

Implementation of the Zakat Village Index 2.0 in Supporting Zakat Community Development Programs

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Abstract

Poverty remains a significant issue in Indonesia, and natural disasters also play a role in affecting the economic conditions of communities. Pantai Bahagia Village is the area most impacted by tidal flooding. This research was conducted to assess the material and spiritual conditions of Pantai Bahagia Village and its eligibility to receive zakat funds. This study employs a mixed-methods approach, combining qualitative and quantitative methods with the Zakat Village Index (IDZ) 2.0 (Multi-Stage Weighted Index) as the analytical tool. The results show that the IDZ 2.0 score in Pantai Bahagia Village is 0.56, which means the village is in a fairly good condition to be considered for zakat fund support. The findings of this research can serve as a reference for zakat institutions or the government in disbursing zakat funds, designing targeted programs, monitoring progress, and increasing community participation, which ultimately can improve the welfare of the community.

Keywords: *Poverty Index, Welfare, Zakat Village Version 2.0*

INTRODUCTION

Based on 2024 BPS data, Indonesia's poor population in March 2024 amounted to 736.48 thousand people. The government has carried out poverty alleviation both directly and indirectly (Maulida & Rahmatullah, 2018; Munawwaroh et al., 2021). Some of the programs that have been carried out include basic food assistance program/BPNT, family hope program (PKH), electricity subsidy program, local government assistance program, direct cash assistance (BLT), and others (Farikhatusholikhah et al., 2018). Poverty alleviation programs are also implemented by empowering communities through the management of zakat funds (Sadariyah et al., 2019).

One of the programs initiated to improve welfare in Indonesia is a village welfare development program based on Islamic values (Masrifah & Firdaus, 2017). There are two

aspects that are of particular concern, namely material and spiritual welfare (Syauqi Beik & Arsyianti, 2016). The village welfare improvement program is implemented through zakat empowerment, which is implemented by BAZNAS. Zakat plays an important role in overcoming poverty and promoting community economic empowerment, which is one of the objectives of maqashid sharia. Zakat is a poverty alleviation tool (Safitri et al., 2022). Zakat serves as a redistribution of wealth to some underprivileged Muslims. Zakat plays an important role in overcoming poverty and promoting community economic empowerment, which is one of the goals of maqashid sharia.

BAZNAS is authorized to manage and coordinate all Zakat institutions, including LAZ in Indonesia. BAZNAS aims to improve the economic and spiritual condition of the community through the Zakat Community Development (ZCD) program. This program is a productive community empowerment program based on Zakat. BAZNAS is committed to develop ICT in zakat management (Safitri et al., 2022).

Previous studies on measuring village progress have been conducted by several researchers, measured village progress through aspects of health, education, spirituality, economic, and social (Kasri & Ahmed, 2015). The Ministry of Villages also initiated the Village Development Index 2015 which focuses on three aspects of assessment, namely social, economic and environmental resilience.

There have been many studies on Zakat Community Development (ZCD) including research on village measurement tools. Research on Zakat Village Index (IDZ) version one has been conducted in various areas of Girimukti village (Sadariyah et al., 2019), Beruntung Jaya village, Simper Ulin village and Ujung Batu village (Maulida & Rahmatullah, 2018), Bedono village (Farikhatusholikhah et al., 2018) Cemplang village (Khairunnajah et al., 2019). This research is related to ZCD conducted in Pantai Bahagia Village, Muara Gembong District, Bekasi Regency with the Zakat Village Index 2.0 approach.

This study has novelty compared to previous studies. Kasri & Ahmed (2015) conducted research by measuring villages using health, education, religious/spiritual, economic, and social indicators. Sadariyah et al., (2019) examined the zakat village index in Girimukti Village with a result of 0.49. Girimukti Village is in a good enough condition to be considered for zakat fund support. The dimensions of health, economy and education are the main priorities in village development. The recommendation for the development programs for the people of Girimukti village is to build the aspects of benefit based on IDZ using Zakat funds. Maulida & Rahmatullah (2018) calculated the zakat village index in three villages and concluded that Beruntung Jaya Village, with an index value of 0.48, is in a fairly good condition compared to Simper Ulin Village and Ujung Batu Village. Beruntung Jaya Village is Prioritized to be assisted by maximizing the potential of cattle and goat rearing and nature-based halal tourism. In addition, quality agriculture in Simper Ulin Village and creative industries for women in Ujung Batu Village can be improved.

Farikhatusholikhah et al., (2018) examined the zakat village index in Bedono village with an IDZ value of 0.49, which shows that the condition is quite feasible to be supported by zakat funds. The village development strategy includes improving transport accessibility, opening a floating market, maximizing the maritime and tourism sectors, and launching a floating house program. Khairunnajah et al., (2019) examined the zakat village index in Cemplang village, with a result of 0.58 (quite good). This value indicates that Cemplang Village is considered to receive support from the zakat fund, with potential that can be optimized in agricultural

products. The development program recommendations for these villages include aspects of health, economy, and education as the main priorities for sustainable development using zakat funds. As for this study measuring the Zakat Village Index 2.0 in Pantai Bahagia Village. This research on ZCD was conducted in one of the villages in Bekasi Regency, considering that Bekasi Regency is the largest industrial area in Southeast Asia (Noer & Wibowo, 2024).

Bekasi Regency is designated as National Strategic Area (KSN) and National Activity Center (PKN) based on Presidential Regulation No. 54/2008. On the other hand, the problem of unemployment in Bekasi Regency has not been properly addressed. In 2019, the unemployment rate in Bekasi Regency was 9.00%. It increased to 10.09% in 2021. Based on 2021 BPS data, the number of unemployed people in Bekasi Regency is the second highest in West Java, with 197,147 people.

According to the report "Bekasi Regency in Figures 2024", Muara Gembong subdistrict often experiences natural disasters, with Pantai Bahagia Village being the most affected area by tidal flooding. In 2017, the total area of mangroves was 305.03 hectares. By 2019, there was a slight increase, reaching 366.41 hectares of mangroves. The largest loss occurred in 2020, with a total loss of 85.58 hectares in one year (Majesty et al., 2019). Mangrove forests in Muara Gembong have declined by 55% since 1976, causing shoreline changes and ecological disasters, especially in Pantai Bahagia Village (Amalo et al., 2023; Nugraha et al., 2019). Based on 2020 BPS data, the village experienced one flood, one flash flood, and five tidal waves. These natural disasters exacerbate the already fragile economic conditions of the community. This research was conducted in Pantai Bahagia village using the Zakat Village Index 2.0 approach to assess the material and spiritual conditions of the village and its eligibility to receive zakat funds.

