
THE IMPACT OF ZAKAT PROGRAMS ON LOCAL ECONOMIC DEVELOPMENT (A CASE STUDY OF DOMPET DHUAFA)

M. Rizqi Zain Pratama¹

Universitas Muhammadiyah Jakarta, Tangerang Selatan, Indonesia
rizqizain48@gmail.com

Hartutik²

Universitas Muhammadiyah Jakarta, Tangerang Selatan, Indonesia
hartutik@umj.ac.id



Abstract

This research aims to comprehensively examine the impact of zakat programs on strengthening the economy at the local level, focusing on the case study of Dompét Dhuafa, an Islamic philanthropy institution. The research emphasizes how the implementation of zakat, particularly in the form of productive zakat, can drive improvements in the quality of life and economic independence for the beneficiaries (mustahik). The method used in this study is a qualitative approach through phenomenological methods, which allows the researcher to explore real experiences and perceptions of the mustahik after receiving zakat assistance. The findings indicate that the productive zakat provided by Dompét Dhuafa is not only consumptive, but This has an impact on increasing income, expanding business capacity, and even opening up new job opportunities in the surrounding environment. In addition to economic impacts, zakat also contributes to the social and psychological aspects of the mustahik, such as growing self-confidence, improving financial literacy, and motivation to become independent. This study also highlights that zakat governance at Dompét Dhuafa is carried out professionally and systematically, encompassing assessment stages, data verification, distribution of assistance, and long-term mentoring. The use of digital technology in the reporting and monitoring process further strengthens transparency and effectiveness in the distribution of zakat. This digitization also expands the reach of beneficiaries and strengthens the relationship between muzakki, zakat institutions, and mustahik. Overall, the research results conclude that good, accountable, and targeted zakat management can provide a real contribution to local economic development also serves as initial capital for starting and developing small businesses. Which is inclusive and sustainable. Productive zakat has proven to be a strategic instrument in economically empowering mustahik, even encouraging them to eventually become muzakki. Thus, zakat plays an important role in creating a self-sufficient, fair, and highly competitive societal order.

Keywords: Productive Zakat, Economic Empowerment, Mustahik, Dompét Dhuafa, Local Economic Development, Zakat Digitalization

INTRODUCTION

The increase in economic growth is one of the most important aspects for the local and national economic development of a country, especially Indonesia. A stable economic growth condition is a hope for a country that is currently in the development phase like Indonesia, and this is also due to several issues in a country's economy such as poverty, unemployment, welfare, and these issues can be observed during periods of economic growth stability (Khodijah, 2007).

To ensure that economic growth truly impacts poverty reduction, policies focused on inclusiveness and social justice are necessary. The government needs to invest in education and skill training for the poor so that they can participate in the growing economic sector. The development of micro, small, and medium enterprises is also one of the effective strategies in promoting more equitable economic growth (Agasi, 2023)

The government has a very important role in addressing poverty, and this role is manifested through various policies and programs designed to reduce social inequalities, improve the welfare of the community, and enhance the quality of life for those who are below the poverty line. Firstly, entrepreneurship, local governments must be responsible for running a business to create job opportunities for the community and to improve the economic situation in the area. Secondly, as a coordinator, local governments can act as coordinators to establish policies or propose development strategies in their regions. Thirdly, as facilitators, local governments can help exped the fourth role as a stimulator, local governments can motivate the development of businesses through specific actions that will influence companies or MSMEs to enter the area of ITE development through environmental improvements in their areas (Muhammad Farhan Fathurohman, Usep Dayat, 2022).

Zakat is a fundamental act of worship in Islam, which is the third pillar of the Five Pillars of Islam. Literally, zakat means "clean," "pure," "growing," or "developing." In a religious context, zakat is a specific amount of wealth that must be given by a qualified Muslim and then distributed to those who are entitled to receive it (mustahik). Zakat is not just an act of charity, but an act of worship with clear rules and regulations. Zakat is divided into two main types, namely zakat fitrah and zakat mal (Baihaqi, 2024).

Zakat has a wide impact on society, both socially and economically. From a social aspect, zakat strengthens the relationship between economically capable groups and those who are less fortunate. By paying zakat, the muzakki (zakat giver) not only purifies their wealth but also contributes to reducing poverty and creating social justice. For the mustahik, zakat provides much-needed assistance to meet their basic needs, both in cash and in kind, such as food, clothing, and healthcare services (Hannani et al., 2022).

