

THE ROLE OF BAZNAS IN EMPOWERING EDUCATION IN CENTRAL TAPANULI DISTRICT

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Abstract

This study aims to analyze the role of the National Zakat Agency (BAZNAS) in empowering community education in Central Tapanuli Regency, by highlighting socio-educational conditions, strategic programs, implementation, and obstacles in their implementation. This study uses a qualitative approach with a phenomenological method. Data collection techniques are carried out through observation, in-depth interviews, and documentation. Data analysis involves the stages of data reduction, data presentation, and drawing conclusions. The results of the study indicate that BAZNAS Central Tapanuli has five main programs, one of which is the "Smart Central Tapanuli Regency" program which is specifically aimed at supporting access to education for the underprivileged. This program has helped mustahik in the form of scholarships and school equipment assistance, as well as encouraging the sustainability of education for underprivileged children. However, it was found that the optimization of productive zakat in the education sector has not been running optimally due to the lack of public understanding and trust in zakat institutions, as well as limited program socialization. Nevertheless, BAZNAS has shown a significant contribution in alleviating the burden of education for mustahik through collaboration with UPZ, the Social Service, and KUA. This study confirms that professional and transparent zakat management can be a strategic instrument in improving the quality of education and strengthening the social capacity of the community. This finding recommends the need to strengthen productive zakat programs based on education, increase zakat literacy, and strengthen institutional synergy.

Keywords: Zakat, Empowerment, People

INTRODUCTION

Zakat is one of the important instruments in the Islamic economic system that has a strategic role in building social welfare, overcoming inequality, and empowering society. In the modern context, zakat is not only understood as a ritual obligation, but also as a mechanism for fair distribution of wealth to support sustainable development, including in the field of education (Qardhawi, 2005; Hafidhuddin, 2002). Education as the main pillar in human

development is greatly influenced by the existence of equitable economic access. In economically vulnerable communities, many children from mustahik families face serious obstacles in continuing their education due to limited funds.

Within this framework, the National Zakat Agency (BAZNAS) is present as an institution that has a mandate to manage zakat professionally, effectively, and accountably as regulated in Law Number 23 of 2011 and strengthened by Government Regulation Number 14 of 2014. BAZNAS is expected not only to be a distributor of social assistance, but also as an empowerment agent that can change the socio-economic conditions of mustahik sustainably, including in supporting education through productive zakat programs and educational assistance.

However, various studies show that the implementation of zakat in the education sector is not optimal. Zakat distribution is still dominated by the consumptive aspect, while efforts to encourage long-term education-based empowerment still face obstacles such as low zakat literacy, lack of public trust, and limited institutional synergy (Dyarini & Jamilah, 2017). In addition, in a local context such as in Central Tapanuli Regency, the potential of zakat as an alternative solution for funding education for the poor has not been studied in depth.

Based on this background, this study focuses on answering the main question: What is the role of BAZNAS of Central Tapanuli Regency in empowering community education through zakat management and distribution? By making the local context the focus of the study, this study seeks to fill the gap in empirical studies regarding the effectiveness of zakat programs in supporting mustahik education, while also contributing to the formulation of more inclusive and sustainable zakat management policies.

With a qualitative approach and phenomenological method, this study aims to explore the practices, challenges, and strategies of zakat distribution in education by BAZNAS, as well as its impact on improving access and quality of mustahik education in Central Tapanuli. It is hoped that the results of this study can provide a conceptual and practical basis for strengthening the role of zakat as an instrument for educational empowerment.

RESEARCH METHOD

This study uses a qualitative approach with a phenomenological method to describe and understand in depth the experiences, perceptions, and meanings held by zakat management actors regarding the role of BAZNAS in empowering community education in Central Tapanuli Regency. The phenomenological approach was chosen because it is in accordance with the research objectives to explore the subjective meaning of informants regarding the practice of collecting, managing, and distributing zakat, especially in the context of increasing access to education for *mustahik*.

The research subjects were selected purposively with the following criteria: (1) active administrators of BAZNAS Central Tapanuli Regency who are directly involved in the planning and implementation of the education zakat program; (2) muzakki who distribute their zakat through BAZNAS; and (3) mustahik who receive education assistance from the BAZNAS program. In this case, the main informants consisted of Deputy Chairmen I and II of BAZNAS and several mustahik who received education assistance. Data collection techniques were carried out through semi-structured in-depth interviews, field observations, and documentation of relevant programs.

