



## The role of entrepreneurship to promote the welfare of kampung zakat communities in Indonesia

Sri Sudono Saliro, Darussalam Syamsuddin, Muhammad Shuhufi, Misbahuddin

Postgraduate, Dirasah Islamiyah / law, Alauddin State Islamic University Makassar, Indonesia

### Abstract

This research aims to serve as a reference for village governments to increase the independence and welfare of the zakat village community in Indonesia, with a focus on research on the role of entrepreneurship to promote community welfare and the relevance of cooperation between the village government and zakat village to optimize entrepreneurship. This study used a qualitative method with a document/literature review. That the conclusion of this study is the realization of economic development, the creation of social welfare both for the individual himself and for the general public, is inseparable from the important role of the soul and spirit of entrepreneurship. The most optimal relevance of village government and zakat village cooperation is forming an entrepreneurship laboratory, and utilizing access to digitalization of technology for community welfare.

**Keywords:** entrepreneurship, community welfare, zakat village, Indonesia

### Introduction

The Preamble of the 1945 Constitution of the Republic of Indonesia: "The Indonesian government protects the whole nation and all bloodshed and to advance public welfare..." is a written mandate that the Indonesian state in this context is the government supporting the realization of people's welfare. There are at least 3 pillars that influence the welfare of society, namely: the state (in case the government), law and law enforcement officials (John Suhardin, 2007) <sup>[24]</sup>. Efforts to support the realization of welfare can-not be separated from the function of government.

The government in general has a function to guarantee the welfare of its citizens, provide protection and assist in wisdom. (Muhammad Abu Zahra, tt) <sup>[14]</sup> By Spicker (Agus Suryono, 2014) <sup>[3]</sup>; (Edi Suharto, 2005) <sup>[7]</sup> in the theory of the welfare state (welfare state) suggests that a system that emphasizes the role of the government as a guarantor for the fulfillment of the primary needs of its citizens by allocating part of state funds in order to make it happen. This is what is meant by a welfare state. The target object of the welfare state is the availability of the best social services for all citizens. The administration of a welfare state aims at the just and continuous welfare of its people. Implementation like this is the responsibility of a State, in this case the Government.

One of the breakthroughs from the government in the context of empowering the people's economy, namely with the "Kampung Zakat" program which is under the auspices of the Ministry of Religion, especially the Directorate General of Islamic Community Guidance and BAZNAS and the Zakat Forum. This program was first inaugurated in 2018, in 7 (seven) locations and 7 (seven) Provinces, namely 1). Lebak Regency (Banten), 2). Seluma Regency (Bengkulu), 3). Belu Regency (NTT), 4). Sambas Regency (West Kalimantan), 5). West Lombok Regency (NTB), 6). East Halmahera Regency (North Maluku), 7). Raja Ampat Regency (Parat Papua). (Achmad Soleh, 2018 <sup>[1]</sup>, p. accessed April 1, 2020) Then in 2019, there are 7 (seven) areas that have been named zakat villages, namely Bekasi City, Nabire, Buru Island, Indragiri Hilir, Bulukumba,

Singkil, and Nunukan (Rahma Sulistia, 2019 accessed April 4 2020) <sup>[18]</sup> So that the total number of zakat villages from 2018 to 2019 is 14 regions.

It is called zakat village because this program is a community empowerment program that originates from zakat funds, which are managed by the Directorate General of Islamic Community Guidance. Muhammadiyah Amin (Director General of Islamic Community Guidance); (Agung Sasongko, 2019 accessed April 4, 2020) <sup>[2]</sup> explained the criteria for zakat villages are underdeveloped, frontier and outermost areas in Indonesia based on Presidential Decree No. 131 of 2015 concerning the determination of disadvantaged areas. Based on the Presidential Decree, the criteria for the location of the zakat village include: first, each location has at least 100 heads of families (KK), second, has undeveloped economic potential in the area, third, is in a disadvantaged area, and its geographical location is easy to reach.

