

A Zakat Dawah Model in Empowering Asnaf Economic Capacity: An Analysis of the Large-Scale Asnaf Smart Rice Field Program (SSBBA) in Yan District, Kedah

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DOI Link: <http://dx.doi.org/10.6007/IJARBSS/v15-i12/27211>

Published Date: 08 December 2025

Abstract

This article examines the implementation of a zakat-based da'wah model to empower asnaf economic development through the Smart Sawah Berskala Besar Asnaf (SSBBA) Programme, initiated by the Kedah State Zakat Board (LZNK) in the Yan District. The study emerges from the persistent poverty experienced by B40 paddy farmers and the inconsistent zakat collection rates, despite the introduction of various assistance initiatives. The primary objective is to evaluate the effectiveness of a strategic zakat da'wah approach, implemented through local zakat institutional collaboration, in strengthening religious consciousness, enhancing a sense of responsibility, and driving positive socioeconomic transformation among asnaf participants. Employing a qualitative case-study design, the research utilises semi-structured interviews, field observations of da'wah activities, and focus group discussions. The findings reveal that a systematic zakat da'wah framework grounded in the five principles of Maqasid al-Shariah successfully improves religious understanding, zakat compliance, and participants' economic resilience, while shaping their identity as agents of change within rural communities. The study contributes to the theoretical and practical development of zakat da'wah within Islamic agro-economic initiatives. It proposes a strategic model for implementing more inclusive, sustainable, and resilient economic development programmes for the well-being of asnaf paddy-farming communities.

Keywords: Zakat, Da'wah, Maqasid al-Shariah, Asnaf, Agricultural Development, Smart Sawah Berskala Besar Asnaf (SSBBA), Kedah, Economic Empowerment

Introduction

Zakat, as one of the pillars of Islam, is not merely an act of worship but also a crucial instrument for the economic and social restructuring of Muslim communities, particularly in the context of rural development and efforts to eradicate hardcore poverty (Abu Ishaq, 1920).

It functions as a mechanism for resource distribution and empowerment, thereby fostering social cohesion, sustaining economic well-being, and strengthening the values of justice and compassion in society (al-Qaradawi, 2012). In the Malaysian context, state zakat institutions, most notably the Kedah State Zakat Board (LZNK), have implemented various innovative programmes, including the Smart Sawah Berskala Besar Asnaf (SSBBA) initiative, which demonstrates the potential of zakat to systematically and synergistically empower agricultural asnaf.

Yan District was selected as the primary intervention site due to its status as a fertile rice-growing area and its high concentration of smallholder farmers, the majority of whom fall within the B40 income group and are affected by cycles of poverty, indebtedness, and unstable market prices (Department of Statistics Malaysia, 2024). In collaboration with the Kedah State Islamic Religious Council, MADA, and various institutional partners, LZNK designed a comprehensive da'wah-based strategy grounded in the five principles of Maqasid al-Shariah, protection of religion, life, intellect, wealth, and lineage (Al-Shatibi, 1920; United Nations, 2015). This approach goes beyond the mere distribution of zakat funds by integrating education, field-based mentoring (murabbi), and the strengthening of spiritual values and work discipline. The intervention enhanced participants' understanding and internalisation of zakat obligations, elevating them from aid recipients to community change agents and emerging local leaders.

The issue of poverty among paddy farmers in Kedah and the declining rate of zakat collection have been widely acknowledged as having significant implications for national food security and the socio-economic well-being of the ummah. Data from the Department of Statistics Malaysia indicate that Kedah's poverty rate remains higher than the national average, underscoring the need for zakat institutions to serve as key strategic partners in advancing the Sustainable Development Goals (SDGs), particularly No Poverty (SDG 1) and Zero Hunger (SDG 2) (United Nations, 2015; DOSM, 2024). The implementation of the SSBBA program demonstrates the synergy among human development, Islamic discipline, economic support, and efficient zakat management, forming an integrated development ecosystem aligned with the vision of Maqasid al-Shariah and the global SDG agenda.

