International Journal of Education, Vocational and Social Science
https://e-journal.citakonsulindo.or.id/index.php/IJEVSS
E-ISSN : 2963 4954
IJEVSS

Optimization Of Zakat Mal In Poverty Reduction Efforts

Organdy [1]
[1]Islamic Finance, Faculty of Economics and Business, Ahmad Dahlan Institute of Technology and Business Jakarta, Indonesia.
Iwan Setiadi [2]
[2]Islamic Finance, Faculty of Economics and Business, Ahmad Dahlan Institute of Technology and Business Jakarta, Indonesia.

Abstract

This article aims to evaluate the realization of zakat mal in poverty alleviation efforts in Indonesia, especially in Sibak Village, Ipuh District, Mukomuko Regency, Bengkulu Province. This article investigates the factors that influence the suboptimal zakat mal, namely the availability and accessibility of human resources, community participation, and services provided by zakat institutions. This article also examines the impact of zakat mal realization on poverty alleviation in Sibak Village, Ipuh District.

The method used in this research is the SWOT analysis method, which uses internal environmental factors (strengths and weaknesses) and external environmental factors (opportunities and threats). The results of this study are expected to provide a better picture of the realization of zakat mal in poverty alleviation efforts in Sibak Village, Ipuh District. In addition, the research results can also help policy makers to increase the realization of zakat mal in Sibak Village, Ipuh District.

Keywords: zakat mal; optimization; and poverty.

INTRODUCTION

Poverty is a major problem for many countries in the world, especially in developing countries. According to Maipita & Fitrawaty (2014), poverty is the inability to meet basic needs such as food, clothing, medicine, and shelter. One measure of social and economic conditions in assessing the success of government development in a region is the existence of poverty itself.

Zakat as a means of poverty alleviation in Islam is actually stated in Article 3 of Law Number

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

23 of 2011, and according to Article 3B of the law it is stated that the purpose of organizing zakat is for the greatest possible welfare of the people. fighting poverty. Meanwhile, the Zakat Management Institution (LPZ) throughout Indonesia has generally succeeded in alleviating poverty; An average of 48% of poverty program recipients reached the BPS poverty line of up to 397,419 people. (BPS, 2022).

The National Zakat Agency (BAZNAS) noted that the zakat mal in Bengkulu Province collected in 2022 only reached 68.6 billion, while the potential zakat mal funds in Bengkulu Province from all regencies and cities if collected are estimated to reach 1.2 trillion, which is believed to be able to support regional government programs in poverty alleviation efforts. The figure is more than IDR 1 trillion, while the PAD of Bengkulu Province is currently below IDR 1 trillion, it remains to be seen how to optimize it, so that the potential zakat mal in question can be achieved, so that BAZNAS can truly support regional programs in poverty alleviation. The National Zakat and Amir Agency (BAZNAS) of Mukomko Regency admitted that IDR is subject to Zakat collection. As of November 2020, it was only IDR 1.2 billion reaching IDR 1.5 billion. The target for collecting Infaq and alms is now IDR 500 million, of which 287 million has been collected. Considering Zakat donations until December 2020, the proportion of Zakat donations was only 86%, and Infaq and alms were only 60%.

In May 2021, the Islamic Religious Counselor of the UPZ KUA Ipuh District, Mukomuko Regency, Bengkulu Province, assessed the Zakat money collected from the UPZ in each village and individual in Ipuh District. As part of the Zakat collection effort, the Head of the KUA Ipuh Regency appealed to non-PNS Islamic religious advisors to provide information and inform the community who pay Zakat that has reached the nisab of 2.5%. Through this appeal, the UPZ KUA Ipuh was able to collect zakat mal of Rp. 22,916,000 and submitted it to the BAZNAS Mukomuko Regency. (Interview with UPZ Pre-Research, 2022).

