

Optimization of Productive Zakat: a Catalyst for Achieving Economic Independence in Aceh

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Abstract: The potential of zakat in Aceh occupies the 7th position as a province in Indonesia, annually reaching Rp 195.4 billion. However, it has not been able to be realised optimally so that it has not overcome poverty. In fact, Aceh still remains as the poorest province in Sumatra in recent years. This research aims to describe the prospect of productive zakat empowerment in Aceh so as to be able to offer zakat management strategies in Aceh, especially in alleviating poverty. This research is a field research with descriptive qualitative method. Primary data is taken from interviews with key informants such as employees of amil zakat institutions and religious leaders. Observation is done by observing various aspects related to productive zakat management in Aceh. The results showed that the strategy in optimising productive zakat in Aceh by conducting feasibility analysis of zakat recipients, compiling entrepreneurship education and training programs, building harmonisation with various stakeholders, developing productive infrastructure, implementing monitoring and evaluation systems, ensuring accountability and increasing productive zakat literacy. Optimisation of productive zakat in Aceh synergises between amil zakat institutions, government, and sustainable communities.

Keywords: productive zakat; economic independence; Aceh

Introduction

Currently, zakat has emerged as a popular public financial instrument and is highly intriguing to discuss, especially in regions with a majority Muslim population like Aceh. Aceh, known for its strong implementation of Islamic Sharia culture, represents a globally recognized community lifestyle. Both de facto and de jure, Aceh has obtained official permission from the Indonesian government to implement Islamic Sharia. This condition presents significant potential for Aceh to manage zakat more optimally.

The potential for zakat in Aceh offers remarkable value, even ranking 7th as one of the provinces in Indonesia with the highest annual zakat potential, reaching IDR 195.4 billion.¹ However, only IDR 63.9 billion has been collected out of the government target of IDR 85.5 billion.² Zakat is an important part of Aceh's Regional Original Revenue (PAD), whose management is entrusted to Baitul Mal under legal provisions.

The various potentials and support from the government should be positive signals for better collection and management of zakat funds. However, the reality shows that the vast potential for zakat in Aceh has not been optimally realized and has not been able to reduce economic problems such as poverty. Poverty remains a crucial economic turmoil, with no precise solution yet to address it. The government has made various efforts to tackle poverty, ranging from sectoral, monetary, fiscal, regulatory, and other policy measures. However, poverty consistently ranks as the main issue in economic problems. Data from the National Development Planning Agency (Bappenas) in 2022 shows that Aceh has consistently remained the poorest province in Sumatra over several years and ranks 6th nationally, with the number of poor people reaching 818.47 thousand, or about 14.75%.³

The above data indicates the need for more serious attention and appropriate strategies to reduce the surge in poverty levels, one of which is through optimizing the empowerment of productive zakat. This

¹ BAZNAS, "Potensi Zakat BAZNAS Provinsi," *Pusat Kajian Strategis BAZNAS*, 2022.

² Badan Pemeriksa Keuangan Republik Indonesia (BPK RI), "Hingga Akhir September 2022, Baitul Mal Aceh Berhasil Kumpulkan Zakat Rp 63,9 Miliar," *Serambinews.Com*, 2022.

³ Bappenas, "Capaian Indikator Utama Pembangunan," SIMREG, 2023, <https://simreg.bappenas.go.id/home/pemantauan/tk>.

argument is supported by the scientific findings of Salsabila et al. (2022)⁴; Arafah (2022)⁵; and Maulana *et al.*, (2023)⁶, which show that zakat funds managed effectively and appropriately can build the community's economy to become more productive and prosperous. Optimizing the empowerment of productive zakat is essential because it seeks to shift the orientation of zakat management from consumptive to productive. From initially being static to becoming dynamic, and from rigid to flexible. The management of productive zakat will be very beneficial in addressing the problems of the ummah, such as poverty. Empowering productive zakat becomes a way for society to build a mentality that transforms from poverty to entrepreneurship, being able to create jobs, having high management attitudes, work ethics, and full independence.

There are three key issues highlighted in this research. These issues are not merely challenges but also open opportunities to change the perspective on zakat management toward its potential as an economic driver. The key issues include: First, zakat management that has not been fully organized and tends to be fragmented. Even though Aceh has a legal framework and zakat institutions managing zakat funds, their distribution often remains consumptive and not fully oriented toward long-term empowerment. If zakat funds are managed in a more integrated and coordinated manner, the potential of productive zakat could be maximized. However, the biggest challenge is creating a more structured system to ensure that zakat funds truly flow to sectors that can support the economic independence of the community. Second, one of the issues limiting the potential of productive zakat is the lack of access to training or skills development needed to run productive businesses. Zakat recipients who receive capital often lack sufficient knowledge or skills to manage

⁴ Afia Salsabila, Farida Ratna Dewi, and Eka Dasra Viana, "Analysis of The Impact of BAZNAS Productive Zakat Investment on The Cibuluh Bogor Batik Village Program Using SROI Methods," *International Journal of Zakat* 7, no. 23 (2022): 91–104, <https://ijazbaznas.com/index.php/journal/article/view/381%0Ahttps://ijazbaznas.com/index.php/journal/article/download/381/124>.

