

Transforming Lives: The Impact of BAZNAS Microfinance on Poverty Reduction in West Nusa Tenggara

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ABSTRACT

This study aims to analyze the role of BAZNAS Microfinance Desa in alleviating poverty in the West Nusa Tenggara region. Poverty is a multidimensional issue that necessitates comprehensive solutions, including economic empowerment. BAZNAS Microfinance Desa (BMD) supports micro-entrepreneurs through funding and mentorship, with the objective of enhancing the income and economic independence of mustahik. This research employs descriptive qualitative methods, utilizing data collection through interviews and observations. The findings indicate that the BAZNAS Microfinance Desa program significantly contributes to increasing the income and welfare of mustahik; however, challenges related to access to capital and business development persist. This study reinforces the critical role of BAZNAS Microfinance Desa in facilitating poverty alleviation and highlights the necessity for augmented support and training for entrepreneurs to ensure the sustainability of the program. Furthermore, this initiative greatly assists mustahik in enhancing their business productivity, as it imposes no interest on loans. Additionally, the program plays a vital role in developing the skills and capabilities of mustahik through mentorship and entrepreneurship training.

Keywords: Zakat, Poverty, BAZNAS Microfinance, West Nusa Tenggara

INTRODUCTION

Poverty constitutes a significant social issue that is intrinsically linked to the development of social welfare. Its multidimensional nature manifests economically as a deficiency in resources necessary to fulfill basic life needs and enhance individual welfare (Buchari, 2019). Furthermore, poverty is frequently associated with constraints such as low educational attainment, inadequate health, diminished work productivity, and insufficient income levels, all of which contribute to a cycle of deprivation (Supriatna, 1997).

Based on data from the Central Statistics Agency (BPS, 2024), until March 2024 the number of poor people in Indonesia was still 25.22 million people or

9.03 percent of the total population of Indonesia, which is around 279 million people. This poverty rate is lower than in March 2023, which reached 25.90 million people or around 9.36%. Although the poverty rate decreased from 2023 to 2024, the poverty rate in Indonesia is still quite high in 2024, dominated by eastern Indonesia. The 12 poorest provinces in Indonesia as of March 2024 include: Mountainous Papua (32.97%), Central Papua (29.76%), West Papua (21.66%), East Nusa Tenggara (19.48%), Southwest Papua (18.13%), South Papua (17.44%), Papua (17.26%), Maluku (16.05%), Gorontalo (14.57%), Aceh (14.23%), Bengkulu (13.56%) and NTB (12.91%) (BPS, 2024).

NTB is the province with the 12th largest number of poor people in

Indonesia. The percentage of poor people in March 2024 was 12.91% or around 709.01 thousand people (BPS, 2024). The poverty line in March 2024 was recorded at Rp534,703/capita/month with a composition of the Food Poverty Line of Rp404,637 (75.68 percent) and the Non-Food Poverty Line of Rp130,066 (24.32 percent). On average, poor households in West Nusa Tenggara have 4.14 household members. Thus, the average poverty line per household is Rp2,213,670/household/month (BPS, 2024).

The Indonesian government has undertaken a range of initiatives aimed at alleviating poverty, implementing three key strategies: reducing the financial burden on citizens through social assistance programs, enhancing community income, and addressing specific areas of concentrated poverty. Nevertheless, these governmental efforts are not enough on their own; collaboration and engagement from various stakeholders are vital for effective poverty reduction (Markom, 2020). Furthermore, it is essential to actively involve communities in these initiatives, as their participation is crucial for the success of poverty alleviation efforts across Indonesia.

According to the BAZNAS Welfare Index (IKB) survey conducted by the Center for Strategic Studies (PuskazBAZNAS, 2019), the utilization and distribution of zakat programs have successfully lifted 13,202 individuals from poverty, specifically targeting the primary priority mustahik, who live below the BPS poverty line of 1.9 million IDR per household per month. Furthermore, for the second priority group, classified under the Had Kifayah poverty category—those earning above the BPS poverty line but below the minimum sufficiency threshold of 3.1 million IDR per household per month—BAZNAS has effectively assisted 6,029 individuals in overcoming poverty (BAZNAS, 2020). These efforts underscore the program's impact on

enhancing economic stability and promoting social equity within the community.