LITERATURE REVIEW

Zakat

Allah SWT commands Muslims to pay Zakat according to al-Baqoroh 2:43 and at-Taubah 9:103, Zakat comes from the word zakat - riba - tazkiyatan - zakat. Zakat means purity, growth, blessing, increase. For individuals, zakat serves as a cleansing of the soul from sin (Dhar, 2013). At the macro level, zakat is an important tool for achieving social justice because it leads to the improvement of welfare in this world and increases the reward of life in the hereafter. Zakat plays an important role in the distribution of income and wealth among Muslims. Amil zakat institutions facilitate Muslims to pay zakat and distribute it efficiently to the right recipients with the aim of alleviating the lives of the poor (Syauqi Beik & Arsyianti, 2016)

In this research, Zakat funds are collected by Muzaki through BAZNAS. Baznas distributes zakat funds through various programs. BAZNAS's consideration in the distribution of zakat funds includes aspects such as poverty level, basic needs, and community empowerment potential. In measuring the effectiveness of zakat distribution, BAZNAS has criteria for the Zakat Village Index (IDZ), which includes dimensions such as health, education, economy, social humanity, and da'wah and advocacy (Puskas BAZNAS, 2020). These criteria are used to ensure that zakat funds can have a maximum and sustainable impact on improving the welfare of the beneficiaries.

The Zakat Village Index / Indeks Desa Zakat (IDZ) 2.0

BAZNAS has been successful in reducing poverty in rural Indonesia through various empowerment programs (Khairunnajah et al., 2019). The Zakat Village Index (IDZ) 2.0 is a

tool used to determine the state of a village, both materially and spiritually. IDZ 2.0 is a model for measuring the progress of villages, which was developed from the previous version in 2017. In the first version of IDZ, the economic aspect has four indicators, three health indicators, two education indicators, three social and humanitarian indicators, three da'wah indicators and advocacy (Puskas BAZNAS, 2020). The economic aspect indicators consist of: productive economic activities, village trade centers, access to logistic transportation/delivery services, and access to financial institutions. Health aspect indicators consist of: public health, health services and health insurance. Education indicators include: education and literacy levels and educational facilities. Social and humanitarian aspect indicators consist of: open space facilities for community interaction, electricity, communication and information infrastructure, and natural disaster mitigation. Indicators of da'wah and advocacy aspects consist of: availability of worship facilities and companions, level of community religious knowledge, and level of religious activity and community participation.

As for the second version of IDZ (IDZ 2.0), the economic aspect has four indicators, four health indicators, two education indicators, four social and humanitarian indicators, five da'wah and advocacy indicators (Puskas BAZNAS, 2020). Economic aspect indicators consist of: productive economic activities, village trade centers, access to logistic transportation/delivery services, and access to financial institutions. Health aspect indicators consist of: public health, health services, health promotion and curative activities, and health insurance. Education indicators include: education and literacy levels and educational facilities. Social and humanitarian aspect indicators consist of: open space facilities for community interaction, electricity infrastructure, communication & information, natural disaster mitigation, and population. Indicators of Da'wah and advocacy aspects consist of: availability of worship facilities and companions, level of community religious knowledge, level of religious activity and community participation, village community behavior, and introduction of Da'wah.

This research uses IDZ 2.0, where this model is used to evaluate various villages that are targeted for the distribution of Zakat funds. With IDZ 2.0, the assessment can be comprehensive, covering various important aspects that determine the progress of the village, both in terms of economic, health, education, social and humanitarian, as well as da'wah and advocacy (Puskas BAZNAS, 2020). This index provides an accurate and in-depth assessment of village conditions so that zakat funds can be channeled effectively and purposefully to maximize positive impact on village communities.

Dimension Economic

Productive economic activities

Increased productivity as the power to produce more goods and services provides benefits for any human activity. Villages need to have a variety of superior products that provide annual profits above the trade zakat ratio reaching a profit of 85 gr gold = 70 million / year so that it can benefit the community. Product diversification and increased productivity improve the welfare of rural communities and contribute to regional economic growth, in line with the findings of Mustapa et al., (2022). IDZ 2.0 helps measure the success of villages in increasing profitable productive economic activities.

Mangrove forests in Pantai Bahagia Village, Muaragembong District, Bekasi, West Java have great potential to support productive economic activities for the local community. Muara Beting Beach Village is categorized as an environmental strategic area and a natural resource strategic area according to the Bekasi Regency Spatial Plan 2011-2031. With serious mangrove

tourism development, as suggested by Wijayanti et al., (2019), Muara Beting Beach can become a major source of income through the sale of local products and management of tourism facilities. Community-based mangrove management has become a livelihood support (Majesty et al., 2019). With proper management, the mangrove forest in Pantai Bahagia village can become a model of ecotourism that preserves the environment and improves the economic welfare of the residents (Aditya & Ediyono, 2023; Fauzan & Samputra, 2021).

Village trade center

Trade relies on frictions throughout the marketing chain. Population specialization in certain areas further accelerates the rise of trade. The main instrument of village development is carried out through community economic empowerment to reduce rural poverty (Mustapa et al., 2022). The existence of a village trade center reflects success in empowering the community economy, reducing poverty, and improving village welfare. IDZ 2.0 measures the ability of villages to provide trading facilities that support local economic growth, consistent with the findings of (Mustapa et al., 2022).

Bahagia Village Trade Center Facilities and infrastructure to support management and visitor services needed for ecotourism development must be adequate to attract visitors or tourists. Mangrove ecotourism can be used to increase the income of Bahagia Beach Village community and also protect from the impact of tidal floods that often hit (Dwi Cahyadi et al., 2022). Ecotourism is able to provide economic, social and environmental benefits such as in Lantebung, Makassar City (Arfan, 2022).

Accessibility (transportation and logistics)

An important role can be played by government officials in ensuring that efficient marketing structures are in place and that laws and practices allow for further reliance on the market (Eskola, 2005). The availability of adequate transportation facilities greatly affects the path of the economy (Mustapa et al., 2022; Żukowska et al., 2023). Moreover, the need for easy access to markets is also aimed at alleviating poverty (Eskola, 2005). IDZ 2.0 measures the accessibility of village roads, availability of public transportation, and logistics/delivery services that support the flow of goods and services and the growth of village economies. Adequate transport infrastructure helps alleviate poverty by increasing the accessibility of products and services. This assessment is consistent with the findings of Eskola (2005) and Mustapa et al., (2022), which emphasize the importance of transportation and logistics in supporting village economic prosperity and reducing poverty. Bahagia Village is accessible through several routes, namely land and sea. The roads are unpaved and narrow (Wijayanti et al., 2019), and when tidal flooding occurs, road access is closed (Dwi Cahyadi et al., 2022).

Access to financial institutions

Financial institutions play an important role in business cycles. Access to finance for SMEs is an important determinant of their ability to survive and thrive, which in turn affects the stability and growth of a country's economy (Wang et al., 2020). In addition to the availability of financial institutions, governments need to encourage the poor to participate in employment, for example by connecting them to the labor market (Kasri & Ahmed, 2015). IDZ 2.0 measures access to finance and participation of the poor in employment as determinants of village economic stability. Access to finance for SMEs is important for economic growth (Wang et al., 2020). IDZ 2.0 assesses the availability of financial institutions and village efforts to connect the poor to the labor market, consistent with the findings of Kasri & Ahmed, (2015).