⁵ Muh. Arafah, "Zakat Sebagai Pemberdayaan Ekonomi Umat Dalam Mengatasi Kemiskinan," *Al-Iqtishad* 13, no. 2 (2022): 88–98, <https://doi.org/10.30863/aliqtishad.v13i2.2542>.

⁶ Nora Maulana, Safwan, and Zulfahmi, "Eksplorasi Problematika Dan Model Alternatif Optimalisasi Zakat Di Indonesia Era Perekonomian Modern," *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi (JIMEKA)* 8, no. 1 (2023): 115–27, <https://doi.org/https://dx.doi.org/10.24815/jimeka.v8i1.23592>.

businesses. Without adequate guidance in terms of business management, marketing, and innovation, the majority of zakat recipients face difficulties in growing and eventually return to social dependency. Third, a deeper issue includes the strong dependence of society on aid, even among groups receiving productive zakat. Although productive zakat is designed to reduce dependence and create economic independence, most zakat recipients still find it difficult to break free from the cycle of social assistance. Zakat recipients often remain dependent on aid and are unable to manage businesses independently. The social dependency mentality that has not been fully transformed into economic independence is one of the main issues. Zakat recipients need to be encouraged to take more risks and manage businesses more independently so that zakat can have a more sustainable impact.

Several intellectuals have previously discussed the issue of productive zakat, such as the empirical study by Masyhudi in 2024, which examined the utilization of productive zakat from the perspective of Islamic law.⁷ Similar research was conducted by Efendi and Ridwan, who studied the application of productive zakat to create empowered villages from the perspective of Islamic law.⁸ Another related study by Fathony and Saifuddin sought to examine the fiqh muamalah perspective on the implementation of productive zakat in performing social functions.⁹ Meanwhile, Yutegi reviewed the impact of productive zakat on the economic empowerment of mustahik at BAZNAS, Tangerang Selatan.¹⁰ Concurrently, Maziyah et al. studied the utilization of productive zakat funds for business empowerment through business cart assistance at

⁷ Habib Masyhudi, "Efektifitas Pendayagunaan Zakat Produktif Dalam Pemberdayaan Mustahik Perpektif Hukum Islam Di Z-Mart Al-Qurba Tuban," *El-Sahm: Jurnal Hukum Ekonomi Syariah* 2, no. 1 (2024): 84–96.

⁸ Nur Efendi and Ahmad Hasan Ridwan, "Penerapan Zakat Produktif Dalam Mewujudkan Desa Berdaya Di Rumah Zakat Pespektif Hukum Islam," *Equality: Journal of Islamic Law (EJIL)* 2, no. 2 (2024): 1–13, <https://doi.org/10.15575/ejil.v2i2.972>.

⁹ Alvan Fathony and Saifuddin, "Tinjauan Fikih Muamalah Terhadap Zakat Produktif Dan Wakaf Produktif Dalam Menjalankan Fungsi Sosial," *At-Tasyri: Jurnal Hukum Islam Dan Ekonomi Syari'ah* 5, no. 2 (2024): 138–52.

¹⁰ Aprila Yutegi, "Pengaruh Peranan Zakat Produktif Terhadap Pemberdayaan Ekonomi Mustahiq Studi Kasus Baznas Kota Tangerang Selatan," *Maro; Jurnal Ekonomi Syariah Dan Bisnis* 7, no. 2 (2024): 243–56, <https://doi.org/https://doi.org/10.31949/maro.v7i2.11486>.

BAZNAS, Surabaya.¹¹ Another analysis was conducted by Priatna et al., who analyzed the effectiveness of productive zakat in empowering micro-enterprises based on women in Serang City, especially during the Covid-19 pandemic.¹²

Semmawi et al. also investigated the role of productive zakat in increasing the income of mustahik, especially in Indonesia.¹³ A further review by Fikri et al. explored the empowerment of productive zakat in overcoming poverty.¹⁴ Meanwhile, Sari and Firmansyah examined the management aspects of productive zakat in driving the welfare cycle of society.¹⁵ An empirical study by Amalia et al. investigated the utilization of productive zakat in economic empowerment, particularly in free-range chicken farming in Dusun Semenok, Ngebel Village.¹⁶ A different study by Thaib assessed the role of Baitul Mal Aceh in the management of productive zakat, particularly in the context of mustahik education.¹⁷ Another observation by Husna et al. examined how productive zakat is distributed in scholarship programs by Baitul Mal Aceh.¹⁸

Referring to previous studies reviewed by scholars, there are visible differences between this research and prior reviews, whether in terms of

¹¹ Rofi'atul Maziyah et al., "Pemanfaatan Alokasi Dana Zakat Produktif Dalam Pemberdayaan UKM Melalui Bantuan Gerobak Usaha BAZNAS Kota Surabaya," *Balanca: Jurnal Ekonomi Dan Bisnis Islam* 6, no. 2 (2024): 63–78, <https://doi.org/https://doi.org/10.35905/balanca.v6i2.7426>.

¹² Umar Hadi Priatna, Syihabudin Said, and Isti Nuzulul Atiah, "Efektivitas Pendayagunaan Zakat Produktif LAZ Harfa Dalam Pemberdayaan Kelompok Usaha Mikro Berbasis Perempuan Di Kota Serang Pada Masa Pandemi Covid-19," *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 9, no. 2 (2024): 1240–58, <https://doi.org/https://www.doi.org/10.30651/jms.v9i2.22628>.

