

The Effect of Bengkulu Makmur Program at BAZNAS Bengkulu Province on Welfare and Its Implications for Mustahiq's social Care

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ABSTRACT

Purpose – The purpose of this study is to examine and analyze partially the influence of the Bengkulu Makmur program on welfare and social care, and how welfare mediates the effect of the Bengkulu Makmur program on *mustahiq* social care.

Design/methodology/approach - This study uses an empirical juridical approach with a descriptive analytical method. Data collection techniques used observation, questionnaires, and documentation with statistical data analysis IBM SPSS 25. The population is all BAZNAS *mustahiq* in Bengkulu province to talking 4,234 *mustahiq*. While taking samples using purposive sampling technique, namely as many as 175 samples.

Findings – The research results show that (1) The Bengkulu Makmur program has a positive and significant effect on social care, meaning that as the Makmur program increases, *mustahiq* care more, (2) The Bengkulu Makmur program has a positive and significant effect on the welfare of *mustahiq*, (the more the Makmur program, the more prosperous the *mustahiq* will be), (3) *Mustahiq*'s welfare has a positive and significant effect on *mustahiq*'s social care, (the more prosperous the *mustahiq* is, the greater his concern for the environment), and (4) Welfare of *mustahiq* mediates the influence of the Bengkulu Makmur Program and social care in a positive and significant way (the more Makmur programs increase, the *mustahiq*'s welfare and care for the environment also increase).

Practical implications – Helping future researchers to conduct analysis related to the evaluation of zakat distribution policies. This research can help other researchers to understand the relationship between welfare and social care for *mustahiq*.

Originality/value - This paper seems to relate social concern to the implications of an influence of the zakat program, especially the Makmur Bengkulu program on the welfare of *mustahiq*.

KEYWORDS: Bengkulu Makmur, Welfare, Social Care, Zakah, Islamic philanthropy.

1. INTRODUCTION

Social Care is an empathetic attitude towards the circumstances of others that arises in a person. Social care is a necessity in community life. Because human birth is welcomed by others, the smooth running of *muamalah* activities also depends on others, until death is also taken care of by others. Explore the phenomena that occur that humans cannot live without other people, both from political, economic, cultural, and religious aspects (Arif et al., 2021). Another opinion says that social life contains a holistic nature that is supported by several individuals, groups, organizations, and other legal entities such as religion, ideology, economics, politics, education, and culture (Mukhlis, 2011).

Examples of social care are working together, helping each other, taking care of each other, and caring for others. Conversely, there are also people who are selfish no longer show social concern for the surrounding environment, such as *Negativism*, resisting behavior, aggression, disputing/fighting, teasing, competition, cooperation, Ascendant behavior, and selfishness. Though the aspect of social care is a person's physical and psychological activity towards others or vice versa in order to meet themselves or others in accordance with social demands.

In contrast to some *mustahiq* of Bengkulu province which has a low level of concern so that it is more selfish than others. This is because the poverty he felt required concern from others, then did not have time to adapt to many communities in order to meet daily needs. Most *mustahiq* live in remote environments or far from the community in order to maintain livestock and gardens as a living result. It is known that a higher percentage of scores were obtained from productive zakat assistance, namely agricultural equipment obtained 22%, livestock kendang obtained 21%, business capital obtained 18%, business carts obtained 17%, livestock obtained 13%, fisheries empowerment obtained 9%.

Social care can increase if there is an improvement in life, such as an increase in welfare. From this, it can be seen that increased welfare can make someone willing to share what he has. Related to this, the National Amil Zakat Agency (BAZNAS) has made efforts to improve the welfare of *mustahiq* through the Makmur Program by providing zakat for business development and to cover the lack of urgent needs for *mustahiq*.

The Bengkulu Makmur Program is a program to distribute Zakat, *Infraq*, and *Shadaqah* (ZIS), productive economic assistance for *mustahiq* who already have their own businesses.

If zakat is issued in accordance with the word of Allah Surah at-Taubah verse 103 and which has been exemplified by the Prophet SAW, then a prosperous society will be formed (A. H. Ridwan, 2013). This is because what is received by *mustahiq* will play a supporting role in economic improvement, if used in productive activities. Productive utilization of zakat funds has the concept of planning, careful implementation such as assessing the causes of poverty, lack of working capital, lack of employment, fear that poverty will hinder freedom (subordination) (A. Ridwan & Susanti, 2019). With the zakat fund, *mustahiq* will get a steady income, increase business, develop business, and invest/save.

The sufficiency and well-being felt by *mustahiq* after receiving zakat will foster awareness of God's affection through the hands of the *muzakki*. Then social sensitivity will arise and there is an encouragement to also help others in society or also called social care (Masduqi, 2020). Caring gives rise to mutual help, this is based on the fact that humans cannot live alone, humans need each other because by nature humans are imperfect and weak and in themselves there are shortcomings that can only be met by others (Rohayati, 2018). As for zakat distributed for 5 (five) years:

Table 1. Zakat Distribution 2018-2022 (BAZNAS, 2022)

No	Zakat Program	Zakat Amount (Rp)				
		2018	2019	2020	2021	2022
1	Bengkulu Makmur	1.470.426.700	1.330.126.750	1.540.566.800	1.210.622.700	1.086.422.700
2	Bengkulu Care	2.551.244.500	2.454.264.400	2.659.854.200	2.275.469.700	1.255.689.700
3	Bengkulu Taqwa	1.063.108.500	1.033.102.700	1.330.502.000	1.237.324.477	1.047.924.401
4	Bengkulu Cerdas	1.049.999.200	1.039.479.400	1.345.576.500	1.129.973.400	1.399.355.400
5	Bengkulu Sehat	1.144.763.400	1.014.741.700	1.160.320.700	1.044.913.500	1.074.201.600
6	BAZNAS Operations	740.446.400	460.486.700	680.864.300	310.412.400	31.612.400
Total		8.019.988.700	7.332.201.450	8.717.684.500	7.208.716.177	5.895.206.201

In table 1. It is known that the Bengkulu Peduli Program funds are the most widely distributed ZIS fund destinations for the number of *mustahiq*, followed by the Bengkulu Makmur BAZNAS Program of Bengkulu Province. The amount received by each *mustahiq* is not the same, adjusting to the type of assistance received.

The large amount of zakat funds received, can help *muzakki* in the daily economy. It should be necessary to realize that behind the zakat he receives, there is the kindness of others. It should be able to give birth to goodness from *mustahiq* to others and the environment, in fact *mustahiq* selfishness compared to others. This is in contrast to *mustahiq* in the area in Sumurgung Village, Tuban Regency, Central Java which has practiced the *Ngabuburit Eco bricks* program. This program is carried out because of a sense of empathy for the environment. The activity carried out is to collect as much waste as possible, currently 2600 grams of plastic waste has been collected and has been managed into 9 *eco bricks* bottles with an average weight of 300-400 grams. Meanwhile, 1.15liter plastic bottles continue to arrive from donations from local friends who helped build *Rumah Baca* through plastic.