Interventions such as SSBBA do not merely focus on providing capital support and agricultural inputs but also emphasise spiritual development, work discipline, religious awareness, and a strengthened sense of reliance upon Allah SWT. The role of the murabbi, continuous guidance, and participants' involvement in dakwah activities serve as transformative factors that elevate their status from zakat recipients to zakat payers, thus becoming a model for asnaf economic empowerment programmes in other regions (LZNK, 2025; Suhaimi Mahmud, 2025). Accordingly, the implementation of the SSBBA Programme by LZNK in the Yan District represents a practical manifestation of zakat as an inclusive and pragmatic Islamic development system that enhances ummah sustainability and strengthens the nation's economic resilience.

Problem Statement

Although Kedah is listed as a central rice-producing state, contributing over 40% of the nation's rice supply, many smallholder farmers in the state remain trapped in cycles of poverty and burdensome debt (Department of Statistics Malaysia, 2024; DOSM, 2024). The

average monthly income of these farmers remains below the B40 threshold, ranging between RM900 and RM980, which is significantly lower than the government's established minimum standard (National Audit Department Report, 2023; EPU, 2024). The economic pressures faced by paddy farmers stem from rising production costs, market price volatility, natural disasters, limited access to capital, and dependency on intermediary rice processing institutions, which at times disadvantage the farmers (Mohd Rizal Abu Bakar, 2016).

Furthermore, there is a decline in zakat collection rates on rice despite annual increases in production output (Zakat On Touch LZNK, 2025). Statistics from the Kedah State Zakat Board indicate that some paddy farmers are eligible to pay zakat, yet also receive zakat assistance because their net income is insufficient to cover basic family needs. This situation creates ambiguity regarding the official status of these farmers as *asnaf*: are they considered zakat payers or recipients? This issue is also viewed as a contributing factor to uncertainties in compliance with official zakat institutions, as some individuals opt for self-distribution or payments outside the formal *amil* system (Awareness Level of Paying Paddy Zakat through LZNK, Saliza Abdul Aziz et al., 2021).

The gap in understanding and compliance is further exacerbated by the low level of zakat observance and spiritual discipline among paddy farmers. Interviews with participants of the SSBBA programme indicate that they tend to perceive zakat primarily as an additional burden rather than as an instrument for economic development and a source of blessings in life (Suhaimi Mahmud, 2025). From a social perspective, issues such as poor work discipline, substance abuse, neglect of basic religious obligations, and unproductive lifestyles are prevalent. These factors contribute to an intergenerational cycle of poverty, in which the children of paddy farmers grow up lacking motivation, a strong work ethic, and comprehensive religious education (Model Pembangunan Insan Soleh, Ad-Din PISKA, 2022).

This situation further exacerbates national food security challenges, as smallholder farmers may exit the sector due to economic and social pressures, thereby threatening domestic rice supply and increasing Malaysia's reliance on imports. The paddy cultivation sector is susceptible to climate variability, crop disease threats, and fluctuations in pricing policies. If youth participation in agriculture continues to decline, the risk to national food security will become increasingly pronounced (Department of Agriculture Malaysia, 2023; United Nations, 2015).

Meanwhile, significant challenges also arise from confusion regarding the *fiqh* assessment of agricultural zakat; many paddy farmers lack a proper understanding of zakat calculation methods, *nisab* thresholds, and allowable operational cost deductions. Interviews reveal that the majority of programme participants tend to distribute zakat directly to individuals they perceive as more deserving, without adhering to the principles of state zakat administration established in accordance with *Shariah* (Assessment and Application of Paddy Zakat in Malaysia, 2018).

The solution requires a comprehensive, holistic, and wisdom-based (*hikmah*) zakat *da'wah* approach. Zakat should not function merely as welfare assistance. However, it must serve as a catalyst for economic transformation and human development by integrating education, guidance, character-building training, and continuous interventions through the *murabbi*

system, in collaboration with zakat institutions and strategic partners (Kedah State Zakat Board, 2025; Abu Ishaq, 1920). Islam encourages just wealth management, prioritises social harmony, and mandates that da'wah be conducted with wisdom and exemplary instruction (Qur'an, al-Nahl: 125; al-Qaradawi, 2012).

