

A MULTIDIMENSIONAL ASSESSMENT OF VILLAGE READINESS FOR ZAKAT-BASED DEVELOPMENT

Binti Kamilasani^{1*}, Muhammad Gyska Ramadhan²

¹Universitas Islam Malang, Indonesia

²Islamic University of Medinah, Saudi Arabia

Email: binti543@gmail.com

Abstract

This study assesses village readiness for zakat-based development using a multidimensional measurement approach grounded in the Zakat Village Index (IDZ) 2.0. Adopting a quantitative-descriptive research design with a policy evaluation orientation, the study evaluates village conditions across five dimensions: economic, health, education, social and humanitarian, and religious. Pandanrejo Village, Malang Regency, East Java, Indonesia, is used as the empirical sample to demonstrate the application of the IDZ 2.0 framework. Primary data were collected through structured household surveys and stakeholder interviews, complemented by secondary data from village records and official zakat institution documentation. The findings indicate that Pandanrejo Village achieved a moderate level of readiness, reflecting relatively strong human development conditions alongside persistent structural and institutional constraints. While health and education dimensions demonstrate favorable performance, economic capacity and institutional coordination remain key limiting factors. These results highlight that village readiness for zakat-based development is shaped not only by poverty conditions but also by economic structure and governance capacity. The study concludes that selective and dimension-focused zakat interventions are more appropriate than comprehensive programs in contexts of moderate readiness. By demonstrating the application of a multidimensional village readiness index as a pre-intervention decision-support tool, this study contributes to the advancement of evidence-based zakat governance and supports more effective, targeted, and accountable zakat-based development planning.

Keyword: Zakat-based development, Village readiness, Zakat Village Index (IDZ), Multidimensional assessment, Islamic social finance

INTRODUCTION

Zakat is increasingly recognized not only as a religious obligation but also as a strategic instrument for socio-economic development and poverty alleviation. Contemporary Islamic economic literature emphasizes that zakat, when managed institutionally and deployed productively, can function as an effective mechanism for income redistribution, social protection, and community empowerment (Beik & Pratama, 2016; Kasri, 2016). This perspective aligns with broader development paradigms that prioritize inclusive growth, multidimensional welfare, and locally grounded interventions responsive to community-specific conditions (Alkire et al., 2017).

Despite this potential, rural poverty remains a persistent challenge in many developing countries, including Muslim-majority contexts. Rural communities often experience overlapping deprivations related to limited educational access, inadequate health services, weak local economies, fragile social institutions, and constrained collective capacity (Kasri, 2016). Such multidimensional conditions are poorly captured by income-based poverty

measures, resulting in development interventions that are frequently mis-targeted and insufficiently responsive to local realities. Consequently, composite and multidimensional assessment frameworks have become increasingly important for informing development planning and policy decisions (Becker et al., 2017).

Within Islamic social finance, zakat has been widely theorized as a development-oriented instrument grounded in the objectives of *maqāṣid al-sharī'ah*, which emphasize the preservation of wealth, human dignity, and social stability through equitable redistribution (Auda, 2016). Empirical studies show that zakat distribution can improve household income, stabilize consumption, and enhance welfare outcomes, particularly when administered through formal and accountable institutions (Ayuniyyah et al., 2017; Sari et al., 2019). More recent evidence highlights the effectiveness of productive zakat programs—such as microenterprise support, asset transfers, and capacity-building initiatives—in strengthening economic resilience and reducing long-term dependency ayuni(Ayuniyyah et al., 2022; Widiastuti, 2022).

Indonesia provides a particularly relevant context for examining zakat-based development. As the world's largest Muslim-majority country, Indonesia possesses substantial zakat potential that could contribute significantly to poverty reduction and rural development. However, despite sustained growth in zakat collection, its developmental impact remains uneven, especially in rural areas characterized by structural poverty (Beik & Arsyianti, 2016). A key factor underlying this gap is the limited use of systematic, evidence-based tools to identify appropriate target areas and design context-sensitive zakat interventions.