Nana Mintarti who is the BAZNAS commissioner for the 2015-2020 period (National Amil Zakat Agency, 2019 accessed April 26 2020) <sup>[5]</sup> stated that the measuring tool used to measure the priority level of zakat villages uses the Zakat Village Index (IDZ). IDZ has a weighted score from 0 to 1. If the IDZ score is close to 1, then the village is not prioritized for assistance. And conversely, if the score is almost close to 0 then it is highly prioritized to be assisted.

The assistance provided was in the form of venture capital assistance, house renovations, mosque renovations, educational assistance and other social activities (Kurniawan, 2018 accessed on April 6, 2020) <sup>[11]</sup>. The assistance is adjusted to the conditions of each zakat village in Indonesia. These aids will run out if the people behave consumptively, of course these assistance must be processed into something capital for entrepreneurship/ entrepreneurship activities, in order to improve the community's economy and will also impact on the level of welfare of the zakat village community in Indonesia.

Starting from 2018 to 2019, the zakat village program has spread to 14 points in Indonesia. The 14 points are rural areas. In the context of the location of the government, the

zakat village is in direct contact with the village. The presence of the village is defined as a unified village government and community (Sutoro Eko, *et al*, 2014) [21]. The village government provides assistance to the community to improve the welfare of the people in their village. The assistance is in the form of community empowerment. According to Kartasasmita that in order to raise the level of dignity among the community, namely by making the community self-sufficient which is referred to as empowerment in the context of society.

(Kartasasmita, 1996 See also, Rahmah Yulisa Kalbarini and Tika Widiastuti, Zakat and Economic Empowerment in Sambas, West Kalimantan. Postgraduate Univ. Airlangga Surabaya.) [8, 22]

With the independence of the zakat village community, of course it will more or less affect the ability to make a breakthrough with entrepreneurial insight.

Starting from the statement above, this research focuses on how the role of entrepreneurship is to encourage people's welfare and how is the relevance of cooperation between the village government and the zakat village to optimize entrepreneurship. The purpose of this research is to provide the best reference material for optimizing stakeholders, especially the village government, to increase the

independence and welfare of the Zakat Village community in Indonesia.

**Research methods**

This research method is a qualitative method with document review. The purpose of document review is a study of literature such as laws and regulations, books, journals, internet, newspapers, magazines and others. For data collection researchers do; first, reviewing the relevant and collected literature; second, the data collected, the researchers analyzed with an analytical descriptive approach.

**Results and discussion**

**Zakat village in Indonesia**

Determination of the area as a zakat village is based on the IDZ. Elements of IDZ are generally seen from 5 (five) elements, namely economics, health, education, humanity and da'wah. The distribution of zakat is adjusted to the factual conditions found in the field and is based on several factors and parameters which are a reference in calculating the weight of the IDZ score. IDZ weight calculation is carried out by BAZNAS. The IDZ elements are presented in the table below:

**Table 1:** IDZ Elements (National Amil Zakat Agency, 2017) [4].

| Parameter  | Factor  | Elements  |  |
|--|---|---|--|
| Economics  | Productive Economic Activities  | (1) Having superior product diversification/ production center.   |  |
|  |   | (2) labor force participation rate.   |  |
|  |   | (3) there is a community of creative industry activists.  |  |
|  | Village Trade Center  | (1) has a market as a means of trading and providing community needs, both traditional and online.  |  |
|  |   | (2) there are trading places such as: stalls, minimarkets, shops, hawker centres.   |  |
|  | Access to transportation and services logistics   | (1) village road accessibility.<br>(2) there is public transportation capital.<br>(3) there are logistics services  |  |
| Health   | Public health   | (1) availability of clean water facilities for bathing and washing hands in every house.<br>(2) the availability of bathroom and toilet facilities in the house.<br>(3) a source of drinking water. |  |
|  |   | Health services   | (1) available puskesmas, polindes, posyandu.<br>(2) availability of certified doctors/midwives.  |
|  |   |   | Bpis membership level health insurance in the community.   |
|  | Education /literacy level   | (1) educational level of villagers.<br>(2) people can read and count.   |  |
| Educational facilities                                   |   | (1) available learning facilities and infrastructure.<br>(2) access to schools is affordable and easy.<br>(3) availability of adequate number of teachers.  |  |
|  |   | Social and humanity   | (1) availability of sports facilities.<br>(2) there are community activity groups such as bpd, recitation, youth organizations, social gatherings etc. |
| Electrical infrastructure, communication And information | (1) availability of electricity.<br>(2) has communication access.<br>(3) there is internet access, television/radio broadcasts. |   |  |
|  | Natural disaster mitigation   |   | (1) disaster management  |
| Da'wah   | Availability of Facilities & Religious Assistant.   | (1) availability of mosques in the community.<br>(2) access to the mosque.<br>(3) there are religious companions such as; ustadz/ustadzah etc.  |  |
|  |   | Level of religious knowledge  | (1) community literacy level of the qur'an. Society<br>(2) public awareness for zakat and infaq (sharing with fellow human beings).                    |
|  |   |   | Level of religious activity And community participation  |

Data Source: BAZNAS: Zakat Village Index

Explanation regarding the weight of the IDZ score from 0 to 1. Based on the results of the weighted score in the range 0 – 1, there are various kinds of information, which later based on this information will determine whether a village is eligible for assistance or not. Explanation of the weight of the score has 5 score ranges and the researcher will describe it in the table below:

**Table 2:** Score Range IDZ. (National Amil Zakat Agency, 2017)<sup>[4]</sup>

| Score Range | Description                                 | Interpretation |
|-------------|---|----------------|
| 0.00 – 0.20 | Not good Very prioritized to be helped      |                |
| 0.21 – 0.40 | Not good Prioritized for help               |                |
| 0.41 – 0.60 | Good enough to be considered for assistance |                |
| 0.61 – 0.80 | Good Not prioritized for help               |                |
| 0.81 – 1.00 | Very Good Not prioritized for assistance    |                |

The Indonesian Ministry of Religion (Kemenag) through the Directorate General of Community Development (Ditjen Bimas) launched a regional program called zakat village. This program started in 2018, by building at 7 (seven) points, namely as follows:

1. Banten,
2. Seluma (Bengkulu)
3. Belu (NTT),
4. East Lombok (NTB),
5. Sambas (West Kalimantan),
6. Raja Ampat (West Papua),
7. Halmahera (North Maluku).

Then in 2019 it will also be held at 7 (seven) points, including:

1. Bekasi City (West Java),
2. Nabire (Papua),
3. Buru Island (Maluku),
4. Indragiri Hilir (Riau),
5. Bulukumba (South Sulawesi),
6. Singkil (Aceh),
7. Nunukan (Kaltara) (m.republika.co.id, 2019 accessed on 6 April 2020)<sup>[13]</sup>.

The village zakat program is one of the government's efforts to alleviate poverty. This program is designed over a period of 3 (three) years, namely: the pilot phase, implementation, and independence. From an Islamic perspective, as an effort for public officials to reduce poverty, one of them is by applying zakat. It is believed that the concept of zakat has the ability to raise the welfare of people's lives, if its distribution leads to productive activities (Saptia, 2013)<sup>[19]</sup>. As an outline description of the zakat village program in Indonesia, the author will describe several areas and activities for the inauguration of the zakat village. The first, the inauguration ceremony as a zakat village on November 2 2018 in Sulung Village, Sambas Regency, West Kalimantan Province. Atbah Romin Suhaili (Regent of Sambas) (Zulpian, 2018 www.sambas.go.id)<sup>[26]</sup> revealed that the eldest village was named a zakat village. Sulung Village is located in Sejangkung District, which is the most underdeveloped area in Sambas Regency. In the future, access to this village can use four-wheeled vehicles, because currently the road infrastructure can only be passed by two-wheeled vehicles and access via the river by water motor vehicle. This village received symbolic assistance in the

form of 2 mosques with a nominal value of 100 million rupiahs, 2 prayer rooms with a nominal value of 70 million rupiahs, assistance from BKMT worth 50 million rupiahs, assistance from BKPRMI worth 50 million rupiahs, Alms giving 500 mushafs and 200 juz amma. Apart from that, other assistance was in the form of food packages, sarongs and mukenas, as well as several other forms of assistance in the form of religious books.