Dimension Health

Public health infrastructure

Zakat can provide peace of mind so that the body becomes healthy. Expansion and improvement of public health infrastructure is needed and inclusive policies are needed to improve the health of the poor (Maja et al., 2022; Renukappa et al., 2022; Valdivia, 2004). Zakat has an impact on the provision of health facilities (Choiriyah et al., 2020). IDZ 2.0 measures the impact of zakat on public health through improved health infrastructure and inclusive policies. Indicators include the availability of health facilities and health education. Zakat helps provide health facilities and improve the health of the poor, consistent with the findings of Valdivia (2004), Choiriyah et al., (2020) and Maja et al., (2022).

In Pantai Bahagia Village, tidal flooding often occurs, which greatly disrupts community activities and health. This happens in Gobah Village, Muara Bendera Village, Muara Mati Village, Muara Pecah Village and Muara Beting Village. The community is forced to adapt by installing water pumps inside the house to access water for daily needs, although the water produced by the well cannot be used for cooking and can only be used for bathing and washing (Dwi Cahyadi et al., 2022). When tidal floods occur, the borehole water becomes salty due to seawater intrusion, while when the floods come from the overflow of the Citarum River, the water tastes bland. This condition forces the community to buy clean water from water agents in gallons or jerry cans due to the lack of PDAM pipes. This situation increases the risk of disease due to poor water quality and lack of access to clean water, which has a direct impact on public health in Pantai Bahagia village.

Health services infrastructure

In Turkey, the health reform started in 2003 and brought significant changes in primary health care (Cevik et al., 2018). In China, the National Health Roadmap 2030 emphasizes the important role of primary healthcare, which must be supported by political commitment to strengthen the primary healthcare system (Brumana et al., 2017). IDZ 2.0 assesses the role of zakat in strengthening primary health care in villages to improve public health. Health reforms in Turkey and China highlight the importance of political support for primary health care. Zakat can support this effort by providing health facilities and improving people's access to health services, consistent with research by Cevik et al., (2018) and Brumana et al., (2017)

Health promotion and curative activities

There are five things that need to be considered in basic health services, namely promotion services, prevention services, screening services (early diagnosis and immediate treatment), treatment and care (curative), and rehabilitation. Promotive services are aimed at improving knowledge, attitudes, and behaviors to practice healthy lifestyles in order to maintain, preserve, and improve health. Prevention can be achieved by adopting a healthy lifestyle (Brumana et al., 2017). IDZ 2.0 recognizes the importance of basic health services that include promotion, prevention, screening, treatment and rehabilitation. The PHBS program is a key strategy to improve knowledge and healthy behaviors in villages, in line with the IDZ 2.0 goal of improving community health. The preventive approach through healthy lifestyles is also a focus of efforts to reduce the burden of disease, in line with research by Brumana et al., (2017).

Health insurance

The World Health Assembly (WHO) emphasizes the need to develop a health financing system that ensures public access to health services and provides protection. This social security is organized by the government, which is useful to meet the needs of a decent basic life, starting from Jamkesmas, Jamkesda, AKSES, and most recently the Health Social Security

Organizing Agency (BPJS) (Pertiwi et al., 2017). IDZ 2.0 considers health insurance as part of the health dimension, which reflects people's protection and access to health services. Programs such as BPJS Kesehatan in Indonesia demonstrate the government's commitment to providing affordable access to health, in line with the recommendations of the World Health Assembly.

Dimension Education

Level of education and literacy

Independent villages in improving community welfare cannot be separated from support in the field of education, which contributes to improving the skills of both hard and soft skills of the community (Mustapa et al., 2022). This requires the development of human resources and their proper and efficient use, as well as the quality of teachers (Renukappa et al., 2022; Tumiwa et al., 2022). IDZ 2.0 recognizes the importance of education and literacy in improving the welfare of rural communities through skills development and investment in education. The program also focuses on improving teacher quality and human resource development, in line with Islamic economic principles that emphasize sustainable development through education. The quality of education in the village of Pantai Bahagia is not comparable to the quality of education in the surrounding areas.

Education facilities

Governments should simultaneously support productivity growth and improve people's skills through education and training (Kasri & Ahmed, 2015). To achieve smart villages need to be supported by complete educational facilities (Renukappa et al., 2022). Zakat contributes to the scope of education provision to improve the quality of human resources and the quality of life of the poor (Choiriyah et al., 2020). IDZ 2.0 illustrates the importance of educational facilities in improving the productivity and skills of rural communities. The program includes government support in the provision of education to improve the quality of human resources, in line with the contribution of zakat in improving the quality of life of the poor through better access to education. Educational facilities in the village of Pantai Bahagia are very limited.

Dimension Social and Humanity

Facilities of public interaction space

The triple helix concept is defined as a concept of social and community transformation in human empowerment, including social forces, environmental forces, and economic forces. Regional openness contributes significantly to regional growth. Village development program instruments are carried out through fiscal allocations throughout the village (Mustapa et al., 2022). IDZ 2.0 measures the importance of open interaction space facilities in strengthening the social and economic strength of village communities. This contribution is reflected in fiscal allocations and village development programs that support regional openness and local economic growth. This is in line with the Triple Helix concept that promotes social and societal transformation through human empowerment at the local level.

Electricity, communication and information infrastructure

Infrastructure development is a key instrument in accelerating village development (Mustapa et al., 2022). In village autonomy, targeting the allocation of village budgets for development with adequate infrastructure also influences the smooth distribution of main superior commodities and the economic routes of rural communities (Mustapa et al., 2022). IDZ 2.0 measures the importance of electricity, communication, and information infrastructure in supporting the acceleration of village development and local economic distribution. Adequate infrastructure development is crucial in village autonomy, with proper budget allocation to support information. This aligns with efforts to strengthen communication routes and electricity infrastructure that positively impact the welfare of village communities

(Niewiadomska, 2023; Renukappa et al., 2022; Tumiwa et al., 2022). The widespread global information that should be accessible around the world cannot be obtained in Pantai Bahagia Village.

Natural disaster mitigation

In terms of disaster mitigation efforts in communities, practices that utilize local knowledge and customs are necessary to help residents effectively reduce the impact of disasters and encourage them to remain in their home areas. This can be a solution to enhance local resilience (Hong & Grydehøj, 2022). The Local and Indigenous Knowledge Systems (LINKS) program has been proposed by UNESCO, aiming to strengthen indigenous peoples and local communities, encouraging engagement in natural disaster preparedness. IDZ 2.0 also takes into account natural disaster mitigation as part of the social and humanitarian dimension. Local practices to reduce the impact of disasters are an essential aspect of improving the resilience of rural communities. Programs like UNESCO's LINKS strengthen community capacity to face natural disasters, aligning with IDZ 2.0's approach to consider social and sustainability aspects in village evaluation. The area in Pantai Bahagia Village, Muara Gembong District, has been significantly impacted by natural disasters, particularly due to tidal flooding, with some areas becoming permanently inundated. Pantai Bahagia Village experiences the greatest erosion, with an erosion rate of 15.46 m/year and a loss of 330.460 hectares (Nugraha et al., 2019). The impact of tidal flooding in Pantai Bahagia Village includes losses due to submerged fish ponds and hampered accessibility (Dwi Cahyadi et al., 2022)

Population

Understanding of the village population is hindered by the inadequate maintenance of village structures, excavations that do not cover the entire village, and widespread destruction of archaeological sites (Schurr et al., 2021). Additionally, demographic information is needed using ID cards to facilitate data collection. IDZ 2.0 also considers the population aspect within the social and humanitarian dimension. Knowledge of the number and density of village inhabitants is crucial for regional evaluation. Maintenance of village structures and the use of ID cards in population data collection help in understanding the social conditions of the village community, which is relevant for sustainable development program planning.