Based on Mukomko Regency Regional Regulation Number 36 of 2023 concerning Procedures for Allocation, Distribution, and Distribution of Village Fund Allocations in Each Village in Mukomuko District for the 2024 Fiscal Year which was stipulated on December 14, 2023. Based on the Regent Regulation, Sibak Village, Ipuh District is a village with the highest poverty rate reaching 1,201 people out of 3,021 people. And there are still many poor people who have not received assistance from BAZNAS Mukomuko Regency.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

OBJECTIVE

This article aims to explain the influencing factors, namely:

1. Determining the internal environmental factors (strengths and weaknesses) that have been carried out by Baznas Mukomuko towards mustahik in Sibak Village, Ipuh District in an effort to eradicate poverty.
2. Determining external environmental factors (opportunities and threats) has been carried out by Baznas Mukomuko for mustahik in Sibak Village, Ipuh District in an effort to eradicate poverty.
3. Determining new strategies in optimizing zakat mal by Baznas Mukomuko in poverty alleviation efforts based on SWOT analysis.

LITERATURE

Zakat is a mandatory worship performed by Muslims to pay part of their wealth to those in need. Zakat is one of the requirements of Islam and is part of the fourth pillar of Islam . Zakat is one of the highest forms of worship in Islam. Zakat is a portion of wealth that is donated to poor people who are considered poor.

The definition of optimization is not clearly explained in some management literature, but the definition of optimization is not clearly explained in the Comprehensive Dictionary of the Indonesian Language WJS Poerdwadarminta said: "Optimization is the desired result. Therefore, optimization means achieving the expected results effectively and efficiently. Also includes achievable behavior (2003: 53).

According to Winardi (2014), optimization , namely from the perspective of efforts to achieve a goal. Indicators of zakat management variables are:

a. Distribution optimization
b. Equality, justice and territoriality
c. Empowerment or benefit

Optimization in the Big Indonesian Dictionary is the best, highest, perfect, best, making the maximum, becoming the highest, optimization also means optimization.

The framework of thought that is the main outline in this research is to maintain the existence of BAZNAS Mukomuko Regency. Mukomuko Regency has quite good zakat potential, especially in Sibak Village, Ipuh District. Strengths and weaknesses will be the motivation and evaluation for future strategies. Furthermore, opportunities and threats if managed properly will

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

certainly be a supporting component for the progress of a related organization, then in the digitalization era like today, of course there are many conveniences that can be done in terms of communication and collaboration.

Characteristics of Poverty According to Katsasmita (1993: 4), based on its characteristics, public poor generally have capacity business Which weaker and more limited access to activity economy, making it increasingly vulnerable towards other communities that have higher potential Which the more lagging behind. Meanwhile, Soemardjan (in Somodingrat 1999:81) explains various ways of measuring poverty with different indicators, but also focuses on two categories of poverty:

a. Absolute poverty is a condition where a person's income is not enough to meet basic needs such as food, clothing, shelter, health and education.
b. Relative poverty is the calculation of poverty based on the proportion of income distribution in accordance with the region. This type of poverty is said to be relative because it is related to the distribution of income between social strata.

English: Siswanto (2019), SWOT analysis guides the analysis of strengths by considering weaknesses, opportunities, and threats and other things for the success of the strategy. So, it is necessary to reveal the strengths and weaknesses as well as opportunities and threats in conducting research. In other words, the purpose of SWOT analysis is to justify the internal and external factors analyzed.

METHOD

The characteristics of qualitative research are expressed by Johnson and Christensen (2004:18): The characteristics of qualitative research have the view that the true nature of science is a constructive, personal and social consequence. Qualitative research methods are required. In this context, researchers generate new ideas or develop ideas based on data collected in the research. This means that qualitative research is conducted because there are only data points related to the research topic. Qualitative researchers/scientists see human behavior as dynamic, variable, situational, social, contextual, and can be interpreted individually (Sapto, Bahartiar and Fajar: 2020).

Sampling techniques are a method of determining samples from the population studied (Bungin, 2006). Sample represent population research (Arikunto, 1996: 99). The sampling method used in this research is the random method. sampling. This is the determination of a random

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

sample which is of course the recipient of zakat or mustahik in the research location and is considered suitable. made respondents (Sugiyono, Samaj, 2015: 33).

The data source is the sample used by the researcher. Informant Which interviewed totaling 8 people, are recipients funds Zakat from BAZNAS Mukomko Regency, village heads, community leaders, academics and others. The population of poor people receiving zakat is not large, to find out matter To be certain, the researcher took a sample of 8 people.

Informants are researchers who have access to research data, have complete and in-depth knowledge about research, and provide useful information. Many sources of information also contributed to the research data. (Burhan Bungin, 2010).