Second, the inauguration of the zakat village pilot program, in Kahaya Village, Bulukumba Regency, South Sulawesi Province on Saturday, September 7 2019. To reach this village you have to go through steep and rocky roads. The duration of the trip is approximately 2 hours from the city center in Bulukumba Regency. The selection of Kahaya Village as a zakat village was based on the results of the IDZ data formulated by BAZNAS. In this index the value is 0.38 (zero point thirty eight) on a scale of 0 – 1. Fuad Nasar as the Director of Zakat Empowerment and Waqf said that the Zakat Village program is an effort to support the government for poverty alleviation. The inauguration ceremony as well as the distribution of assistance in the form of basic food assistance, assistance from Mushaf of the Koran, and assistance from BAZNAS of Bulukumba Regency (Kurniawan, 2019 accessed April 6, 2020)<sup>[12]</sup>.

Third, the inauguration of the zakat village program for the target area in Tembilahan, Indragiri Hilir Regency, Riau, on Thursday, August 29 2019. The naming of Indragiri downstream village as the zakat village aims to build an independent and strong community through community empowerment based on zakat, infaq and sadakah funds. Independent in terms of economy, education, da'wah, health and social humanity. During the inauguration ceremony, 250 food packages were handed over, productive waqf programs, mosque renovation assistance in three locations, and mushallah in five locations, as well as providing assistance to five Islamic organizations. and five taklim assemblies, in addition to assistance in the form of distributing the Koran, juz amma, religious books and prayer equipment (Murdaningsih, 2019 accessed April 6, 2020)<sup>[15]</sup>.

**The role of entrepreneurship for community welfare**

Entrepreneurship attitude is an act of business that is skilled at taking advantage of available opportunities without compromising the resources they have, aiming at fostering competitiveness, providing employment, reducing poverty and reducing unemployment. Growing interest in entrepreneurship is important in economic development in order to improve people's welfare (Darwanto, 2012)<sup>[6]</sup>. An economist, Schumpeter (Schumpeter, 1934 in Darwanto, 2012.)<sup>[6, 20]</sup> as the originator of the theory of economic growth states that an entrepreneur/ entrepreneur has a big role in economic renewal by creating new things, creating jobs and ultimately leading to prosperity. If human resources are still low, then of course they cannot contribute to increasing, advancing and utilizing the potential of existing natural resources into something that can be of benefit to individuals, as well as to society at large. Of course this is not wanted by the government and specifically for the community. Signs of a community's welfare can be seen from the increasing participation of the community in reducing poverty, the needs of people's lives are fulfilled from various aspects, the ease of fulfilling services and access to information (Zubaedi, 2007)<sup>[25]</sup>.

It is a fact in Indonesia that labor registration is very high, while the quota for admissions is limited and tends to be low. Therefore, there needs to be a spirit of entrepreneurship by building new units so that they are able to create a business spirit to meet the needs of people's lives. According to Kasmir, (Kasmir, 2007) <sup>[9]</sup> Priyanto (Priyanto, 2009) <sup>[17]</sup> that an entrepreneur is a person who sees an opportunity as an opportunity and has the confidence to realize opening a business. Dare to take risks means having an independent mentality to start a business without feeling anxious about unpredictable situations and conditions.