In response, Indonesian zakat institutions have increasingly adopted the Zakat Community Development (ZCD) approach, which conceptualizes zakat as a community-based empowerment mechanism rather than short-term consumption support. ZCD integrates economic, social, educational, health, and religious interventions within a defined territorial unit, typically a village, with the objective of fostering self-reliance and sustainable welfare improvements (Malik, 2016; Beik & Arsyianti, 2016). While empirical studies report positive outcomes from ZCD initiatives, they also document recurring challenges, particularly weak preliminary assessments, limited community readiness, and institutional constraints that undermine program effectiveness and sustainability (Khairunnajah et al., 2019; Rahmadinda & Budiman, 2024).

These challenges highlight the central importance of village readiness in zakat-based development. Readiness extends beyond economic deprivation to encompass human capital, social cohesion, institutional capacity, and the enabling environment for collective action. Multidimensional poverty frameworks provide a strong conceptual basis for understanding readiness, as they recognize that development outcomes are shaped by interacting deprivations across economic, social, and institutional domains (Alkire et al., 2017). Reliance on single-indicator measures such as income or consumption has been shown to obscure these complexities and limit the effectiveness of integrated development interventions (Becker et al., 2017).

To operationalize a multidimensional assessment of village conditions within the zakat context, the Zakat Village Index (IDZ) was developed by the Center for Strategic Studies of the National Zakat Board of Indonesia (Puskas BAZNAS). The index evaluates village conditions across five dimensions—economic, health, education, social and humanitarian, and religious—reflecting the holistic welfare framework inherent in Islamic economics (P.

BAZNAS, 2017). Empirical applications of the IDZ demonstrate its capacity to differentiate village eligibility levels and identify priority intervention areas (Bahri et al., 2022; Farikhatusholikhah & Novianti, 2018). However, most existing studies rely on earlier versions of the index and apply it primarily for descriptive analysis or post-intervention evaluation.

The introduction of Zakat Village Index 2.0 represents a methodological refinement intended to enhance analytical sensitivity and policy relevance. IDZ 2.0 incorporates improved indicators, weighting schemes, and stronger alignment with contemporary development planning principles, thereby strengthening its role as a decision-support tool for zakat institutions (BAZNAS, 2020). Nevertheless, empirical applications of IDZ 2.0 that explicitly focus on pre-intervention village readiness assessment remain limited, particularly at the micro-village level. This gap constrains the contribution of the index to evidence-based zakat governance and strategic development planning.

Against this background, the present study applies IDZ 2.0 to assess village readiness for zakat-based development prior to program implementation, using Pandanrejo Village in Malang Regency as an empirical sample. By positioning IDZ 2.0 as a proactive planning instrument rather than a retrospective evaluative tool, this study seeks to extend its analytical and policy relevance. Specifically, the study aims to evaluate overall village readiness, identify priority dimensions requiring targeted intervention, and generate evidence-based insights to support strategic zakat allocation in rural development contexts.

METHODOLOGY

To address the research objectives outlined in the preceding section, this study adopts a methodological approach that operationalizes village readiness through systematic measurement and policy-oriented analysis. The methodological design is structured to translate the conceptual framework of the Zakat Village Index 2.0 into empirical assessment, ensuring both analytical rigor and practical relevance for zakat-based development planning.

This study employs a quantitative-descriptive research design with a policy evaluation orientation, which is appropriate for assessing village-level conditions using a standardized multidimensional index while simultaneously generating evidence to support strategic decision-making in zakat-based development planning (Becker et al., 2017). The quantitative-descriptive approach enables systematic measurement and comparison across multiple welfare dimensions, whereas the policy evaluation orientation facilitates the interpretation of empirical findings in relation to development prioritization and zakat resource allocation. The research is conducted as a single case study focusing on Pandanrejo Village, Malang Regency, East Java, Indonesia, selected due to its relevance as a prospective target area for Zakat Community Development (ZCD) programs and its representativeness of rural socio-economic characteristics in eastern Java (Khairunnajah et al., 2019).

