

Ecological Economic Transformation in 3T Areas: The Role and Improvement of the BAZNAS Program

Rifqah Najwa Azizah¹, Andhika Tiara¹, Taufik Illahi¹, Sihabussalam¹

¹Graduate School Syarif Hidayatullah State Islamic University Jakarta

ABSTRACT

This paper discusses the potential of 3T (Disadvantaged, Outermost, and Frontier) regions and the role of BAZNAS in improving ecological economy programs. This study observes the importance of harmonization between economic development and environmental conservation as a form of ecological economic transformation. Through a descriptive-exploratory qualitative method, this paper shows that the 3T area has sea, forest, and agricultural potential that needs to be mapped first by BAZNAS efficiently and collaboratively so that it has ecological economic value. BAZNAS can play a role with three main programs: first, ecological sustainability, which has the main goal of protecting the environment but still producing something of economic value. Second, environmental productive zakat, which maximizes the results of zakat not only in providing capital and training, but is directed to the circular economy. Third, the blue BAZNAS program focuses on empowering coastal communities for marine products and preventing pollution of marine ecosystems. This research contributes to transforming the BAZNAS program in the economic sector, optimizing the natural potential of the 3T area through resource mapping, and the implementation of three ecological economy programs that can realize community welfare while maintaining environmental sustainability.

Keywords: 3T Region, BAZNAS, economy, environment, economy-ecology

INTRODUCTION

Indonesia has 1,700 islands that stretch from Sabang to Merauke. The vastness of the Unitary State of the Republic of Indonesia, as well as its geographically and socio-culturally heterogeneous are the main bases for the existence of frontier, outermost, and disadvantaged areas (3T) (Syafii, 2018, p. 153). Handoko said that what is meant by disadvantaged areas are social, economic, and cultural conditions. The determination of disadvantaged areas is based on six approaches, namely, community economy, human resources, infrastructure, local financial capabilities, accessibility, and regional characteristics

(Syafii, 2018, p. 153). In addition, the 3T area is the outermost area in Indonesia; basically, 122 areas in Indonesia are listed as 3T areas (Prince & Rhussary, 2018, p. 144). Maria Ulfa also revealed that the 3T area is the most marginalized *vis a vis* with more developed urban areas. Ulfa sees that the 3T area has inadequate and complex educational facilities and infrastructure (Ulfa, 2023, p. 32).

The gap between regions and the lag of a region are still important issues to realize national development. The causes of the gap are very diverse, ranging from differences in the availability of natural resources (SDA), geographical location, the quality of human

resources (HR), and economic progress. This problem causes disadvantaged areas compared to other areas; in other words, the existence of disadvantaged areas is an indicator of gaps in development (Warkula, 2022, p. 23). Because there is still a large gap between the regions in Indonesia, especially the Western Region of Indonesia (KBI) and the Eastern Region of Indonesia (KTI) coupled with the support of the fact that most of the 3T areas are in the KTI Kalimantan, Sulawesi, Nusa Tenggara, Maluku, and Papua makes the issue of this gap the main problem of national regional development today. (Warkula, 2022, p. 23).

To realize equitable welfare, the support of various parties is needed. The task of helping and empowering the community is not only the government's task structurally, but non-structural governments can also help and deceive the community. One of the non-structural government agencies is the National Amin Zakat Agency (BAZNAS), which has a considerable role in managing zakat funds. Islam itself makes zakat one of the relevant social instruments in helping the government in eradicating poverty (Nurfiyanti & Khanifa, 2021). The management of zakat funds allows the community to participate in building a prosperous community order. Departing from the teachings of Islam, which aim to make Muslims have a good life, then zakat is required as the foundation of a prosperous life (Tikawati & Lestari, 2019). Zakat is used as one of the Islamic economic systems in realizing the basis of justice (Afdali et al., 2021).

Today's economic welfare and justice need to pay attention to ecological aspects. The importance of attention to ecological aspects is due to many developments and land use without paying attention to ecological aspects.

Economics and ecology need to be considered because humans cannot be separated from these two aspects (Parmawati, 2018). BAZNAS, through the program that it is developing, needs to consider these two aspects, because Islam itself teaches humans to be responsible for maintaining the balance of nature. The ecological economy approach ensures the utilization of natural resources without damaging nature. In addition, BAZNAS can support sustainable development programs (SDGs) in Indonesia, especially in the 3T region, which has complex problems.

The research that has been carried out on the 3T area has been conducted by researchers, for example, research conducted by Zulkifli Taib (2019), which stated the importance of market support to develop and improve fisheries and people's living standards. Although the community is still influenced by the mindset of customs, the government must not stop improving human resources (Taib, 2019). The economy is indeed an important factor in an effort to grow the economy. Meanwhile, Oki Kamilaus Konstanse and Margareta Diana Pangastuti (2020) revealed in their research that natural resources will increase if supported by a good economy. The importance of the budget or economic improvement derived from the wealth of resources in improving the welfare of the community (Oki & Pangastuti, 2020). Meanwhile, Jamal Mukaddas (2021) stated something different. According to him, the existence of a village fund program, especially in Wakatobi, is not effective in efforts to alleviate poverty (Mukaddas dkk., 2021). The same thing was expressed by Dokman Marulitua Situmorang, Veneranda Rini Hapsari, and Oktavia Marpaung (2024), who revealed the lack of quality of human resources in

understanding digital-based regulations and systems (Situmorang et al., 2021).