The skills possessed by an entrepreneur will easily analyze the supply and demand needed by the community. This analysis even considers the possibilities that may occur in several situations and conditions, such as during a disaster, scarcity etc. (Darwanto, 2012) <sup>[6]</sup>. The role of entrepreneurs in Indonesia, which is a developing country, will certainly bring positive values. The role of entrepreneurship can contribute to changing a society with low income to a higher income, and changing society which was originally carried out completely manually/individually into a society that utilizes the service sector/employees and utilizes technology (Naude, 2008) <sup>[16]</sup>. The creativity of the Indonesian people in developing types of businesses will add to the heterogeneity of businesses in Indonesia, this will have an impact on the absorption of labor, increased economic development and people's income.

#### **Collaboration between village government and zakat village to optimize entrepreneurship**

Zakat village as part of a village, of course, cannot be separated from regulations regarding regional autonomy, many of which focus on the development of zakat villages only at the district/city level, but very few look at aspects of the involvement of the village's role in the development of zakat villages. In fact, the role of the village is very important in social services, education, welfare, etc., because apart from this it is regulated in the 1945 Constitution of the Republic of Indonesia which states that a village is a customary law community unit or in other terms/terms, that the role of the village is the closest sector and has direct contact with community, so that all problems and solutions can be negotiated at the community level and the village government as the executor of regional autonomy.

The aim of the village program is joint action to create a society that has better welfare. Joint action is aimed at the village government, which has the task of increasing the welfare rate of its village community. In the context of efforts to improve community welfare, the village government carries out community empowerment activities, in order to be a means of preparing human resources for entrepreneurship. Community empowerment according to Kartasmita (Tika Widiastuti & Suherman Rosyidi, 2015) <sup>[22]</sup> is the skills and abilities of individuals who blend with the community and have a soul and enthusiasm to build community empowerment. It can be said as a means is to provide energy for community self-reliance.

Making efforts to build the potential that grows in the community is a real act of empowerment. Which empowerment aims to be self-sufficient, community resilience in order to raise the standard of living of the family and maximize the use of its resources (Kesi Widjajanti, 2011) <sup>[10]</sup>.

One of the important elements in realizing prosperity is the local government. Forming a law and regulation which is one of the authorities of the government, therefore, in order to truly realize prosperity, regulations are formed that are in favor of the community at large (John Suhardin, 2007) <sup>[24]</sup>. Therefore, in the formulation of the law produced, it must clearly and firmly regulate the interests of the wider community. This means that the material substance in a statutory regulation should contain aspects of justice to realize people's welfare.

Talking about the jurisdiction of the Zakat Village, it will be more competent when compared with the Village Law, as a comprehensive regulation that regulates this matter. With the enactment of Law Number 6 of 2014 concerning Villages (Village Law) it is hoped that it will bring a number of fundamental changes to the implementation of village governance towards the welfare of the people in the village. In addition, the Village Law gave rise to a policy idea that regulates the amount of funds for villages in the amount of 1 billion for 1 village. As a result of the promulgation of the Village Law, the village also has a number of formal authorities, plays a role and has a position as a legal entity (legal subject) and becomes an integral part of the official government system. If substantively the law (meaning: the Village Law) is good, then it must also be supported by village officials as executors in carrying out the Village Law.

As a government system at the village level, the authority of the village head in carrying out his government system refers to village autonomy. The term genuine village autonomy is not new to the academic environment, village practitioners, and government. Village autonomy is interpreted as genuine, intact independence and is not a delegation of authority from the regional government, therefore the regional government must respect village autonomy (Sutoro Eko, *et al*, 2014) <sup>[21]</sup>.

However, the Village Law does not explicitly provide a juridical definition of village autonomy or genuine autonomy, but instead emphasizes the independence of the village/self-sufficient village. The assertion regarding an independent village is not accompanied by a standard definition regarding the meaning of village independence, so that everyone has a perception to define the meaning and meaning of village independence. The link between the formation of a village with an independent character is expected to become a foundation that has competence in administering government and development leading to a just, peaceful, prosperous and prosperous society. Consideration of the government's optimism with the formation of the Village Law, namely the government's aspiration to organize village institutions that are more advanced in the economic aspect.