Dimension Da'wah and Advocacy

Availability or religious facilities and companion

Muslim is also one who cares for others and seeks justice for those in need and powerless (Yumna, 2019). IDZ 2.0 also considers the availability of religious facilities and support in the dimension of preaching and advocacy. Practices such as those proposed by Yumna (2019) emphasize the importance of the community's role in helping others and seeking justice for those in need, aligning with the values of preaching and advocacy measured by the index.

Level of religious knowledge of the community

The Zakat Village Index 2.0 recognizes the importance of the level of religious knowledge in the dimension of preaching and advocacy. Fulfilling basic needs such as worship, clothing, food, and shelter, as well as psychological security, are crucial aspects that need to be considered to improve welfare and justice in the community (Augustina et al., 2022).

Level of Religious Activity and Community Participation

Religion influences human life in many aspects, including the economy (Ferdousy & Binti, 2020). The influence of religion on economic aspects is twofold: motivational factors

and institutional factors. Economic behavior becomes more ethical when driven by the spirit of religious teachings in work/entrepreneurship (Yumna, 2019). The level of religious activity and community participation has a significant impact on the dimensions of preaching and advocacy according to the Zakat Village Index 2.0. According to Ferdousy (2020) and El Ayyubi et al. (2023), religion not only motivates individuals in economic aspects but also shapes more ethical behavior in entrepreneurship, which can improve the overall welfare of the community.

Behaviour of the villagers

A village that is self-sufficient in improving community welfare owes much to the success of the village government in empowering its people (Yumna, 2019). The concept of empowerment in Islam includes the principles of brotherhood (ukhuwah), justice ('adl), equality (musawamah), community participation (musyarakah), and the principle of mutual cooperation (ta'awun) (Yumna, 2019).

Introduction to the da'wah field

In the dimension of preaching and advocacy according to the Zakat Village Index 2.0, the concept of empowerment, or tamkiinu al-Dakwah, demonstrates efforts to strengthen power, concern, and strong will in spreading the message of Islam. In the context of preaching, empowerment is referred to as tamkiinu al-Dakwah, which means strength, power, concern, and strong will. The process of community empowerment involves maintaining dignity and self-respect, confidence and self-esteem, and preserving local cultural values. Even in countries that adhere to theism, this will revert to divine values or Islamic concepts.

METHOD

This research uses the Zakat Village Index 2.0 approach, which combines qualitative and quantitative methods (Puskas BAZNAS, 2020). In the qualitative process, interviews are conducted with key figures who have an in-depth understanding of the village conditions. The quantitative phase is then carried out in stages (Multi-Stage Weighted Index) to obtain the IDZ value, which is derived from calculating the index component values for each indicator, variable, and dimension.

Data Collection

Figure 1
IDZ 2.0 Implementation Stages



Source : Puskas BAZNAS, 2020

The study involved various respondents who had a comprehensive understanding of the village's conditions in areas such as economics, health, education, social issues, and religious outreach. Key respondents included Mr. Ahmad Qurthubi, the Village Secretary and a teacher at a local school; Mr. Ahmad Bahrulfuadin, a village staff member; Mr. Toni, a representative of Karang Taruna; Mr. Warnata, the Head of KASI Services; and Mr. Ahmad Sugandi, the Head of General Affairs. Additionally, Mr. Ahmad Mahbubi and Mr. Ahmad Fadilah, both village staff members, were involved. Other significant contributors were Mrs. Rekha Nurmala Zeni and Mr. Hermanto Saputra from BAZNAS Bekasi District; Mrs. Alifah, the Chairperson of the Bahagia Berkarya Group; and members of the group, Mrs. Umrah and Mrs. Linda. Mrs. Ida, a local resident, was also part of the study. Furthermore, the Head of KASI Services, general staff, midwives, and youth representatives were included, along with BAZNAS Bekasi District volunteers, community leaders, and three additional village residents.

Data was collected through observations and interviews, focusing on the village's conditions across five key dimensions (Puskas BAZNAS, 2020). Secondary data was sourced from BPS, administrative records from the Pantai Bahagia Village Office, books, journals, theses, and other official documents. Additionally, field notes and photographs were used for documentation and observational purposes. Some of the literature used is more than five years old, and these studies have been widely cited by similar research. This extensive citation indicates the foundational nature and significant impact of these older studies on the field. Their methodologies, findings, and theoretical frameworks have provided a robust basis for subsequent research, guiding new inquiries and helping to shape current understanding. Despite their age, these seminal works continue to be relevant and influential, demonstrating their enduring value in advancing the discipline. Besides that, from the various explanations above, it can be seen that there is still very limited research related to this topic conducted in the last 5 years. Considering that times continue to evolve, similar studies that are relevant to the current period are needed.

Data Processing and Analysis

The collected data was processed using the IDZ 2.0 index calculation model, which consists of two main stages. The first stage involves Likert scale assessment and the calculation of each variable's index. The Likert scale ranges from 1 to 5, where a value of 1 indicates very poor conditions, and a value of 5 indicates very good conditions. The next stage involves calculating the indicator index, which is obtained by multiplying each indicator's value by its respective weight. Then, the variable index is calculated by multiplying the indicator index for each variable by the variable's weight. The final stage is the calculation of the dimension index, which is obtained by multiplying each variable's index by the weight of each dimension (Puskas BAZNAS, 2020). The result is a composite index or IDZ. The formula to obtain the village zakat index of 2.0 is as follows:

$$IDZ = (X1ek + X2 eks + X3pe + X4ke + X5da)$$

Information:

IDZ = Village Zakat Index

X1...X5 = Assessment weights

ek = Economic dimension

ex = Health dimension

pe = Education dimension

ke = Human dimension

da = Religious Outreach dimension

The data was analyzed using a quantitative approach through the numerical analysis of the IDZ score calculations. This process is detailed in Table 1.

Table 1
IDZ Score Range

Score range	Description	Interpretation
0,00 – 0,20	Beginner	Highly prioritized to be assisted
0,21 – 0,40	Developing	Prioritized to be assisted
0,41 – 0,60	Stable	Considered to be assisted
0,61 – 0,80	Growth	Less Prioritized to be assisted
0,81 – 1,00	Sustained	Not Prioritized to be assisted

Source : Puskas BAZNAS (2020)

Subsequently, the findings were analyzed using a qualitative approach to complement the quantitative data with direct field observations. This approach involved direct observations, structured interviews, and open-ended questions. Field visits were conducted to the villages under study to observe the actual conditions on the ground. Structured interviews were held with relevant parties such as village heads, zakat administrators, and zakat recipients to gather in-depth information on the implementation of zakat programs and their impacts. Open-ended questions were also posed to respondents to capture their perspectives on the effectiveness of zakat distribution and suggestions for program improvements in the future. This combination of quantitative and qualitative analysis aimed to provide a more comprehensive understanding of the village conditions and the effectiveness of the zakat programs managed by BAZNAS (Puskas BAZNAS, 2020).