The Green Economy is considered an alternative to growth that emphasizes environmental and social well-being. Patrik Söderholm said that the transition to a green economy requires changes involving the private and state sectors as well as research to determine the right policies (Söderholm, 2020). Lin Zhang found that green economies help reduce poverty by providing access to a healthy environment and resolving resource conflicts (L. Zhang dkk., 2022). Research by Chien-Chiang Lee shows that the culture and economy of a country influence the implementation of the green economy. Countries with cultures that support green policies find it easier to implement a green economy, while countries with high power distance, masculinity, and materialism face difficulties (Lee et al., 2022). Manish Verma added that the green economy includes sectors such as renewable energy and sustainable agriculture that help address issues such as climate change and resource reduction, as well as create new jobs and encourage fair work practices (Verma, 2023).

METHODOLOGY

This research was carried out using a qualitative descriptive exploration method through library research. Exploratory studies are a type of research that aims to discover something new through the grouping of symptoms, facts, and circumstances. This study does not test a specific hypothesis, but only describes variables, symptoms, or situations. Exploratory research is the process of finding out what is happening or is happening (Creswell & Creswell, 2018). Descriptive studies analyze the way the system presents the data, making it

easier to understand and infer (Suharsimi Arikunto, 2010). According to Punaji Setyosari, descriptive research aims to explain or describe a situation, event, object, or everything related to variables that can be explained with words or numbers. In addition, Best states that descriptive research is a research method that aims to describe and interpret objects as they are (Samsu, 2017). The purpose of exploratory descriptive research is to describe a state or phenomenon (Kurniawan & Simandjorang, 2022).

RESULTS AND DISCUSSION

Ecological Economics as a Zakat Paradigm

Ecological economics is an interdisciplinary approach that integrates ecological, ethical, and economic principles to create socially and ecologically sustainable systems. This approach emphasizes the importance of balancing human needs and ecological boundaries in natural resource management (Aaron & Braun, 2023, p. 137). Islam emphasizes the principles of social justice, environmental sustainability, and collective responsibility as the basis for the practice of zakat (Mukhlis, 2022, p. 137). This makes ecological economics a relevant paradigm in understanding and developing zakat management that supports social and environmental sustainability.

Zakat is one of the pillars of Islam that not only functions as a mechanism for wealth redistribution but also as an instrument of socio-economic empowerment that is oriented towards sustainability (Fasya, 2018, p. 86). As for the ecological economic perspective, zakat can be seen as a tool to overcome social disparities while reducing pressure on the ecosystem through fair and wise allocation of resources. This paradigm connects the responsibility of

humans as caliphs on earth (QS. Al-Baqarah: 30) with a collective obligation to protect the environment as part of Allah's mandate. So this makes zakat not only have spiritual and social dimensions but also has significant ecological potential (Lenoviana, 2023, p. 11).

The integration of ecological economics in the management of zakat creates opportunities to direct zakat funds to environmentally friendly programs. For example, zakat allocations can be focused on critical land rehabilitation, ecosystem restoration, renewable energy development, and sustainable agriculture (Fasya, 2018, p. 89). These programs not only provide direct economic benefits for zakat recipients but also contribute to the preservation of ecosystems that are the source of people's lives (Malahayati, 2016, p. 75). This approach is in line with the spirit of Islam, which emphasizes the importance of managing natural resources fairly and not damaging the balance of the environment (QS. Al-A'raf: 31).

Based on a policy perspective, the management of zakat based on an ecological economy requires institutional restructuring involving stakeholders from various sectors (School of Business, IPB University, et al., 2023, p. 2). The Amil Zakat Institution (LAZ) can be a pioneer in implementing ecological economy-based programs by adopting success indicators that include social, economic, and ecological dimensions. In addition, strategic partnerships with environmental organizations and local governments can strengthen the effectiveness of zakat programs in supporting ecosystem sustainability. Therefore, zakat can be a catalyst in building a more inclusive, sustainability-based economy.

However, the implementation of the ecological economic paradigm in zakat faces

several challenges. Public awareness and zakat managers about the importance of integrating ecological values are still limited. In addition, the lack of specific technical guidance and policies also hinders the optimization of zakat potential in supporting environmental sustainability (Abdullah et al., 2022, p. 674). To overcome this, more in-depth research and educational campaigns are needed that link Islamic values with sustainability issues. Therefore, adopting an ecological economic paradigm can make zakat an instrument that not only supports economic empowerment but can also preserve the environment as a form of worship and social responsibility.