The Village Law in the framework of developing village economic aspects regulates the existence of Village-Owned Enterprises (BUM Desa) is not something new in regulations on village governance, but on the aspect of independence, the Village Law gives more emphasis. The independence in question is a process carried out by the village government and village communities to carry out an activity in order to meet their needs with their own abilities. Apart from going through BUM Desa steps to increase village independence, the village government must also do this to empower human resources in their respective villages.

Article 67 Paragraph (2) letter d of the Village Law states that: Villages are obliged to:

Develop village community empowerment; And.

Based on Article 67 Paragraph (2) letter d, namely developing village community empowerment, opening up space for the village administration to channel assistance to improve people's living standards and self-sufficient zakat villages, so that in return when the community is independent with entrepreneurship, the ability to tithe mal slowly increasing.

The village government in providing assistance to village communities, especially in the zakat village framework, of course, must be based on a legal basis. The author tries to present a legal basis regarding the development of village community empowerment. According to Article 1 number 12, Law no. 6 of 2014 concerning villages, village community empowerment is an effort to develop community independence and welfare by increasing knowledge, attitudes, skills, behavior, abilities, awareness and utilizing resources through establishing policies, programs, activities and assistance that are in accordance with the essence of the problem and priority needs village community.

In the case of the Kampung Zakat program which is domiciled in the Village jurisdiction, the village government should take cooperative action between the Village Government and a third party, namely the Kampung Zakat administrator. This has been regulated in Article 93 paragraph (1), (2) of Law no. 6 of 2014 concerning villages: "Article 93 paragraph (1): village cooperation with third parties is carried out to accelerate and improve the implementation of village administration, implementation of village development, village community development and empowerment of village communities; paragraph (2): cooperation with third parties as referred to in paragraph (1) is discussed in the Village Deliberation" (Law of the Republic of Indonesia Number 6 of 2014 concerning Villages, 2014 See Article 93 Paragraph (1) and Paragraph (2))<sup>[23]</sup>.

Collaboration between the administrators of the zakat village and the Village Government can be carried out in the form of entrepreneurship training activities and entrepreneurial practice activities contained in the zakat village entrepreneurship lab. The entrepreneurship laboratory is a place for people to do business, for example raising chickens, catfish, corn, mustard plants. The purpose of the existence of an entrepreneurship laboratory is for monthly income for the zakat village community. This means that the community has a monthly income in addition to annual term income such as harvesting rice, harvesting coffee, harvesting pepper.

Based on the explanation above, it is a positive breakthrough to take steps in the form of a village government policy to cooperate with the village zakat program administrators in order to form an entrepreneurship laboratory to develop independent village community empowerment, with monthly and annual income. So that later it will be in line with the zakat village program, one of which is improving the community's economy, breaking the poverty chain, and public awareness to pay zakat mal and then, zakat village communities who already have an adequate level of welfare. In addition, a strategic step from the village government in the context of increasing and strengthening human resource capacity, by forming young

millennial entrepreneurs. This is done in order to increase food self-sufficiency, self-reliance of village communities and zakat villages, as well as take advantage of technology digitization facilities in doing something related to the world of entrepreneurship such as procedures for nursery processes to promotions that can be accessed via YouTube, WA, Facebook, Instagram, and village website that can be used by the whole community.

### Conclusion

The conclusion that can be drawn based on the discussion and analysis is that: the realization of economic development, the creation of social welfare both for the individual himself and for the general public, cannot be separated from the important role of the soul and spirit of entrepreneurship. The spirit of an entrepreneur in a zakat village requires support from the village government in the form of community empowerment activities. This activity is in order to prepare skilled human resources so that they have an entrepreneurial spirit. The relevance of the collaboration between the village government and the zakat village in optimizing entrepreneurship, is first, the village government has funds/capital to facilitate entrepreneurial activities, second, the village government has the authority to carry out community empowerment. Based on this, the collaboration is in the form of forming an entrepreneurship laboratory, and utilizing access to digitalization of technology for community welfare.