RESULT AND DISCUSSION

Village Profile

Pantai Bahagia Village is composed of 4 hamlets (Dusun), 6 community units (RW), 32 neighborhood units (RT), and 11 village wards. The village covers an area of approximately 3,021 hectares and has a population of 7,345 residents. There are 2,187 households (KK) in Pantai Bahagia Village.

Economic Dimension

The economic dimension is the primary focus of aid, as one of the issues in Pantai Bahagia Village is the lack of a flagship product. Most of the villagers work as fishermen. In the village, there is a creative industry community called Kebaya (Bahagia Work Group), consisting of 15 local members who manage mangrove products. Active participation of women in productive economic activities enables coastal women in Pantai Bahagia Village to engage in regular activities beyond their household responsibilities (Aditya & Ediyono, 2023). The Alipbata program promotes and implements ecotourism in Pantai Bahagia Village. The index values for each variable are as follows:

Table 2.
Index of Economy Dimension

Variable	Variable Index	Description	Interpretation
Availability of diversified main product/production center.	0,00	Beginner	Highly prioritized to be assisted
Labor force participation rate	1,00	Sustained	Not Prioritized to be assisted
Availability of creative industry community	0,25	Developing	Prioritized to be assisted

Source: Data processed, 2023

The findings indicate that productive economic activities in Pantai Bahagia Village still need to be enhanced, especially from the potential of mangroves (Majesty et al., 2019; Wijayanti et al., 2019). One of the measures already taken includes skills training and providing business capital. These findings align with the statement from Respondent 11 (2022), who noted, "We process mangroves into various products such as mangrove dodol, mangrove syrup, mangrove peyek, mangrove leaf chips, mangrove leaf sticks, mangrove peanut brittle, and mangrove batik. However, we face challenges in marketing these products." This study

proposes increasing skills training, particularly in marketing skills, and providing business capital to villagers to further develop productive economic activities and improve the index values.

Pantai Bahagia Village lacks both a market and minimarket, with only 8 small shops and approximately 900 convenience kiosks. To meet their daily needs, residents travel to the Pasar Selasa in Pantai Mekar, about 6 km away, or to the Kali Baru Market in Jakarta, approximately 50 km away. For purchasing vegetables, they go to the Pasar Induk Cibitung, about 56 km away. The importance of dynamic capability, especially in learning dimensions and market orientation for effective economic circulation, is crucial (Mustapa et al., 2022). The index values for each variable are:

Table 3.
Indicator Index of Village Trade Center

Variable	Variable Index	Description	Interpretation
Availability of market as a trading facility and supplier of community needs both traditional and online	0,00	Beginner	Highly prioritized to be assisted
Availability of trading Place	0,50	Stable	Considered to be assisted

Source: Data processed, 2023

The existing village trade center needs further development to better serve the community and enhance the village's economy. Additionally, as part of the village's development, mangrove ecotourism can be promoted and used to increase the income of Pantai Bahagia Village residents (Arfan, 2022; Dwi Cahyadi et al., 2022). The importance of collaboration and partnerships among tourism stakeholders to achieve successful ecotourism development (Fauzan & Samputra, 2021). Respondent 1 (2022) stated, "The current trade center is quite helpful, but the distance is considerable, and there is much that needs improvement, particularly in terms of facilities and accessibility." Therefore, this study recommends developing infrastructure and increasing the capacity of the village trade center to accommodate more vendors and buyers.

Accessibility remains challenging; while there are land routes, not all eleven villages can be accessed by four-wheeled vehicle (Dwi Cahyadi et al., 2022). These include Kp. Muaramati, Kp. Muaracah, Kp. Gobah RW 03, Kp. Muarabendera RW 03, Kp. Beting RW 06, Kp. Gobah RW 06, and Kp. Muarabendera RW 06. In other villages, road access becomes difficult during rain (Wijayanti et al., 2019). Under normal conditions, it takes about 20 minutes to reach the Muara Gembong Sub-district Office, but this can extend to about 90 minutes in rainy weather. Public transportation in the village is provided by boats operating from 6:00 AM to 6:00 PM, sometimes extending to 8:00 PM or 9:00 PM. Another issue faced by Pantai Bahagia Village is the lack of logistics services. For these services, residents must travel to the Post Office in Pantai Mekar Village, approximately 6 km away. The index values for each variable are:

Table 4.
Indicator index of accessibility (transportation and logistics)

Variable	Variable Index	Description	Interpretation
Accessibility of village roads	0,25	Developing	Prioritized to be assisted
Availability of modes of	0,50	Stable	Considered to be assisted

Variable	Variable Index	Description	Interpretation
public transportation			
Availability of logistics Services	0,00	Beginner	Highly prioritized to be assisted

Source: Data processed, 2023

Logistics transportation access in Pantai Bahagia Village remains inadequate, hindering the distribution of goods and services. Government action is needed to address the development of public transportation and road infrastructure (Żukowska et al., 2023). According to Respondent 5 (2022), "Our biggest challenge is poor transportation access, especially during the rainy season. This significantly impacts economic and educational activities." This study recommends improving road and transportation infrastructure to enhance logistics access and, consequently, improve this indicator's value.

Islamic financial institutions are not available in the village, leaving most residents dependent on mobile banks and individual moneylenders. There are at least 10 individual moneylenders and 6 mobile banks operating in the area. The village authorities have banned the presence of moneylenders, but residents have requested their continued operation due to their reliance on them for daily needs. As a result, various negative consequences have arisen, such as disputes with neighbors, divorces, and the community's derogatory term "*janda emok*" (widow of moneylenders). Some residents have even resorted to selling themselves, accompanied by their spouses, to settle their debts. The index values for each variable are:

Table 5.
Indicator Index of Access to Financial Institutions

Variable	Variable Index	Description	Interpretation
Availability and accessibility of Sharia and conventional financial institutions.	0,25	Developing	Prioritized to be assisted
Engagement of community to loan shark (<i>rentenir</i>)	0,00	Beginner	Highly prioritized to be assisted
Level of users in financial Institutions	0,75	Growth	Less Prioritized to be assisted

Source: Data processed, 2023

Access to financial institutions in the village is also limited. Respondent 1 (2022) stated, "Almost all residents of Pantai Bahagia Village are entangled in debt with moneylenders. Some residents even resort to selling themselves, often encouraged by their spouses, to settle their debts. This frequently leads to disputes with neighbors, marital conflicts, and divorces. In the village, those who divorce due to debt are often referred to as '*janda emok*' (widow of moneylenders)." Therefore, this study recommends establishing new branches of financial institutions in the village and enhancing digital financial services to facilitate access for residents.