From an economic perspective, zakat serves as an instrument for wealth redistribution that can enhance the purchasing power of the poor, create jobs, and encourage growth based on social justice. In practice, many modern zakat institutions not only distribute zakat in the form of consumptive assistance but also use it as business capital for the beneficiaries (Iqbal, 2015).

The establishment of the Zakat Management Agency is a realization of the enactment of Law No. 38 of 1999 concerning the Management of Zakat, which is implemented through Law No. 38 of 1999 and the General Decision of Community Guidance regarding the Technical Guidelines for Zakat Management as well as Law No. 17 of 2000 concerning Law No. 7 of 1983 on income tax. In Chapter IV of Law 38 of 1999, it is stated that the collection of zakat is carried out by BAZ or LAZ that are established and sanctioned by the government or private entities that serve as facilitators in the fundraising of ZIS. Some of these institutions include the National Zakat Agency, Dompot Dhuafa Foundation, Yatim Mandiri Foundation, Rumah Zakat, Justice Post Foundation Caring for Society, and many other LAZs (PRADITIYO, 2018).

According to Law No. 23 of 2011, the types of funds collected by OPZ (Zakat Management Organization) include zakat funds, which consist of both zakat fitrah and zakat maal, funds for infak or charity, whether infak is related to muqayyadah or not bound to ghair muqayyadah, social religious funds such as nazar property, trust property or deposits, inheritance property that has no heirs, etc. Lastly, there are other funds, which are funds derived from profit-sharing from banks that serve as channels for collecting the previously mentioned funds (Purwanti, 2020).

Based on the surah of At-Taubah verse 60, in the distribution of zakat that has been paid by the muzzaki (the person who pays zakat), there are seven groups that receive zakat

funds (Firman et al., 2023). The first is the poor and needy, the second is the *amil* (those responsible for managing and distributing *zakat*), the third is those in debt (*gharimin*), the fourth is *fi sabillillah* (fighters in the way of Allah), the fifth is travelers, the sixth is slaves or captives, the seventh is new converts (Hidayatullah Firdaningsih & Muhammad Sri Wahyudi, 2019).

One of the *zakat* charitable institutions in Indonesia, namely Dompot Dhuafa, distributes *zakat* funds continuously to improve the welfare of beneficiaries so that they can be economically and socially independent. In education, the funds are used for scholarships, school facility development, and skill training for the youth. In the economy, these funds are allocated for the empowerment of MSMEs through business capital, training, and business mentoring to enhance the economic independence of the beneficiaries (Hanim, 2021).

Digitalization has brought significant changes in various aspects of life, including in the management and implementation of *zakat* programs. The development of information and communication technology enables *zakat* to be managed more transparently, efficiently, and accountably, as well as reach a larger number of people in need. The integration of *zakat* with digital technology allows the processes of collection, distribution, and monitoring of *zakat* funds to be faster and more targeted, thereby maximizing its impact on the welfare of the community (Putri et al., 2025).

Blockchain technology is also being applied in the management of *zakat* to enhance transparency and accountability. With this technology, *muzakki* can directly track how their *zakat* funds are used and distributed to beneficiaries. The process of distributing business capital can be done through a sharia fintech application that allows *mustahik* to access capital without going through complicated procedures (Alfatah, 2024).

In the implementation of the *zakat* program, digitalization primarily facilitates the process of fundraising from the *muzakki* (*zakat* payers). Previously, *zakat* payments were made conventionally through physical *zakat* institutions or via manual systems that required direct interaction between the *muzakki* and the *zakat* collectors (*amil*). With digitalization, *zakat* payments can now be made online through banking applications, digital wallets, QR Codes, and various *zakat*-based crowdfunding platforms. With a big data-based system, *zakat* institutions can identify *mustahik* (those entitled to receive *zakat*) based on poverty

levels, geographical locations, or specific social conditions that require immediate assistance (Rejeki Kasiro Siregar, 2021).