To ensure analytical robustness and contextual validity, the study utilizes both primary and secondary data sources. Primary data are collected through structured household surveys designed to capture indicators across all dimensions of the Zakat Village Index (IDZ). These surveys are complemented by semi-structured interviews with village officials, community leaders, and local religious figures. The interviews serve to validate survey results, clarify institutional and social conditions, and provide contextual explanations for observed indicator values (Bahri et al., 2022). Secondary data include official village reports, demographic and socio-economic statistics, regional BAZNAS records, and technical documentation issued by the Center for Strategic Studies of BAZNAS (Puskas BAZNAS), particularly materials related to the conceptual development and application of the Zakat

Village Index (BAZNAS, 2017; BAZNAS, 2020).

The analytical framework adopted in this study is the Zakat Village Index 2.0 (IDZ 2.0), a multidimensional measurement instrument developed to assess village eligibility and readiness for zakat-based development interventions (BAZNAS, 2020). IDZ 2.0 consists of five core dimensions – economic, health, education, social and humanitarian, and religious – each operationalized through variables and sub-indicators that reflect critical aspects of village welfare and development capacity. The economic dimension captures productive activities, market access, transportation and logistics, and financial inclusion. The health dimension measures public health conditions, access to health services, and insurance coverage. The education dimension reflects educational attainment, literacy, and facility availability. The social and humanitarian dimension assesses social infrastructure, communication access, and disaster mitigation capacity. The religious dimension evaluates religious facilities, religious literacy, and community participation (BAZNAS, 2020; Farikhatusholikhah & Novianti, 2018).

IDZ 2.0 applies a multi-stage weighted index procedure. Indicator values are initially obtained using Likert-scale assessments based on observable village conditions and factual field data (Bahri et al., 2022). To ensure comparability across indicators with different measurement units, values are normalized using a min-max transformation:

$$I_x = \frac{S_x - S_{min}}{S_{max} - S_{min}}$$

where I_x denotes the normalized indicator score, S_x represents the observed value, and S_{min} and S_{max} correspond to the minimum and maximum possible scores (BAZNAS, 2020; Becker et al., 2017). Normalized indicator scores are then multiplied by predefined weights and aggregated sequentially into variable-level, dimension-level, and composite index scores. The final Zakat Village Index score ranges from 0 to 1 and represents the overall readiness of the village for zakat-based development, with weighting structures determined through expert judgment and empirical validation (Khairunnajah et al., 2019).

Data collection procedures are tailored to the characteristics of each IDZ dimension. Economic indicators are measured using household-level survey data on employment, productive activities, market accessibility, and financial service usage. Health and education indicators are derived from a combination of household survey responses and village administrative records. Social and humanitarian indicators are assessed through direct observation, village documentation, and interviews with community leaders, particularly regarding infrastructure availability and disaster preparedness. Religious indicators are measured through survey questions and interviews focusing on access to religious facilities, levels of religious literacy, and participation in communal religious activities. Data triangulation across sources is applied to enhance reliability and minimize measurement bias (Bahri et al., 2022; Rahmadinda & Budiman, 2024).

To translate composite IDZ 2.0 scores into policy-relevant outcomes, village readiness is classified into four categories – Very Eligible, Eligible, Moderately Eligible, and Not Eligible – based on predefined score thresholds and intervention priorities. The classification criteria, score ranges, and corresponding policy implications are presented in Table 1. Villages categorized as Very Eligible require comprehensive zakat-based development interventions due to severe multidimensional constraints, while Eligible villages are suitable for targeted programs. Moderately Eligible villages exhibit relatively balanced conditions with specific sectoral weaknesses, indicating the need for selective interventions. In contrast, Not Eligible villages demonstrate relatively favorable socio-economic and institutional conditions and

therefore represent a low priority for zakat-based development programs (BAZNAS, 2020).