The collected data were analyzed using the interactive model of Miles and Huberman (2014) which consists of three main stages: (1) data reduction, namely the process of selecting, simplifying, and transforming raw data into narrative form; (2) data presentation, namely organizing data in narrative descriptive form to facilitate interpretation of meaning; and (3) drawing conclusions and verification, which are carried out repeatedly through reflection on patterns that emerge during the analysis process.

To ensure the validity of the data, this study uses several qualitative validity techniques, namely:

1. Source triangulation, by comparing information from BAZNAS administrators, muzakki, and mustahik;
2. Technique triangulation, by combining the results of interviews, observations, and documentation;
3. Member check, namely confirming the results of the interpretation to the informant to ensure the appropriateness of the meaning;
4. Audit trail, by recording the process of data collection and analysis systematically to maintain transparency and accountability of the research.

This method allows researchers to capture the complex social realities related to the distribution of educational zakat, as well as provide a contextual and in-depth understanding of the challenges and potential for optimizing the BAZNAS program in improving the quality of education for poor communities in the regions.

RESULT AND DISCUSSION

The Role of the National Alms Agency (BAZNAS) in Empowering the Community in Central Tapanuli Regency

Based on the results of interviews and program documentation, BAZNAS of Central Tapanuli Regency has implemented various community empowerment programs, one of which is through the "Smart Central Tapanuli Regency" program which is the main initiative in supporting access to education for mustahik groups. This program is realized in the form of providing education scholarships, school equipment assistance, and continued financing for students from underprivileged families.

The implementation of this program shows that BAZNAS does not only act as an institution for distributing zakat funds, but also as a facilitator for increasing social mobility. This is in line with Qardhawi's (2005) thinking that zakat, when managed with the principle of empowerment, can be a sustainable social investment, including in building human resources through education.

From the results of observations, the educational assistance provided has helped dozens of students from underprivileged families to continue their formal education. Several mustahik admitted that they were able to complete their high school education because of assistance from BAZNAS. However, the distribution of this program is still limited to the consumer category. There has not been any visible model of productive zakat based on education, for example through revolving scholarships, student skills training, or support for honorary teachers from among mustahik.

The distribution of zakat carried out by BAZNAS of Central Tapanuli Regency is to help muzakki and philanthropists in distributing zakat through programs that aim to foster a sense of social concern for others. BAZNAS also aims to help improve the welfare of the community in Central

Tapanuli Regency so that the community feels helped by the existence of the BAZNAS institution. The mechanism carried out by BAZNAS of Central Tapanuli Regency to distribute zakat funds is in several ways, namely (Supratman, 2024):

1) Direct distribution of zakat funds.

Direct distribution of zakat funds is by directly providing aid funds such as natural disasters, fires, tornadoes and floods. From the disasters that occurred, BAZNAS directly distributed zakat funds to mustahiq without having to make a request because it was urgent. The amount of assistance provided varies, adjusted to the level of damage experienced by this program in conjunction with the social service.

2) Distribution of zakat funds by calling mustahiq to BAZNAS

Distribution of zakat funds by calling mustahiq to BAZNAS where previously mustahiq has taken the requirement form that must be filled in and fulfilled the provisions and procedures applicable at BAZNAS Tapanuli Tengah Regency, after the provisions and procedures are implemented by mustahiq which is then verified and reviewed in the field (survey) by the distribution team and the determination of the decree (SK) approved by the advisory board and then mustahiq is called to BAZNAS to receive the financial assistance proposed by the relevant mustahiq. The funds distributed by this assistance vary depending on the type of assistance provided.

3) Distribution of zakat funds through empowerment

The distribution of zakat through empowerment is by collaborating with the Zakat Collection Unit (UPZ), Social Service (DINSOS) and Religious Affairs Office (KUA), in this case the Zakat Collection Unit, Social Service and Religious Affairs Office have conducted field reviews (surveys) and selected mustahiq who are truly entitled to receive the zakat funds. The distribution of zakat funds through empowerment like this is expected by BAZNAS to make it easier to distribute zakat funds.