In this study, the parties directly involved were selected as informants, village government, population statistics and recipients of Zakat Mal (Mustahik). The criteria for research informants who are considered competent and have knowledge by researchers regarding Zakat Mal include:

1. Informants domiciled in the research area
2. Informant knows about the incident/problem
3. Informants are able to discuss well
4. Informants feel the impact of events/problems
5. The informant was directly involved in the issue.

The data collection techniques used in the research are: as follows:

a) Observation

Observation is the activity of observing directly throughout organ senses (sight, hearing, taste and smell) for a particular thing with the aim of obtaining the expected information (Arikunto, 1996: 99). Method This observation is used by researchers to determine the general condition of the research object.

This series provides guidelines for designing the time, place, strategy, and techniques of data mining through observation. Includes methods of interpreting and storing data and information obtained from observations or field observations. Therefore, observation instructions are often arranged in a controlled manner to facilitate the task of collecting (producing) information through careful observation (Sapto, Bahartiar and Fajar, 2020: 144).

b) Interview

An interview can also be called *an interview* , which is a dialogue that is carried out by the interviewer with the source with a objective search for background variable data

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

(Arikunto, 1996:99). Interviews for this study were targeted to the recipient of zakat or mustahik in Sibak Village, Ipuh District, Mukomuko Regency, Bengkulu Province and collect information on driving and inhibiting factors for optimizing zakat mal in poverty alleviation efforts.

An interview guide is a comprehensive collection of qualitative research data collected by researchers to provide guidance or direction in conducting interviews. Surveys in qualitative research are different from the surveys that researchers often use in qualitative research. In qualitative research, the interviewer only provides a general description of the interviewee. More precisely, it only contains the most important points and the most important things that need to be asked during in-depth interviews (Sapto, Bahartiar and Fajar, 2020: 141).

c) Documentation

Documentation is written material produced by researchers. In implementing the documentation method, researchers investigate written objects such as books, magazines, documents, regulations, meeting minutes, diaries and so on.

In research, a text or text has two meanings: First; Documents that are evidence of information, including text, photos, video recordings, or anything taken by investigators other than their fathers. This type of document is precisely called a functional function/memory. Second, documents relating to past events or situations or activities that can provide information, data and statements requested in the investigation. In contrast to the first method, where the documents are evidence of the researcher's activities, in the second method the documents provide notes, photos, video recordings, etc. to the researcher. is a source that provides information or knowledge. Therefore, this second form will be discussed in detail in the next article as one of the data collection methods in this study. There are several things that need to be understood about the technique: interpretation and use of text in qualitative research, types of text, and text values (Sapto, Bahartiar, and Fajar, 2020: 176).

The research variables refer to on what is the focus of the research or type research objects and subjects (Alicunto, 1996:99). The variables used in the research are as follows: following:

a) Internal factors of BAZNAS Mukomuko Regency (strengths and weaknesses)

Internal environmental factors The internal environment includes the quality of management. source Power man And his condition. Existing environmental factors can be an advantage or shortcomings that can be addressed before formulating a program optimization

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

strategy.

b) External factors of BAZNAS Mukomuko Regency (opportunities and threats) SWOT analysis needs to be used moment formulate strategy to understand strengths, weaknesses, opportunities, and threats from an external perspective. Internal environmental factors are what data only accepted in so that affect the optimization of zakat and development source human resources. Existing external environmental factors can be both opportunities and threats for zakat recipients or mustahik. Formulating a strategy for developing zakat optimization requires knowledge of existing external conditions , strengths and weaknesses as well. possible opportunities and threats so that the strategy is developed to be precise. Program strategy for can exploited, so that it is optimal to avoid existing weaknesses and threats .