Table 1. Village Readiness Classification Based on Zakat Village Index (IDZ) 2.0

IDZ Score Range	Readiness Category	Policy Implication
0.00 – 0.20	Very Eligible	Comprehensive zakat-based development intervention
0.21 – 0.40	Eligible	Targeted zakat development programs
0.41 – 0.60	Moderately Eligible	Selective and sectoral zakat intervention
> 0.60	Not Eligible	Low priority for zakat intervention

Source: Adapted from *Zakat Village Index 2.0 Technical Guidelines* (BAZNAS, 2020)

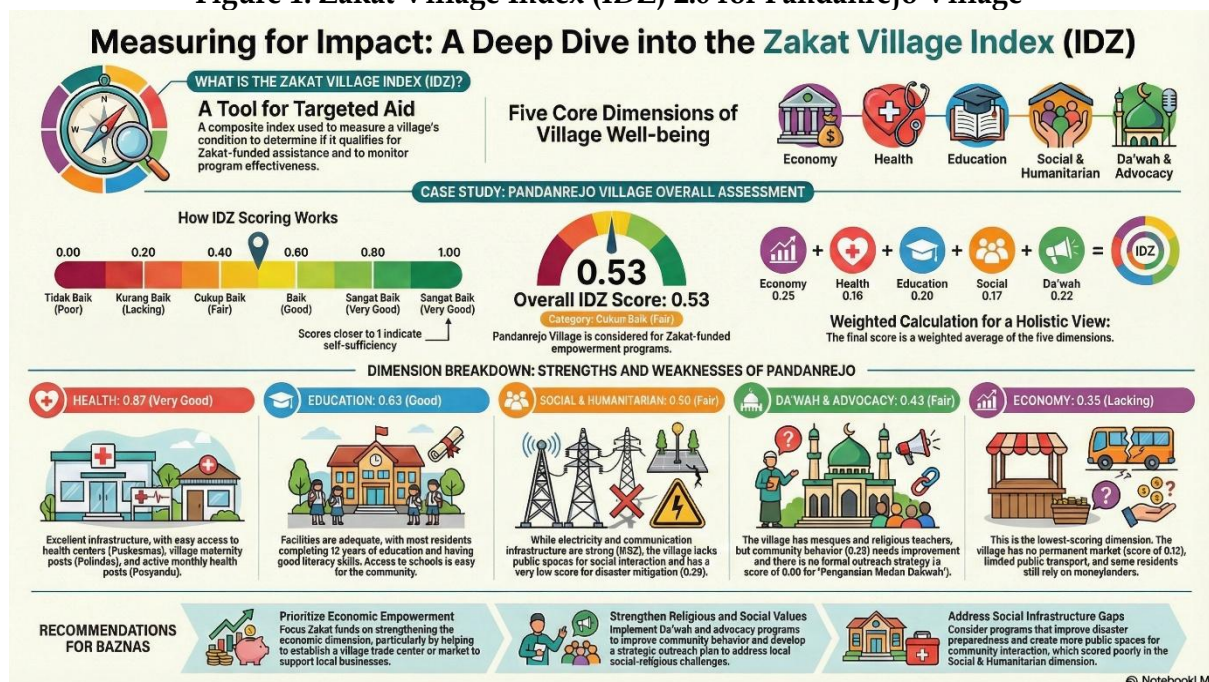
RESULTS

Overall Zakat Village Index Score

The application of the Zakat Village Index (IDZ) 2.0 to Pandanrejo Village yields a composite score of 0.53, classifying the village as Moderately Eligible. This score indicates that Pandanrejo exhibits relatively adequate human development conditions while still facing structural constraints that limit its readiness for comprehensive zakat-based development interventions.

The composite score is derived from the weighted aggregation of five dimensions – economic, health, education, social and humanitarian, and da’wah and advocacy – as illustrated in Figure 1. The figure situates Pandanrejo within the “fair” range of village readiness, suggesting that the village is neither characterized by acute multidimensional deprivation nor by socio-economic conditions that would eliminate the need for zakat-based support. Instead, the score reflects a transitional development stage in which selective and dimension-focused interventions are more appropriate than uniform or large-scale programs.