BAZNAS Program in the 3T Region: Opportunities and Challenges

Based on data from the Central Statistics Agency (BPS) in 2023, it shows that Indonesia's current welfare level is still considered uneven, the number of poor people is 9.5%, vulnerable residents are 20.6%, community groups towards the middle class are 48.2%, the middle class is 21.5%, and only 0.5% have income. Zakat is an important tool to improve the welfare of the community and the prosperity of the country, and zakat is also an Islamic teaching that underlies the economic ideals of Muslims, given to eight recipients called *Asnaf*, and prioritized for the poor and needy. Zakat is given if it meets the conditions determined by religion (Sisdianto et al.). Philanthropic foundations are currently trusted as zakat distributors that function as a bridge whose direction is not only forward, but also sideways, which provides a means to curve imaginary, geography, history, and development institutions (Kumar & Brooks, 2021). Philanthropy is also a way to support social

justice and reduce various types of misalignment in society (R. Zhang, 2024).

As a non-structural Government Institution that carries out the task of managing zakat nationally, Law No. 23 of 2011 concerning Zakat Management establishes an official law for the management of zakat in Indonesia. This law places the National Amil Zakat Agency (BAZNAS) as a Non-Structural Government Institution (LNS) with the authority to manage zakat nationally. BAZNAS has broad authority to ensure that these tasks and functions can be carried out smoothly. First and foremost, BAZNAS has the authority to collect, distribute, and utilize zakat in accordance with the principles that have been set. Second, this body has the authority to provide recommendations during the process of forming BAZNAS at the provincial level, BAZNAS at the district/city level, and the Amil Zakat Institution (LAZ). Third, BAZNAS can request periodic reports to the provincial BAZNAS and related LAZ regarding the implementation of the management of zakat, infaq, alms, and other socio-religious funds. So this makes BAZNAS have a very important role in managing religious funds fairly and honestly (BAZNAS, t.t.).

Based on the Presidential Regulation of the Republic of Indonesia Number 63 of 2020 concerning the Determination of Disadvantaged Regions for 2020-2024, article 2 paragraph (1), the criteria for disadvantaged regions include 4 points, namely the community's economy, human resources, facilities and infrastructure, regional financial capabilities, accessibility, and regional characteristics. Moreover, the Indonesian government's National Medium-Term Development Plan (RPJMN 2020-2024) targets 25 of the 62 disadvantaged districts to be alleviated, because currently there are 37 that

still hold the status of Disadvantaged Regions (*Ministry of Villages, Development of Disadvantaged Regions, and Transmigration*, t.t.).

Although so far, BAZNAS has made various efforts in helping the 3T region through various programs such as providing scholarships, stunting prevention, and providing space for the disabled. However, it is necessary to see how the opportunities and challenges of BAZNAS in reducing poverty in the 3 T. The 3T, which is considered poor and backward by the government, has many limitations for development, but these limitations are in line with the advantages that a region has that can maintain strong cultural values and make it unique. There are several factors that pose challenges and opportunities in community development in the 3T area. These factors include circumstances or conditions that pre-existed during the growth of the community, such as geographical, demographic, social, economic, and infrastructure location (Nabila & Larasati).

Economic growth and distribution are essential for the successful reduction of poverty and backwardness (Sisdianto et al., t.t.). Infrastructure, investment, and education are considered sources of inclusive growth, while zakat can help inclusive economic growth, as happened in Bangladesh by offering health, education, and other social services to the poor and building rural infrastructure such as roads, bridges, and culverts (Prophet et al., 2019).

Potential of the BAZNAS Program in Ecological Economics

The collection of funds at Baznas, from January to September 2024, amounted to

958,182,131,785, while the accumulation of zakat recipients from January to July 2024 received by the National Amil Zakat Agency as a whole was 1,939,879 people, almost touching 2 million people. Meanwhile, the recipients of social program assistance were 1,472,801 people or 75.92% and the recipients of economic programs were 112,815 or 5.82% (BAZNAS & root, t.t.). The data shows that Baznas has high potential to develop and encourage Baznas programs in helping the community, especially in the economic sector. Baznas, as the national amil zakat, has the authority to regulate community grant funds, to be managed properly. As a maritime country consisting of an archipelago, Indonesia has areas that are still difficult to reach, because access does not yet exist, or because it is difficult to travel, the area is referred to as the 3T area. Baznas' economic program must be evenly distributed, including the 3T community, who have the right to get economic access, such as the answer island or other big cities. This is in accordance with the vision of Baznas no.3, Maximizing the distribution and utilization of ZIS-DSKL to alleviate poverty, improve the welfare of the people, and reduce social inequality (PUSKAS BAZNAS, t.t.). The 3T region has economic potential that must be explored and improved. The high natural potential in the area needs to be considered. This means that it is not only looking at the economic field angle, but also needs to consider the ecological aspect. Therefore, a system that integrates the two is needed. To realize sustainable development, it can be done with three components: economic growth, environmental sustainability, and social equity (Parmawati, 2018).

Scientific evidence suggests that economic activity threatens global biodiversity in ways

that can severely degrade the flow of natural ecosystem services. However, there is little work in the economy that addresses biodiversity loss. Some economists have called for better integration of economic and ecological models to address biodiversity and the ecosystem services that come with it (Tschirhart, 2009). The ecological economic system prioritizes the interaction of the economy and the ecological system. This means that the relationship between humans and nature cannot be separated, because humans need both. Nature as a human resource can be used as an economic resource to improve welfare. Nature produces mineral resources, such as natural gas, oil, iron, gold, wood, and other natural resources. These products can be managed by humans, thus producing the economy (Parmawati, 2018).