From the results of the interview above, it can be concluded that the mechanism for distributing zakat funds has been carried out well through the three methods as explained above, and BAZNAS also cannot carry out its duties alone, therefore there needs to be empowerment/cooperation with UPZ, Social Service and Religious Affairs Office so that zakat funds can be distributed evenly in each region.

It can be concluded that BAZNAS has played a role in the welfare of the community, although in BAZNAS Tapanuli Tengah Regency, the distribution of zakat has not been maximized for the welfare of the community, BAZNAS has distributed zakat funds as much as possible and provided assistance to the right people and those in need, with the assistance provided by BAZNAS many children can continue their education, there are also people who have recovered from their illnesses, as well as those affected by disasters have also been helped by BAZNAS Tapanuli Tengah Regency, and many more have received and been helped by assistance from BAZNAS.

Program Implementation at BAZNAS Central Tapanuli

In this case, the people of Tapanuli Tengah Regency who receive zakat from BAZNAS must know what things must be done so as not to misunderstand the essence of the zakat. In another statement, it is stated that there are things that must be known by the recipient of zakat, namely:

First; he should realize that Allah SWT. requires the distribution of zakat to him, so that his mind is not divided and he can focus his energy and thoughts only on Allah SWT. and the Hereafter. However, considering also that Allah SWT. with His wisdom has empowered various kinds of needs and desires of lust over His servants, while all of that can make their minds branch out, then He with His mercy has determined the bestowal of a gift for those who can fulfill these needs. Namely, by multiplying the wealth of a person among them so that it becomes a means of fulfilling their needs, in addition to giving them the opportunity to carry out obedience to Him. So, among them there are those whom He bestows with wealth as a trial and test (trial and calamity), then they fall into danger. But there are also those whom He loves, then He takes care of them from the evils of the world as a nurse who lovingly cares for her patient. So, Allah removes from them the luxuries of the world, then Allah determines for them only what they need, through the hands of the rich. So that their burden becomes light. Likewise, the difficulty of collecting wealth and maintaining it is imposed on the rich, while the benefits are enjoyed by the poor. With that, the poor free themselves from all busyness other than the busyness of worshipping Allah and preparing themselves for what happens after death. On the one hand, they are not diverted to the vanities of the world, and on the other hand, they are not preoccupied with poverty, from preparing themselves. That is the peak of all pleasures. So, it is the duty of the poor to realize the level of pleasure of poverty that they experience. Besides, he must believe that Allah's gift to him in taking away the luxuries of the world from him, is much greater than if he had given him wealth.

Second; The recipient should thank the giver and wish him well. However, his thanks and prayers for the giver should not exceed the limits appropriate for him as a mere intermediary. And that, he is nothing more than a means of conveying Allah's blessings to him. Indeed, it cannot be denied that the giver has the right to it, because he has been made a means and intermediary by Allah.

Fear of Allah causes the soul to receive thuma'ninah; he will be patient when trials come and he will be grateful when blessings arrive. He put his trust in Allah, surrendered with all his heart and believed that Allah would not disappoint him. Such a stance caused him to never give up on God's grace. Human experience has repeatedly shown that difficulties do not just remain difficult, in fact life is a change between difficult and happy. Because belief is so firm, doors that are closed to others but to people who are devout become open. God will not allow the treasury of a person who trusts to run dry; when it's close to dry, new, unexpected help just comes. Things like this cannot be explained, but they can be proven. Therefore, whatever our circumstances, happy or difficult, don't forget to remember God. Don't neglect the five daily prayers, because this is very important for life.

Obstacles faced by BAZNAS in Collecting and Distributing Zakat in Central Tapanuli Regency

BAZNAS faces various obstacles in collecting and distributing zakat, especially for the education sector. The main obstacles in collection are the low level of zakat literacy in the community, as well as the transfer of authority for zakat for civil servants which is now channeled directly to the center or vertical agencies without going through the regional BAZNAS. This has an impact on reducing funds that can be allocated for local education programs.

In terms of distribution, there is still a gap between the amount of funds available and the number of mustahik who need education assistance. In addition, the lack of understanding of mustahiq regarding the essence of zakat for education is also an obstacle. Some recipients still

view assistance as a consumptive right, not as empowerment capital. In fact, according to Wibisono (2015), the success of zakat as a tool for empowerment is largely determined by the readiness of mustahik in utilizing assistance for self-development.