Figure 1. Zakat Village Index (IDZ) 2.0 for Pandanrejo Village



Source: *Processed research data, 2025*

A numerical summary of the composite score and its corresponding readiness classification is presented in **Table 2**, confirming Pandanrejo’s status as Moderately Eligible

and indicating that zakat interventions should prioritize specific dimensions rather than adopt comprehensive coverage.

Table 2. Overall Zakat Village Index (IDZ) 2.0 Score of Pandanrejo Village

Indicator	Value
Composite IDZ Score	0.53
Readiness Category	Moderately Eligible
Policy Implication	Selective and targeted zakat intervention

Source: Processed research data, 2025

Dimension-Level Performance

Disaggregation of the composite IDZ score reveals marked variation across the five dimensions, highlighting the importance of a multidimensional approach in capturing village readiness. A comparative overview of dimension-level scores is provided in **Table 3**.

Table 3. IDZ 2.0 Dimension Scores of Pandanrejo Village

Dimension	Score	Category	Priority Status
Economic	0.35	Less favorable	High priority
Health	0.87	Very good	Not prioritized
Education	0.63	Good	Low priority
Social & Humanitarian	0.50	Moderate	Selective priority
Da'wah & Advocacy	0.43	Moderate	Selective priority

Source: Processed research data, 2025

The health dimension records the highest score (0.87), indicating very favorable conditions. This result reflects broad access to health facilities, the presence of routine community health services, and high participation in health insurance programs. The consistently strong performance across health-related indicators suggests that health infrastructure and service delivery are well established and do not constitute a binding constraint for zakat-based intervention.

The education dimension achieves a score of 0.63, categorized as good. This score indicates that most residents have completed basic education and possess functional literacy skills. While access to educational facilities is generally adequate, the score also reflects remaining gaps related to educational quality and opportunities for skills enhancement. Education therefore represents a supportive dimension rather than a primary constraint to village readiness.

The social and humanitarian dimension records a moderate score of 0.50, reflecting mixed conditions. Basic infrastructure, particularly electricity and communication access, performs well. However, weaknesses persist in the availability of public social spaces and disaster mitigation capacity, reducing the village's ability to manage collective risks and

respond effectively to emergencies.

The da'wah and advocacy dimension scores 0.43, also categorized as moderate. Although mosques and religious educators are available, limited behavioral indicators and the absence of structured da'wah field mapping constrain institutional effectiveness within this dimension. As a result, the contribution of religious and moral capital to organized community empowerment remains limited.

The economic dimension emerges as the weakest, with a score of 0.35, placing it in the less favorable category. This low score reflects structural economic challenges, including the absence of a permanent village market, limited access to formal financial institutions, and constraints in transportation and logistics. These conditions restrict productive economic activities and exert the strongest downward influence on the overall IDZ score, identifying the economic dimension as the primary bottleneck to village readiness.

Sub-Indicator Performance

Analysis at the sub-indicator level provides more detailed insight into the factors driving Pandanrejo's IDZ performance. Within the economic dimension, the absence of a village trade center represents the most critical constraint, reflected in a very low sub-indicator score. This condition limits local trade, reduces income-generating opportunities, and weakens linkages between producers and consumers. Additional constraints include restricted access to financial services and inadequate logistics infrastructure, which collectively inhibit microenterprise development and economic diversification.

In contrast, sub-indicators within the health dimension consistently record high values, confirming strong institutional capacity and effective service delivery. Indicators related to health infrastructure, service availability, and insurance coverage show limited variation, reinforcing the robustness of this dimension.

Within the education dimension, literacy and school participation indicators outperform facility-related indicators, suggesting that human capital accumulation has progressed more rapidly than improvements in educational infrastructure quality. The social and humanitarian dimension exhibits internal disparity: while electricity and communication indicators perform well, disaster preparedness and public social spaces remain weak, contributing to uneven social resilience.