¹³ Ramli Semmawi et al., "Peran Zakat Produktif Dalam Meningkatkan Pendapatan Mustahik Di Indonesia," *Eduonomika* 8, no. 2 (2024): 1–13, <https://doi.org/http://dx.doi.org/10.29040/jie.v8i2.13335>.

¹⁴ Fadlan Al-Ahmad Rausyan Fikri, M. Hikam Fauzan Arifin, and Moh. Zuhud, "Pemberdayaan Zakat Produktif Dalam Mengentaskan Kemiskinan," *Konferensi Nasional Mitra FISIP* 2, no. 1 (2024): 374–82.

¹⁵ Deva Putri Sari and Mu'min Firmansyah, "Pengelolaan Zakat Produktif Dalam Menggerakkan Roda Kesejahteraan Umat," *TASDIQ: Jurnal Kajian Agama Dan Dakwah* 7, no. 4 (2024), <https://doi.org/doi.org/10.3783/tashdiqv2i9.2461>.

¹⁶ Naluri Sari Amalia et al., "Optimalisasi Zakat Produktif Berupa Pemberdayaan Peternak Ayam Kampung Di Dusun Semenok Desa Ngebel," *NIDHOMIYA: Research Journal of Islamic Philanthropy and Disaster* 3, no. 1 (2024): 11–20, <https://doi.org/10.21154/nidhomiya.v3i1.3046>.

¹⁷ Muhammad Ichsan Thaib, "Baitul Mal Aceh and Productive Zakat Education for Mustahiq," *Bulletin of Islamic Research* 2, no. 2 (2024): 327–42, <https://doi.org/10.69526/bir.v2i2.11>.

¹⁸ Nurul Husna, Muzakkir Zakaria, and Erha Saufan Hadana, "Pendistribusian Zakat Produktif Di Baitul Mal Aceh Pada Program Beasiswa Satu Keluarga Satu Sarjana (SKSS)," *Glossary: Jurnal Ekonomi Syariah* 2, no. 1 (2024): 57–71, <https://doi.org/doi.org/10.52029/gose.v2i1.214>.

problem focus, methodology used, or research objects. This research comes with a more complex approach, focusing on creating sustainable economic independence through the optimization of productive zakat, unlike previous studies that tend to focus on normative perspectives of Islamic law and fiqh muamalah, assessing the effectiveness of productive zakat in certain programs.

Meanwhile, this study focuses more on the practice of directly implementing productive zakat in efforts to realize the economic independence of the Acehnese community, with a more structured approach to zakat management involving local zakat institutions, the government, and the community. The research aims to optimize the management of productive zakat more broadly in Aceh to support the economic independence of the community by examining how zakat can play a role as a catalyst for sustainable economic growth. Furthermore, this study has a broader scope, not limited to one business sector but seeks to observe the integration between economic sectors in creating overall economic independence in Aceh. The research emphasizes the optimization of zakat for economic independence, which includes various sectors, including education, but with the main goal of creating zakat management that is more efficient and sustainable, capable of promoting long-term economic independence for the Acehnese community.

This study is interesting to examine because it seeks to offer a model for optimizing the empowerment of productive zakat in Aceh as a driving catalyst in realizing economic independence in Aceh. This study aims to describe the prospects of productive zakat empowerment in Aceh in terms of roles, laws, and issues so that it can offer an alternative model for the portrait of zakat in Aceh. In addition, the results of this study can become new innovations and evaluation materials in efforts to renew the role of productive zakat empowerment in Aceh. Thus, it is expected to address the turmoil of poverty in Aceh toward inclusive economic independence.

Research Methods

This research is categorized as field research, using a qualitative descriptive approach, aimed at thoroughly uncovering and detailing the optimization of productive zakat empowerment as a catalyst in realizing economic independence, particularly in Aceh, supported by existing facts,

data, and information. The research process is carried out through several stages: 1) Research preparation, which includes determining the focus of the topic, literature review, and selection of research methods and design; 2) Data collection, which involves determining the sources and informants relevant to support the smoothness of the research; 3) Data presentation, which includes the process of organizing primary and secondary data collected to be analyzed into a comprehensive research result so that conclusions can be drawn. Overall, field operations involve data collection and direct interaction with relevant informants, as well as processing the data into research results that can be followed up with recommendations for improving productive zakat policies or practices in Aceh.

The data collection procedure is carried out by utilizing primary and secondary data through several techniques, namely observation, interviews, and documentation. The selection of data sources is determined based on relevance, usefulness, and their connection to the research topic. Primary data in this study is obtained through direct observation and interviews with key informants, including employees of zakat institutions, and religious figures in the community who are considered to have a deep understanding of zakat. The observation technique involves observing the phenomenon of zakat management in Aceh, especially various aspects related to the management of productive zakat in Aceh, as well as reviewing alternative strategies that are suitable to be applied in optimizing productive zakat empowerment in Aceh.

Meanwhile, secondary data is obtained from documentation, such as books, journals, articles, internet publications, notes related to zakat phenomena, reports from BAZNAS and BPS, as well as other sources relevant to the research topic. Data analysis is carried out following the analysis model proposed by Miles and Huberman in Sugiyono (2017),¹⁹ which emphasizes a continuous process until the data reaches the saturation phase, which is when no new data or information emerges. The analysis process includes several stages, namely data reduction, data presentation, and drawing conclusions as well as verification.