Research related to zakat associated with welfare has been conducted before. Among the results of the study, it is stated that the welfare of the existing people in Indonesia is negative for the HDI and GINI indices (Khasandy & Badrudin, 2019). However, another study stated that zakat had a contribution in reducing the poverty rate before the Covid-19 pandemic in Indonesia (Sulaeman et al., 2021). Positive values can also be seen from the positive influence between productive Zakat and *mustahiq* welfare, there is a relationship between the growth of micro businesses with *mustahiq* welfare and the growth of micro businesses on the welfare of the *mustahiq* community of Muhammadiyah in the city of Medan (Nasution & Prayogi, 2019). In line with the results of research (Mawardi et al., 2023) which reveal the positive impact of zakat empowerment programs and business assistance on *mustahiq* business growth. However, their well-being is not affected by macroeconomic proxies. Zakat, Infak, and Alms have been beneficial in empowering *mustahiq* (Amsari & Nasution, 2019). Zakat institutions and the government have similar concerns about poverty and have similar programs in alleviating it. However, due to the low level of coordination between the two, it causes results that are not optimal. Likewise, there is a unilateral rule setting by the government (Halimatusa'diyah, 2015).

Zakat and welfare are not only a topic of discussion in Indonesia. But in the international world, as in Germany, Croatia, and France, zakat is used as a model of providing alternative and free welfare (Gärde, 2017). Zakat plays an important role in increasing economic development in order to win the hearts of converts to follow Islam as a believed guideline of life (Johari et al., 2013). Although zakat is compulsory in Sudan, Palestine, and Jordan, it is of little value compared to other national social protection programs in these countries. Nevertheless, they have a great contribution in providing cash, health, food, and education to the poor (Bilo & Machado, 2020). The Zakat system ensures proper distribution of wealth and has a far-reaching impact on the entire fabric of society. If zakat is established as an institution, it will create a collective social security scheme for mutual help/sympathy and its resources can be further utilized for social development (Abdullah & Suhaib, 2011). The results of the study (Shaikh, 2015) revealed that the collection of Zakat in Pakistan can reach 7% of total GDP and is considered sufficient to cover the poverty gap in Pakistan.

Based on these previous studies, researchers have found related to zakat programs and *mustahiq* welfare. But the researchers did not find the same study that the researchers reviewed by tying the two with social concerns. The novelty in this study is found in the theme related to the effect of the zakat program on the welfare of *mustahiq* associated with social care, there has been no previous study both about theories, methods, and variables. The zakat program is devoted to Makmur and the subject of research is *Mustahiq* Bengkulu Province.

The objectives of this study are (1) to obtain clarity of research on the Bengkulu Makmur program to improve social care, (2) to obtain clarity in research on the Bengkulu Makmur program to improve the welfare of *mustahiq*, (3) to obtain clarity in research on improving the welfare of *mustahiq*, (3) to obtain clarity of research on improving the welfare of *mustahiq*, (3) un To obtain clarity on research on the welfare of *mustahiq* has an influence on social care, and (4) obtain clarity of research on welfare mediating the influence of the Bengkulu Makmur Program on social care *mustahiq*.

2. METHODOLOGY

This research uses an empirical juridical approach. This research was conducted in a descriptive way through a quantitative approach. The nature of this research is used with explanatory (*verification*), which is research that can be done to test hypotheses based on the formulation that researchers use. This is done based on the truth of the theory related to the problem of the variable under study. The theory based on variables can be known through the BAZNAS Program related to Zakat Makmur which is related to welfare and Social Care *mustahiq* in the BAZNAS environment of Bengkulu Province.

The primary number in this study is *mustahiq* who have received Zakat Makmur in the Bengkulu province area. While secondary data is obtained from books, articles from research that has been done before, data obtained from the BAZNAS website, and so on.

The population in this study of all BAZNAS *mustahiq* both Bengkulu Makmur, Caring, intelligent, *taqwa*, and health located in Bengkulu province amounted to 4,234 *mustahiq*. Due to the large population, the researchers only took the Bengkulu Makmur program. For this program, *mustahiq* has obtained zakat from BAZNAS, Bengkulu province, as many as 315 *mustahiq*. While sampling using Purposive sampling technique. So that researchers took samples in this study, namely *mustahiq* who were willing to spend time filling out the questionnaire given. With provisions based on the slovin formula, which is as many as 175 samples.

The data collection techniques used in this study are conservation to observe the living conditions and activities of *mustahiq*, so that the level of welfare and concern of *mustahiq* in the community can be known, questionnaires to obtain actual data related to the social care attitudes possessed by *mustahiq* and their level of welfare, as well as matters related to the distribution of zakat Makmur, and documentation to obtain *mustahiq* data of the Bengkulu Makmur Program. In addition, researchers also make use of BAZNAS documents published on the website.

For data analysis techniques that researchers do as follows:

First, test the instrument. This data is primary data, so the test of this research instrument uses validity tests and reliability tests. Validity testing using Pearson Correlation. If the Pearson Correlation obtained has a value below 0.05, it means that the data obtained is valid. The validity test in this study was used to determine the validity of the questionnaire, both the independent variable (X) of the Bengkulu Makmur Program, (Y) Social care and the variable (M), namely *mustahiq* welfare in BAZNAS, Bengkulu Province.

In reliability testing, researchers used the Cronbach Alpha statistical method with a significance of > 0.70 . Where if the Cronbach Alpha value of a variable > 0.70 , then the question item asked in the measurement of the instrument has sufficient reliability and vice versa if the Cronbach Alpha value of a variable < 0.70 then the reliability is inadequate. Reliability in this study was conducted to determine the consistency of questionnaires between independent variables (X) of the Bengkulu Makmur Program, (Y) Social care and variables (Z) of *mustahiq* welfare in BAZNAS Bengkulu Province.

Second, test the data. The Normality Test was carried out with the Shapiro Wilk test to determine whether the research data was normally distributed on the independent variable (X) of the Bengkulu Makmur Program, (Y) Social care and the variable (M) *mustahiq* welfare in BAZNAS Bengkulu Province.

The Multicollinearity Test aims to determine whether or not there is a correlation between independent variables (X) of the Bengkulu Makmur Program, (Y) Social care and variables (M) *mustahiq* welfare in BAZNAS Bengkulu Province. In this study, the multicollinearity test should not have a correlation between these variables.

Heteroscedasticity is used to determine the correlation between observations of independent variables (X) of the Bengkulu Makmur Program, (Y) *Social care* and variables (M) *Mustahiq* Welfare in BAZNAS Bengkulu Province. With a significance value of > 0.05 , the conclusion is that heteroscedasticity does not occur.

Autocorrelation aims to determine whether there is a correlation between the confounding variable (ei) in a certain period and the confounding variable of the previous period (et-1). The statistical test used is the Durbin Watson test.