In customary inheritance, the law of inheritance addition to collection and distribution, digitization also affects the aspects of education and literacy of zakat. Various zakat institutions are now actively using social media, educational apps, and webinars to increase public understanding of the importance of zakat and how zakat can benefit social and economic life. With these digital platforms, information about zakat can be accessed more widely by the public, including by the younger generation who are more familiar with technology. The main challenge in the implementation of digitization in zakat is ensuring inclusivity and accessibility for all members of society, especially for groups that are less familiar with technology (Verdianti Puja, 2023).

In the research (Nasution & Syahbudi, 2025), the results show that zakat not only functions as an instrument for wealth redistribution but also plays an important role in the economic empowerment of communities. Through productive zakat programs, zakat funds are allocated for small business capital, skills training, and micro-business assistance. Besides improving the welfare of individual zakat recipients, this study also finds that the productive use of zakat can encourage local economic growth. With the business capital provided to the mustahik, there is an increase in purchasing power and a better economic circulation in the community. This research also identifies several challenges in zakat management, such as the lack of transparency in fund distribution and the suboptimal monitoring of the effectiveness of productive zakat programs.

This research significantly contributes to understanding the benefits of zakat programs for society, local economic empowerment through zakat, and the implementation of digitization in zakat management. One of the main contributions of this research is the in-depth exploration of how zakat can enhance community welfare, not only in the form of consumptive assistance but also as productive capital that can create economic independence. In terms of digitization, this research demonstrates how technological innovations can improve the effectiveness of zakat distribution, transparency in management, and the accountability of zakat institutions in ensuring that the collected funds can be distributed more accurately.

REVIEW OF LITERATURE

The Understanding of Zakat

Zakat is one of the main pillars of Islamic teachings, derived from the word 'zaka', which means blessing, purity, growth, and commendable. In linguistic terms, zakat is also interpreted as 'an-numu wa az-ziyadah', which carries the meaning of growth and increase (Afnan, 2022). From the perspective of Islamic economics, zakat plays an important role in the redistribution of wealth. By channeling funds from those who are capable to those in need, zakat can enhance the purchasing power of the poor, open up business opportunities, create jobs, and ultimately drive more equitable and inclusive economic growth (Rahardi & Hafriza, 2019). These institutions play a strategic role in collecting, managing, and distributing zakat systematically and responsibly. In Indonesia and various other Muslim countries, collaboration between the government and the private sector strengthens the zakat management system through digitalization, audit transparency, and regulations that support the effective distribution of funds.

Poverty

Poverty is a condition in which individuals or groups of people do not have enough economic resources to meet basic needs such as food, clothing, shelter, education, and health. Poverty is not only related to a lack of income, but also to limited access to basic services, social exclusion, and limited development opportunities (Adawiyah, 2020). Zakat plays a very important role in addressing poverty by distributing wealth more evenly and providing assistance to underprivileged communities. In addition to providing economic benefits, zakat also strengthens social solidarity by encouraging capable members of society to contribute to reducing economic disparities. However, the effectiveness of zakat in addressing poverty greatly depends on a good management and distribution system (Khotijah & Setiadi, 2023).

Prosperity

Prosperity is a condition where an individual or a group of people has reached an adequate standard of living in economic, social, and psychological aspects. This includes the ability to meet basic needs such as food, shelter, education, and health. Welfare is not only about material or income, but also about feeling safe, healthy, happy, and being able to

participate in social life (Mujahiddin, 2023). Zakat plays a very important role in creating the welfare of society from various aspects, including economic, social, and spiritual. With zakat, the mustahik have the opportunity to improve their living standards, whether through consumptive aid to meet basic needs or through business capital and skills training that enable them to achieve financial independence (Alvi, 2024).

Development

Development is a complex process that includes various dimensions of life, such as social, economic, political, and environmental, with the main goal of improving the quality of life for the community. Conceptually, development involves a more comprehensive improvement in quality of life, including fair income distribution and equal opportunities for all levels of society. Zakat not only touches upon economic aspects by increasing the purchasing power of mustahik and encouraging productive ventures, but also contributes to social development by supporting access to education, health, and social protection (Junaiddin, 2015).

