through the IZI To Success program, their outlook became more optimistic. This demonstrates that the beneficiaries have undergone positive changes in their lives.

2. Self confidence

Another output is the development of self-confidence. Through interviews, the researcher found that the beneficiaries started to gain confidence. They perceive the IZI To Success program as the answer to their concerns regarding the decline of their businesses due to a lack of capital and their inability to harness their potential. The beneficiaries now have a sense of self-confidence and strong determination because they have acquired skills and abilities that were provided by IZI through the IZI To Success program. They also feel confident in putting more effort into running their businesses.

3. Self Reliance

After participating in the IZI To Success program, the researcher observed that the beneficiaries made significant efforts to become self-reliant. They strive to meet their daily needs independently and also endeavor to practice Zakat, Infak, and Sedekah (ZIS) on their own.

Indeed, these three outputs demonstrate the effectiveness of the IZI To Success program and align with the ACTORS theory, which emphasizes that communities themselves are a powerful force for positive social change.. The recognition of self-improvement, increased self-confidence, and striving for self-reliance among the beneficiaries highlight their active role in transforming their own lives and contributing to the betterment of society.

CONCLUSION

The conclusion drawn from the research is that the IZI To Success program is effective in its various initiatives. This is evident from the improvement in the economic status of the beneficiaries after participating in the program. Similarly, the self-reliance of the beneficiaries in practicing Zakat, Infak, and Sedekah (ZIS) is notable, as 5 out of 6 informants stated that they have become self-sufficient in

fulfilling their ZIS obligations both before and after participating in the IZI To Success program.

In other words, the productive zakat empowerment program by Inisiatif Zakat Indonesia (IZI) in North Sumatra has significant positive impacts on the well-being of the beneficiaries. Through this program, the beneficiaries are empowered to become economically and socially self-sufficient, enabling them to improve their living standards and achieve greater self-reliance. The implementation of the IZI To Success program also aligns with one of the approaches to community empowerment, namely the concept of Asset Based Community Development (ABCD).

It can also be concluded that all beneficiaries have their assets following the aspects within the concept of ABCD empowerment. The success of IZI is also supported by the alignment of strategies with the ACTORS theory, resulting in outputs such as the development of beneficiaries' skills and self-recognition, increased self-confidence in their ability to bring about change and the self-reliance of beneficiaries in running their businesses after participating in the IZI To Success program. This success is further supported by regular mentoring, allowing the beneficiaries to share their concerns with IZI and seek solutions to overcome challenges.

IZI North Sumatra continues to strive to provide the best for the beneficiaries. This can be seen in the process of delivering assistance, where in-depth surveys are conducted to ensure that IZI has detailed information about the beneficiaries' needs. Furthermore, the beneficiaries are not left on their own after receiving business capital or free training. They are also provided with motivational seminars to enhance their motivation and maintain a strong connection with IZI. The beneficiaries are encouraged to express any challenges they face in their businesses, and together with IZI, they seek solutions through discussions and dialogues.

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