Mediation

In determining the presence or absence of the influence of mediation variables by variables XI and X2 on Y, it is done by looking at the level of significance of each regression test, through the stages that have been developed by Barron and Kenny.

3. RESULT

Bengkulu Makmur Program Variable (X)

Based on the results of the questionnaire that has been processed related to the Bengkulu Makmur program, the results are obtained as shown in figure 1.

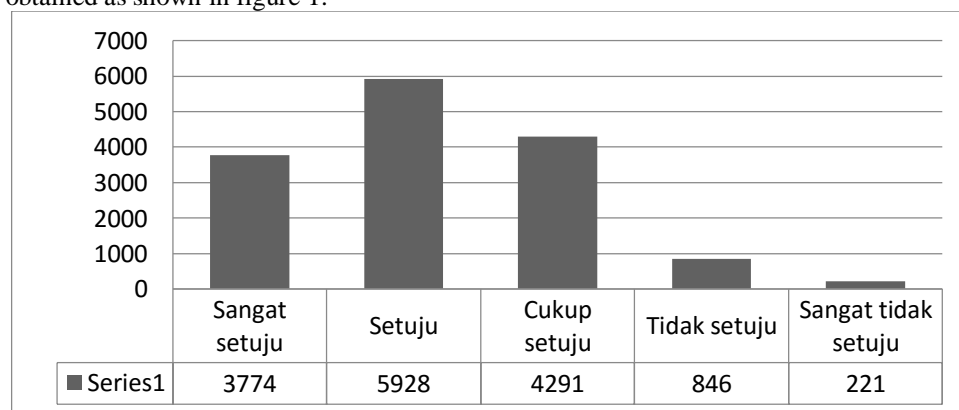


Figure 1. Recapitulation of Bengkulu Makmur Program Questionnaire Results

For each percentage (%) of the 86 variable statements of program Bengkulu makmur, it was found that there were 59 statements (68%), quite agreed 18 statements (20.9%), strongly agreed 8 statements (9.3%), disagreed 1 statement (1.2%), and strongly disagreed 0 statements (0%). The sum of those scores is put into a continuum. The value that has been obtained is 57,300 or 76% of the ideal score of 75,250. Thus, the variables obtained from the Bengkulu Makmur Program (X1) are in the high category.

***Mustahiq* Welfare Variable (Z)**

Based on the results of the questionnaire that has been processed related to *mustahiq* welfare, the results are obtained as shown in figure 2.

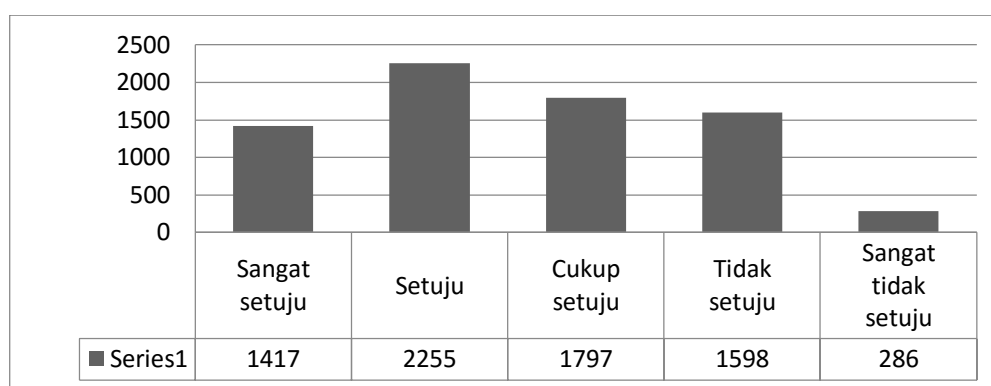


Figure 2. Recapitulation of *Mustahiq* Welfare Questionnaire Results

For each percentage (%) of the 42 statements of the *mustahiq* welfare variable, it was found that in terms of 19 statements (45.2%), quite agreed 9 statements (21.4%), strongly agreed 9 statements (21.4%), did not agree 5 statements (11.9%), and strongly disagreed 0 statements (0%). The sum of those scores is put into a continuum. The score that has been obtained is 24,935 or 67% of the ideal score of 36,750. Thus the variables obtained from the welfare variable (z), are in the medium category.

***Mustahiq* Social Care Variable**

Based on the results of the questionnaire that has been processed related to social care, the results must be obtained as shown in figure 3.

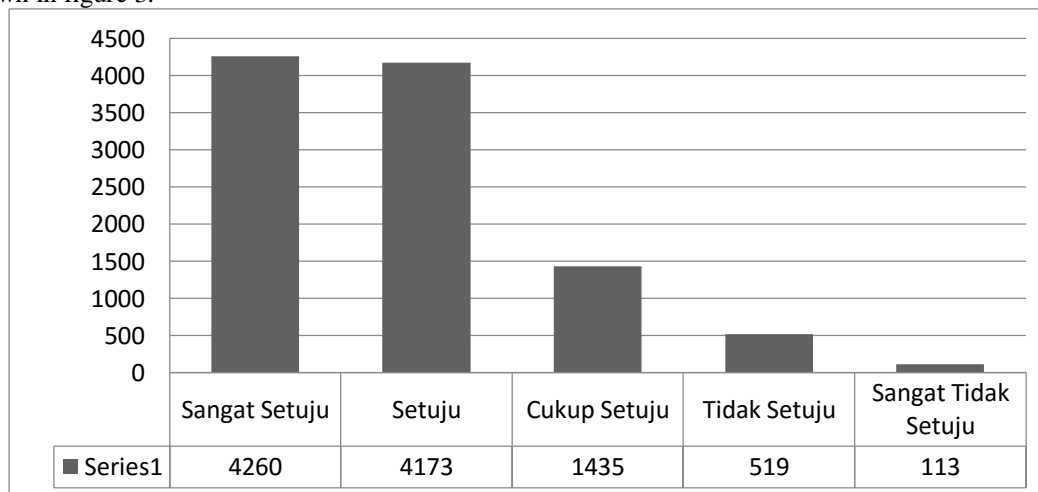


Figure 3. Recapitulation of *Mustahiq* Social Care Questionnaire Results

For each percentage (%) of the 60 statutory Social Care variable statements, it was found that there were 31 statements (51.7%), 23 statements (38.3%), 5 disagreements (8.3%), 1 disagreement (1.7%), and 0 disagreements (0%). The sum of those scores is put into a continuum line. The score that has been obtained is 43,428 or 82.72% of the ideal score of 52,500. Thus the variables obtained from the welfare variable (z), are in the high category.

Data on the results of the Bengkulu Makmur program questionnaire, *mustahiq* welfare, and *mustahiq* Social Care can be seen in the following figure.