¹⁹ Sugiyono, *Metode Penelitian Kombinasi (Mixed Methods)*, ed. Sutopo, Cetakan ke (Bandung: Alfabeta, 2017).

Research Result

The Concept of Zakat

Zakat is the obligation to allocate a specific portion of wealth that has reached the nisab to those who are entitled to receive it. Zakat holds a significant position in Islam, with approximately 82 verses in the Qur'an explaining its importance.²⁰ Zakat funds are highly beneficial in supporting various government programs designed to address social inequality.²¹ In line with its function, zakat funds can serve as a pillar for wealth distribution in society if managed properly, such as through productive zakat.²² Theoretically, zakat is designated for eight asnaf, particularly those categorized as poor. Therefore, zakat is expected to help create a society free from poverty. To achieve this goal, zakat institutions should not only focus on collecting and distributing zakat but also innovate and develop practical and sustainable programs.²³

Islamic scholars around the world unanimously agree that zakat is an obligation for every Muslim. In fact, the companions of the Prophet unanimously agreed to fight those who refused to pay zakat. Therefore, anyone who denies the obligation of zakat is considered to have left the fold of Islam, even if they are a Muslim born and living in an Islamic country. The objectives of fulfilling the obligation of zakat include purifying wealth, cleansing the soul from greed, supporting or assisting the weaker segments of society, and reducing social inequality between the rich and the poor.²⁴

According to Imam Ghazali, the most accurate perspective is that of scholars who believe that the poor should receive zakat in a form that enables them to purchase land whose yield can sustain them for life.²⁵ Meanwhile, the followers of Imam Nawawi argue that for those with skills, zakat should be provided as capital to start a business, whether in the form of necessary equipment or more, with the amount tailored to

²⁰ Ahmad Syafiq, "Urgensi Peningkatan Akuntabilitas Lembaga Pengelola Zakat," *Ziswaf* 3, no. 1 (2016): 18–38, <http://journal.iainkudus.ac.id/index.php/Ziswaf/article/view/2281>.

²¹ Arafah, "Zakat Sebagai Pemberdayaan Ekonomi Umat Dalam Mengatasi Kemiskinan."

²² Muhammad Asif Jaffer, "Zakat Charity and Wealth Distribution An Agent-Based Computational Model," *International Journal of Zakat* 7, no. 1 (2022): 63–74.

²³ Ridwan Nurdin, *Zakat Produktif Untuk Pemberdayaan Mustahiq*, ed. Muhammad Iqbal and Muhadi Khalidi, Cetakan 1 (Banda Aceh: Ar-Raniry Press, 2022). 4

²⁴ Mursyid, *Fikih Pengelolaan Zakat*, ed. Danang Sunyoto, Cetakan 1 (Jawa Tengah: Eureka Media Aksara, 2023). 7-12.

²⁵ Abu Hamin Al-Ghazali, *Ihya Ulum Al-Diin*, Jilid I (Beirut: Dar Al-Fiqr, 2005). 207

their needs to ensure the business yields profitable results. The type of assistance provided can, of course, vary depending on location, timing, type of business, and the character of the recipient. Yusuf Al-Qaradawi, on the other hand, suggests that Islamic states have the authority to establish factories, companies, or other businesses wholly or partially owned by the poor. Through such means, the poor can earn sufficient income to meet their needs. However, the right to sell or transfer ownership should not be granted so that it remains akin to endowment property (*waqf*), which cannot be transferred.²⁶

Productive zakat refers to the distribution of zakat that enables *mustahik* (zakat beneficiaries) to continuously produce from the utilization of the zakat assets they receive.²⁷ Conceptually, there is no disagreement about productive zakat. The differences arise in the technical implementation, particularly regarding the systems used to administer productive zakat. If distributed through a grant system, which does not require repayment, scholars unanimously agree on its permissibility. However, if productive zakat is implemented through other systems, such as *mudharabah*, *murabahah*, or *qardhul hasan*, which require repayment, Islamic scholars hold differing opinions. Similarly, if zakat is used as business capital managed by zakat administrators (*amil*) and its profits distributed to *mustahik*, opinions among scholars remain divided.

The legal basis for the productive empowerment of *mustahik* is regulated in Law No. 23 of 2011 concerning Zakat. Zakat itself is distributed in two ways: *consumptive* and *productive*. *Consumptive* distribution means zakat is provided in the form of goods or cash directly used by *mustahik*, such as rice or cash, which are consumable and leave no lasting assets. Meanwhile, *productive* zakat is distributed with developmental goals and not for immediate consumption. It may take the form of business capital or loans to *mustahik* engaged in economic activities, such as traders or other workers. This capital can be cash, production equipment, or other resources. Additionally, the distribution

²⁶ Yusuf Al-Qardhawi, *Fiqh Al-Zakat*, Cetakan XX (Beirut: Muassasah Ar-Risalah, 1991). 567

²⁷ Achmad Nur Sobah and Fuad Yanuar Akhmad Rifai, "Konsep Ekonomi Islam Dalam Peningkatan Kesejahteraan Mustahiq Melalui Zakat Produktif (BAZNAS) Kabupaten Purworejo," *Jurnal Ilmiah Ekonomi Islam* 6, no. 03 (2020): 521–28, <https://doi.org/DOI: http://dx.doi.org/10.29040/jiei.v6i3.1270>.