The existing Baznas program is mostly aimed at improving the economy, including the rural economic program, the livestock center, where the mustahik are given capital and accompanying training, supervision, and marketing assistance for livestock products in order to achieve economic independence (BAZNAS & root, t.t.). The Baznas program can be developed in the direction of an ecologically oriented economy by using the principle of circular economy, namely a circulation system, so as not to damage nature. This program can be applied and elaborated with zakat villages, programs that aim to improve community welfare through zakat interventions, skills training, economic assistance, education, and health.

This zakat village can be applied to improve the economy of the 3T region as a comprehensive empowerment model by using *the Ecovillage approach*, which is the concept of a village or community with a strong

environmental culture, where the community can manage the environment according to the principles of sustainability, including conservation, utilization, and resource recovery. The development of *ecovillages* is carried out at the village level because villages have autonomy and an important role in resource conservation (Sunaedi & As'ari, 2018). For example, Zakat Villages can be developed into an energy-independent village, a water conservation village, or an organic farming village. Changes in the behavior of individuals, institutions, and organizations are a prerequisite for sustainable development (Halimah & Nurul, 2020). Therefore, the potential of Zakat Villages will be more effective if supported by the Baznas program, which focuses on improving the economy while maintaining ecological sustainability.

Baznas can help regional economic growth by increasing the increase in added value in the 3T area. The main goal of regional economic development is to improve the welfare of the local community. One of them is by encouraging the local region's leading sector (Tumangkeng, 2018). For example, coastal areas in the 3T area can be focused on the capture fisheries, seaweed cultivation, or household-scale fish processing sectors. The Baznas food barn program, which aims to boost the economy through agriculture through sustainable agribusiness. The commodity focus is on corn, rice, and seasonal horticulture. Agricultural programs can be integrated with agricultural diversification (DP) systems, which aim to integrate ecological and economic benefits for sustainable agriculture. DP systems can increase ecological benefits at the agricultural level and thus reduce negative environmental externalities. However, diversification can lead to economic costs for

farmers. The practice of combined DP provides the highest ecological and economic benefits at the agricultural level. Financial instruments are needed to improve the implementation of DP practices and provide adequate appreciation of ecological benefits at the agricultural level (Rosa-Schleich et al., 2019). To help 3T farmers, Baznas can prepare incentives, such as subsidies for organic fertilizers, post-harvest equipment assistance, or business capital for plant-livestock integration. In addition, the Food Barn can be adjusted to local potential. In the 3T archipelago, agricultural commodities can be diverted into the maritime sector, such as fisheries, cage farming, marine biotechnology, and seafood processing. For example, in coastal villages, the Food Barn program can be in the form of community cold storage and training in processing fish into shredded meat, crackers, or ready-to-consume products.

In addition, the development that can be carried out by Baznas in the 3T area in the ecotourism sector. The potential for natural beauty owned by the 3T area due to its environmental sustainability makes the ecotourism sector have high potential in improving the economy of the community in the 3T area. Increasing the ecotourism sector will create awareness of protecting the environment, while in the social aspect, it will increase community cooperation, especially in the field of ecotourism (Hijriati & Mardiana, 2015). One of them is with mangrove forest planters. Mangrove rehabilitation programs, the most frequently followed activities are rehabilitation planning, the formation of local organizations, and the planting of mangrove trees. The ecological benefits of mangrove forests that are most felt by coastal communities are as a barrier to abrasion, sediment deposition, and fish

spawning grounds. The economic benefits of mangrove forests are mostly felt are firewood and fishery products (Suwarsih, 2018). Mangrove ecotourism can be developed into mangrove tracking, ecological education tourism, or marine products-based culinary tourism.

To realize the welfare of the people of the 3T region, quality human resources are needed. The Baznas scholarship program, to improve human resources (HR), needs to be reviewed with the needs of the field to realize a quality and developing ecological economy in the 3T area. The purpose of increasing human resources in accordance with field needs is the realization of sustainable builders who prioritize the balance and harmony of the economy and nature. This sustainable building system fulfills daily needs without inflaming future generations to meet their own needs (Hijriati & Mardiana, 2015). For example, scholarship recipients may be required to intern in the 3T empowerment program as facilitators, business assistants, or trainers in environmentally friendly raw material management.

The recipients of this scholarship can support the Baznas program as a facilitator to guide the community and supervise the program, so that there is optimization and product marketing to mustahik, providing program training, business mentoring, and coaching in the process of applying for business legitimacy in increasing business value. Mustahik needs to understand the management of materials and the marketing of products that have economic value and are environmentally friendly. In addition, Baznas can provide education about the economy with an ecological perspective, so that business actors understand the long-term goals of economic-ecological development. In

addition, the empowerment carried out by Baznas in the 3T area will develop four pillars or strategies that are prepared to strengthen and develop zakat in Indonesia, namely (1) the pillar of Amil human resources, (2) the pillar of collection, (3) the pillar of distribution, and (4) the pillar of control (PUSKAS BAZNAS, t.t.). The development of the economy and ecology in the 3T area can be an example of best practice for the implementation of the four pillars.