One of the community's essential roles in poverty alleviation is to facilitate the redistribution of wealth from the affluent to those in need. A notable program that supports this initiative is BAZNAS Microfinance Desa (BMD). BMD operates under the coordination and supervision of BAZNAS Microfinance (BMFI) at the national level, with the primary aim of providing access to capital, assistance, and development resources for micro, small, and medium enterprises (MSMEs) (Daud et al., 2023). This program plays a crucial role in narrowing the social divide between the wealthy and the poor, serving as an effective platform for promoting equitable income distribution.

BMD Gunung Sari is a specific initiative within this program that focuses on the distribution and effective utilization of zakat in the West Nusa Tenggara region. Given the persistent challenges of poverty in this area, researchers are motivated to conduct a comprehensive study on the role of BAZNAS Microfinance in alleviating poverty within West Nusa Tenggara Province. This research is crucial for understanding how microfinance initiatives can empower communities, foster sustainable economic development, and enhance the overall well-being of marginalized populations in the region. By analyzing the impacts of this program, the study aims to provide valuable insights that could inform future strategies for poverty reduction and wealth distribution.

LITERATURE REVIEW

Poverty is a significant social issue that frequently arises within communities. It is inherently multidimensional, characterized economically by a lack of resources necessary for meeting basic needs and enhancing overall well-being (Daud, 2023). This research is particularly relevant, as Daud's findings indicate that

empowerment activities through the BAZNAS Microfinance Desa (BMD) Gunungsari program have successfully maintained assets through effective coaching. Moreover, BMD plays a crucial role in reducing poverty levels in West Lombok by providing interest-free financing and supporting mustahik groups through administrative facilitation, business training, product development, and ongoing monitoring—all aimed at improving the welfare of mustahik individuals. Mentoring activities are central to achieving the program's objectives.

Poverty also restricts access to employment opportunities, often resulting from production relationships that do not allow for meaningful participation in economic activities. Individuals may find themselves working in exploitative conditions, where their labor does not align with the wages they receive (Arifin, 2020). The impact of poverty on people's well-being is profound, and enhancing the human development index is a crucial step toward reducing and potentially eliminating poverty. Strategies to achieve this include improving the quality of education, healthcare, and living standards (Ronaldo Putra P. S, 2023). According to Sari Wulandari et al. (2022), several factors contribute to poverty, including high population growth rates, rising unemployment, low educational attainment, unequal income distribution, and the adverse effects of natural disasters. This multifaceted nature of poverty underscores the importance of comprehensive strategies for effective intervention.

In Indonesia, various strategies have been implemented to address poverty, including a range of government programs designed to alleviate it. According to research by Nazah et al. (2022), poverty alleviation from an Islamic perspective involves optimizing the acquisition, management, utilization, and empowerment of ZISWAF (Zakat, Infaq,

Sedekah, and Waqf). This research is particularly relevant as it explores how ZISWAF can be effectively managed and leveraged to break the cycle of poverty and enhance its role within communities. Furthermore, a study by Nurfiyanti (2021) highlights that BAZNAS Microfinance Desa develops a working system that respects local wisdom and fosters entrepreneurial capabilities. This system facilitates economic improvement by assisting the impoverished, providing education, and offering capital resources for production activities. The program operates on principles of fairness, which serve as a foundation for the growth of communities engaged in micro and small business clusters. As noted by Salsabiela et al. (2022), BAZNAS Microfinance Desa aims to promote populist economic initiatives, particularly among micro-business operators, by increasing access to capital and business development services. This initiative provides financial assistance based on non-profit principles to stimulate business growth through revolving loans structured as Qardh contracts, which are interest-free (Jasri et al., 2023). Additionally, BAZNAS Microfinance Desa not only facilitates access to capital for MSME players but also engages in mentoring and training programs designed to enhance entrepreneurial skills among mustahik individuals (Puspita et al., 2024). This holistic approach underscores the program's commitment to empowering communities and fostering sustainable economic development.

Islam has a view that one of the efforts in alleviating poverty is with zakat, infaq and sadaqah. The use of this assistance is not only used for needs / consumptive, but it is recommended that it be used productively. ZIS utilization is expected that zakat recipients can produce or innovate continuously, so they can increase their income and be able to get out of mustahik because they are capable (Haryanti, 2020). In research conducted by