The IDZ 2.0 economic dimension value for Pantai Bahagia Village is 0.34, as shown in Table 3.3, indicating a suboptimal condition that prioritizes it for assistance. The economic

dimension is a primary focus for aid, supporting previous research by Farikhatusholikhah et al., (2018), Khairunnajah et al., (2019), Maulida & Rahmatullah, (2018) Munawwaroh et al., (2021) and Zaenal et al., (2018). This value is the lowest among other dimensions and warrants consideration for support.

Health Dimension

The majority of residents' homes, as well as the availability of clean water facilities for cooking and sanitation (MCK), are in adequate condition. However, when tidal flooding occurs, the community faces difficulties in obtaining clean water. They have to install water pumps that can only be used for bathing and washing. For drinking water, they have to purchase clean water (Dwi Cahyadi et al., 2022). However, not all households in the village have bathroom and toilet facilities within their homes, and there is almost no access to handwashing facilities inside the houses. The sources of drinking water in the village include rainwater, groundwater, springs, and surface water (Maja et al., 2022; Renukappa et al., 2022). The normal rainy season period in the village also influences water availability. The index values for each variable are:

Table 6.
Index of Health Dimension

Variable	Variable Index	Description	Interpretation
Availability of clean water for daily bath and wash in the house.	0,50	Stable	Considered to be assisted
Availability of bathroom facilities and toilet in the house.	0,25	Developing	Prioritized to be assisted
Availability of the source of drinking water.	0,83	Sustained	Not Prioritized to be assisted
Condition of the house	1,00	Sustained	Not Prioritized to be assisted

Source: Data processed, 2023

The findings indicate that the health level of residents in Pantai Bahagia Village still requires improvement. One of the issues is the inadequate sanitation facilities and the availability of murky water. Respondent 2 (2022) noted, "There are still residents in Pantai Bahagia Village who do not have proper sanitation facilities." In realizing village progress, it is necessary to facilitate access to health for the community (Maja et al., 2022; Renukappa et al., 2022). This study recommends improving sanitation infrastructure and enhancing the quality of clean water and sanitation to improve public health and the related indicators.

Pantai Bahagia Village faces the issue of lacking a health center, village maternity home, and integrated health service posts. The challenges in providing care for mothers giving birth at night in hard-to-reach areas are not yet resolved due to limited midwifery personnel and difficult access. There have even been cases of childbirth occurring on boats. Access to the nearest health center requires a journey of approximately 90 minutes. The index values for each variable are:

Table 7.
Indicator index of public health infrastructure

Variable	Variable Index	Description	Interpretation
Availability of health	0,00	Beginner	Highly prioritized to be assisted

Variable	Variable Index	Description	Interpretation
service facilities			
Availability of Polindes	0,67	Growth	Less Prioritized to be assisted
Availability of Posyandu	0,75	Growth	Less Prioritized to be assisted
Availability of certified doctor/midwife	0,00	Beginner	Not Prioritized to be assisted

Source: Data processed, 2023

Healthcare services in Pantai Bahagia Village are still limited, both in terms of facilities and medical personnel. Respondent 15 (2022) stated, "The village health center (Puskesmas) is used as the village office. There are still no integrated health service posts (Posyandu) or village maternity homes (Polindes). There have even been instances of childbirth occurring on boats. The availability of village midwives is very limited, and there are no doctors". In realizing village progress, it is necessary to facilitate access to health for the community (Maja et al., 2022; Renukappa et al., 2022). Therefore, this study recommends establishing health center facilities, Posyandu, and Polindes, as well as increasing the number of medical personnel to better serve the village community.

In Pantai Bahagia Village, the implementation of the Clean and Healthy Living Behavior (PHBS) education has at least three indicators, achieved through community participation. While Posyandu services are conducted regularly once a month, the village lacks access to doctors and only has one midwife on duty. Public health services are often provided by the village midwife who routinely visits residents' homes door-to-door. The index values for each variable are:

Table 8.
Indicator Index of Health Promotion and Curative Activities

Variable	Variable Index	Description	Interpretation
PHBS education (clean and healthy lifestyle)	0,25	Developing	Prioritized to be assisted
Strengthening health services of the village	0,50	Stable	Considered to be assisted

Source: Data processed, 2023

Health promotion and curative activities in the village need further enhancement to encourage healthy living practices among the community. Respondent 15 (2022) stated, "Routine health counseling is conducted by the village midwife, but it is hindered by distance. One midwife must cover the entire village." In realizing the progress of the village, complete health facilities are needed for the community (Maja et al., 2022; Renukappa et al., 2022). This study recommends increasing the frequency and quality of health counseling activities to maintain the health of village residents.

Most of the residents of Pantai Bahagia Village have health insurance, either through BPJS Health). Access to health insurance is well-distributed across the village. Respondent 8 (2022) mentioned, "Almost all residents have access to health insurance programs." The index values for each variable are:

Table 9.
Indicator index of health insurance

Variable	Variable Index	Description	Interpretation
BPJS/other insurance membership level	1,00	Sustained	Not Prioritized to be assisted

Source: Data processed, 2023

The IDZ 2.0 health dimension value for Pantai Bahagia Village is 0.49, as shown in Table 3.3, indicating that the village's health conditions are fairly good and thus eligible for assistance. Health is the second priority for aid, which supports previous research by (Farikhatusholikhah et al., (2018); Munawwaroh et al., (2021); Sadariyah et al., (2019), but does not align with Khairunnajah et al., (2019)

Education Dimension

Pantai Bahagia Village has a population of 7,700, with 985 individuals holding a high school diploma. The quality of education in Pantai Bahagia Village needs special attention. Among the population aged 15-45 years, 4,042 out of 5,390 individuals are literate and numerate. The values for each variable are:

Table 10.
Indicator Index of Level of Education and Literacy

Variable	Variable Index	Description	Interpretation
Education level of the villagers.	0,00	Beginner	Highly prioritized to be assisted
Literacy, numeracy rate, and school participation	0,50	Stable	Considered to be assisted

Source: Data processed, 2023

One of the obstacles encountered in the progress of the village is the low quality of human resources (Renukappa et al., 2022; Tumiwa et al., 2022). The findings indicate that the education level in Pantai Bahagia Village still requires improvement. Many children drop out of school due to various economic and social reasons. Respondent 1 (2022) stated, "Most children in our village only complete elementary education because their parents cannot afford further schooling. There are 985 high school graduates out of a total population of 7,700 in Pantai Bahagia Village, 2,456 elementary school graduates, 1,321 junior high school graduates, and 49 university graduates." This study recommends implementing scholarship programs and educational assistance for children from low-income families to enable them to pursue higher education.