BAZNAS Program Based on Ecological Economy in 3T Regions: Transformation Towards Community Welfare

The natural potential owned by the 3T (Frontier, Remote, Disadvantaged) areas is not only seen as a natural resource, but is also enforced as a source of economic development. The implementation of natural resources as economic potential has advantages in the aspect of sustainability (Alam et al., 2022). In addition, the existence of the environment will gradually disappear if it is not properly and correctly preserved. The merger of economics and ecology in this context has two main objectives, namely environmental protection without exploitation and the development of an environment-based economy. These two goals are paradigms and references in the transformation of the BAZNAS program, especially the economic program.

Through observation of the ownership of potential in the 3T area, the diversity of the area reinforces that the 3T area has a "myriad of ammunition" for economic development. The selection and observation of this potential is specifically focused on the 3T area that has been determined based on Presidential Regulation No. 63 of 2020 concerning the Determination of Disadvantaged Regions 2020-2024. 62 districts are included in this 3T category. For example,

Nias Regency, which is classified as a 3T area, has the advantage of abundant natural resources and has very high economic value. In general, BAZNAS can cooperate and develop in the area based on assistance or training. The assistance disbursed by BAZNAS is not static but must meet the elements of development and preservation. The limited access and ability of the 3T area is a momentum for BAZNAS to conduct training for the development of their natural potential.

The development of the BAZNAS economic program in the 3T area must generally be carried out with a circular economy system. One of the benefits of using this circular economy system is to increase public awareness about waste management and its impact on the environment (Kristianto & Nadapdap, 2021). Although there are complexities in awareness, management, and Human Resources (HR), a circular economy system is important to implement. Therefore, the BAZNAS program process in the 3T area is no longer giving and using, but human resource empowerment and environmental management.

The program built by BAZNAS in the context of 3T needs to consider the authorized capital owned by the 3T region. The basic capital is the development of the area, which includes agricultural designated areas that are specifically for the function of the area (Nasution & Rafiqah, 2022). The BAZNAS program, in this case, is built on the basis of proper analysis and planning. For example, it begins by determining whether the higher potential is a wetland agricultural area or dry land. The program carried out in wetland agriculture focuses more on the type of rice that is more suitable for the conditions of the land. BAZNAS can carry out farmer assistance programs and fertilizer assistance to rice farmers. BAZNAS can also

regulate the program according to the needs of land that does not have the right to be exploited. The area dominated by dryland areas is not only used for agriculture, but can also be given Business Use Rights (HGU).

The potential of dryland areas in the 3T area requires more how the surrounding community has income and legal recognition of the rights of the land. BAZNAS, with the mustahik community development program, can provide offers and assistance so that the community has the HGU. The potential of 3T areas with dryland areas can also be developed for agro-industry and agro-tourism activities. Through the mentoring program, it must be focused on the community process to have HGU and the formation of agroindustry and agrotourism. The assistance and training are directed to ecological preservation and environmental maintenance.

The needs of the community and their social situation that have been used as the basis for the formation of the program already have a good purpose. The diversity of the program is adjusted to the needs of the community (Soleh Nurzaman et al., 2017). Access and administrative needs related to HGU for dry land are also used as the main focus before providing pupuh or agricultural needs, because they tend to already have the ability to manage land. As for the relationship with the ecological economic process, BAZNAS plays a role in assisting the community to make environment-based management. One example is cooperation in advance with the Environment, Marine and Fisheries Service (DLHK) to develop agroindustry and agrotourism.

The implementation of the strategy to maximize the zakat program is a combination with the availability of natural resources in managing natural resources. One of the zakat

management carried out by BAZNAS is the availability of human resources to develop competent natural resources in zakat management (Maulana et al., 2024). The crucial thing in relation to competent natural resources is in the coastal 3T area. The Mentawai Islands area, which has the potential for beaches, forests, waters, bamboo, and rattan, needs to be considered as part of the development of the BAZNAS program. The orientation of marine ecology must be applied by BAZNAS in the management of zakat in the 3T areas that are marine-based. The program that can be carried out by BAZNAS is to empower aid recipients in coastal areas, either through scholarships or others, to develop the region.

The program that can be implemented by BAZNAS is the marine economy. The efforts that can be made include education about the sea, supporting marine protection organizations, and maintaining cleanliness. Meanwhile, in the practical aspect, coral reef and mangrove planting can be carried out, as well as regulating fishing. This can be supported by productive zakat used, which is directed at the maintenance and provision of fishermen's needs that are economically and environmentally profitable. These profits aim for the welfare of the community significantly (Assayuti, 2022). Therefore, the BAZNAS program based on ecological economics can be used as a strengthening of the goal of improving the welfare of the community.