Basically data analysis is the process of simplifying data to make it easier to read and interpret. The existing data is described into a simpler format for further search for broader meaning and implications of the research findings (Wardiyanta in Samaj, 2015:38) The analysis techniques used in this study are: Descriptive analysis and SWOT analysis. Descriptive analysis techniques are used to analyze the factors of weaknesses and threats in optimizing zakat mal in poverty alleviation efforts. On the other hand, SWOT analysis It is used to analyze the strategy of the BAZNAS program in the future to optimize zakat mal in poverty alleviation efforts.

a) Descriptive analysis

Descriptive analysis is the solution to questions that describe the topic or subject of current research with real facts (Pradikta Soejono and Abdulrahman, 2013:37). Descriptive analysis techniques are used in this study to obtain a general picture of the factors of weakness and threat in optimizing zakat mal in an effort to eradicate poverty. Using descriptive analysis in this case the data presented is written data in the form of words written based on observed behavior (Pradikta, 2013:37).

b) SWOT analysis

SWOT stands for strengths (Strength) weaknesses (Weakness) of the internal environment and opportunities (Opportunity) and threats (Threats) in the external environment in the business world (Fajar, 2023:21). SWOT analysis is used in this study to study the development strategy method through analysis of external factors in the form of opportunities and risks of strengths and weaknesses .

The data and information provided in qualitative research also play an important role in

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

choosing the technique to be used in data collection. According to Creswell (2018: 206), although the diversity of qualitative data continues to increase, most researchers prefer to conduct interviews and observations only when collecting data in the field. This is likely to affect the reliability of the data obtained from the survey results, because data cannot be collected only through interviews and observations until Sunday. Therefore, researchers need to use other and innovative methods besides routine interviews and observations. In addition, new steps and steps in the qualitative data collection process must be sensitive to the expected results of each different qualitative research method (Sapto, Bahartiar, & Fajar, 2020: 127).

DISCUSSION

The object of the study concerns the optimization of Zakat Mall in Mukomko Regency which could reach 10 billion. BAZNAS even assesses that the potential for zakat in Bengkulu Province could reach 1.2 trillion . However, in fact, the potential for zakat is still far from optimal and realized. Therefore, Baznas really needs the role of all existing components to achieve these indicators.

The Mukomuko Regency Zakat Management Agency plays an important role in achieving goals and optimizing zakat potential of up to 10 billion per year. There needs to be optimization of the district's zakat potential and there needs to be cooperation with the local government in an organized or planned manner.

The collection of zakat mal is given to Mustahik as assistance for the basic needs of the family, and also to develop the financial level and productivity of the mustahik. The biggest weakness faced by poor people is actually not only caused by lack of income, but more so by mental attitude and readiness for financial management. Because poverty is impossible, it can change, unless it starts with a change in the mindset of the poor themselves. To see the work program for distributing zakat assistance by the Zakat Agency in Mukomuko Regency, it can be explained below:

A. Mukomuko Cares, with activity programs:
1) Eid package assistance for the poor and destitute elderly.
2) Assistance for poor elderly who have no children and no income.
3) Disaster emergency response assistance.
4) The help of Ibn Sabil, Muallaf, and Gharimin.

B. Mukomuko Religious, with activity programs:

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

1) Assistance for zakat preachers
2) Assistance for MDA/TPA/Quran Teachers
3) Assistance for Islamic propagation activities
4) Zakat recipients' study assistance
5) Assistance for the construction of places of worship
6) And others who are religious

C. Healthy Mukomuko, with activity programs:
1) Medical assistance and medical support
2) Special medical assistance
3) BPJS Assistance

D. Mukomuko Sejahtera, with the following activity programs:
1) Productive capital assistance for small and medium enterprises (SMEs)
2) Additional business capital assistance
3) Business premises assistance: carts and shop renovations
4) Livestock Business Capital Assistance

E. Mukomuko Makmur, with the following activity programs:
1) Assistance for renovating the homes of the poor / needy / converts
2) Assistance for home repairs for the poor / needy / converts
3) Public facility assistance in poor villages

F. Smart Mukomuko, with activity programs:
1) School scholarships
- Elementary School/Islamic Elementary School
- Junior High School/Islamic Junior High School
- High School

2) Domestic and Overseas College Scholarships per year
3) Educational assistance for those at risk of dropping out of school/ dropping out of college.
4) BAZNAS Partner Education Assistance

The Mukomko Regency Zakat Management Agency has six sales work programs with various activities, namely Mukomko Peduri, Mukomko Religious, Mukomko Healthy, Mukomko Sejatela, Mukomko Makmur, and Mukomko Pintar. The three programs of the Mukomko Zakat Management Agency, namely Mukomko Peduli, Mukomko Religious, and Mukomko Healthy, are included in Consumption Zakat.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

International Journal of Education, Vocational and Social Science
https://e-journal.citakonsultindo.or.id/index.php/IJEVSS
E-ISSN : 2963 4954
IJEVSS

Then the three programs of the Mukomuko Regency Zakat Agency are productive zakat programs, namely: the Mukomuko Sejahtera program, Mukomuko Makmur and Mukomuko Cerdas. For recipients of assistance and distributing consumption zakat and productive zakat every year, the number of mustahik recipients of zakat is increasing.