The Impact of Zakat on Local Economic Development

The impact of zakat on local economic development can be seen from various aspects, starting from the improvement of the welfare of the poor, the growth of micro and small enterprises, job creation, to the strengthening of purchasing power and economic stability within the community. With zakat, people who are below the poverty line can meet their basic needs, such as food, clothing, health, and education. In the long term, beneficiaries (mustahik) who have been assisted by zakat have the opportunity to improve their quality of life and even transform into givers of zakat (muzakki) in the future (Abdul Hanafi Harahap, Delima Sari Lubis, 2022)

Phenomenology

Phenomenology is an approach in philosophy and research methodology that emphasizes understanding an individual's subjective experience of a particular phenomenon. This approach aims to explore how a person experiences, feels, and assigns meaning to the reality around them, focusing primarily on consciousness, perception, and direct experience without interference from external assumptions (Hamid, 2015).

The use of a phenomenological approach becomes relevant as it is able to capture the emotional, spiritual, and social dimensions of zakat practices that cannot be explained quantitatively. For example, muzakki often feel peace and blessings after paying zakat, while mustahik experience a sense of gratitude and optimism when receiving assistance that directly impacts their livelihoods. Furthermore, phenomenology also plays a crucial role in revealing the impact of digitalization on individual experiences within the zakat system. Digital transformation has created new interactions between muzakki and zakat institutions, allowing the payment and reporting processes to be conducted online, as well as expanding community access to information and zakat services (Dita, 2016).

RESEARCH METHOD

The Research Paradigm of this study uses a qualitative approach to describe the problems and focus of the research. Qualitative methods are the steps of social research to obtain descriptive data in the form of words and images; the data collected in qualitative research is in the form of words, images, and not numbers (Moleong, 2021)

Research Design

It pertains to the methods of measurement or observation to be used in the research process. Operational variables depict how abstract concepts or variables are transformed into something measurable and concretely observable (Sugiyono, 2013). This research uses a Phenomenological method because phenomenology provides a deeper perspective in understanding how individuals and communities interact with zakat. By highlighting subjective aspects and direct experiences, this approach helps explain how zakat is not only an Islamic economic mechanism but also has profound social, spiritual, and emotional impacts in the lives of Muslims.

Research Site

This research site is located at the Dompot Dhuafa Republika Foundation, Jl. Ir H. Juanda No.50, Pisangan, Ciputat Timur District, South Tangerang City, Banten 15419. The information obtained from this research is valuable for the management of zakat funds and also for the beneficiaries who receive zakat assistance from Dompot Dhuafa. This research

aims to explain the various types of people who are entitled to assistance, as well as the policies that have been established by Dompot Dhuafa.

Data Sources

The data sources in this research are in-depth interviews with mustahik that provide insights into the economic changes they experience after receiving zakat assistance, while interviews with Dompot Dhuafa managers help understand the distribution strategy and program evaluation. Participatory observation is used to directly observe how beneficiaries utilize the assistance provided, while document analysis of financial reports and institutional policies gives an overview of the program's long-term effectiveness.

Data Collection Method

In this research, two types of data are used: primary data and secondary data. Primary data is data that has been collected directly by the researcher from the original source for specific research purposes. This primary data can be obtained through methods such as interviews, surveys, observations, and experiments, such as questionnaires, interview transcripts, written tests, and laboratory test results. Meanwhile, secondary data is data that has not been collected directly by the researcher but is obtained from existing sources, such as publications and official documents (Sugiyono, 2018).

Data Analysis

Method The qualitative data analysis method in research regarding the impact of the Zakat program on local economic development, with the case study of Dompot Dhuafa, focuses on a deep understanding of the experiences and perceptions of beneficiaries, zakat managers, and other stakeholders. The analysis process is conducted through in-depth interviews, participatory observations, and document studies to explore how the zakat program affects the economic well-being of the community.

RESULTS AND DISCUSSION

Company Overview

Dompot Dhuafa The organization was established in 1993 as a form of social concern by journalists of the daily *Republika*, who initially raised funds from readers through the concept of 'charity wallet.' Over time, this institution evolved into a professional national zakat management agency, managing zakat, infak, donations, and waqf (ZISWAF) funds for community empowerment programs. The main focus of Dompot Dhuafa is to help the underprivileged not only receive consumptive assistance but also obtain business capital, skills training, and business mentoring to achieve economic independence. This institution is known as a pioneer in modern zakat management based on technology, transparency, and accountability. Dompot Dhuafa's vision is to be a leading institution in building a just world society through the Islamic economic system. Meanwhile, its mission is to realize the welfare of the underprivileged community through the professional management of ZISWAF funds, creating independence through education, health, economy, and social programs, as well as strengthening the community's role in sustainable and innovative Islamic philanthropic activities (Adinda Julia Putri et al., 2023).