of productive zakat also refers to fiqh concepts like *mudharabah*, *murabahah*, and *qardhul hasan*, which are implemented by Zakat Management Agencies (BAZ) using various approaches tailored to the region's conditions and needs.²⁸

The existence of productive zakat, especially in Muslim-majority countries like Indonesia and other developing nations, is greatly needed. If applied through systems like *mudharabah*, *murabahah*, or *qardhul hasan*, it can help alleviate poverty and protect *mustahik* from falling into usurious practices. Ideally, productive zakat should be distributed to *mustahik* without requiring them to return the funds. However, in reality, this is challenging in Indonesia due to the larger number of *mustahik* compared to *muzakki* (zakat payers). If zakat were entirely given as grants, the available funds would not suffice. On the other hand, there are *mustahik* capable of working (in their productive years) who should be supported through poverty alleviation programs. If zakat is provided consumptively to them, it would only worsen dependence on social aid without optimizing their potential. This potential can only be realized if zakat is provided in a productive form, such as business capital. Thus, the implementation of productive zakat in such situations must involve certain systems to ensure that zakat funds are not quickly depleted and can be utilized in rotation by other *mustahik*. Although productive zakat has not yet reached its ideal form, it should not be ignored as long as it can still be applied within existing capacities.²⁹

Zakat embodies values of solidarity and plays a strategic role in realizing inclusive economic independence for the Muslim community. Therefore, optimizing the empowerment of zakat through intensive operational pathways is essential. The optimization of productive zakat empowerment aims to transform the zakat assets received by *mustahik* into business capital capable of generating sustainable, impactful funds. This effort could even transform *mustahik* into *muzakki*.

Overview of Productive Zakat in Aceh

Zakat in Aceh Province has unique characteristics that distinguish it from other provinces in Indonesia. As a region with a predominantly

²⁸ Nurdin, *Zakat Produktif Untuk Pemberdayaan Mustahik*. 2-3

²⁹ Fasiha, *Zakat Produktif: Alternatif Sistem Pengendalian Kemiskinan*, ed. Muh. Ruslan Abdullah, Cetakan 1 (Palopo: Laskar Perubahan, 2017), 55-59.

Muslim population, Aceh has great potential to maximize the role of zakat in empowering the economy of its people. One of the distinguishing factors in Aceh is the existence of Regional Regulation No. 10 of 2007 on Zakat, which serves as a strong legal foundation for the systematic and organized management of zakat. This regulation gives Aceh an advantage in regulating zakat compared to other provinces that lack similar regulations. However, despite having a clear legal framework, zakat potential in Aceh still faces critical challenges, particularly in terms of collection and distribution. In other provinces, such as DKI Jakarta and East Java, zakat is managed by large and well-established institutions like the National Zakat Agency (BAZNAS), which has a well-structured system and the ability to attract more zakat funds. Meanwhile, in Aceh, although there are zakat institutions responsible for managing zakat funds, the distribution and utilization of zakat have not been fully optimized, especially in achieving sustainable economic empowerment.

Compared to other provinces such as Banten and North Sumatra, which have relatively developed productive zakat management, Aceh still has room for improvement in its zakat empowerment system. While there are some training and empowerment programs, access to microfinance services, entrepreneurial training, and business mentoring remains limited. This contrasts with other regions that have implemented more integrated productive zakat programs, providing long-term support to mustahik (zakat recipients). On the other hand, Aceh has the potential to leverage its local wisdom to develop productive zakat. As a region rich in culture and strong social traditions, zakat in Aceh can be managed in ways that align with local cultural values, such as mutual cooperation (gotong royong) and deliberation (musyawarah). Utilizing zakat to build sustainable social and economic infrastructure, such as agricultural facilities or social cooperatives, can be better tailored to the needs of Acehnese society.

Overall, although zakat in Aceh holds extraordinary potential in terms of both the accumulated zakat funds and the Islamic cultural identity, its management and utilization still require improvement and innovation. Compared to other provinces in Indonesia, Aceh needs to enhance collaboration among the government, zakat institutions, and the private sector, as well as strengthen zakat literacy to raise public

awareness of zakat's role in economic empowerment. Through these efforts, zakat in Aceh can become a stronger force for achieving economic independence, reducing social and economic inequalities in the region.

Innovative Strategies to Optimize Productive Zakat Empowerment as a Catalyst for Achieving Economic Independence in Aceh

Aceh's position as the poorest province in Sumatra feels disproportionate to the immense potential and role of zakat that it possesses. Therefore, intensive development strategies are required. Referring to the conceptual definition and field realities in Aceh, the author identifies several crucial aspects that need serious attention and improvement to comprehensively optimize productive zakat empowerment. The following are smart strategies that should be noted by the Aceh government, particularly stakeholders responsible for zakat operations:

1. Conducting Feasibility Analysis for Zakat Recipients

Conducting a feasibility analysis of zakat recipients in the context of productive zakat empowerment is an essential step to ensure that zakat funds are truly distributed to those in need and that they can manage the assistance effectively. In Aceh, this analysis will help zakat institutions assess the potential and abilities of mustahik in managing productive businesses, rather than merely providing financial assistance without long-term impact. By conducting a thorough feasibility analysis, zakat institutions can ensure that recipients are not only in need but also possess the ability or potential to develop businesses successfully. This will prevent zakat from being misused or ineffective and ensure that the aid provided genuinely leads to sustainable empowerment. For example, someone who is starting a business but has strong skills or entrepreneurial spirit can be empowered to become an independent entrepreneur who eventually contributes to the community's economy.