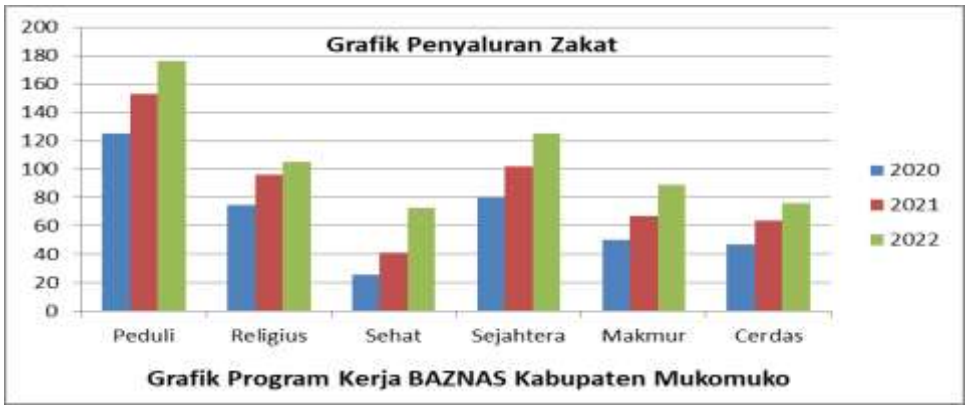
Table 1 - Zakat Distribution Data

No	Year	Care	Religious	Healthy	Prosperous	Prosperous	Intelligent	Funds Disbursed
1	2020	125	75	26	80	50	47	4,220,000,000
2	2021	153	96	41	102	67	64	5,005,000,000
3	2022	176	105	73	125	89	76	6,103,000,000

Source: National Zakat Agency, Mukomuko Regency

The amount of zakat distributed by the Mukomko Regency Zakat Agency has increased every year due to the collection and distribution of zakat at the Mukomko Regency Zakat Agency as seen in the image below:

Figure 1 - Zakat Distribution Graph



The graph above is a graph of zakat distribution at the Mukomuko Regency Zakat Collection Agency. From the graph above, it can be seen that zakat distribution has increased from year to year. This diagram explains zakat mal and distribution in general, because this research is only limited to the study of optimizing zakat distribution at the Mukomuko Regency Zakat Collection Agency.

Optimization of zakat mal to improve the economy of mustahik in Mukomuko Regency, especially in Ipuh District based on zakat potential in Mukomuko Regency.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

The Head of BAZNAS Mukomuko Regency, Mr. Munir, SHI explained to researchers that the implementation of the program has internal strengths and weaknesses as well as opportunities and threats which are explained in the following table:

SWOT Analysis (Strengths, Weaknesses, Opportunities and Threats)

Strength :	**Weakness :**
a) Has a legal basis and is regulated in the Law, PP and Perbaznas b) The education level of the BAZNAS Mukomuko Regency administrators is quite high c) BAZNAS Mukomuko Regency has utilized digital media d) BAZNAS Mukomuko Regency makes reports and inputs data every year e) BAZNAS Mukomuko Regency focuses on implementing work programs f) BAZNAS Mukomuko Regency has many programs and has a structured organization.	a) Laws, PP and Perbaznas have not been implemented optimally b) Lack of professional UPZ staff for coaching mustahik c) Budget limitations for mentoring and coaching costs through incentives, as well as vehicle operational costs to see the condition of mustahik who live far away. d) The majority of UPZ administrators hold concurrent positions who have other jobs e) BAZNAS Mukomuko Regency is still not optimal in utilizing digital media. f) There is no mapping of zakat potential and determination of zakat recipient criteria at BAZNAS Mukomuko Regency g) Lack of utilizing the momentum of Islamic holidays to socialize about zakat.
Opportunity : a) The majority of the population in Mukomuko Regency is Muslim b) Many of the human resources in Mukomuko Regency are highly educated/bachelor's degree holders.	**Threat :** a) Lack of literacy and public knowledge about zakat b) Regional Government and Private Sector have not been fully involved in the Development of Mustahik and Muzzaki c) BAZNAS Mukomuko Regency has not become the main solution for muzzaki to distribute zakat.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