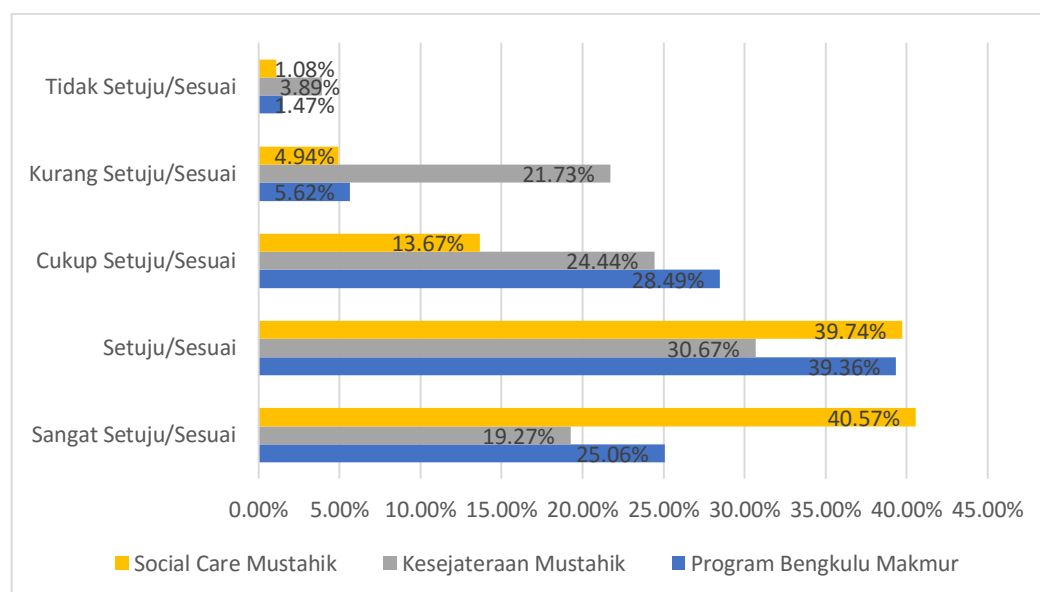


Figure 4. Recapitulation of Bengkulu Makmur Program Questionnaire Results, *Mustahiq* Welfare, and *Mustahiq* Social Care

Based on the recapitulation of the results of the Bengkulu Makmur program questionnaire, *mustahiq* welfare, and Social Care *mustahiq* showed that 1.81% of *mustahiq* stated that strongly disagreed/appropriated, 10.78% of *mustahiq* stated that they disagreed/appropriated, 24.38% of *mustahiq* stated that they quite agreed/appropriate, 36.73% of *mustahiq* stated that agrees/complies, and 26.29% of *mustahiq* say strongly agree accordingly. So, 63.02% of *mustahiq* expressed agree/appropriate, and strongly agreed/appropriate.

Classical Assumption Test

The results of the multicollinearity test showed tolerance values for the variables of the Bengkulu Makmur Program (X), Social Care (Y), and *mustahiq* welfare (Z) in BAZNAS Bengkulu Province, respectively 0.894, 0.879 and 0.807. The tolerance value obtained on these variables is more than 0.1 and the VIF for the variables of the Bengkulu Makmur Program (X), Social Care (Y), and *Mustahiq* Welfare (Z) in BAZNAS Bengkulu Province are 1,118, 1,138 and 1,239 respectively. Likewise, the value of the Bengkulu Makmur Program (X) on welfare (Z), each of the tolerance values of the Bengkulu Makmur program of 0.976 was obtained on the variable more than 0.1 and the VIF for the variable of the Bengkulu Makmur Program (X), in BAZNAS Bengkulu Province each 1,025. Where obtained VIF value less than 10. It can be stated that there is no multicollinearity.

Based on the results of the glacier test, it can be seen that the significant value of the independent variable of the Bengkulu Makmur program is 0.238, and welfare is 0.144, all independent variables are greater than 0.05. It can be concluded that there is no heterosceda city.

Based on the output of the first equation of the Bengkulu Makmur and Welfare Program on Social Care (X, Z to Y), it is known that the value of normality is significant with the amount of 0.538 greater than 0.05, so it can be concluded that the data assessed are normally distributed. Likewise, the value of the equation of the Bengkulu Makmur Program, to welfare (X to Z), it is known that the value of significant normality with the amount of 0.070 is greater than 0.05, so it can be concluded that the data assessed are normally distributed.

The program of Bengkulu is prosperous, and the welfare of Social Care has linearity, each has a significance value of more than 0.05. The variable value of the Bengkulu makmur (X) program amounted to 0.776 > 0.05, and welfare 0.100 > 0.05. It can be concluded that no specification errors are obtained, all variables are worth using. In other words, linear models are feasible for regression models.

Various levels of influence as seen from the variables of the Bengkulu Makmur program on social care (X-Y) the value of the termination coefficient is R-Square = 0.144 which means the magnitude of the influence of 14.4% means the rest is influenced by other variables, Bengkulu Makmur on welfare (X-Z) the value of the termination coefficient is R-Square = 0.104 which means the magnitude of the influence of 10.4% means the rest is influenced by other variables, Welfare on social care (Z-Y) the value of the coefficient termination is R-Square = 0.473 which means the magnitude of influence 47.3% means the rest is influenced by other variables, Welfare Mediates

the Bengkulu Makmur Program on social care (X-Z-Y) the value of the termination coefficient is R-Square = 0.502 which means the magnitude of influence of 50.2% means the rest is influenced by other variables.

The Bengkulu Makmur program has a positive and significant effect on social care, with a coefficient of β 0.379 and a significance of $0.000 < 0.05$. With a simple regression equation that is $Y = 0.379X$. The Bengkulu Makmur program has a positive and significant effect on the welfare of *mustahiq*, with a value of β 0.322 with a significance value ($0.000 < 0.05$). With a simple equation regression that is: $M = 0.322 X$. The welfare of *mustahiq* regressed has a positive and significant effect on social care with a coefficient of β value of 0.688 and a significance of $0.000 < 0.05$. With a simple regression equation that is: $Y = 0.688M$.

From the results of hypotheses one to three, it can be concluded that there is a significant influence. After comparing the existing values, it is known that for the first hypothesis to the third hypothesis, it is said that there is a significant influence of the Bengkulu Makmur Program on social care, a significant influence of the Bengkulu Makmur Program on *mustahiq* welfare, and a significant influence of *mustahiq* welfare on social care. This can be proven by looking at the results of the significance value < 0.05 . Based on the results of research that has been described to determine the welfare of *mustahiq* as a mediator of the influence of the Bengkulu makmur program on social care.

The Bengkulu Makmur program and *mustahiq* welfare have a positive and significant effect on social care and produce a value of β 0.176 ($0.002 < 0.05$) and β 0.632 ($0.000 < 0.05$). The role of mediation testing by looking at the results of multiple regression analysis on hypothesis 4 (four) so that it can be concluded by looking at the results of regression together between the variables of the Bengkulu Makmur Program and *mustahiq* welfare on social care with a coefficient of value β 0.176 ($0.002 < 0.05$) and β 0.632 ($0.000 < 0.05$). With the following press results: $Y = 0.176X + 0.632M$. In this stage, there is a partial mediation effect due to the influence of the mediating variable on the significant dependent variable with a significant value of $0.000 < 0.05$, and the independent variable on the mediator is also significant $0.000 < 0.05$.