The Impact of the Zakat Program on the Local Economy

Productive zakat, which is zakat allocated to support the economic activities of mustahiq such as micro business capital or livestock assistance, has proven to increase the income and living standards of recipients. A study in Sihapas Barumun District shows that zakat given in the form of livestock or business capital has a tangible impact on lifting mustahiq out of poverty, promoting economic independence, and creating a multiplier effect on local economic activities (Hasibuan, 2023).

According to Mrs. Siti (2025), "In the past, I could only make cakes with what I had because my capital was limited. But after I received zakat from Dompot Dhuafa, I was able to buy a good oven and baking pans. Thank God, the orders keep increasing, every week there are orders for study events or celebrations. And now I also earn double the revenue compared to before."

Some beneficiaries even stated that their businesses grew to the point of having additional employees. According to them, this productive zakat assistance not only helps financially but also provides motivation to be independent and grow.

Mr. Cecep (2025) stated that: "Initially, I started this motorcycle service business using whatever tools I had. But after receiving zakat, I was able to buy a new and better compressor and some additional tools. It's been great, now I can work on motorcycles faster, so the number of customers has also increased."

Mrs. Asih, a seller of school snacks, said that her sales drastically increased after receiving zakat funds. She recounted that initially, she only sold chips and iced tea in front of her house with a turnover of around seventy thousand a day. However, after receiving assistance and being able to enter two schools, her income increased to an average of two hundred fifty thousand a day. According to her, the most beneficial aspect of the zakat is the ability to buy a booth and a large thermos, which makes her shop look more professional and attracts more buyers. She hopes to have her own business someday, so she started helping her nephew sell while in college, she has seen a positive impact on her family's economy.

Productive zakat has a significant contribution to encouraging the improvement of the economic conditions of its recipients. Support in the form of capital and business supplies helps the mustahik increase their income and develop their businesses towards greater independence. As experienced by Mrs. Siti, Mr. Cecep, and Mrs Asih, the zakat they received not only advanced their business but also opened up job opportunities and fostered an entrepreneurial spirit. Therefore, productive zakat becomes a strategic solution in the efforts of economic empowerment and sustainable poverty reduction.

The Role of Zakat in Improving the Economic Welfare of Communities at the Local Level

Zakat is very important for improving the economic welfare of communities at the local level. By providing business capital and skill training, zakat has proven to help beneficiaries become financially independent. The effectiveness of zakat is greatly influenced by professional, honest, and targeted management. Zakat can increase

consumption and accelerate local economic growth if managed properly (Miranda Febrianti et al., 2024).

Mr. Dading (2025) said, 'I use this zakat fund to increase my stock of goods, especially rice, oil, and children's snacks. Then I also renovated the shop to make it neater so that more customers come, and I was taught how to manage the store's income and expenses properly.'

Mrs. Lela, a mobile kitchen supplies seller, explained, "that the zakat funds she received were used to buy a digital scale, stronger shopping baskets, and to increase her stock of staples such as onions, chili, and flour, allowing her to carry more goods while walking around the village. To maintain the smooth operation of her business, Mrs. Lela keeps a manual ledger by recording all her daily expenses and income, and sets weekly targets. If the target is achieved, she reinvests her profits to increase stock or try new products so that her business can continue to grow".

The beneficiaries confess that after receiving zakat, their family's economic condition improved. They can not only meet their daily needs but also set aside some income for savings or their children's education. Moreover, there has been a change in how they manage their finances. Some have started to record their income and expenses and are being more careful with their capital usage.

Ms. Nur (2025) also experienced that "The zakat funds she received helped to buy a new sewing machine, as she used to rely on a rather old sewing machine that often broke down. With the new sewing machine, it has made it easier to handle the workload and allowed her to save for her child's college education."