The availability of educational facilities in Pantai Bahagia Village is mostly adequate, though the conditions are not optimal. The nearest school is approximately 3 km away, but access is difficult. Traveling to the nearest high school is a 6 km journey taking about 30 minutes, which can extend to 90 minutes during rainy weather. School transportation is provided by boats at a daily cost of Rp.5,000. Educational facilities in the village are still minimal and need improvement. Completeness of education facilities is needed to achieve village progress(Renukappa et al., 2022). Respondent 1 (2022) mentioned, "The schools in this village have adequate basic facilities." The index values for each variable are:

Table 11.
Indicator Index of Education Facilities

Variable	Variable Index	Description	Interpretation
Availability of learning facilities	0,81	Sustained	Not Prioritized to be assisted
Accessiblility to schools	0,92	Sustained	Not Prioritized to be assisted
Availability of adequate number of teachers	1,00	Sustained	Not Prioritized to be assisted
Quality of teachers	0,63	Growth	Less Prioritized to be assisted
Student self-development	1,00	Sustained	Not Prioritized to be assisted

Source: Data processed, 2023

The IDZ 2.0 education dimension value for Pantai Bahagia Village is 0.51, as indicated in Table 4.4. This suggests that the village's education conditions are fairly good, making it eligible for assistance. Education is the third priority for aid, which supports previous research by Farikhatusholikhah et al., (2018); Munawwaroh et al., (2021); Sadariyah et al., (2019). However, it does not align with the findings of Khairunnajah et al., (2019) Maulida & Rahmatullah, (2018).

Social and Humanitarian Dimension

Pantai Bahagia Village has six sports facilities and approximately 20 active community groups. People are active in social activities, youth participation is needed in the progress of the village (Tumiwa et al., 2022). The index values for each variable are:

Table 12.
Indicator Index of Facilities of Public Interaction Space

Variable	Variable Index	Description	Interpretation
Availability of sport facilities/ fields	1,00	Sustained	Not Prioritized to be assisted
Existence of community Activities	1,00	Sustained	Not Prioritized to be assisted

Sumber Prasarana Listrik, Komunikasi dan Informasi

The findings indicate that the facilities for community interaction in Pantai Bahagia Village are adequate. Respondent 4 (2022) noted, "Pantai Bahagia Village has three volleyball courts, one futsal court, and two badminton courts. Several community groups include women's study groups, men's study groups, children's study groups, youth organizations, social gatherings, and family welfare programs (PKK)." This study recommends the development and maintenance of public spaces to enhance social interaction and community activities in the village.

The availability of electricity in the village is fully met, providing 24-hour service. However, a significant issue in Pantai Bahagia Village is the unstable cellular communication signal, with some areas experiencing no signal at all (Dwi Cahyadi et al., 2022). The index values for each variable are:

Table 13.
Indicator Index of Electricity, Communication and Information Infrastructure

Variable	Variable Index	Description	Interpretation
Availability of electricity	1,00	Sustained	Not Prioritized to be assisted
Availability of communication access	0,25	Developing	Prioritized to be assisted
Availability of internet access	1,00	Sustained	Not Prioritized to be assisted
Availability of television or radio broadcast	1,00	Sustained	Not Prioritized to be assisted

Source: Data processed, 2023

Infrastructure for electricity and communication in Pantai Bahagia Village remains limited. Respondent 3 (2022) highlighted, "The electricity supply in Pantai Bahagia Village is insufficient. Residents are supposed to receive 90 kWh, but only 60 kWh is provided. This issue has been confirmed with PLN, but there has been no further response. The telecommunications signal is extremely weak, and there is no signal at all in Kampung Muara Bendera, Kampung Muara Mati, Kampung Muara Pecah, and Kampung Beting." This study recommends enhancing telecommunication infrastructure by expanding the network and strengthening signals throughout the village. Electricity, communication and information infrastructure is needed in the progress of the village (Niewiadomska, 2023; Renukappa et al., 2022).

Pantai Bahagia Village meets two of the four disaster mitigation criteria: early warning systems for natural disasters and evacuation routes. Tidal flooding frequently occurs in Pantai Bahagia Village. The village experiences the highest erosion rate of 15.46 meters per year, resulting in a loss of 330.460 hectares of area (Nugraha et al., 2019). The index values for each variable are:

Table 14.
Indicator Index of Natural Disaster Mitigation

Variable	Variable Index	Description	Interpretation
Disaster management	0,50	Stable	Considered to be assisted

Source: Data processed, 2023

The impact of changing environmental conditions significantly affects the lives of rural communities (Hong & Grydehøj, 2022). Pantai Bahagia Village is also prone to natural disasters such as flooding and strong winds, yet disaster mitigation remains insufficient. Respondent 6 (2022) explained, "Flooding frequently occurs, sometimes reaching inside homes. This has become an annual routine." This study suggests developing infrastructure such as bridges and implementing disaster mitigation training programs to better prepare residents for emergencies.

The majority of residents in Pantai Bahagia Village already have identification cards. The index value for this variable is:

Table 15.
Indicator Index of Population

Variable	Variable Index	Description	Interpretation
Population	1,00	Sustained	Not Prioritized to be assisted

Source: Data processed, 2023

The recording of population data in Pantai Bahagia Village remains incomplete and poorly organized. Respondent 9 (2022) stated, "Many residents do not have complete population documents, making it difficult for them to access government services." This study recommends improving population recording and increasing awareness about the importance of official documents to facilitate access to public services.

The IDZ 2.0 value for the social and humanitarian dimension in Pantai Bahagia Village is 0.78, as shown in Table 3.3. This indicates that the village's condition is satisfactory, and it should not be a priority for aid. The social and humanitarian dimension is therefore the lowest priority for assistance, which is not consistent with previous studies by Farikhatusholikhah et al., (2018), Khairunnajah et al., (2019), Maulida & Rahmatullah (2018) and Munawwaroh et al., (2021)

Dakwah and Advocacy Dimension

Pantai Bahagia Village has 14 mosques and 30 mushollas, all in good condition. The distance to the nearest mosque is less than 1 km from residents' homes, with most roads being unpaved. Each village has 2-3 religious facilitators. The index values for each variable are:

Table 16.
Indicator Index of Availability or Religious Facilities and Companion

Variable	Variable Index	Description	Interpretation
Availability of mosque (Masjid/Musholla) in the community	0,50	Stable	Considered to be assisted
Accessibility to the Mosque	0,75	Growth	Less Prioritized to be assisted
Availability of religious companion (ustadz/ah, recitation teacher, etc.)	0,75	Growth	Less Prioritized to be assisted

Source: Data processed, 2023

Findings indicate that the facilities and religious guidance in Pantai Bahagia Village still need improvement. Although mosque and musholla buildings exist, their conditions are inadequate. Respondent 13 (2022) stated, "The physical structures of mosques and mushollas are present, but their conditions are less than ideal. Facilities such as religious books, prayer garments (mukena), and competent religious guides are also lacking." This study proposes enhancing the facilities of worship places and providing higher-quality religious guides to support religious activities.