CONCLUSION

The transformation of the BAZNAS program in the economic sector in the 3T area is a harmonization of productive zakat management and sustainable development discourse. The optimization of the program begins from the mapping and analysis of natural resource

potential in each 3T area, which includes waters (sea), forests, and mountains (rice fields or agriculture). This fact provides that the flow of BAZNAS economic programs must be based on ecology that can realize community welfare while maintaining environmental sustainability. BAZNAS can implement this ecological economy program in three steps: *first*, ecological sustainability, which has the main goal of protecting the environment, but still producing something of economic value. *Second*, environmental productive zakat, which maximizes the results of zakat not only in providing capital and training, but is directed to the circular economy. *Third*, the blue BAZNAS program, whose main point is the empowerment of coastal communities for marine products and the prevention of marine ecosystem pollution. This study contributes to transforming the BAZNAS program in the economic sector, optimizing the natural potential of the 3T area through resource mapping, and implementing three ecological economy programs that can realize community welfare while maintaining environmental sustainability.

REFERENCES

- Abdullah, A., Nuraeni, I., & Hasnara, C. C. (2022). Zakat untuk Pemberdayaan Petani di Desa Berdaya Palasari, Subang, Jawa Barat, Indonesia. *SEMINAR NASIONAL LPPM UMMAT*, 1(0), 670–676.
- Afdali, A. A., Sanusi, N. T., & Cahyani, A. I. (2021). Pengelolaan Zakat terhadap Pengentasan Kemiskinan pada BAZNAS Kabupaten Soppeng. *Iqtishaduna: Jurnal Ilmiah Mahasiswa Hukum Ekonomi Syari'ah*, 81–89.

- <https://doi.org/10.24252/iqtishaduna.v3i2.22318>
- Alam, A., Sari, D., & Hakim, L. (2022). The Impact of Productive Zakat Program on the Economy of Zakat Recipients: A Study in Baznas Surakarta. *Journal of Islamic Economics and Finance Studies*, 3(2), 88. <https://doi.org/10.47700/jiefes.v3i2.4774>
- Assayuti, A. A. (2022). Influence of Distribution of Zakat Fund on Increasing Community Welfare:(Case Study of the BUMI Baznas Program in Sukabumi Regency). *The Es Economics and Entrepreneurship*, 01(01), 30–40.
- BAZNAS. (t.t.). *Laporan Kinerja BAZNAS 2022*. Google Docs. Diambil 17 November 2024, dari https://drive.google.com/file/d/1xSYg_vyRPaUijGEhWHxlgBOLbL5o4eJ/view?usp=embed_facebook
- BAZNAS, & root. (t.t.). *BAZNAS: Badan Amil Zakat Nasional*. Diambil 8 November 2024, dari <https://baznas.go.id/>
- Creswell, J. W., & Creswell, J. D. (2018). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. SAGE.
- Fasya, F. (2018). Fungsi Zakat Sebagai Instrumen Pemberdayaan Ekonomi Umat di Kecamatan Padang Bolak Kabupaten Padang Lawas Utara. *Al - Muamalat: Jurnal Hukum dan Ekonomi Syariah*, 3(I), 85–100.
- Halimah, L., & Nurul, S. F. (2020). Refleksi Terhadap Kewarganegaraan Ekologis dan Tanggung Jawab Warga Negara Melalui Program Ecovillage. *Jurnal Civics: Media Kajian Kewarganegaraan*, 17(2), 142–152. <https://doi.org/10.21831/jc.v17i2.28465>
- Harun, M., & Braun, S. (2023). Ekonomi Ekologis Paus Fransiskus: *Diskursu: Jurnal Filsafat dan Teologi STF Driyarkara*, 19(1), Article 1. <https://doi.org/10.36383/diskursus.v19i1.394>
- Hijriati, E., & Mardiana, R. (2015). Pengaruh Ekowisata Berbasis Masyarakat Terhadap Perubahan Kondisi Ekologi, Sosial dan Ekonomi di Kampung Batusuhunan, Sukabumi. *Sodality: Jurnal Sosiologi Pedesaan*, 2(3). <https://doi.org/10.22500/sodality.v2i3.9422>
- Kementerian Desa, Pembangunan Daerah Tertinggal, dan Transmigrasi. (t.t.). Diambil 17 November 2024, dari <https://www.kemendesa.go.id/berita/view/detil/3261/ini-daerah-tertinggal-menurut-perpres>
- Kristianto, A. H., & Nadapdap, J. P. (2021). Dinamika Sistem Ekonomi Sirkular Berbasis Masyarakat Metode Causal Loop Diagram Kota Bengkayang. *Sebatik*, 25(1), 59–67. <https://doi.org/10.46984/sebatik.v25i1.1279>
- Kumar, A., & Brooks, S. (2021). Bridges, Platforms and Satellites: Theorizing the Power of Global Philanthropy in International Development. *Economy and Society*, 50(2), 322–345. <https://doi.org/10.1080/03085147.2021.1842654>
- Kurniawan, A., & Simandjorang, B. (2022). Accelerating Sustainable Development Goals (SDGs) By Transformation of Civil Servant Management In Indonesia:

- Case Study In The Frontier, Outermost, And Least Developed Regions (3T). *Proceedings of the Third International Conference on Administration Science, ICAS 2021, September 15, 2021, Bandung, Indonesia*. Proceedings of the Third International Conference on Administration Science, ICAS 2021, September 15 2021, Bandung, 2021, Bandung, Indonesia. <https://doi.org/10.4108/eai.15-9-2021.2315279>
- Lee, C.-C., Wang, C.-W., & Ho, S.-J. (2022). The Dimension of Green Economy: Cultural Viewpoint. *Economic Analysis and Policy*, 74, 122–138.
- Lenoviana, Z. (2023). *Analisis Ekologi Ekonomi dalam Kegiatan Produksi di Sektor Pertanian Padi Studi Kasus Kesepuhan Ciptagelar Kabupaten Sukabumi* [Skripsi]. UIN Syarif Hidayatullah.
- Malahayati, M. (2016). Interpretasi Asnaf Zakat dalam Konteks Fiqih Kontemporer. *Al Mabhats : Jurnal Penelitian Sosial Agama*, 1(1), Article 1.
- Maulana, E. R., Albayan, A., & Juhadi, J. (2024). Strategi Penyaluran Dana Zakat Baznas Melalui Program Pemberdayaan Ekonomi Syariah. *Jurnal Perbankan Syariah Indonesia (JPSI)*, 3(1), 37–47. <https://doi.org/10.57171/jpsi.v3i1.49>
- Mukaddas, J., Handa, I., & Hasddin, H. (2021). Efektivitas Program Dana Desa dalam Pengentasan Kemiskinan Masyarakat Daerah 3T di Kecamatan Wangi-Wangi Kabupaten Wakatobi. *Sang Pencerah: Jurnal Ilmiah Universitas Muhammadiyah Buton*, 7(2), 251–259.
- Mukhlis, A. A. (2022). Prinsip-prinsip Keuangan Publik dalam Islam: Kajian tentang Zakat dan Pajak. *Jihbiz : Jurnal Ekonomi, Keuangan dan Perbankan Syariah*, 6(2), 128–139. <https://doi.org/10.33379/jihbiz.v6i2.1646>
- Nabi, Md. G., Islam, Md. A., Bakar, R., & Masduzzaman, M. (2019). Using Waqf for Socio-Economic Development in Bangladesh: Potentials, Challenges, and Policy Directions. Dalam K. M. Ali, M. K. Hassan, & A. E. E. S. Ali (Ed.), *Revitalization of Waqf for Socio-Economic Development, Volume I* (hlm. 107–133). Springer International Publishing. https://doi.org/10.1007/978-3-030-18445-2_7
- Nabila, A., & Larasati, D. (t.t.). *Analisis Kegunaan Ruang Kreatif bagi Komunitas Lokal di Daerah 3T*.
- Nasution, B., & Rafiqah, L. (2022). Peranan Baznas dalam Meningkatkan Perekonomian Masyarakat 3T di Kabupaten Kepulauan Meranti Provinsi Riau. *Jurnal Pendidikan Tambusai*, 6(3), 17215–17221.
- Nurfiyanti, E., & Khanifa, N. K. (2021). Implementasi Baznas Microfinance Desa dalam Peningkatan Kesejahteraan Ekonomi Mustahiq. *Syariat: Jurnal Studi Al-Qur'an Dan Hukum*, 7(1), Article 1. <https://doi.org/10.32699/syariat.v7i1.1848>
- Oki, K. K., & Pangastuti, M. D. (2020). Peran Sumber Daya Pada Pertumbuhan Ekonomi Daerah Perbatasan Timor Leste. *e-Journal Ekonomi Bisnis dan Akuntansi*, 7(2), 98–103.
- Parmawati, R. (2018). *Ecology, Economy, Equity: Sebuah Upaya Penyeimbangan*