This study also aims to develop an Agro-Economic Zakat Da'wah Model based on Maqasid al-Shariah to address challenges in implementing zakat assistance for paddy farmers in the Yan District. The model emphasises the five principles of Maqasid al-Shariah: protection of religion, life, intellect, wealth, and lineage (Al-Shatibi, 1920; United Nations, 2015). Through the integration of Islamic value education, technical training, economic interventions, and spiritual guidance, participants are nurtured to become productive, faithful individuals who can sustainably break the cycle of poverty.

Therefore, the issues of paddy farmer poverty, declining zakat collection, national food security, ambiguity in asnaf status, and weaknesses in spiritual discipline and social values collectively demand an innovative, holistic, and sustainable zakat da'wah model. Such a model must be practical (*bil-hal*) to ensure genuine economic and social transformation (Kedah State Zakat Board, 2025; United Nations Development Programme, 2024).

Research Objectives

1. To examine the structure, policies, and practices of zakat management by LZNK, particularly in the paddy farming sector.
2. To analyse the concept of zakat da'wah and the level of understanding and internalisation among asnaf paddy farmers in Yan, Kedah.
3. To develop an Agro-Economic Zakat Da'wah Model based on Maqasid al-Shariah for application by LZNK in empowering the economic well-being of SSBBA participants.

Literature Review

A review of the current literature indicates that studies integrating zakat da'wah, agro-economic development, and Maqasid al-Shariah principles within the agricultural sector are very limited in Malaysia. Most previous research has primarily focused on welfare management and the fiqh of agricultural zakat, including investigations into collection systems, distribution funds, as well as farmers' perceptions and compliance with state zakat institutions (Abu Ishaq, 1920; Awareness Level of Paddy Zakat Payment through LZNK, Saliza Abdul Aziz et al., 2021). As a result, the practical impacts of zakat on spiritual transformation, economic empowerment, and character development among participants have received insufficient attention.

A study by Muhammad Norazam et al. (2018) examined zakat da'wah practices in Melaka and found that campaigns focusing on sermons, seminars, and social media successfully increased zakat collection. However, field-based approaches and murabbi guidance, as applied in the Smart Sawah Berskala Besar Asnaf (SSBBA) programme by LZNK, remain under-researched regarding their transformative impact on participants. Research conducted by the LZNK Ummah Economic Development Zone, focusing on the effectiveness of the SSBBA and Hassan Project, demonstrates that integrating education, zakat distribution, and entrepreneurial training can enhance participants' income and confidence, enabling them to transition from asnaf recipients to community development role models (Selamah Maamor et al., 2024).

The findings of Hafizah Zainal (2017) emphasise that trust in zakat institutions in Kedah is determined by the efficiency of distribution, transparency in management, and the Islamic da'wah values implemented by LZNK. The results support the necessity of continuous da'wah through a friendly approach, character-building training, and digital communication to enhance compliance among farmers and rural communities with the zakat system. Challenges faced by Zakat Amil in the technological and digital era were also examined by Suhaimi Mahmud (2025), highlighting the importance of the Zakat On Touch application, the effectiveness of online da'wah delivery, and the need for technical da'wah communication skills relevant to paddy farmers.

Studies in Kelantan and other states, such as by Mohd Rizal Abu Bakar (2016), compared the practices of paddy zakat assessment in terms of fatwa compliance, cost calculation, and modern zakat accounting applications. The findings indicate that adapting fiqh-based management, providing technical training, and offering regular guidance help strengthen fairness in collection and distribution. In the context of the SSBBA, LZNK has adopted centralised reporting and mentoring methods, making the programme more transparent and more effective in achieving a transformative social and economic impact on participants.

Research by Ad-Din PISKA (2022) developed the Insan Soleh Kamil Development Model, emphasising that integrating bil-hal da'wah, spiritual guidance, and character formation is central to a sustainable Islamic pedagogy. This concept is applied in the Smart Sawah Berskala Besar Asnaf (SSBBA) programme through the appointment of a field murabbi, who guides participants in spiritual matters, work discipline, and religious motivation, ensuring that spiritual transformation is achieved consistently and sustainably.