### References

1. Achmad Soleh. Kampung Zakat, Director General of Islamic Community Guidance Program, 2018. <https://Bimasislam.Kemenag.go.id>.
2. Agung Sasongko. Zakat Village Will Empower 150 Families, 2019. [m.republica.co.id](http://m.republica.co.id).
3. Agus Suryano. Public Policy for People's Welfare. TRANSPARENCY: Scientific Journal of Administrative Sciences, 2014, 6(2).
4. National Amil Zakat Agency. Zakat Village Index: From Villages to Measurable and Progressive Zakat. Jakarta: Center for Strategic Studies, 2017.
5. National Amil Zakat Agency. BAZNAS The Synergy of the Ministry of Religion and LAZIS Inaugurates Zakat Village, 2019. [baznas.go.id](http://baznas.go.id).
6. Darwanto. The Role of Entrepreneurship in Encouraging Economic Growth and Increasing People's Welfare. Dissemination of Applied Research in Management & Business at National Level, 2012.
7. Eddie Suharto. Public Policy Analysis. Bandung: Alfabeta, 2005.
8. Kartasmita G. Development for the People. Jakarta: PT. CIDESINDO library, 1996.
9. Cashmere. Entrepreneurship. Jakarta: PT. King of Grafindo Persada, 2007.
10. Kesi Widjajanti. Community Empowerment Model. Journal of Economics and Development, 2011, 12(1).
11. Kurniawan NH. Zakat Village to Improve Welfare, 2018. [bimasislam.kemenag.go.id](http://bimasislam.kemenag.go.id).
12. Kurniawan NH. Director: Kahaya Village Officially Becomes the Twelfth Zakat Village Pilot Program, 2019. [bimasislam.kemenag.go.id](http://bimasislam.kemenag.go.id).
13. [m.republica.co.id](http://m.republica.co.id). 14 Zakat Village Points, Anywhere?, 2019.

14. Muhammad Abu Zahra. (yyyy). *Fi Al-Mujtama' Al-Islamiy*. Cairo: Dar Al-'Arabiy.
15. Murdaningsih D. Ministry of Religion Inaugurates Zakat Village in Riau, 2019. [m.republica.co.id](http://m.republica.co.id).
16. Naude W. *Entrepreneurship in Economic Development*. Research Papers. United Nations University, 2008, 2008/20.
17. Priyanto. Developing Entrepreneurship Education in the Community. *PNFI Journal*, 2009, 1(2).
18. Rahma Sulistia. 14 Zakat Village Points, Anywhere?, 2019. [m.republica.co.id](http://m.republica.co.id).
19. Saptia Y. Factors for Increasing Business of Mustahik Women in Entrepreneurship. *Journal of Economics and Development*, 2013:21(2):191-203. <https://doi.org/10.14203/JEP.21.2.2013.73-85>
20. Schumpeter JA. *In Theory of Economic Development: An Inquiry into Profits, Capital, Credit, Interest, and The Business Cycle*. New York: Oxford University Press, 1934.
21. Sutoro Eko, *et al.* Indonesian Development Village. Yogyakarta: Village Renewal Development Forum (FPPD), 2014.
22. Tika Widiastuti, Suherman Rosyidi. Productive Zakat Empowerment Model by Zakat Institutions in Increasing Mustahiq Income. *JEBIS*, 2015, 1(1).
23. Law of the Republic of Indonesia Number 6 of 2014 concerning Villages, 2014.
24. John Suhardin. The Role of Law in Realizing Community Welfare. *Journal of Pro Justitia Law*, 2007, 25(3).
25. Zubaedi. *Alternative Development Discourse*. Yogyakarta: Ar-Ruzz Media, 2007.
26. Zulpian. RI Ministry of Religion Makes Eldest Village a Pilot Zakat Village, 2018. [www.sambas.go.id](http://www.sambas.go.id).