4. DISCUSSIONS

4.1 The Effect of the Bengkulu Makmur Program on Social Care in BAZNAS Bengkulu Province

Theoretically, the zakat program is closely related to *mustahiq* care. This can be understood from the opinion of one expert saying that one of the factors that encourage the growth of concern for oneself towards others, is if others also care for their lives, the birth of goodness obtained from others (Gächter et al., 2022). There is also another opinion, that kindness begets goodness (Firdaus, 2021). This means that *mustahiq* will care if Makmur zakat has been distributed according to *mustahiq* needs, as explained by QS ar-Rahman: 60.
هَلْ جَزَاءُ الْإِحْسَانِ إِلَّا الْإِحْسَانُ There is no kindness except the return of kindness.

It is known that there is no reward for those who do *ihsan* in worshipping Allah and doing *ihsan* in associating with humans unless rewarded with goodness, in the form of great reward, great luck, eternal enjoyment, and welfare life. The goodness of a person is like a mirror that reflects light (D.Mahardi, 2013). The light received by the mirror is only limited to the size of the glass, but when reflected the light is larger than the glass. Similarly, with the care given by *muzakki* through BAZNAS, *mustahiq* gives birth to even greater concern for others.

In this study, it was revealed about the Bengkulu Makmur Program partially for *mustahiq* social care at BAZNAS Bengkulu Province. The results of the research obtained have become findings on the variables of the Bengkulu Makmur Program, it is explained that the regression results show the influence between the Bengkulu Makmur Program partially on Social Care *mustahiq* in BAZNAS Bengkulu Province.

The Bengkulu Makmur program has a positive and significant effect on social care, with a coefficient of β 0.379 and a significance of $0.000 < 0.05$. With a simple regression equation that is: $Y = 0.379X$. This first step supports hypothesis 1 (first) to conclude that the Bengkulu Makmur Program has a positive effect on *mustahiq* social care.

It is known that the Bengkulu Makmur Program (X1) has a standardized coefficients value of β 0.379 and a significance value of 0.000 smaller than 0.05. This shows that the Bengkulu Makmur Program has a positive and significant effect on Social Care (Y). Based on the value of the regression coefficient, it is known that all statements on the Bengkulu Makmur variable have a significant positive influence value on social care.

For this reason, that the Bengkulu Makmur Program can give birth to *mustahiq* caring for the surrounding community, because the Bengkulu Makmur program given to *mustahiq* stirs their hearts (*mustahiq*) also cares for others. Zakat in addition to fulfilling obligations for *muzakki* and also accompanied by feelings of concern for

muzakki to *mustahiq* so that *mustahiq* gives birth to awareness that *mustahiq* business runs based on the concern of others. In line with (Mulyawisdawati & Nugrahani, 2019) research which revealed that people will care if the zakat received can increase *mustahiq* business. Other research also explains that there is an influence of productive zakat on *mustahiq* to become *muzakki* (Putra et al., 2021). The realization of concern for others when concern is also received by that person, such as the distribution of zakat that shows concern for the benefit of *mustahiq*.

The Bengkulu Makmur (X1) program is a ZIS program in the form of productive economic assistance for *mustahiq* who already have their own businesses. The assistance consists of economic empowerment assistance (business equipment), business cart assistance, assistance for productive stall business partners, livestock businesses, agricultural businesses and z-mart assistance (zakat mart) (Muhammad, 2021).

The indicator of the Bengkulu Makmur program in BAZNAS, Bengkulu province, also called productive zakat, is used to develop businesses well. Mardani explained in the book Islamic Law that there are four indicators, namely business feasibility studies, counseling/coaching, supervision, and evaluation. Zakat distributed to *mustahiq* in carrying out Islamic sharia embodies concern for the community's environment. Islam is a religion that *rahmatan lil alamin* (the existence of Islam brings good to all nature). Apart from being an obligation to Allah, it turns out that in zakat there is also goodness for others. As written in the results of research Herfita Rizki Hasanah Gurning and Haroni Doli Hamoraon Ritonga that zakat is a very important element in social distribution because Islam is a religion that is not only selfish but also pays attention to others as a form of concern for Muslims.

Seeing the current reality, an institution is needed that plays a role in facilitating the distribution of zakat to *mustahiq* as an extension of *muzakki*. There must be an effort from groups or community members who are concerned with the condition of the obligation of *muzakki* in the distribution of zakat at this time (Kusmanto, 2014). Not standing idly by looking at the existing conditions but being able to realize good for the people by optimizing the potential to help reduce the economic gap of the people or reduce the number of people living in poverty.

The zakat program in BAZNAS Bengkulu province is a program that is classified as the main program in distributing zakat. This is because the program is intended for *mustahiq* who need it in business development. His business, which does not develop due to lack of capital, will be assisted by capital. If the business equipment that tends to be unfit for use, it will be replaced with a new one or repaired. Similarly, with assistance for animal husbandry, *mustahiq* is given livestock to be developed so that livestock can breed, in the end *mustahiq* can sell some of it for the needs of life. In addition, there is also zakat given in the form of agricultural tools. There are farmers who lack equipment to clean the garden, so BAZNAS provides grass spray or lawn mower assistance.

The National Amil Zakat Agency of Bengkulu Province is here to provide the best solution as an effort to increase *mustahiq* income. In addition, it can give birth to *mustahiq* concern for others because the zakat obtained from the Makmur zakat program comes from people who care about their obligation to pay attention to the *mustahiq* economy.

In this study, it was revealed about the influence of the Bengkulu Makmur Program on Social Care *mustahiq* in BAZNAS Bengkulu Province. The results of the research obtained have become findings as explained that the results of regression show the influence between the Bengkulu Makmur Program on *mustahiq* Social Care in BAZNAS Bengkulu Province. It is understood that *mustahiq* feels that the distribution of zakat given under the name of the Bengkulu Makmur Program can give birth to the ability to develop trade, agriculture, and animal husbandry businesses run by *mustahiq*, because the aspect of giving zakat has met several required criteria such as: BAZNAS Bengkulu sees whether or not the business is feasible (business feasibility study run), coaching, monitoring, and evaluation of business development activities.

4.2 The Effect of the Bengkulu Makmur Program on *Mustahiq* Welfare in BAZNAS, Bengkulu Province

Theoretically, the Bengkulu Makmur Program is closely and positively related to the welfare of *mustahiq*. This can be understood from the opinion of one expert saying that well-being is defined as the quality of life felt by the individual himself. If you get additional funds in developing a business, the quality of life is better because the business developed is more qualified than before and profits will increase. According to Ahmad Hasan Ridwan zakat as *al-ibadah al-maaliyah al-ijtima'iyah*, worship in the field of property has a very important position in improving the welfare of the people in meeting the needs of daily life (A. H. Ridwan, 2013). This means that *mustahiq* will prosper if the zakat distributed through the Bengkulu Makmur program is able to meet the needs of *mustahiq*.