The da'wah and advocacy dimension displays the most pronounced internal imbalance. Although religious facilities and educators are present, the complete absence of formal da'wah field mapping constitutes a critical institutional gap. This deficiency limits coordinated religious outreach and reduces the effectiveness of faith-based empowerment initiatives.

Village Readiness Profile

By integrating the composite score, dimension-level performance, and sub-indicator outcomes, Pandanrejo Village can be characterized as conditionally ready for Zakat Community Development. Strong performance in health and education indicates that foundational human development conditions are largely in place. However, structural economic weaknesses and limited institutional coordination in social and religious dimensions constrain the village's capacity to absorb comprehensive zakat-based development programs.

The readiness profile indicates that economic empowerment should serve as the primary entry point for zakat intervention, supported by complementary efforts to strengthen social infrastructure and institutional planning in the da'wah sector. Given the presence of a productive-age population, adequate basic services, and active local leadership, well-targeted and sequential zakat programs have the potential to generate sustainable development outcomes.

Overall, the IDZ 2.0 results position Pandanrejo Village not as an emergency-target area, but as a strategic candidate for selective, dimension-focused zakat interventions, where program effectiveness depends on alignment with empirically identified structural constraints.

DISCUSSION

The findings of this study underscore the analytical relevance of the Zakat Village Index (IDZ) 2.0 as a multidimensional instrument for assessing village readiness in zakat-based development planning. The classification of Pandanrejo Village as *Moderately Eligible* demonstrates that readiness for zakat intervention cannot be inferred solely from income-based poverty indicators. Instead, readiness emerges from the interaction between human development outcomes, economic structures, and institutional capacity. This reinforces arguments in Islamic social finance literature that the effectiveness of zakat-based development depends not only on the severity of deprivation but also on the absorptive capacity of target communities to sustain integrated interventions (Beik & Arsyianti, 2016; Widiastuti, 2022).

The relatively strong performance observed in the health and education dimensions indicates that Pandanrejo has achieved adequate foundational conditions in human development. From a multidimensional poverty perspective, these dimensions represent essential capabilities that enable individuals to participate more productively in economic and social life (Alkire et al., 2017). In the context of zakat utilization, such conditions imply that the primary constraint to development is no longer basic service access, but rather the ability to convert existing human capital into sustainable economic outcomes. This finding is consistent with empirical evidence suggesting that productive and empowerment-oriented zakat programs generate more durable welfare improvements when basic health and education needs have largely been met (Ayuniyyah et al., 2017).

In contrast, the weak performance of the economic dimension highlights persistent structural barriers that limit local economic transformation. Constraints related to market access, financial inclusion, and logistics restrict income diversification and suppress local economic dynamism. These findings reflect broader rural development challenges commonly observed in developing economies, where human capital improvements are not automatically translated into livelihood gains without supporting economic infrastructure (Becker et al., 2017). Within this context, the results support the view that zakat should function not merely as a redistributive instrument, but as a catalyst for structural economic change at the community level, particularly through interventions that expand productive opportunities and market connectivity (Kasri, 2016).

The moderate performance of the social and humanitarian dimension further highlights the importance of social resilience and institutional preparedness in shaping village readiness. While basic infrastructure is largely in place, weaknesses in disaster mitigation capacity and limited public social spaces reduce the village's ability to coordinate collective action and respond to external shocks. This finding aligns with community development

literature emphasizing that social capital, institutional coordination, and collective preparedness are critical determinants of program sustainability and long-term impact (Miah, 2019). Without sufficient social infrastructure and institutional readiness, development gains remain vulnerable and difficult to sustain.

Similarly, the results related to the da'wah and advocacy dimension provide insight into the institutional role of religion in zakat-based development. Although religious facilities and educators are present, the absence of structured da'wah planning limits the integration of moral and social values into development processes. Islamic development theory emphasizes that material empowerment should be accompanied by moral and social transformation to achieve holistic welfare (*falalah*) (Malik, 2016; Auda, 2016). Strengthening institutionalized da'wah planning could therefore enhance community engagement, reinforce ethical norms, and improve the legitimacy and sustainability of zakat-based interventions.