c) The Regional Government supports the programs at BAZNAS Mukomuko Regency d) It is predicted that there will be quite a lot of BAZNAS Muzzaki candidates in Mukomuko Regency, especially in Ipuh District. e) Have the opportunity to collaborate with BUMN and BUMD or other business entities f) The enthusiasm and desire of the mustahik to progress is quite high.	d) There are still many muzaki who pay zakat directly to mustahik, without going through BAZNAS Mukomuko Regency e) Not all mustahik receive Zakat funds and not all mustahik who apply for assistance can receive the funds. f) The customs regarding the determination of zakat recipients in Sibak Village, Ipuh District are still influential g) The community does not yet have strong trust in BAZNAS Mukomuko Regency.

Through interviews with several informants who are zakat recipients and observers, they believe that BAZNAS zakat assistance helps eradicate poverty. With the existence of productive zakat, SMEs can increase their working capital, so that their income increases and can also be used for other needs, such as school fees and health costs. It's just that currently there are still many poor people or mustahik who have not been able to get assistance from BAZNAS due to budget constraints. According to the author, the Mukomko Sejahtera program is an effective program to improve the welfare of mustahik. Because, with this program, Mustahik can manage the BAZNAS Assistance Fund for Mukomko Regency independently. Productive/SME Effective Utilization of Zakat can be seen from the development of the Mustahik economy every year.

In Sibak Village, Ipuh District, it is a village with the largest population and also has quite a lot of poor residents. If all components of society synergize and all potential Natural Resources are managed optimally, of course BAZNAS Mukomuko Regency has the strength and opportunity in poverty alleviation efforts.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

CONCLUSION

SWOT analysis is used as a tool to develop an organization's vision and mission plan. The key to success through high capacity and quality is the support of all parties, which of course makes the zakat system run optimally. SWOT analysis is a very useful analysis tool Good And effective, as an effective and fast tool to find strengths and opportunities. related to the initial development and improvement of a program . Matter This also used as a tool for realize innovation new in an organization. Strategic policy and decision making in an organization greatly influences the running of a program and the achievement of the organization's vision and mission.

By optimizing potential (strength) and utilizing existing strategic programs (opportunities) they can be implemented in programs. The upcoming BAZNAS . Strategic factors that exist in The BAZNAS of Mukomuko Regency includes the following strengths: a) Has a fairly high Zakat Potential in Mukomuko Regency, b) The Zakat Program is planned quite well, c) The Zakat Program is very much needed by Mustahik , d) Service and HR are quite good, d) Employee loyalty and integrity are very high.

Next, the opportunities are: a) The majority of the Mukomuko community is Muslim, b) Using digital technology that continues to develop, c) Muzzaki zakat literacy is quite good, d) BAZNAS is a solution to poverty, e) Village/Customary Deliberation is an alternative forum for optimizing zakat potential.

By knowing the strengths and opportunities of BAZNAS Mukomuko Regency can learn strategy BAZNAS for the future to develop develop the zakat potential in Mukomuko Regency . It is hoped that performance BAZNAS Mukomuko Regency increasingly maximal . Internal and external factors greatly influence the performance of BAZNAS Mukomuko Regency in improving performance between others: Improving HR competency, Implementing rewards and sanctions, Optimizing the role of UPZ mentoring in villages , Innovating by improving zakat services , and involving Community/Traditional Leaders in poverty alleviation efforts.

By taking advantage of the strengths and opportunities that owned BAZNAS Mukomuko Regency, of course this is very effective in efforts to deal with weaknesses and threats.