This feasibility analysis also allows zakat institutions to tailor the type of assistance provided to the needs and capacities of recipients, whether in the form of business capital, skills training, or business mentoring. This way, zakat becomes not only a tool to alleviate poverty but also a driver of economic independence based on potential and sustainability. This statement is supported by scientific findings from Jaili

et al. (2020);³⁰ Thoharul Anwar (2018);³¹ and Haidir (2019)³², which suggest that zakat will not have a significant impact if its distribution is not well-targeted. As amil (zakat managers), who play the role of business consultants and mentors, it is essential to be diligent and cautious in selecting the types of businesses to be empowered. This is important to ensure that the assistance provided genuinely reaches those in need and delivers maximum benefits. In general, the feasibility analysis of zakat recipients is a strategic step to ensure that zakat funds are utilized optimally, helping create mustahik who not only receive assistance but also grow and contribute to Aceh's economy, accelerating the realization of inclusive and sustainable economic independence.

2. Developing Entrepreneurship Education and Training Programs

Developing education and training programs in entrepreneurship for productive zakat empowerment is a crucial key to achieving economic independence in Aceh. Without adequate skills and knowledge, the zakat funds distributed may not have a significant impact. These education and training programs aim to equip mustahik with the practical skills needed to manage businesses effectively, improve production quality, and access broader market opportunities. Through entrepreneurship training, mustahik do not only receive financial aid but also gain understanding on how to plan and manage businesses, handle finances, and address challenges that may arise in business operations. This will shape mustahik into independent entrepreneurs capable of running their businesses without external assistance in the long run. Appropriate entrepreneurship training programs also open opportunities to foster innovation and creativity among mustahik. By providing the latest knowledge on technology, marketing, or management, mustahik can become more competitive in the business world, especially in the rapidly evolving

³⁰ Muhibbul Jaili, Muhammad Adnan, and Hafas Furqani, "Analisis Dampak Pendayagunaan Zakat Produktif Terhadap Peningkatan Pendapatan Usaha Mustahik Berdasarkan Model CIBEST (Studi Kasus Pada Baitul Mal Aceh)," *Journal of Sharia Economics* 1, no. 2 (2020): 160–76, <https://doi.org/10.22373/jose.v1i2.645>.

³¹ Ahmad Thoharul Anwar, "Zakat Produktif Untuk Pemberdayaan Ekonomi Umat," *ZISWAF: Jurnal Zakat Dan Wakaf* 5, no. 1 (2018): 41, <https://doi.org/10.21043/ziswaf.v5i1.3508>.

³² M Samsul Haidir, "Revitalisasi Pendistribusian Zakat Produktif Sebagai Upaya Pengentasan Kemiskinan Di Era Modern," *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah* 10, no. 1 (2019): 57, <https://doi.org/10.18326/muqtasid.v10i1.57-68>.

digital era. The skills obtained from this training will enhance the competitiveness of mustahik's businesses, which in turn will have a positive impact on the local economy.

Often, the main challenges faced by impoverished communities and small businesses are not merely about capital but also mental readiness and managerial ability to run a business. Therefore, productive zakat empowerment needs to start by equipping mustahik with education, insights, and skills development to ensure they are ready to transform. This will build entrepreneurial motivation and work ethic while providing opportunities for mustahik to master effective entrepreneurial methods in various fields. This process requires a planned, sustainable, and systematic approach to foster an entrepreneurial mindset. From a sociological perspective, education that is specifically designed (by design) is the most effective way to cultivate and develop an entrepreneurial culture. Intensive, integrated, and dynamic entrepreneurship training centers are needed in the form of comprehensive packages. Through such education and training, mustahik as business actors will be empowered to focus more on solving problems collaboratively, especially those related to social and economic conditions. Thus, it is important to provide in-depth education and training programs to help individuals develop entrepreneurial knowledge and skills, which will eventually lead to financial independence. This empowerment is more than just providing aid; it focuses on transforming dependency into sustainable, productive independence.

Moreover, through entrepreneurship education, mustahik will gain more confidence in developing businesses, planning long-term strategies, and facing challenges. Initially dependent on social assistance, mustahik can transform into productive economic actors who benefit not only themselves but also the surrounding community. Overall, developing entrepreneurship education and training programs for productive zakat empowerment is an investment in creating independent entrepreneurs who will contribute to strengthening Aceh's economic landscape, reducing dependency on aid, and fostering a more prosperous and competitive society.