- Ekologi dan Ekonomi*. Universitas Brawijaya Press.
- PUSKAS BAZNAS. (t.t.). *Outlook Zakat Indonesia 2022*. PUSKAS BAZNAS.
- Putera, M. T. F., & Rhussary, M. L. (2018). Peningkatan Mutu Daerah 3T (Terdepan, Terpencil, dan Teringgal di Kabupaten Mahakam Hulu Provinsi Kalimantan Timur. *Jurnal Ekonomi Dan Manajemen*, 12(2), Article 2.
- R. Anand, V. Tulin, & N. Kumar. (2014). *India: Defining and Explaining Inclusive Growth and Poverty Reduction*. International Monetary Fund.
- Rosa-Schleich, J., Loos, J., Mußhoff, O., & Tschardtke, T. (2019). Ecological-economic trade-offs of Diversified Farming Systems – A review. *Ecological Economics*, 160, 251–263. <https://doi.org/10.1016/j.ecolecon.2019.03.002>
- Samsu. (2017). *Metode Penelitian (Teori dan Aplikasi Kualitatif, Kuantitatif, Mixed Methods, serta Research & Development*. PUSAKA.
- Sekolah Bisnis, IPB University, Dikky Indrawan, R., Damar, A., Departemen Manajemen Sumberdaya Perairan, Fakultas Perikanan dan Ilmu Kelautan, IPB University, Yonvitner, Y., Departemen Manajemen Sumberdaya Perairan, Fakultas Perikanan dan Ilmu Kelautan, IPB University, Mohd Nor, N., Universiti Putra Malaysia, Buda, M., Universiti Putra Malaysia, Thi Anh Ngoc, P., The Business School, RMIT University, Tolentino-Zondervan, F., & Amsterdam University of Applied Sciences. (2023). Adopsi Teknologi Informasi di Marikultur Berbasis Ekonomi Inovasi dan Ekologi Lingkungan Di Asia Tenggara. *Policy Brief Pertanian, Kelautan, dan Biosains Tropika*, 5(3). <https://doi.org/10.29244/Agro-Maritim.050322>
- Sisdianto, E., Fitri, A., & Isnaini, D. (t.t.). *Penerapan Zakat Digital dalam Perspektif Ekonomi Islam (CASHLESS SOCIETY)*.
- Situmorang, D. M., Hapsari, V. R., & Marpaung, O. (2021). Analisis Penggunaan Sistem Keuangan Desa di Daerah 3T. *JMari*, 2.
- Söderholm, P. (2020). The Green Economy Transition: The Challenges of Technological Change for Sustainability. *Sustainable Earth*, 3(1), 6.
- Soleh Nurzaman, M., Annisa, N., Gusti Hendharto, R., Khairunnajah, & Noviyanti. (2017). Evaluation of the Productive Zakat Program of BAZNAS: A Case Study from Western Indonesia. *International Journal of Zakat*, 2(1), 81–93. <https://doi.org/10.37706/ijaz.v2i1.17>
- Suharsimi Arikunto. (2010). *Metode Penelitian*. Rineka Cipta.
- Sunaedi, N., & As'ari, R. (2018). *Program Ecovillage Sebagai Upaya Perubahan Perilaku Masyarakat dalam Pelestarian Kawasan DAS Citanduy di Kecamatan Panumbangan Kabupaten Ciamis*. <http://publikasiilmiah.ums.ac.id/handle/11617/10383>
- Suwarsih. (2018). Pemanfaatan Ekologi dan Ekonomi dari Program Rehabilitasi Mangrove di Kawasan Pesisir Pantai Desa Jenu Kecamatan Jenu Kabupaten Tuban. *TECHNO-FISH*, 2(1), 12–18. <https://doi.org/10.25139/tf.v2i1.711>

- Syafii, A. (2018). Perluasan dan Pemerataan Akses Kependidikan Daerah 3T (Terdepan, Terluar, Tertinggal). *Dirasat: Jurnal Manajemen dan Pendidikan Islam*, 4(2), Article 2. <https://doi.org/10.26594/dirasat.v4i2.1535>
- Taib, Z. (2019). Analisis Sosial Ekonomi Nelayan Tradisional di Daerah 3T Kabupaten Pulau Morotai. *Agriprimatech*, 2(2), 9–21.
- Tikawati, T., & Lestari, E. D. (2019). Analisis Peran Program Zakat Community Development BAZNAS Kota Samarinda dalam Mengurangi Kemiskinan di Samarinda. *Al-Tijary*, 59–73. <https://doi.org/10.21093/at.v5i1.1303>
- Tschirhart, J. (2009). Integrated Ecological-Economic Models. *Annual Review of Resource Economics*, 1(Volume 1, 2009), 381–407. <https://doi.org/10.1146/annurev.resource.050708.144113>
- Tumangkeng, S. (2018). Analisis Potensi Ekonomi di Sektor dan Sub Sektor Pertanian, Kehutanan dan Perikanan Kota Tomohon. *Jurnal Berkala Ilmiah Efisiensi*, 18(01), Article 01. <https://ejournal.unsrat.ac.id/v3/index.php/jbie/article/view/20678>
- Ulfa, M. (2023). Marginalisasi Pendidikan Siswa di Daerah 3T: Studi Kasus SMPN 3 Tempurejo. *Competitive: Journal of Education*, 2(1), Article 1. <https://doi.org/10.58355/competitive.v2i1.13>
- Verma, M. (2023). The Future of Work For the Green Economy. *IJSRT Journal*.
- Warkula, Y. Z. (2022). Analisis Pengaruh Pendapatan Asli Daerah 3T terhadap Tingkat Pertumbuhan Ekonomi dengan Variabel Retribusi Daerah Sebagai Variabel Moderating Periode 2018 – 2020. *Accounting Research Unit (ARU Journal)*, 3(1), Article 1. <https://doi.org/10.30598/arujournalvol3iss1pp21-30>
- Zhang, L., Xu, M., Chen, H., Li, Y., & Chen, S. (2022). Globalization, Green Economy and Environmental Challenges: State of the Art Review for Practical Implications. *Frontiers in Environmental Science*, 10, 870271.
- Zhang, R. (2024). The Impact of Corporate Philanthropy on Optimising Unequal Allocation of Social Resources. *SHS Web of Conferences*, 193, 01033. <https://doi.org/10.1051/shsconf/202419301033>