Zakat, especially at the local level, can strategically enhance economic well-being. Zakat can assist recipients in becoming more financially independent through business capital and training. The experiences of Mr. Sam, Mrs Nur and Mrs Lela, demonstrate that zakat not only strengthens their businesses but also transforms their money management approaches and supports family needs such as children's education. Zakat has the potential to sustainably improve the living standards of recipients and accelerate local economic growth if managed professionally, honestly, and effectively.

The Mechanism of Distribution and Management of Zakat and How Effective It Is in Supporting Community-Based Economic Development

The process of distribution and management of zakat includes the collection of funds from muzakki, assessment of mustahik, and the targeted distribution of zakat through transparent and professional zakat management organizations. The management of zakat heavily relies on effective governance, accurate information about mustahik, and the integration of sustainable empowerment programs. Numerous studies and journals indicate that professional and transparent zakat management can have a positive impact on the socio-economic development of the community (Pratiwi & Hayati, 2023).

Mr. Aziz said, "We always start with measurements. Our team also goes directly to the field, conducts interviews, takes photos, and sees the potential recipients' efforts firsthand, as well as coordinating with the local neighborhood heads to help find the beneficiaries. After that, we verify the data, and then we move on to the distribution stage. Usually, we also provide assistance for 3 to 6 months. The most common challenges are access to locations and data validation. Sometimes there are deserving individuals, but their documents are insufficient. However, we always strive to help. We also use an application to monitor the distribution and report on the beneficiaries."

Dompot Dhuafa implements the distribution process of zakat through systematic stages, starting from measurement, verification, distribution, to mentoring. They also differentiate between consumptive and productive zakat, and have a system in place to ensure that zakat funds are used appropriately and transparently. The success of the program is measured through the increase in the income of the mustahik, economic independence, and the mustahik's ability to continue developing their business without additional assistance.

Mr. Aziz explained that "We always ensure that productive zakat reaches the right individuals. We also distinguish between productive and consumptive programs. Consumptive usually involves purchasing basic necessities such as staple food items, whereas productive programs have a longer timeframe, providing opportunities for them to work. Praise be to God, some beneficiaries have started to become self-sufficient, and some

are even volunteering to help find new beneficiaries. Therefore, the impact is not only economic but also on social relationships."

It has been proven that the distribution and management of zakat carried out transparently, professionally, and systematically enhances the economic and social empowerment of the community. Zakat must be targeted and sustainable through processes such as assessment, verification, distribution, and mentoring. The experiences of Mr. Aziz demonstrate that the program has resulted in increased income for the mustahik as well as improvements in independence and social awareness among recipients. Zakat can serve as an economic solution and a tool to enhance community solidarity and empowerment if managed properly.

Conclusion

This research shows that the productive zakat program from Dompot Dhuafa truly influences local economic growth. Mustahiq receives micro-businesses with the help of zakat, such as purchasing production equipment, increasing stock, and improving their business facilities. The results are seen in increased sales, a greater number of customers, and the courage to expand their business. Besides the economic impact, this program enhances the welfare of mustahik families, including their ability to meet basic needs, save, and pay for their children's education. Additionally, there are changes in mindset, financial management, and a desire to help others and become self-sufficient. For management, Dompot Dhuafa employs an organized and accountable system starting from assessment, verification, distribution, to mentoring. Zakat distribution is transparent thanks to the use of information technology. The increasing independence of mustahik and the sustainable social impact indicate that the program is successful.

As a result of this research, productive zakat has great potential to improve the quality of life of the community. To enhance the impact, Dompot Dhuafa must strengthen long-term assistance programs for the mustahik. This will enable them to grow consistently. Bookkeeping, marketing, management, and business network development are some examples of assistance that can be provided. Zakat assistance can serve as a starting point for financial independence and not just a temporary solution; with proper utilization, it can

become an economic driver in their environment. Mustahik also needs to have the spirit to learn and improve their capacities. Moreover, it is hoped that further research using quantitative or mixed approaches will produce more comprehensive data to measure the impact of zakat more accurately and to strengthen the generalization of results in the future.