Furthermore, the United Nations Development Programme's (2024) analysis of global poverty and the SDG targets underscores the importance of developing an Islamic economic development ecosystem aligned with Maqasid al-Shariah principles and contemporary zakat practices (United Nations, 2015). Data from the Department of Statistics Malaysia and the Kedah State Zakat Board demonstrate that the SSBBA programme has successfully reduced poverty rates and enhanced farmers' contributions to national food security through economic empowerment grounded in zakat and da'wah.

Therefore, this study addresses gaps in previous research by developing a novel Maqasid al-Shariah-based zakat da'wah approach and documenting the economic, social, and spiritual impact on SSBBA participants, thereby strengthening both the theory and practice of zakat da'wah for rural community development (Lembaga Zakat Negeri Kedah, 2025; al-Qaradawi, 2012).

Methodology

This study employs a qualitative, case-study approach to gain an in-depth understanding of the implementation of zakat da'wah through the Smart Sawah Berskala Besar Asnaf (SSBBA) programme organised by the Kedah State Zakat Board (LZNK). Primary data were collected through semi-structured interviews involving LZNK officers, representatives from the Muda Agricultural Development Authority (MADA), and SSBBA participants to capture perceptions, experiences, and insights regarding the impact of zakat da'wah and economic empowerment. Field observations were also conducted, including assessments of da'wah activities, social

programmes, and zakat management processes, to ensure the collection of contextual and authentic data. Focus group discussions (FGDs) were held to synthesise collective findings on the effectiveness of the da'wah approach, participants' spiritual outcomes, and economic changes. In addition, qualitative analysis of official institutional documents, annual reports, and previous literature was conducted as secondary data to reinforce triangulation of the findings. Overall, this methodology ensures a holistic, contextually relevant approach aligned with contemporary standards in Islamic social research.

Data Analysis

The data analysis details the systematic process of managing and interpreting the information collected in this study. Primary data from semi-structured interviews, field observations, and focus group discussions were analysed using a thematic approach, which identifies key patterns, critical issues, and deeper meanings within each category of data. The thematic analysis involved several steps: careful reading of transcripts and field notes, coding information according to initial themes, grouping codes into subthemes, refining and re-categorising based on recurring patterns and participant discourse, and validating interpretations through internal triangulation between primary and secondary data. Overall, the application of thematic techniques enabled the researcher to approach social reality holistically, understand participants' spiritual and economic experiences and changes, and assess the effectiveness of the da'wah model and the implementation of the SSBBA programme in a contextualised manner.

For secondary data, this study employed content analysis as the primary method, examining institutional documents, annual reports, program manuals, and previous literature. The analysis aimed to assess information overlap, program consistency, implementation policies, and the long-term impact of state zakat strategies and external institutional interventions on the economic development of the asnaf. Each document was coded into categories such as implementation processes, management challenges, impact evaluation, and recommendations for improvement that frequently appeared in the study materials' narratives.

The study population comprised officers from the Kedah State Zakat Board (LZNK), supervisors from the Muda Agricultural Development Authority (MADA), and participants of the Smart Sawah Berskala Besar Asnaf (SSBBA) program in Yan. Purposive sampling was employed to ensure the data collected were relevant, in-depth, and capable of addressing the research objectives. Respondent selection was based on criteria such as direct involvement in the program, experience, asnaf status, and willingness to provide critical insights on the impact and challenges of economic empowerment through zakat platforms and the dakwah bil-hal approach. This methodology ensured the credibility, replicability, and contextual depth of the findings within the contemporary Islamic ecosystem.

Findings and Discussion

The primary findings, supported by both primary and secondary data, illustrate how the innovative approach of the Kedah State Zakat Board (LZNK) through the Smart Sawah Berskala Besar Asnaf (SSBBA) program has transformed the economic, social, and spiritual dimensions of participants and the broader zakat management ecosystem. The effectiveness of zakat administration at LZNK is evident through various structural improvement initiatives,

including the establishment of the Agronomy Division and the implementation of integrated training modules for asnaf farmers. These organisational enhancements not only improve the processes of zakat rice collection and distribution but also strengthen the confidence of asnaf and the broader community in the professionalism and transparency of the state zakat institution (Abdul Aziz et al., 2021). The study further indicates that higher levels of asnaf satisfaction with institutional governance and accountability are associated with a greater likelihood of continued collaboration and formal registration within the zakat payment system (Zaki, 2020).