Masruri (2023) that the purpose of this program is to alleviate poverty as well as eradicate moneylenders who oppress many small entrepreneurs. BAZNAS Microfinance Desa is the same as an Islamic financial institution which adheres to sharia principles (must avoid usury, gharar and maisir). One form of the role of BAZNAS can be seen from its zakat distribution activities. The distribution of zakat in Indonesia is regulated in Law No. 23 of 2011 articles 25 and 26. Article 25 regulates that zakat must be distributed to mustahik in accordance with Islamic law. Article 26 explains that the distribution is carried out based on a priority scale by taking into account the principles of equity, justice and territoriality. The distribution of zakat in Islam is found in QS. at-Taubah: These distribution patterns are carried out by BAZNAS with the main objective of improving the welfare of the people affected by the Covid-19 pandemic. Where there are two patterns of zakat distribution, the first is consumptive distribution and productive distribution (Pratama, 2021). This research is very relevant to the research to be carried out, namely related to productive distribution through BAZNAS Microfinance Desa. Through productive programs, it can reach productive sources and obtain the goods and services needed. It can also be said that the theory of zakat in reducing poverty makes sense, because mustahik has additional income, be it additional business capital or to meet their needs, of course, if this spirit of helping is done istiqomah, then poverty and income inequality will be reduced.

The positive impact of the BAZNAS Microfinance Desa program has been felt directly by the mustahik and the environment outside the mustahik. The social impact indicator that has the greatest monetization value is the impact of increasing mustahik income where there is an average increase / increase in mustahik income during the program period. The social impact indicator that is the lowest or

not felt by the mustahik is the impact of increasing assets, in other words, the assets owned by mustahik have not increased with the intervention of the BAZNAS Microfinance Desa program (Asmita, et.all, 2020).

METHODOLOGY

The research conducted in this study employs a qualitative method with a descriptive approach. Given that the research problem pertains to social issues, the researcher actively engaged in the field to conduct observations, interviews, and collect documents from the community of zakat recipients. All gathered data were subsequently analyzed using a descriptive framework. According to Bogdan and Taylor (as cited in Moleong, 2006), qualitative methods are defined as research procedures that yield descriptive data in the form of written or spoken words from individuals, along with observable behaviors. Sugiyono (2008) further explains that qualitative research is grounded in post-positivist philosophy and is utilized to study natural conditions, where the researcher serves as the primary instrument for data collection and analysis. This methodological approach allows for a deeper understanding of the social dynamics at play within the zakat recipient community, enabling a richer interpretation of their experiences and challenges.

Qualitative research aims to provide an in-depth explanation of a phenomenon through in-depth data collection. This research does not prioritize the size of the population or the number of samples, even the samples used are very limited. As long as the data collected is deep enough and able to explain the phenomenon under study, there is no need to look for or add other samples. Research with qualitative methods emphasizes the depth (quality) of the data, not the amount (quantity) of data (Kriyantono, 2009).

The initial stage of qualitative data analysis involves organizing data obtained from interviews, field reports, and other supporters to facilitate understanding and presentation to others. Presentation of data is the result of the collection of information and data that allows for the drawing of conclusions. The final step in qualitative data analysis is drawing conclusions and verifying. Conclusions in qualitative research include new findings that have never been explained before. The process of collecting and analyzing data begins with collecting information so that objects that were originally unclear then become clearer after research, so that conclusions can be drawn (Khumaira, 2023).

RESULTS AND DISCUSSION

Results

Based on the data obtained from the results of interviews that we conducted with mustahik BAZNAS Microfinance Gunung Sari Village West Nusa Tenggara province, the following characteristics of respondents were obtained:

Table 1. Characteristics of Mustahik Respondents

No	Gender	Freq	Percentage
1	Female	20	100%
2	Male	0	0%
Total		20	100%
No	Age (y.o)	Freq	Percentage
1	16-30	0	0%
2	31--40	6	30%
3	41-55	14	70%
4	56-74	0	0%
Total		20	100%
No	Education	Freq	Percentage
1	SD	3	15%
2	SMP	8	40%
3	SMA	9	45%
4	Dipl./Bachelor	0	0%
Total		20	100%

Based on the table of characteristics of mustahik respondents above, the respondents of this study

consisted of 100% women with a total of 20 respondents, with an age range of 30-55 years and a relatively low level of education. The data shows that there are still many women who contribute to the household economy due to the lack of income of the head of the family in accordance with the Central Statistics Agency (BPS) report which says that the amount of the Poverty Line per household on average is IDR 2,213,670, - / household / month. Based on the results of interviews with Zein (2024) as the companion of the BAZNAS Microfinance Desa (BMD) program in Gunung Sari, the distribution of zakat funds is aimed at encouraging mustahik business productivity so that it can increase income even with limited education levels.