The interest in learning the Quran in this village is relatively low. While the awareness among the residents of Pantai Bahagia Village to pay Zakat, Infaq, Sadaqah, Waqf (ZISWAF), and Fitrah is relatively high, a significant issue is the low literacy regarding zakat mal (property zakat). The collection and management of zakat are carried out traditionally at the nearest mosques/mushollas. The index values for each variable are:

Table 17.
Indicator Index of Level of Religious Knowledge of the Community

Variable	Variable Index	Description	Interpretation
Level of Al-Qurán literacy among muslims	0,38	Stable	Considered to be assisted

Variable	Variable Index	Description	Interpretation
Public awareness of zakat and infaq (sharing among society)	0,75	Growth	Less Prioritized to be assisted

Source: Data processed, 2023

The religious knowledge among the residents of Pantai Bahagia Village is varied, with many requiring more in-depth religious education. Respondent 7 (2022) stated, "The residents' understanding of zakat fitrah is good, but many still do not comprehend zakat mal." Therefore, this study recommends organizing literacy sessions on zakat and other religious knowledge for the community.

Religious activities are conducted weekly for both women and children who recite the Quran, while participation among men remains very low. Additionally, the level of participation in congregational prayers is still very low, indicating a lack of awareness among the community about the importance of congregational prayers. The index values for each variable are:

Table 18.
Indicator Index of Level of Religious Activities and Community Participation Rate

Variable	Variable Index	Description	Interpretation
Implementation of routine religious activities	1,00	Sustained	Not Prioritized to be assisted
Community participation rate to perform 5 prayers in congregation in the mosque	0,00	Beginner	Highly prioritized to be assisted
Community participation rate in routine religious activities	0,50	Stable	Considered to be assisted

Source: Data processed, 2023

Religious activities and community participation in religious events in Pantai Bahagia Village can still be improved. Respondent 5 (2022) stated, "Only a few people participate in congregational prayers five times a day. Religious activities such as recitations and celebrations of religious holidays are routinely conducted by women and children, while recitations for men are still relatively low." This study recommends increasing religious activities that involve all community members and encouraging more active participation.

In Pantai Bahagia Village, some residents adhere to the dress code for covering their aurat, and economic activities are conducted according to sharia rules, with no practice of the "ijon" system in the village. The index values for each variable are:

Table 19.
Indicator Index of Behaviour of the Villagers

Variable	Variable Index	Description	Interpretation
Behaviour of the villagers	0,75	Growth	Less Prioritized to be assisted

Source: Data processed, 2023

The behavior of the village community in implementing religious values is also a concern. Respondent 5 (2022) mentioned, "Some residents of Pantai Bahagia Village already wear headscarves, while the rest do not. Additionally, there are no 'ijo' practices in this village." This study proposes regular religious activities to enhance the community's religious knowledge.

In Pantai Bahagia Village, there are no heretical sects, nor are there any missionary institutions promoting apostasy. The index value for each variable is:

Table 20.
Indicator Index of Introduction to the Da'wah Field

Variable	Variable Index	Description	Interpretation
Introduction to the da'wah field	1,00	Sustained	Not Prioritized to be assisted

Source: Data processed, 2023

The introduction of religious outreach (dakwah) in this village needs to be expanded to involve more residents in religious activities. Informant 10 (2022) stated, "There are no missionary movements in this village."

The IDZ 2.0 index value for the dakwah and advocacy dimension in Pantai Bahagia Village is 0.71, based on Table 3.3, indicating good conditions, meaning it is not prioritized for aid. The dakwah and advocacy dimension is the fourth priority for assistance, supporting previous research conducted by Khairunnajah et al., (2019) Munawwaroh et al., (2021). However, it does not support the research by Farikhatusholikhah et al., (2018), Maulida & Rahmatullah (2018) and Sadariyah et al., (2019).

Zakat Village Index 2.0 in Pantai Bahagia Village

Pantai Bahagia Village is located in an area facing significant economic challenges (Majesty et al., 2019; Wijayanti et al., 2019). Despite efforts to develop creative culinary industries like the Kebaya group, the village still lacks a clear flagship product. Infrastructure access, such as roads and public transportation, is limited, with most residents relying on boats as their primary means of transportation. Other issues include dependency on loan sharks and mobile banks, leading to social problems like conflicts among residents and family issues. These conditions affect the IDZ 2.0 score in the economic dimension, making it low and indicating that the village needs priority assistance to improve its economic capabilities. On the health side, Pantai Bahagia Village shows better conditions with adequate sanitation facilities, although there is a need for more evenly distributed healthcare services such as a community health center.

The education in this village is also rated fairly well, with access to schools being fulfilled despite challenges in road accessibility during bad weather (Dwi Cahyadi et al., 2022). The social and humanitarian aspects of the village are rated good, with active community activities, although there are still challenges like unstable telecommunications connectivity. Overall, even though the health, education, and social dimensions are rated quite well, priority assistance should be given to the economic dimension to improve the overall condition of Pantai Bahagia Village. Pantai Bahagia Village has adequate religious facilities, but interest in learning the Qur'an is low. While awareness of paying zakat fitrah is high, literacy regarding zakat mal needs to be improved. Religious activities such as Qur'an teaching and congregational prayers are routinely conducted, although participation remains low, especially among men. The village adheres to Sharia principles without the practice of ijon (usury) and is free from heretical sects and missionary activities, indicating good religious stability.

Based on the above calculations, the zakat village index score of 2.0 for Pantai Bahagia Village in Muara Gembong Subdistrict, Bekasi Regency, West Java, is 0.56. According to

Table 3.3, this indicates that the overall condition of the village is rated fairly well, meaning the village is considered eligible to receive zakat funds.

$$\begin{aligned} \text{IDZ} &= 0,25X_1 + 0,16X_2 + 0,20X_3 + 0,17X_4 + 0,22X_5 \\ &= 0,25(0,34) + 0,16(0,49) + 0,20(0,51) + 0,17(0,71) + 0,22(0,78) = 0,56 \end{aligned}$$

CONCLUSION

The calculation of the Zakat Village Index (IDZ) 2.0 in Pantai Bahagia Village, Muara Gembong Subdistrict, Bekasi Regency, shows a score of 0.56, indicating that this village is in a fairly good condition. This means Pantai Bahagia Village can be considered as one of the villages eligible for assistance with zakat funds. The economic dimension is the most vulnerable with a score of 0.37, showing an urgent need to improve the community's economic conditions. Other dimensions such as health (0.48), education (0.51), dawah (0.70), and social and humanitarian (0.78) show better conditions but still need attention for further improvement.

These results assist zakat institutions and the government in channeling funds to improve community welfare, designing targeted programs, monitoring progress, and increasing community participation. Economic empowerment programs can be realized through mangrove ecotourism, utilizing natural wealth through skills training and providing business capital, as well as providing access to sharia financial services for the people of Pantai Bahagia Village. Provision of access and quality health services such as community health centers for the community. In addition, educational programs that support teacher capacity development and scholarships should be prioritized. Innovative and sustainable dawah programs are also important to maintain religious values, as well as consistent social support to maintain social and humanitarian stability in the village. These findings also serve as a reference for academics and researchers, enriching the literature on the application of IDZ.

However, this study has limitations, including data that may be limited and not fully reflect the long-term conditions of the village. Additionally, resource constraints, such as time and funds, limit the scope of the study and the depth of analysis that can be conducted.

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