From a programmatic perspective, the readiness profile identified through IDZ 2.0 indicates that selective and dimension-focused Zakat Community Development (ZCD) strategies are more appropriate than comprehensive interventions in villages with moderate readiness levels. Previous studies on ZCD implementation in Indonesia show that development outcomes are stronger when programs are aligned with specific local constraints rather than applied uniformly across diverse village contexts (Khairunnajah et al., 2019; Rahmadinda & Budiman, 2024). In the case of Pandanrejo, prioritizing economic empowerment—through market development, microenterprise support, and financial inclusion—while simultaneously strengthening social infrastructure and da'wah planning is likely to generate higher marginal returns and improve program sustainability.

Methodologically, this study contributes to the literature by demonstrating the utility of IDZ 2.0 as a policy-oriented decision-support tool, rather than merely a descriptive index. By explicitly linking quantitative measurement to readiness classification and intervention logic, IDZ 2.0 bridges the gap between assessment and action, addressing long-standing critiques of composite indices regarding their limited operational relevance in development planning (Becker et al., 2017). Moreover, the application of IDZ 2.0 as a pre-intervention assessment instrument extends prior uses of the index that focused primarily on post-intervention evaluation, thereby strengthening the strategic role of zakat institutions in evidence-based planning and governance (Widiastuti, 2022).

Despite these contributions, several limitations should be acknowledged. The analysis is based on a single-village application, which limits the generalizability of the findings. In addition, the cross-sectional nature of the data captures village conditions at a specific point in time and does not account for dynamic changes following zakat interventions. Future research could extend this approach by applying IDZ 2.0 across multiple villages and employing longitudinal designs to assess changes in readiness and welfare outcomes over time. Further exploration of synergies between zakat, waqf, and Islamic microfinance would also contribute to a more comprehensive understanding of integrated Islamic social finance strategies for sustainable rural development.

CONCLUSION

This study confirms that assessing village readiness for zakat-based development requires a multidimensional perspective that goes beyond income-based poverty measures. The application of the Zakat Village Index (IDZ) 2.0 demonstrates that village conditions are shaped by the combined influence of human development achievements, economic structure, and institutional capacity. The empirical assessment shows that Pandanrejo Village exhibits a

moderate level of readiness, indicating that development challenges are primarily structural rather than related to basic service deprivation. This finding highlights the importance of identifying dimension-specific constraints when determining development priorities in zakat-based interventions.

From a methodological standpoint, the study advances the use of IDZ 2.0 as a practical planning instrument for zakat governance. By operationalizing village readiness as a composite construct and linking index outcomes to readiness classifications, the study illustrates how standardized measurement can support evidence-based decision-making in Islamic social finance. The application of IDZ 2.0 in a pre-intervention context demonstrates its capacity to guide strategic planning, improve targeting accuracy, and strengthen the accountability of zakat-based development initiatives.

In terms of policy implications, the results suggest that zakat-based development programs should adopt a selective and phased intervention approach in villages with moderate readiness levels. Priority should be given to addressing structural economic constraints, supported by complementary efforts to enhance institutional coordination and social infrastructure. Such an approach allows zakat institutions to align intervention intensity with empirically measured readiness, thereby improving program effectiveness and sustainability. Future research may extend this approach across multiple village contexts and explore the integration of IDZ 2.0 with other Islamic social finance instruments to support inclusive and sustainable rural development.