From the explanation and conclusions above, the following things can be proposed :

a. Optimization of the strength of BAZNAS Mukomuko Regency must be maximized.
b. BAZNAS Mukomuko Regency also needs to take advantage of existing opportunities or potential to be able to optimizing zakat programs and achieving organizational goals.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

c. BAZNAS Mukomuko Regency has a strong position compared to other institutions. Quality source Power man must be a motivation for the organization to progress and develop further .
d. Increasing socialization and education to increase zakat literacy in the community, then also making communication, coordination and collaboration efforts with all components of society as a basis for determining zakat recipients and payers, especially in the Sibak village area.
e. Other thing which is an existing threat certainly cannot be ignored, and BAZNAS Mukomuko Regency together with the Regional Government must take action prevention .
f. SWOT analysis certainly has weaknesses and this research is certainly not perfect, then it is suggested that subsequent researchers increase the number of studies, data sources and relevant literature studies.

REFERENCE

Kartasasmita, Ginanjar, (1996). *Development for the People Combining Growth and Equity* , Pustaka Cidessindo: Jakarta.

Sumodiningrat, Gunawan, (1999). *Community Empowerment, Social Safety Net,* PT Gramedia Pustaka Utama: Jakarta.

Moeljarto, (1995). *Development Politics: An Analysis of Concepts, Directions and Strategies,* PT. Tiara Wacana: Yogyakarta.

Poerdwadarminta, WJS 2003. *General Dictionary of Indonesian Language* . Balai Pustaka. Jakarta.

Ali, Mohammad. (2014). *Methodology & Application of Educational Research* . Jakarta: PT Bumi Aksara.

Maipita, I., & Fitrawaty. (2014). MEASURING POVERTY & INCOME DISTRIBUTION. 262.

Tisniwati, B. (2012). Analysis of Factors Affecting Poverty Levels in Indonesia. Journal of Development Economics, 10(1), 33.

https://www.bps.go.id/pressrelease/2022/07/15/1930/persentse-penbangun-miskin-maret-2022-turun-jadi-9-54-persen.html

https://puskasbaznas.com/publication/books/1418-outlook-zakat-indonesia-2021

Self-Efficacy: *The Exercise of Control* : Albert Bandura (1997)

M. Nur Rianto Al Arif; *"Optimizing the Role of Zakat in Empowering the Economy of the*

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

Community" , 2013.

Dede Rodin; *"Economic Empowerment of the Poor in the Perspective of the Qur'an"* Economica: Journal of Islamic Economics, 2016.

Abdul Haris Romadhoni; "Zakat in Encouraging Economic Growth and Poverty Alleviation", 2017. (IF :3)

Hariya Toni; *"Productive Zakat Management Through the Zakat Community Development Program in Bengkulu Province",* Ilmu Dakwah: Academic Journal For Homiletic Studies, 2020.

Triana Vrihartini; Titin Suprihatin; Amrullah Hayatudin; *"Implementation of Law Number 23 of 2011 Article 3 Concerning Management of Zakat Utilization",* 2020.

http://etheses.iainkediri.ac.id/3661/23/931402717_bab2.pdf

https://baznaskabmukomuko.org/

https://bengkulu.kemenag.go.id/islam/upz-kua-ipuh-rekap-zakat-mal-vprnC

Sugiyono. (2019). *Quantitative Research Methods.* CV Alfabeta.

Moleong, Lexy J. (2018). *Qualitative Research Methodology,* PT. Remaja Rosdakarya: Bandung.

Umar, Husein. (1999). *Corporate Strategy Research* . PT. Gramedia Pustaka Utama: Jakarta

Rangkuti, Freddy *(2006). SWOT Analysis Techniques for Dissecting Business Cases* , PT. Gramedia Pustaka Utama: Jakarta.

Nur'Aini, Fajar *(2023). Master of SWOT Analysis* , PT. Anak Hebat Indonesia: Jakarta.

https://jdih.mukomukokab.go.id/produk/all/2/77

Sapto H., Bahartiar, & Fajar A., (2020). *Qualitative Research Data Analysis* , UNM Publishing Agency: Makassar.

Sulistiana (2022). Effectiveness of Productive Zakat in Developing *Creative Shop Business for Mustahik at the National Zakat Agency (BAZNAS) Rejang Lebong Regency,* UIN: Curup.

Farida Dais (2023). *Analysis of Zakat Literacy Level Measurement in the Community in Mukomuko Regency,* ITB Ahmad Dahlan: Jakarta.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License