3. Building Stakeholder Harmonization

Building harmonization among various stakeholders in productive zakat empowerment is crucial to creating economic independence for the people of Aceh. The stakeholders involved, ranging from zakat institutions, the government, businesses, and the community, play mutually supportive roles in achieving shared goals. The establishment of harmonious relationships and synergy among these parties will strengthen the implementation of zakat empowerment programs, making them more effective and impactful. Field realities show that small businesses still face difficulties in optimizing their potential and role in the national economy. This is due to various challenges encountered by business actors, both external and internal. Issues such as limited capital, production operations, material procurement, marketing, low-quality human resources, and inadequate technology are challenges that need to be addressed. Additionally, an unfavorable business climate also hinders business development. Zakat institutions are expected to act as facilitators, assisting mustahik from the initial stage to business development, by fostering harmonization with various related parties, such as the government, zakat management institutions, private companies, educational institutions, and business actors. Collaboration among all stakeholders is essential to ensure that productive zakat empowerment can proceed in a coordinated, effective, and sustainable manner. To this end, integration among all parties should be carried out through the following steps:

- a) Integration with the Ministry of Industry. This step can be implemented by providing clear standards, both in terms of business licensing and product certification for mustahik businesses, enabling these businesses to easily access services at the national level.
- b) Integration with the Ministry of Manpower. Providing training on human resource aspects through job training centers (Balai Latihan Kerja, BLK) aims to enhance mustahik's entrepreneurial skills, preparing their mindset and abilities for success in the business world to ensure optimal and sustainable impact.
- c) Integration with private corporations. Allocating zakat funds to bring in mentors or business consultants who can provide

guidance, motivation, and support in managing and developing mustahik's businesses.

- d) Integration with educational institutions. Zakat funds can be allocated for in-depth research to identify new opportunities and challenges that have a long-term economic impact. Additionally, it is important to explore, evaluate, and develop mustahik businesses through research involving educational institutions such as lecturers and students, with a focus on optimizing productive zakat empowerment to achieve economic independence for the community.

Through close collaboration, zakat institutions can gain support from the private sector in the form of business mentors, investments, or even market opportunities for mustahik. The government can assist with policies that support small business development and zakat empowerment. Furthermore, the community plays a crucial role in creating an environment that supports the sustainability of mustahik businesses. This harmonization not only enhances the effectiveness of zakat programs but also strengthens social and economic networks in Aceh. By sharing knowledge, resources, and expertise, all parties can create an ecosystem that encourages mustahik to grow into economically independent individuals. Stakeholder harmonization will also ensure that productive zakat empowerment is sustainable, so the people of Aceh no longer depend solely on social assistance but can create more stable and inclusive economic opportunities in the future.

4. Developing Productive Infrastructure

Developing productive infrastructure in the context of productive zakat empowerment is essential to achieving economic independence for the people of Aceh. Proper infrastructure can serve as a foundation for the growth of small and medium enterprises run by mustahik. With adequate facilities such as business premises, training centers, agricultural facilities, or technological resources, mustahik will have stronger support to develop their potential. Well-established infrastructure also broadens access for the people of Aceh to engage in productive sectors, ranging from agriculture and trade to creative industries. This will strengthen the competitiveness of mustahik businesses, encourage job creation, and reduce dependence on social assistance. Furthermore, developing

productive infrastructure will create an ecosystem that supports collaboration among mustahik, zakat institutions, and other stakeholders, ultimately fostering the growth and development of the local economy. With adequate infrastructure, zakat funds can be utilized optimally, providing long-term benefits and helping the people of Aceh transform from zakat recipients into zakat contributors. This strategy represents a concrete step toward building sustainable and inclusive economic independence in Aceh.

5. Implementing a Monitoring and Evaluation System

The implementation of a monitoring and evaluation system in productive zakat empowerment in Aceh is crucial to ensure that the distributed zakat funds truly have an optimal impact in achieving the economic independence of the community. Monitoring and evaluation are vital steps that need to be applied consistently and systematically, as they help ensure that zakat funds are not misused or spent on consumptive purposes. With a structured system in place, zakat institutions can monitor how the funds are utilized by mustahik for productive activities, such as small businesses or skills training. This ensures that zakat is not just fulfilling short-term needs, but also serves as a tool for long-term empowerment. Through monitoring and evaluation, zakat institutions can assess how well the productive zakat empowerment programs align with their goals. This allows for the identification of issues and challenges faced by mustahik in managing their businesses. Consequently, zakat institutions can take the necessary corrective steps to ensure mustahik becomes increasingly independent and no longer dependent on zakat. Monitoring and evaluation also ensure that the empowerment provided remains sustainable. If a zakat empowerment program does not yield the expected results, monitoring and evaluation will help make improvements.

Therefore, the sustainability of businesses built by mustahik can be maintained, ultimately contributing to economic independence in Aceh. When mustahik knows that there is a monitoring system tracking their business progress, they will feel more motivated to work harder. This monitoring does not mean restricting surveillance but is more about providing support and ensuring that mustahik do not feel alone in

running their business. This will increase responsibility and work ethics, which in turn can speed up the process toward economic independence. Additionally, the monitoring and evaluation system makes it easier for zakat institutions to prepare clear and transparent reports on the use of zakat funds, which can be accessed by the public, society, and donors. This will build public trust in zakat institutions, leading to more people being interested in donating zakat, knowing that the funds are being used appropriately.

Zakat institutions need to conduct regular monitoring and supervision of mustahik business development, ensuring that zakat funds are used productively and not for consumptive purposes. This monitoring will motivate mustahik to work harder and more seriously as they feel constantly observed, ensuring that zakat funds are utilized more effectively and sustainably. Overall, the monitoring and evaluation system is not just a tool for oversight, but also a driving force for success in productive zakat empowerment. This is crucial for Aceh to achieve sustainable and focused economic independence for the community, maximizing zakat's potential as an impactful empowerment instrument.