REFERENCES

- Alkire, S., Roche, J. M., & Vaz, A. (2017). Changes over time in multidimensional poverty: Methodology and results for 34 countries. *World Development*, 94, 232–249. <https://doi.org/10.1016/j.worlddev.2017.01.011>
- Auda, J. (2016). *Maqasid al-shariah as philosophy of Islamic law: A systems approach*. International Institute of Islamic Thought.
- Ayuniyyah, Q., Pramanik, A. H., Md Saad, N., & Ariffin, M. I. (2022). The impact of zakat in poverty alleviation and income inequality reduction from the perspective of gender in West Java, Indonesia. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(5), 924–942. <https://doi.org/10.1108/IMEFM-08-2020-0403>
- Ayuniyyah, Q., Pramanik, A. H., Saad, N. M., & Ariffin, M. I. (2017). The comparison between consumption and production-based zakat distribution programs for poverty alleviation and income inequality reduction. *International Journal of Zakat*, 2(2), 11–28. <https://doi.org/10.37706/ijaz.v2i2.22>
- Bahri, E. S., Putri, W., & P. Harto, P. (2022). Measurement of the Zakat Village Index in Curug Depok. *Li Falah: Jurnal Studi Ekonomi Dan Bisnis Islam*, 6(2), 54. <https://doi.org/10.31332/lifalah.v6i2.2700>
- BAZNAS, P. (2017). *INDEKS DESA ZAKAT Dari Desa untuk Zakat yang Terukur dan Berkemajuan*. Puskas Baznas. www.baznas.go.id
- BAZNAS, P. K. S. (2020). *Indeks Desa Zakat 2.0*. Badan Amil Zakat Nasional.
- Becker, W., Saisana, M., Paruolo, P., & Vandecasteele, I. (2017). Weights and importance in composite indicators: Closing the gap. *Ecological Indicators*, 80, 12–22. <https://doi.org/10.1016/j.ecolind.2017.03.056>
- Beik, I. S., & Arsyianti, L. D. (2016). MEASURING ZAKAT IMPACT ON POVERTY AND WELFARE USING CIBEST MODEL. *Journal of Islamic Monetary Economics and Finance*, 1(2), 141–160. <https://doi.org/10.21098/jimf.v1i2.524>
- Farikhatusholikhah, F., & Novianti, T. (2018). Implementation of the Zakat Village Index to Support a Zakat Community Development Program in Bedono Village, Demak District. *International*

Journal of Zakat, 3(3), 25–38. <https://doi.org/10.37706/ijaz.v3i3.93>

- Kasri, R. A. (2016). Effectiveness of Zakah Targeting in Alleviating Poverty in Indonesia. *Al-Iqtishad: Journal of Islamic Economics*, 8(2). <https://doi.org/10.15408/aiq.v8i2.3005>
- Khairunnajah, K., Beik, I. S., & Sartono, B. (2019). Proposing a Zakat Empowerment Program Using IDZ: Case from Cemplang Village, Bogor, Indonesia. *International Journal of Zakat*, 4(1), 45–54. <https://doi.org/10.37706/ijaz.v4i1.139>
- Malik, B. (2016). Philanthropy in Practice: Role of Zakat in the Realization of Justice and Economic Growth. *International Journal of Zakat*, 1(1), 64–77. <https://doi.org/10.37706/ijaz.v1i1.7>
- Miah, A. A. (2019). Integration of Zakat and Awaqf for Poverty Alleviation and Development. In *Revitalization of Waqf for Socio-Economic Development, Volume I* (pp. 215–242). Springer International Publishing. https://doi.org/10.1007/978-3-030-18445-2_11
- Rahmadinda, A. S., & Budiman, M. A. (2024). Pengukuran Indeks Desa Zakat dalam mendukung program Zakat Community Development. *Indonesian Journal of Applied Accounting and Finance*, 4(1), 167–178. <https://doi.org/10.31961/ijaaf.v4i1.14755>
- Sari, D. F., Beik, I. S., & Rindayanti, W. (2019). Impact of Zakat Distribution as a Reduction In Poverty Case Study in the Province of West Sumatra. *International Journal of Zakat*, 4(2), 1–12. <https://doi.org/10.37706/ijaz.v4i2.180>
- Widiastuti, T. (2022). Developing an integrated model of Islamic social finance: Toward an effective governance framework. *Heliyon*, 8(10). <https://doi.org/10.1016/j.heliyon.2022.e10383>