Beyond excellent governance, the study also demonstrates direct individual-level transformations, exemplified by the testimony of Mr Yusuf bin Ne, a participant of the SSBBA program in Yan. Prior to his involvement, he faced challenges such as unstable income, escalating debt, and limited access to his children's education. Following participation in SSBBA, Yusuf not only increased his income and managed his agricultural output professionally, but also successfully educated his children to higher levels and was appointed as Village Head, subsequently serving as a model of community transformation (Suhaimi Mahmud, 2025; Zakat Kedah, 2025). His experience reflects the comprehensive impact of the SSBBA approach, which emphasises economic intervention, entrepreneurial guidance, spiritual motivation, and sustainable social support.

The SSBBA program has also proven effective in holistically implementing the values and principles of Maqasid Shariah. The five key principles, preservation of religion, life, intellect, wealth, and progeny, are integrated through field mentorship, reinforcement of religious discipline, family education modules, and economic empowerment interventions (Al-Shatibi, 1920; United Nations, 2015). Participants are not only developed in terms of zakat compliance but also nurtured morally, socially, and in human capital development, as evidenced by their support for their children's education and community leadership training. This approach aligns with global human development narratives and the Sustainable Development Goals (SDGs).

Nevertheless, the study also highlights several significant challenges within the zakat and rice-farming ecosystem in Kedah. These include the instability of rice zakat collection rates, confusion regarding the fiqh of agricultural zakat, and trends in aid distribution that are sometimes perceived as "assistance without incentivising beneficiaries to transition out of asnaf status." These issues are further complicated by socio-economic factors and inherited work culture, which require continuous spiritual and moral intervention. Moreover, national food security depends on the sustainability of the local agricultural sector and the role of zakat institutions in guiding farmers toward professionalism and innovation (Department of Agriculture Malaysia, 2023; Zakat Kedah, 2025).

In response to these challenges, LZNK has introduced various innovations, including the establishment of its own rice processing facility to manage output and reduce production costs, as well as the "Zakat On Job" program aimed at providing employment opportunities for asnaf, thereby encouraging them to break the cycle of persistent poverty (LZNK, 2025). Emphasis on technical training, the digitalisation of zakat collection, and the social integration of asnaf fosters a more resilient ummah economic ecosystem reliant on productivity and hard work rather than solely on financial assistance. Based on the study's findings, the integrated

zakat model implemented through SSBBA effectively addresses most key challenges in the sector, providing a replicable framework for other state zakat institutions to expand similar approaches and sustainably maximise socio-economic and spiritual impact.

Recommendations and Implications

The findings of this study underscore the significance of the Smart Sawah Berskala Besar Asnaf (SSBBA) model implemented by LZNK as a best-practice framework for other state zakat institutions aiming to achieve high socio-economic transformation within the agricultural sector. The SSBBA model in Kedah effectively empowers asnaf from mere recipients of aid to economic actors and community leaders through self-management of paddy fields, integrated training, entrepreneurial motivation, and strategic zakat fund distribution. Ministries and agencies involved in agro-economic development are encouraged to adopt a dakwah bil-hal approach, incorporating field mentorship, intensive training, motivational support, and continuous monitoring, as a complementary strategy to technical training such as agricultural TVET and farmer cooperative programs.

The proposed improvements highlighted in this study include the development of dakwah modules tailored to participants' spiritual and ethical needs, as well as the expansion of program implementation to other districts with high potential for paddy cultivation and asnaf populations. The use of digital platforms, including paddy field management applications and social media, for progress monitoring and knowledge dissemination is expected to enhance participants' resilience and the effectiveness of contemporary dakwah outreach. Leadership training for asnaf should also be prioritised to enable participants to act as grassroots change agents, lead local socio-economic programs, and add value to the zakat management system.