Based on the research data obtained, it can be seen the average income value of 20 respondents of the BAZNAS Microfinance Desa (BMD) program before and after productive zakat fund assistance. The following is the average income data from partners:

Table 2. Mustahik Income Statistics

No	Type of Income	Minimum	Maximum	Average
1	Before zakat fund assistance	Rp. 500.000	Rp. 3.500.000	Rp. 1.630.000
2	After zakat fund assistance	Rp. 1.400.000	Rp. 4.500.000	Rp. 2.685.000

The table shows the change in income before and after receiving zakat fund assistance which reflects the positive impact of zakat in improving the economic welfare of recipients. Before the zakat fund assistance, the minimum and maximum income range is Rp 500,000 to Rp 3,500,000 with an average income of Rp 1,615,000. after receiving zakat fund assistance, the income range increases to Rp 1,400,000 to Rp 4,500,000, with an average income reaching 10.55%. The increase in income shows that zakat fund assistance plays an important role in increasing the economic capacity of

recipients and allows them to be better able to fulfill their needs and reduce the level of social inequality.

Table 3. Type of Business of Mustahik Respondents

No	Name	Gender	Business
1	Zuriatun	Female	Cake
2	Farida	Female	Laundry
3	Marhaini	Female	Lundry
4	Tia Sulistiawati	Female	Laundry
5	Baiq.Erna Rofika	Female	Cake
6	Baiq.Ririn Anistia	Female	Selling rice
7	Jalnah	Female	Cake
8	Izmi riandini	Female	Laundry
9	Baiq Mainun	Female	Cake
10	Rukmin	Female	Cake
11	Hariyati	Female	Grocery store
12	Baiq Marlina	Female	Grocery store
13	BQ. Septiana	Female	Grocery store
14	Lisna eka wati	Female	Grocery store
15	Muslimah	Female	Grocery store
16	Sartika	Female	Grocery store
17	Mustianah	Female	Grocery store
18	BQ. Sumiati	Female	Grocery store
19	BQ. Weni S	Female	Grocery store
20	BQ. Sukmawati	Female	Grocery store

Based on the data from table 3, it can be seen that out of 20 respondents, most of them have businesses as pastry cook, laundry, grocery stores, and rice sellers. There are 5 people or around 25%

of respondents who open a Cake business/pastry cook, then 4 people or 20% of respondents who open a laundry business, 1 person or 0.5% of respondents whose business is a rice seller, and 10 people or 50% of respondents who open a business in the form of a grocery store. So that from this data it can be concluded that most of the partners of BAZNAS Microfinance Gunung Sari Village have a grocery store business. Based on an interview with one of the respondents, Rofika (2024), it was noted that most of BMD Gunung Sari's partners are grocery and snack shops. Since these partners are located in rural areas, there has been an increase in the number of grocery stores, which aligns with the local conditions and environment. The primary target market consists of village mothers who are seeking basic necessities, such as groceries.

Discussion

Distribution System of BAZNAS Microfinance Desa Assistance to the Community

The BAZNAS Microfinance Desa (BMD) program is designed to alleviate poverty and enhance community welfare, particularly for underprivileged micro-entrepreneurs. This initiative emphasizes economic empowerment by providing capital assistance to small and medium enterprises (SMEs), thereby reducing reliance on loan sharks and fostering the income and economic independence of mustahik (zakat recipients).

Assistance is distributed through various methods, including the provision of interest-free, productive financing aimed at developing a range of businesses, such as agriculture, animal husbandry, and other micro, small, and medium enterprises (MSMEs). In addition to financial support, the program offers training and workshops designed to improve skills and the overall quality of

businesses. This training encompasses enhancing both managerial and technical skills for entrepreneurs.

Zakat funds are allocated using a group financing model, which organizes mustahik into clusters based on their business types. This structure facilitates better supervision and support. Furthermore, the progress and activities of the supported partners are reported to BAZNAS on a monthly basis, ensuring transparency and accountability in the utilization of funds (Siduppa et al., 2021). Through this comprehensive approach, the program not only addresses immediate financial needs but also invests in the long-term sustainability and growth of local enterprises.

According to observations and interviews with Shobrun (2024), an assistant from BAZNAS Microfinance Desa, the distribution of zakat funds through the BAZNAS Microfinance Desa Gunung Sari employs a group financing model. This approach involves organizing mustahik into groups based on their residential locations to facilitate better supervision and support. Once the zakat funds are allocated, the mustahik receive ongoing assistance and evaluation regarding the use of funds, business productivity, marketing and branding strategies. The distribution of zakat funds is intended for eight asnaf categories: fakir, poor, amil, muallaf, riqab, gharimin, fisabilillah, and ibnu sabil.