6. Ensuring Accountability in Zakat Fund Management

In accordance with Law No. 23 of 2011 on Zakat Management, zakat institutions are required to be managed transparently, accountably, and responsibly. Accountability ensures that every zakat fund distributed is used for its intended purpose, transparently, and in line with empowerment objectives, not for personal or consumptive purposes. With clear and open management, public trust in zakat institutions will increase, encouraging more segments of society to distribute zakat. This trust is vital because the more zakat funds collected, the greater the potential to empower mustahik, assist them in developing their businesses, and ultimately achieve economic independence. Moreover, accountable management makes it easier to monitor and evaluate the effectiveness of zakat empowerment programs, allowing for strategy adjustments when necessary to improve impact. By ensuring that zakat funds are managed accountably, not only does it help reduce economic inequality, but it also encourages the creation of a more independent, productive, and prosperous society. Zakat operational reports must be prepared accurately and be accessible to the public to ensure public trust

in zakat management. Zakat institutions must report their activities to relevant agencies, such as BAZNAS and the Ministry of Religious Affairs, so that all programs run transparently and positively impact the economic productivity of the community.

7. Increasing Literacy in Productive Zakat Empowerment

Increasing literacy in productive zakat empowerment in Aceh is crucial to achieving the economic independence of the community. Zakat literacy is not just about understanding the obligation to pay zakat, but also about how zakat can be utilized as an empowerment instrument with long-term impacts. With a high level of literacy, the people of Aceh will better understand the great potential of productive zakat, which serves not only as social assistance but also as a core catalyst for creating economic opportunities. Productive zakat empowerment involves using zakat funds to support businesses that can increase mustahik's income. However, without sufficient understanding of fund management and economic empowerment, the potential of zakat will not be maximized. Therefore, zakat literacy, which includes understanding how to manage businesses, control cash flow, and take advantage of market opportunities, is essential. Educated communities will be wiser in managing zakat funds, avoiding dependency, and instead developing into independent entrepreneurs.

Through the improvement of productive zakat literacy, the people of Aceh will not only better understand the personal benefits of zakat but also see its more complex impacts on overall economic development. This will motivate the community to participate in productive zakat programs, both as recipients and donors, creating a mutually supportive economic ecosystem. Furthermore, productive zakat literacy will encourage zakat institutions to be more transparent and accountable in managing zakat funds. When the community has sufficient knowledge, they will be more critical in overseeing and evaluating zakat fund usage, which will in turn encourage zakat institutions to improve their effectiveness and efficiency. This argument is supported by Brilianty & Muhtadi (2022)³³ who state that

³³ Vista Marchena Brilianty and Muhtadi, "Literasi Zakat Untuk Pemberdayaan Muzakki Melalui Platform Digital (Studi Kasus Di LAZISMU Menteng, Jakarta Pusat)," *IMEJ: Islamic Management and Empowerment Journal* 4, no. 2 (2022): 163–78, <https://doi.org/10.18326/imej.v4i2.163-178>.

zakat literacy clearly affects zakat operations. Therefore, increasing literacy in productive zakat empowerment is an important step in building a more economically independent community in Aceh. With adequate knowledge, the community will be able to utilize zakat funds to build sustainable businesses, reduce dependency, and improve overall welfare.

Conclusion

Zakat has an extraordinary power in creating social solidarity and strengthening humanitarian values, playing an essential role in achieving inclusive economic independence for the community. For zakat to have a significant impact, it is crucial to implement empowerment in a structured, intensive, integrated, and systematic manner. By optimizing productive zakat empowerment, zakat funds can develop sustainably, not only reducing poverty but also transforming the mindset of the community from being zakat recipients to zakat givers. The optimization of productive zakat is expected to strengthen the social and economic structure and serve as an important alternative for financing inclusive and dynamic development. To achieve this goal, zakat institutions can implement smart strategies, including: 1) Conducting a thorough and selective analysis of the eligibility of mustahik to ensure that only those who truly need assistance receive it; 2) Developing entrepreneurship education and training programs to enhance mustahik's knowledge and skills, fostering entrepreneurial motivation and work ethics; 3) Building harmonization with various stakeholders to improve the competitiveness of mustahik's businesses, positioning zakat institutions as the link between mustahik and stakeholders; 4) Developing infrastructure that supports the economic productivity of the community; 5) Implementing an effective monitoring and evaluation system to ensure that zakat funds are used productively and not for consumptive purposes; 6) Ensuring accountability by providing transparent reports that are accessible to the public; 7) Increasing productive zakat literacy through education and socialization to help the community understand the positive impact of zakat in promoting economic independence for the community.

The optimization of productive zakat in Aceh can be a strategic step in reducing poverty and encouraging economic independence among mustahik. Although zakat has traditionally been seen as consumptive aid,

the concept of productive zakat offers significant opportunities for economic empowerment, particularly by providing business capital and skills training. However, to realize this potential, more in-depth education is needed for the community and zakat institutions, along with the improvement of a more effective distribution system. The synergy between zakat institutions, the government, and the community is crucial in creating a more productive and sustainable zakat ecosystem. Through the right approach, productive zakat can become a driving force for the economy, helping to achieve independence and welfare for the people of Aceh in an inclusive manner.

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