REFERENCES

- Abdul Hanafi Harahap, Delima Sari Lubis, A. S. Z. (2022). Pengaruh Zakat Terhadap Pertumbuhan Ekonomi Dengan Pengentasan Kemiskinan Sebagai Variabel Moderating Di Provinsi Sumatera Utara. *Profjes*, 01(01), 1–18.
- Adawiyah, E. (2020). *Kemiskinan Dan Fakor-Faktor Penyebabnya*. 1(April), 43–50.
- Adinda Julia Putri, Laila Qodri, Muhammad Syah Mahatir, Salwa Nabila Damanik, Salwa Putri Verhan, Sri Solehatun, & Inom Nasution. (2023). Peran Guru Dalam Pembelajaran Di Kelas Yayasan Perguruan At-Taufiq SD Swasta. *Sinar Dunia: Jurnal Riset Sosial Humaniora Dan Ilmu Pendidikan*, 2(4), 233–243. <https://doi.org/10.58192/sidu.v2i4.1575>
- Afnan, A. (2022). *PENGARUH ZAKAT, INFAK DAN SEDEKAH (ZIS), SAHAM SYARIAH DAN PEMBIAYAAN PERBANKAN SYARIAH TERHADAP PERTUMBUHAN EKONOMI DENGAN NILAI TUKAR (KURS) SEBAGAI VARIABEL MODERATING DI INDONESIA TAHUN 2012-2021*.
- Agasi, A. (2023). Peran Pemerintah dalam Pengetasan Kemiskinan di Kota Medan. *Seminar Nasional Lppm Ummat*, 2(April), 247–252.
- Alfatah, S. (2024). *Optimalisasi Zakat di Era Digital : Peran Teknologi dalam Transparansi dan Efisiensi Distribusi*. 2(2), 11–31.
- Alvi, I. (2024). *Peningkatan Kesejahteraan Ekonomi Dengan Pendistribusian Zakat*. 4, 9368–9382.
- Baihaqi, I. (2024). *Zakat sebagai Pilar Utama Pemaknaan Keadilan Sosial Imam*. 12(December), 171–182.
- Dita. (2016). *EFEKTIVITAS SISTEM PENGHIMPUNAN DAN PENYALURAN DANA ZAKAT PADA BADAN AMIL ZAKAT NASIONAL DI KABUPATEN POLEWALI MANDAR*. 1–23.
- Firman, M. S., Isman, Muhammad Ammar Al-amudi, & Prabu Arya Sembara. (2023). Zakat Fund Management Strategy for Mustahik Welfare Maqashid Sharia Perspective. *Profetika: Jurnal Studi Islam*, 24(02), 277–291. <https://doi.org/10.23917/profetika.v24i02.2469>
- Hanim, D. L. (2021). *PERAN LEMBAGA ZAKAT DOMPET DHUAFU DALAM MENINGKATKAN PEREKONOMIAN KAUM DUAFA DALAM PRESPEKTIF EKONOMI ISLAM (Studi Kasus Program Pertanian Kecamatan Pekalongan Desa*