As mustahik businesses grow and generate profits, they are required to repay the zakat funds without interest into a cash storage system referred to as Baitul Makmur. Baitul Makmur serves as a repository for the funds returned by the mustahik and will subsequently be redistributed to support new business capital. Thus, the repayment of zakat funds does not go directly to BAZNAS but is stored in Baitul Makmur instead.

Furthermore, Shobrun (2024) explains that if a mustahik experiences financial losses, there are no penalties

imposed. BAZNAS Microfinance Desa has established a two-step response protocol for such situations. First, the accompanying assistant will intensify their support, even extending the time limit for assistance. Additionally, if further capital is needed, it may be provided again. However, if a mustahik incurs losses more than three times, BAZNAS will implement the second step: terminating their partnership (Shobrun, 2024). This structured approach not only supports the financial sustainability of mustahik but also emphasizes the program's commitment to fostering responsible financial practices.

The Role of BAZNAS Microfinance Desa (BMD) Gunung Sari in Reducing Poverty

Interviews and analysis indicate a notable increase in the income of the beneficiary community (mustahik) associated with BAZNAS Microfinance Gunung Sari Village following their receipt of capital assistance. The community has expressed that the interest-free loans provided by BAZNAS Microfinance Desa have been instrumental in their economic upliftment. One respondent, Farida (2024), remarked, "The capital assistance we receive is incredibly helpful and does not burden us since there is no interest. We are also provided with training and support for our business endeavors, which has significantly enhanced our income and well-being without the worry of loan interest." This aligns with research conducted by Salsabiela (2022), which indicates that the BAZNAS Microfinance program has widespread benefits within the community. The program not only creates job opportunities but also empowers mustahik partners who initially encountered significant economic challenges. Many of these individuals, who once struggled to secure capital and lacked a reliable source of income, have successfully transitioned

into self-sufficient and empowered members of their communities.

This transformation underscores the significant impact that targeted financial assistance and comprehensive training can have on improving economic stability and fostering independence among underserved populations. By providing the necessary resources and support, such programs play a crucial role in breaking the cycle of poverty and promoting sustainable development within these communities.

This research builds on the previous work of Daud (2023) regarding the role of the BAZNAS Microfinance Desa program in reducing poverty in West Lombok. The primary objective of this study is to analyze how BMD Gunung Sari contributes to poverty alleviation. Both studies highlight the importance of improving the welfare of mustahik and the effectiveness of BMD Gunung Sari in addressing poverty. Daud (2023) found the result of research emphasizes that the role of the BAZNAS Microfinance Desa (BMD) Gunungsari program involves mapping underprivileged areas. Program assistants conduct assessments to determine whether a given area meets specific eligibility criteria for financing. When the conditions are satisfied, the area qualifies for funding, which is provided in the form of interest-free business capital loans.

Additionally, the program includes mentoring activities aimed at enhancing the capabilities of mustahik. These mentoring sessions focus not only on business development but also on spiritual growth, encouraging mustahik to participate in general studies to broaden their knowledge. This holistic approach reinforces the program's commitment to empowering individuals economically while fostering personal development, ultimately contributing to more sustainable poverty reduction in the region.

CONCLUSIONS

BAZNAS Microfinance Desa (BMD) Gunung Sari program plays a crucial role in reducing poverty and enhancing community welfare, particularly among micro-entrepreneurs. By providing capital and business support, the program has successfully increased the income of many mustahik, enabling them to achieve a more decent and independent lifestyle. However, challenges remain, including limited access to larger capital and the need for more intensive training to bolster entrepreneurial skills. Ongoing support, monitoring, and development are essential for the program's long-term effectiveness and sustainability. This initiative demonstrates that well-managed productive zakat can be a strategic solution for poverty alleviation in the region.

Analyzing the impact of the BAZNAS Microfinance program in the Province of West Nusa Tenggara shows a positive effect on the increase in mustahik income. Mustahik's income before and after receiving capital assistance shows that prior to support, incomes ranged from Rp 500,000 to Rp 3,500,000, with an average of Rp 1,615,000. Post-assistance, incomes increased to between Rp 1,400,000 and Rp 4,500,000, reflecting a 10.55% average increase. This data highlights the effectiveness of BAZNAS Microfinance Desa in reducing poverty and providing positively impact in society. It is hoped that the program will continue to thrive, promoting community welfare, reducing social inequality, and ensuring equitable income distribution, allowing people to prosper in Indonesia.

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