In this study, it was revealed about the effect of the Bengkulu Makmur program partially on the welfare of *mustahiq* in BAZNAS Bengkulu Province. The results of the research obtained have become findings on the Bengkulu Makmur variable, which is explained that the results of the regression show the influence between the Bengkulu Makmur Program partially on the welfare of *mustahiq* in BAZNAS Bengkulu Province. The Bengkulu Makmur program has a positive and significant effect on the welfare of *mustahiq*.

The results of the regression analysis support hypothesis 2 (two) which provides the conclusion that the Bengkulu Makmur Program has a positive effect on *mustahik* welfare. As a form of regression coefficient value, the Bengkulu Makmur Program on *mustahik* welfare has a second beta value of β 0.322 and a significance value of 0.000 smaller than 0.05. This means that the Bengkulu Makmur Program (X1) has a positive and significant effect on welfare (Z).

It is known that the Bengkulu Makmur Program can give birth to *mustahiq* welfare, because the Bengkulu Makmur program given to *mustahiq* can help the economy in meeting daily needs. Based on the value of the regression coefficient, all variable indicators of the Bengkulu Makmur Program have a significant positive influence on the welfare of *mustahiq*. It can be understood from the results of this study that BAZNAS Bengkulu Province as a whole can provide welfare that can cover the shortcomings experienced by *mustahiq*. The findings in this dissertation are that the variables of the Bengkulu Makmur Program have a positive and significant effect as exogenous or independent variables (independent variables). In line with research conducted by (Shobah & Rifai, 2020) it was found that the zakat given was able to influence the improvement of micro business development. Likewise, (Salam & Risnawati, 2019) research that productive zakat organized by Lazisnu Yogyakarta can improve *mustahiq* welfare. Zakat is given appropriately to *mustahiq* who are able to develop well, of course, it can be used well too. The zakat fund given to *mustahiq* in order to develop *mustahiq* business at BAZNAS Bengkulu Province is called the Bengkulu Makmur Program, namely zakat is given based on the need to develop businesses such as business carts, agricultural equipment, and animal husbandry.

The distribution of zakat is carried out according to the needs of *mustahiq*, such as some need business carts, grass spray, livestock to be developed and others. This difference is common as long as zakat funds can be used properly in meeting the needs of *mustahiq* life in the future and even to the point of achieving prosperity. In line with the research of Mulkan Syahriza, et al. that the distribution of zakat carried out by zakat houses in North Sumatra through the Senyum Mandiri Program to *mustahiq* in Medan Helvetia District is able to improve the welfare of *mustahiq*, with evidence that the income obtained has increased from before (Riza, 2021).

The National Amil Zakat Agency (BAZNAS) of Bengkulu Province is a Non-Banking Financial Institution engaged in social activities in collecting ZIS funds and distributing them to *mustahiq* in order to get welfare for those who have obtained ZIS from the Bengkulu Province BAZNAS. Institutionally, BAZNAS is accompanied by the Regional Government of Bengkulu Province. The existence of BAZNAS includes efforts to carry out the vision of the local government, because the vision is stated to improve the welfare of the people. "Creating an advanced, prosperous, and great Bengkulu" (Pemerintah Provinsi Bengkulu, 2018).

As a social entity that maintains good relations with the vision of the local government, BAZNAS prioritizes its efforts in the financial sector, namely collecting zakat from muzakki and distributing it to *mustahik* that deserves to be given as explained in the Qur'an:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَافَةَ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرْمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ قَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Indeed, zakat is only for the poor, the poor, the managers of zakat, the converts who are persuaded by their hearts, for (free) slaves, debtors, for the way of Allah and for those who are on the way, as a decree required by Allah, and Allah is All-Knowing and All-Wise. (QS. al-Tawbah: 60)

Based on the value of the regression coefficient, all variable indicators of the Bengkulu Makmur Program have a significant positive influence on the welfare of *mustahiq*. It can be understood from the results of this study that BAZNAS Bengkulu Province as a whole can provide welfare that can cover the shortcomings experienced by *mustahiq*. The findings in this dissertation are that the variables of the Bengkulu Makmur Program have a positive and significant effect as exogenous or independent variables (independent variables). Zakat that is given appropriately to *mustahiq* who is able to develop well, of course, can use zakat well as well. The zakat fund given to *mustahiq* in order to develop it at BAZNAS Bengkulu Province is called the Bengkulu Makmur Program, namely zakat is given based on the need to develop businesses such as business carts, agricultural equipment, and animal husbandry.

4.3 The Effect of *Mustahiq* Welfare on Social Care in BAZNAS, Bengkulu Province

Theoretically, well-being is closely and positively related to one's concern for others. This can be understood from the opinion of one of the experts of (Zaman et al., 2021) said that one's caring actions depend on ability. Other studies reveal that well-being breeds concern for others, because someone will help if they have the capital to provide help (Notowidagdo, 2016). There will be *mustahiq* concern, if *mustahiq* welfare has been fulfilled.

In this study, it was revealed that *mustahiq* welfare affects Social Care in BAZNAS Bengkulu Province. The results of the research obtained have become findings on welfare variables, it is explained that the regression results show a relationship between partial *mustahiq* welfare and Social Care in BAZNAS, Bengkulu Province. This can be seen from the regression results that *mustahiq* welfare is seen as standardized coefficients have a positive and significant effect on social care. The welfare of *mustahiq* can give birth to *mustahiq* care for the surrounding community, because the welfare given to *mustahiq* stirs their hearts to also care for others.

This third step supports hypothesis 3 (three) in concluding that *mustahiq* welfare has a significant effect on social care. From the results above, it is known that *mustahiq* welfare can give birth to *mustahiq* concern for the surrounding community, because the welfare given to *mustahiq* stirs their hearts to also care for others.

Welfare is also pursued by BAZNAS. As zakat funds are empowered to *mustahiq* to meet their needs, both urgent needs and long-term needs. Indicators of essential welfare can be known by the explanation of the theory of needs according to Abraham Maslow, namely to achieve social welfare must go through several stages, namely: the fulfillment of physiological needs or basic needs, safety needs, social needs, the need for esteem needs, and the fulfillment of self-actualization needs.

Welfare is also sought by BAZNAS. As zakat funds are empowered to *mustahiq* to meet their needs, both urgent needs and long-term needs. Indicators of *mustahiq* welfare can be known by the explanation of the theory of needs according to Abraham Maslow, namely to achieve social welfare must go through several stages, namely: (1) Fulfillment of physical needs or basic needs, (2) Safety needs, (3) Social needs, (4) The need for recognition (esteem needs), and (5) Fulfillment of self-actualization needs (Notowidagdo, 2016).