- Siraman Lampung). *Angewandte Chemie International Edition*, 6(11), 951–952., 2(1), 1–5.
- Hannani, H., Nurkidam, N., & Mahyuddin, M. (2022). Social Change Philanthropy: The Role Of Rumah Zakat In Mobilizing Muslim Civil Society Against Poverty. *KURIOSITAS: Media Komunikasi Sosial Dan Keagamaan*, 14(2). <https://doi.org/10.35905/kur.v14i2.3545>
- Hasibuan, P. (2023). Zakat untuk Perekonomian Umat (Studi Kasus di Kecamatan Sihapas Barumun Padang Lawas, Sumatera Utara). *MUKADIMAH: Jurnal Pendidikan, Sejarah, Dan Ilmu-Ilmu Sosial*, 7(2). <https://doi.org/10.30743/mkd.v7i2.7316>
- HidayatullahFirdaningsih, & , Muhammad Sri Wahyudi, R. H. (2019). Delapan Golongan Penerima Zakat Analisis Teks dan Konteks. *Al-Fikra*, 05(02), 230.
- Iqbal, M. M. (2015). Inclusive growth with zakat. *Pakistan Development Review*, 54(4). <https://doi.org/10.30541/v54i4i-iipp.997-1010>
- Junaidin. (2015). *EKONOMI PERENCANAAN DAN PEMBANGUNAN*.
- Khodijah, I. (2007). *FAKTOR-FAKTOR YANG MEMPENGARUHI PENGANGGURAN DAN INFLIKASINYATERHADAP INDEK PEMBANGUNAN DI INDONESIA*. 6112y(235), 245.
- Khotijah, E. S., & Setiadi, I. (2023). Zakat Management in Efforts to Alleviate Poverty in the Galang Island Community, Batam City. *East Asian Journal of Multidisciplinary Research*, 2(10). <https://doi.org/10.55927/eajmr.v2i10.6661>
- Miranda Febrianti, Rettinda Dwi Ulantari, Selvi Desfriyanti, Muhammad Dicky Candra, Gustin Rianita, & Dwie Juniar Puteri. (2024). Peran Zakat dan Wakaf Dalam Meningkatkan Kesejahteraan Ekonomi Masyarakat. *Journal of Economics and Business*, 2(1), 43–50. <https://doi.org/10.61994/econis.v2i1.455>
- Moleong, J. L. (2021). metodologi penelitian kualitatif J lexy Moleong. *Jurnal Ilmiah*.
- Muhammad Farhan Fathurohman, Usep Dayat, R. R. (2022). Peran Pemerintah Daerah dalam Mengentaskan Kemiskinan Ekstrim di Kabupaten Karawang. *Jurnal Ilmiah Wahana Pendidikan* <https://Jurnal.Unibrah.Ac.Id/Index.Php/JIWP>, 8(3), 178–183. <https://doi.org/10.5281/zenodo.5919623>
- Mujahiddin, F. A. (2023). *Analisis tingkat kesejahteraan keluarga penyapu jalan di kelurahan bantan timur kecamatan medan tembung*. 1(1), 30–39.
- Nasution, A., & Syahbudi, M. (2025). *Kontribusi Zakat dalam Meningkatkan Kesejahteraan dan Pertumbuhan Ekonomi Masyarakat Kota Medan*. 5, 1891–1899.
- PRADITIYO, Y. (2018). Analisis Peran Pengelolaan Zis Dalam Meningkatkan Tingkat Kepercayaan Muzakk. *Skripsi*.
- Pratiwi, I., & Hayati, I. (2023). Pengaruh Transparansi Pengelolaan Zakat Terhadap Minat Muzakki Pada Dompot Dhuafa WaspadaProvinsi Sumatera Utara1. *Jurnal Ilmu*

- Pengetahuan Sosial*, 10(3), 1047–1053. <http://jurnal.um-tapsel.ac.id/index.php/nusantara/index>
- Purwanti, D. (2020). Pengaruh Zakat, Infak, dan Sedekah terhadap Pertumbuhan Ekonomi Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 6(1), 101. <https://doi.org/10.29040/jiei.v6i1.896>
- Putri, M., Zaki, M., & Riau, U. M. (2025). *Transformasi Zakat : Digitalisasi dan Inovasi dalam Pengelolaan Zakat di Era Modern*.
- Rahardi, M. T., & Hafriza, R. H. (2019). PEMANFAATAN DAN PENGEMBANGAN DANA ZAKAT PRODUKTIF DALAM PERTUMBUHAN EKONOMI MASYARAKAT DI TANJUNG SEBAOK KOTA TANJUNGPINANG. *PERADA*, 2(2). <https://doi.org/10.35961/perada.v2i2.55>
- REJEKI KASIRO SIREGAR. (2021). *EFEKTIVITAS PEMANFAATAN LAYANAN DIGITALISASI DALAM PEMBAYARAN ZAKAT BAGI MUZAKKI DI BADAN AMIL ZAKAT NASIONAL PROVINSI SUMATERA UATARA SKRIPSI*. 6.
- Sugiyono. (2013). Definisi Operasional Variable. *Journal of Chemical Information and Modeling*, 53(9).
- Sugiyono. (2018). Prof. Dr. Sugiyono. 2018. Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta. *Prof. Dr. Sugiyono. 2018. Metode Penelitian Kuantitatif, Kualitatif, Dan R&D. Bandung: Alfabeta*.
- Verdianti puja. (2023). Pengaruh Penggunaan Digitalisasi Zakat Terhadap Efektivitas Pengumpulan Zakat Pada Baznas Kalbar. *AKTIVA: Journal of Accountancy and Management*, 1(1), 43–53. <https://doi.org/10.24260/aktiva.v1i1.992>