There is also information regarding the obstacles, disturbances, and problems faced in managing zakat relevant to the obstacles stated above. For this reason, at least two aspects related to the risk of distribution need to be noted, namely from the side of the zakat manager or institution itself and from the side of the negative impact of distributing zakat funds to mustahik. From the side of the zakat manager or institution, it is mandatory to ensure that the process of distributing zakat funds is in accordance with the agreed operating procedure system. Distribution of zakat funds must have clear and measurable indicators. Things that need to be clarified in the distribution of zakat funds include; standard indicators for mustahik, poverty limits, effectiveness and efficiency of fund distribution, distribution deadlines, service standards, operational cost ratios of distribution programs and others. In other words, the principles of Good Governance such as transparency, accountability, responsibility, legal certainty, professionalism, proportionality, and others must be implemented in zakat management. Moreover, zakat is a form of worship (not just managing finances). In the context of zakat management, it must pay attention to sharia compliance (Dyarini, S.J., & Jamilah, S. 2017).

In collecting zakat funds from muzakki, zakat institutions will face several risks, including the risk of trust from muzakki when entrusting their funds to zakat institutions. There are still many people who do not believe that the funds they will entrust will reach the mustahik directly, both in terms of the quantity of funds and the accuracy of the delivery of the funds. The community assumes that the nominal value of their zakat will be reduced when distributed to the mustahik for administrative matters. In addition, the community also does not know where their zakat funds will be distributed or in other words, there is no transparency in which regions the zakat funds will be distributed to. This is what makes the community less confident that their zakat funds will be right on target according to the community's expectations so that the community feels more satisfied and calm if their zakat funds are distributed individually. (Dyarini, S.J., & Jamilah, S. 2017).

The above risks are due to the lack of socialization and education to the community regarding the duties and profile of zakat institutions and the advantages obtained by entrusting their zakat funds to zakat institutions. Based on the public's assumption about zakat institutions, zakat institutions already have lists of people who are entitled to receive zakat funds and zakat institutions have made a priority list of people who will be channeled to zakat first. This is what needs to be socialized to the community. Another factor causing the above risks is the lack of education and supervision of human resources of zakat institutions (amil or zakat officers). Amils need to be given education on how to receive zakat funds from the community, both from the administrative process and from the process of collecting zakat funds from the community (whether they are sorted or mixed together). In the process of managing funds, zakat institutions are tasked with ensuring that the zakat funds received are able to meet the number of zakat recipient posts. Zakat institutions will try to ensure that the zakat funds they have collected can be distributed to the posts (ashnaf) in accordance with those recommended and determined by Islamic law.

In the process of managing these funds, zakat institutions will face the risk that the amount of funds collected will not match the number of mustahiq they have registered. This can happen because the number of priorities for the mustahiq is too large and it can also be because

the amils are not skilled enough in distributing the funds they have collected. (Dyarini, S.J., & Jamilah, S. 2017). In addition, related to the function of the zakat funds, zakat institutions have so far only managed funds for mustahiq for consumptive purposes only, not for productive purposes that can be sustainable. From these facts, it can be said that zakat institutions can also face the risk of managing productive zakat funds that are still lacking (not appropriate). In the process of distributing zakat funds, zakat institutions will face the risk of not being on target and the level of efficiency and effectiveness of distribution being lacking. The risk of being less than targeted can be caused by the lack of data on mustahiq who are included in the eight ashnaf. This can happen because the zakat amil does not understand the criteria of each group of the eight ashnaf. In addition, this can also happen because the zakat amil who is tasked with distributing the zakat funds is not trustworthy. As a result, the distribution of zakat funds becomes uneven and there will be parties who are wronged. (Dyarini, S.J., & Jamilah, S. 2017).

The findings above indicate that BAZNAS of Central Tapanuli Regency has shown a commitment to directing the distribution of zakat for the education sector. However, the orientation of the program is still more in the spectrum of charitable assistance, not touching on the transformative aspect as emphasized in the Community Empowerment Model approach (Zubaedi, 2013). The ideal education empowerment model includes aspects of mentoring, vocational training, and the development of a productive zakat-based learning ecosystem.