The welfare indicators described by Abraham Maslow can be concluded, the fulfillment of physical needs or basic needs, seen from the fulfillment of the needs of clothing, food, shelter, education, and health. The fulfillment of security needs, such as ensuring the safety of the living environment includes an environment that is safe from criminalization, but needs attention so that it is clean and not prone to natural disasters. Residential security support includes habitable homes, agricultural businesses, animal husbandry, and trade is growing. Social needs, consisting of the need to be accepted by society, the need for a feeling of respect, the need for a feeling of belonging in society.

The welfare in question can reduce the burden and difficulty of *mustahiq* in meeting daily needs, so that *mustahiq* can gradually escape from poverty. The welfare obtained should make *mustahiq* have awareness and concern for others as he gets attention through the distribution of zakat. One form of welfare, *mustahiq* succeeded in becoming *muzakki* and can help *mustahiq* to achieve welfare as well.

Intervening variables are variables between dependent and independent variables or often also called mediation variables. A mediating variable is a variable that can directly affect the change in the independent variable, but also indirectly affect the independent variable. The intervening variable in this study is welfare (Z), this variable is related to the relationship between the distribution of zakat that has been carried out by BAZNAS Bengkulu with the improvement of *mustahiq* welfare. The increase seen in terms of welfare in terms of income today can be used for tomorrow or provisions as preparation for urgent needs. With the increase in income, it is likely that economic adequacy will be obtained in the future.

4.4 Welfare Mediates the Effect of the Bengkulu Makmur Program and Social Care in BAZNAS Bengkulu Province

Theoretically, the Bengkulu Makmur program in distributing zakat is closely and positively related to welfare and can increase *mustahiq* awareness. This can be understood from the opinion of one expert saying that the zakat program can increase business and prosperity *mustahiq* so that *mustahiq* in the future will no longer be a recipient of zakat and can even become *muzakki*. This means that *mustahiq* getting zakat from the Bengkulu Makmur program is appropriate and meets the needs of each *mustahiq* even they are prosperous compared to their previous lives so that they are inspired to become better people to others. It is indisputable by Diana who stated that the distributed zakat funds are not able to provide *mustahiq* offerings, let alone be able to become *muzakki* (Maulana,

2022). In addition, (Aditya Hadid et al., 2021) opinion stated in her research that the management of productive Zakat funds in Indonesia is still unsatisfactory, evidenced by the low level of zakat fund distribution, productive Zakat management that reaches the poor which aims to alleviate poverty and improve community welfare has not worked well.

In this study, it was revealed that welfare mediates the Bengkulu prosperous program partially for Social Care *mustahiq* in BAZNAS Bengkulu Province. The results of the research obtained have become findings on welfare variables mediating the Bengkulu makmur program partially for Social Care *mustahiq* in BAZNAS Bengkulu Province.

The regression results above show that the Bengkulu Makmur Program and *mustahiq* welfare have a positive and significant effect on social care and produce β values of 0.176 ($0.002 < 0.05$) and β 0.632 ($0.000 < 0.05$). The role of mediation testing is carried out by looking at the results of multiple regression analysis on hypothesis 4 (four) so that it can be concluded by looking at the results of regression together between the variables of the Bengkulu Makmur Program and *mustahiq* welfare on social care with a coefficient of value β 0.176 ($0.002 < 0.05$) and β 0.632 ($0.000 < 0.05$). With the result of the equation as follows: $Y = 0.176X + 0.632 M$.

At this stage, there is a partial mediation effect due to the influence of the mediating variable on the significant dependent variable with a significant value of $0.000 < 0.05$, and the independent variable is seen as standardized coefficients on mediation is also significant β 0.176 ($0.002 < 0.05$) and β 0.632 ($0.000 < 0.05$). Because c , a , b significant and the value of c to c' drops from 0.379 to 0.176. So it can be concluded that *mustahiq* welfare mediates the partial causal relationship of the Bengkulu Makmur Program to social care. There are regression results, then accompanied by previous research that the Bengkulu Makmur Program affects social care and also affects welfare as a mediation variable. Based on the results of the sobel test, the welfare score mediating the influence of the Bengkulu Makmur Program and Social Care in BAZNAS Bengkulu Province amounted to 3,001. The test criteria used are acceptable if the absolute value of $Z >$ the value of $Z = -Z <$ the value of absolute $-Z = 1.96$, with a significance level of 5%. Because the value of Z (3.001) $>$ the value of Z (1.96) with a p-value of $0.003 < 0.050$, it can be concluded that there is an intervening influence or able to mediate the influence of Program Bengkulu Makmur. Welfare can reduce the influence of Program Bengkulu Makmur on *mustahiq* social care. It can be visualized through the path diagram below.

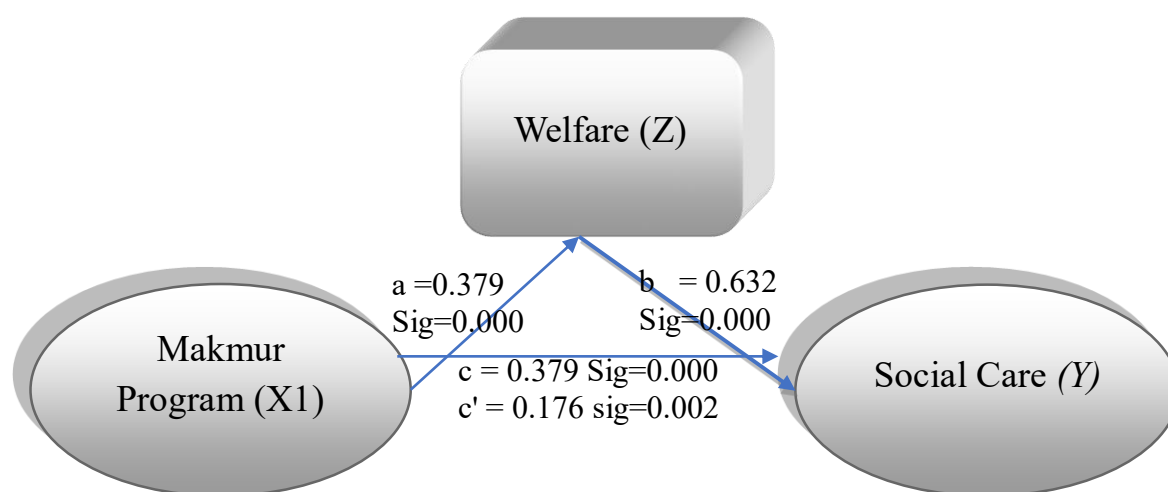


Figure 5. Diagram of the Path of Influence of the Bengkulu Makmur Program on Social Care through Welfare as an Intervening Variable

It was found that c , a , b significant and the values of c to c' dropped from 0.379 to 0.176. So it can be concluded that *mustahiq* welfare mediates partially the causal relationship of the Bengkulu Makmur Program to social care. From the results above, it is also known that the Bengkulu Makmur Program can give birth to *mustahiq* who care about the surrounding community, because the Bengkulu Makmur program stirs their hearts to want to also participate in providing care for others. Zakat received in addition to fulfilling obligations for *muzakki*, is also accompanied by feelings of concern for *muzakki* to *mustahiq*. In line with research related to the influence of productive zakat programs in making life better than before. Other studies revealed that the zakat distribution program can make *mustahiq* prosperous and able to become *muzakki* in the future.