Zakat institutions and poverty management agencies are advised to adopt proactive measures, including streamlining distribution systems and strengthening collaborative networks among zakat institutions, MADA, cooperatives, and TVET programs to ensure comprehensive and sustainable transformation. The study also recommends that program impact assessments be consistently documented through written reports, video documentaries, and periodic training sessions, as demonstrated by the SSBBA in Kedah, to guarantee continuity and effectiveness across future generations. Collectively, these recommendations aim not only to alleviate poverty but also to build a dynamic, innovative, and resilient ecosystem for community development in Malaysia.

Conclusion

This study highlights the effectiveness of the Maqasid Shariah-based Agro-Economic Zakat Da'wah model implemented in Yan, Kedah, through the Smart Sawah Berskala Besar Asnaf (SSBBA) program under the Kedah Zakat Board (LZNK). The SSBBA program has demonstrated that a strategic da'wah approach, integrating spiritual guidance with productive economic interventions, produces tangible impacts in empowering the economic conditions of paddy farmer asnaf while sustainably alleviating poverty. The program's success is reflected in participants' transformation from passive zakat recipients into active, integrity-driven socio-economic change agents. Participants are empowered through various trainings, access to interest-free working capital, technical expertise, professional paddy management, and microfinance support, enabling them to enhance productivity, economic independence, and leadership within their communities.

The study's findings indicate that participants, such as Encik Yusuf bin Ne and Nazmi Khamis, increased crop yields, improved their living standards, and contributed to national food security. Success stories of participants achieving over 10 tons per hectare and raising monthly incomes from RM1,400 to RM6,200 provide strong evidence that the program effectively breaks the cycle of poverty, fosters leadership skills, and strengthens family resilience among asnaf. Beyond economic gains, participants experienced notable social and spiritual transformation in line with the Maqasid Shariah framework, with increased religious observance, motivation, moral development, and self-identity formation as core elements of the SSBBA program. The initiative has fostered a supportive community ecosystem, where asnaf participants not only benefit from zakat assistance but also contribute back to community development through village leadership, children's education, and charitable acts.

The impact of the SSBBA institution is highly significant, as the integrated paddy field management model, combined training programs, and synergies with strategic partners such as MADA, BERNAS, and the Islamic financial sector enable participants to independently manage the entire agricultural process, from seeding to marketing. The implementation of seedling preparation techniques and the use of local technology not only reduce operational costs but also improve crop quality and enhance participants' resilience against challenges in Malaysia's rice industry. This model aligns with the country's Sustainable Development Goals (SDGs), particularly Zero Poverty and Zero Hunger, highlighting the potential for SSBBA to be expanded to other states or adopted by national zakat institutions as a framework for socio-economic and spiritual transformation.

At a macro level, the sustainability of the SSBBA program requires zakat institutions to continuously monitor program impact, refine training modules, expand collaboration with farmer cooperatives, and strengthen digital social networks. Relevant ministries and agencies are encouraged to adopt aspects of dakwah bil-hal, agricultural TVET, and the use of paddy field management technologies to empower asnaf participants. The program's continuity relies heavily on operational integrity, leadership development among participants, financial support, and engagement from multiple stakeholders, including government bodies, Islamic financial institutions, and agro-economic experts.

This study provides a significant contribution to zakat institutions, policymakers, and communities by presenting a practical model for poverty alleviation and inclusive, sustainable, and high-impact socio-economic development. Findings indicate that the transformation of asnaf through the SSBBA program is realistic, demonstrable, and serves as an exemplary model for zakat management platforms and rural community development strategies in Malaysia and the ASEAN region. Overall, by emphasising the values of maqasid al-shariah, zakat da'wah models such as SSBBA reflect the characteristics of holistic Islamic development, safeguarding religion, life, intellect, wealth, and lineage, thereby enhancing the dignity of the ummah within the modern economic ecosystem. The program stands as a testament to the fact that innovative, productive zakat and da'wah initiatives can cultivate a competitive, socially responsible generation dedicated to the prosperity and well-being of Malaysia's future.

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