When associated with the Sustainable Livelihood Framework theory, zakat allocated for education should be able to strengthen the human capital of mustahik in the long term. In this context, scholarship assistance is only an entry point; Productive and collaborative follow-up steps need to be systematically designed by BAZNAS together with educational institutions. In general, BAZNAS programs have contributed to increasing access to basic education for poor families in Central Tapanuli. However, in terms of long-term effectiveness, there has been no visible pattern of sustainable empowerment. This study confirms that optimizing zakat in educational empowerment requires a transformation of the approach from charitable to productive, increasing zakat literacy, and strengthening synergy between BAZNAS and local education stakeholders.

CONCLUSION

This study concludes that the National Zakat Agency (BAZNAS) of Central Tapanuli Regency has played an important role in distributing zakat funds to support community welfare, especially through education programs such as Smart Central Tapanuli Regency. This program has provided educational assistance to mustahik, both in the form of scholarships and learning equipment, which has significantly helped improve access to education for children from underprivileged families.

However, the use of zakat for education empowerment is still dominated by a charitable approach and has not yet touched on the productive zakat aspect optimally. Limited community zakat literacy, minimal innovation in independence-based programs, and less than optimal synergy between institutions are inhibiting factors in realizing sustainable education programs. On the other hand, the zakat distribution mechanism implemented by BAZNAS has demonstrated the principles of transparency and accountability, but its scope still needs to be expanded to reach vulnerable groups that have not been systematically recorded.

Thus, the role of BAZNAS in education empowerment needs to be improved through:

1. Transformation of the zakat program from consumptive to productive in the education sector;
2. Increasing zakat literacy among muzakki and mustahik to strengthen public trust in zakat management institutions;
3. Strengthening synergy between BAZNAS and educational institutions, local governments, and the private sector in developing zakat-based education programs; and
4. Developing a technology-based education mustahik data collection system so that distribution is on target and sustainable.

The theoretical implications of this study indicate that zakat is not only a spiritual instrument, but also a strategic socio-economic capital in building human capital in the region. Meanwhile, the practical implication is the need to strengthen zakat governance that is more inclusive, adaptive, and responsive to the educational needs of the poor.

This study provides an initial contribution to understanding the effectiveness of zakat management in the education sector, but is still limited to one region. Therefore, further comparative research in various regions is needed to formulate an ideal model for sustainable and empowerment-based zakat management in education.

SUGGESTION

Based on the findings and conclusions of this research, several suggestions are proposed to enhance the role of BAZNAS in educational empowerment, particularly in Central Tapanuli Regency:

First, BAZNAS should transform its zakat distribution model from a consumptive to a productive approach, especially in the education sector. While the provision of direct assistance such as scholarships and school supplies is essential, a long-term impact can be achieved through programs that promote educational sustainability, such as revolving scholarships, skill development initiatives for students, and support for informal learning.

Second, public literacy regarding zakat needs to be improved. A lack of understanding about the function and benefits of zakat institutions has led to low participation from potential muzakki and limited trust in zakat distribution. BAZNAS should intensify its community outreach, using both offline and digital platforms to build trust, explain transparency mechanisms, and demonstrate the impact of educational zakat programs.

Third, institutional synergy must be strengthened. BAZNAS cannot work in isolation; it requires collaboration with regional education offices, religious institutions, social welfare departments, and local zakat collection units (UPZ). Inter-agency cooperation would enable better identification of educational needs, improved data integration of eligible mustahik, and more effective distribution of resources to underserved areas.

Fourth, BAZNAS is encouraged to implement a digitalized, data-driven system for managing mustahik in education. Accurate and real-time data can help ensure equitable, targeted, and accountable distribution of educational zakat funds. This system should include tracking of educational outcomes for recipients to assess the long-term effectiveness of the programs.

Lastly, future research is recommended to conduct comparative studies on zakat-based educational programs across different regions. Such studies would help formulate a

standardized, yet adaptable, model for educational empowerment through zakat, allowing it to be replicated in other underprivileged communities throughout Indonesia.

By adopting these suggestions, BAZNAS can significantly contribute to breaking the cycle of poverty through education and reinforcing its role as a strategic institution in human capital development.

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