The response of the Bengkulu Province BAZNAS *mustahiq* to the Bengkulu Makmur Program is included in the satisfied category, and they will try to become *muzakki*, and have known that the life felt today comes from the concern of others. For this reason, the awareness that *mustahiq* has in life, gives birth to an attitude of sharing with others, especially for those who are more in need. Prinsip comes from BAZNAS' experience in distributing zakat to *mustahiq*.

The findings in this dissertation, the variables of the Bengkulu Makmur Program and the Bengkulu Peduli Program have a positive and significant effect as exogenous or independent variables (independent variables). It is also focused on previous studies related to productive zakat variables. Because the aspect of giving zakat has fulfilled several required Social Care criteria such as:

Show responsiveness to communities in distress. *First*, helping people who are liked (physical and similar) consists of being physically liked, neat and clean, helping people of the same religion, tribe, group and one neighborhood. *Second*, helping those who deserve help, consisting of people who have been involved in helping themselves *mustahiq*, *mustahiq* families, *mustahiq* parents, who are in need of help, disaster victims, poor people and orphans.

Carry out social actions in everyday life. *First*, the religious social actions carried out consist of participating in mutual assistance to help build mosques, prayer rooms/violations, community recitation activities, commemorating Islamic holidays, and participating in organizing bodies. *Second*, community social action consists of participating in activities to the community, namely community celebrations, building residents' houses, repairing roads, cleaning the surrounding environment and participating in maintaining the safety of the residence (night patrol). *Third*, social actions carried out individually consist of carrying out blood donation social service activities, free medical social services, and mass circumcision social services.

Showing cooperation behavior between communities, in order to give birth to concern for community life. *First*, encouraging the spirit of kinship, consists of not distinguishing from one family to another, participating in giving donations to people in need, not forcing the will on others. *Second*, strengthening community unity and unity, consisting of participating in *mustahiq* in RT or RW deliberative activities, participating in annual activities (17 an), obeying environmental regulations. *Third*, making heavy work light and quickly completed related to issuing the ability to work, working according to targets, prioritizing work without expecting rewards, being able to inspire others.

Demonstrate empathetic or caring behavior towards the community. *First*, align emotional experiences with others related to helping others selflessly, sharing experiences motivating others, agreeing to others. *Second*, understanding the feelings of others, related to understanding people who are in need, affected by disasters, and other disasters.

Showing the behavior of living in harmony in the community as a form of concern for a peaceful environment. *First*, maintaining relationships with others, related to the *mustahiq* of greeting and greeting others, establishing friendship, apologizing and forgiving if there is a mistake. *Second*, it seeks to maintain harmony related to respecting the opinions of others, accepting criticism and suggestions from others, and being fair and neutral in society. *Third*, being able to manage conflicts in a way, must discuss solving problems, be willing to hear arguments from both sides of the dispute, and participate in community socialization activities. *Fourth*, cultivating a caring attitude consisting of *mustahiq* prioritizing many people rather than oneself, visiting people who are sick, fulfilling invitations to community celebrations, helping to take care of the bodies of deceased residents, distributing food to neighbors, advising fellow residents, praying for the good of others, and setting aside some of their property for in fak.

The people of the Prophet SAW should be able to provide material and non-material to other communities around. Especially for those who have received kindness from others, it is very natural to also show concern for others. Indicators of social care, can also be known in the opinion of experts. In this case, Najib Sulhan explained in the book Practical Guide to the Development of National Character and Culture.

Harmony in society accompanied by life does not burden others, when it is necessary to be able to help others so that society feels our presence more comfortable and peaceful. For this reason, there is a desire to help when life has the ability, both material and non-material in terms of ability. Related abilities are more found in people who already live well or prosperously. Just as *muzakki* who have obtained wealth and then prioritize generosity to help

others, through philanthropy can prosper *mustahiq*, as for the concept of philanthropy, namely (a) as a people who Religion can fulfill religious obligations, (b) prioritize the morality of religious life, and (3) be able to realize social justice.

When the strong help the weak, the rich help the poor, and the smart help the foolish, empowerment in society is realized. Empowerment such as the Bengkulu Makmur Program and the Bengkulu Peduli Program. The program carried out is classified as good and affects the welfare of *mustahiq*. *Mustahiq* welfare gives birth to social care in the community. This is in line with the maqasid of sharia described by as-Shaitibi, namely: *Daruriyah*, *Hajiyah*, and *Tahsiniah*. This indicates that with zakat obtained from *muzakki* through BAZNAS Bengkulu Province, *mustahiq* can get additional financial to sustain life in the future, so *mustahiq* also cares about others, because behind the welfare obtained by *Mustahiq*, there is concern that others present for him.

5. CONCLUSION

Based on the results of research that has been found regarding the effect of the Bengkulu Makmur Program on Social Care *mustahiq* with welfare as an intervening variable in the BAZNAS *mustahiq* of Bengkulu Province, the following conclusions can be drawn: (1) The Bengkulu Makmur Program has a positive and significant effect on social care with a coefficient of β value of 0.379 and a significance of $0.000 < 0.05$. So, H1 is accepted. The Bengkulu Makmur program, which is in accordance with *mustahiq* needs, will encourage a higher sense of *mustahiq* social care for the surrounding environment. (2) The Bengkulu Makmur Program has a positive and significant effect on the welfare of *mustahiq* with a value of β 0.322 with a significance value ($0.000 < 0.05$). The Bengkulu Makmur program is increasingly able to meet needs, so there will be an increase in *mustahiq* welfare. (3) *Mustahiq* welfare has a positive and significant effect on social care with a coefficient of β value of 0.688 and a significance of $0.000 < 0.05$. So, H3 is accepted. When *mustahiq* welfare increases, there will be a higher sense of *mustahiq* social care in the surrounding environment. The value of c, a, b is significant and the value of c to c' decreased from 0.379 to 0.176 so that it can be concluded that welfare must mediate partially the causal relationship of the Bengkulu Makmur Program to social care. Prosperous products are appropriate, so they are prosperous and will care about others. So, H4 is accepted.

This research opens up opportunities for future researchers to look further into other programs from BAZNAS that have been implemented so as to be able to obtain the pattern of zakat distribution that is carried out. Henceforth, it becomes an evaluation for the authorities for improvement in various aspects of the distribution of zakat.

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