

# The Role of Productive Zakat in Improving MSME Performance: A Quantitative Study of Mustahik Assisted by Zakat Institutions in West Java

Purwidi Sumaryanto<sup>1</sup>, Muhamad Ammar Muhtadi<sup>2</sup>, Tera Lesmana<sup>3</sup>

<sup>1</sup>Politeknik Tunas Pemuda Tangerang

<sup>2</sup>Universitas Nusa Putra

<sup>3</sup>Ciputra University

## Article Info

### Article history:

Received October, 2025

Revised October, 2025

Accepted October, 2025

### Keywords:

Productive Zakat, MSME Performance, Entrepreneurial Capacity, Institutional Support, Islamic Social Finance

## ABSTRACT

This study investigates the role of productive zakat in improving the performance of Micro, Small, and Medium Enterprises (MSMEs) assisted by zakat institutions in West Java. Productive zakat, as a form of Islamic social finance, aims to empower mustahik (zakat recipients) by providing business capital, training, and guidance to foster economic independence and sustainability. Using a quantitative approach, data were collected from 100 MSME zakat recipients through structured questionnaires based on a five-point Likert scale. Data analysis was conducted using SPSS version 25, including validity, reliability, classical assumption, and multiple regression tests. The results reveal that productive zakat utilization, entrepreneurial capacity, and institutional support each have a positive and significant effect on MSME performance. The coefficient of determination ( $R^2$ ) value of 0.673 indicates that 67.3% of MSME performance variation is explained by these three variables. The findings underscore the crucial role of effective zakat management and capacity-building initiatives in achieving sustainable empowerment. This study contributes to the understanding of how Islamic social finance instruments, particularly productive zakat, can serve as a catalyst for inclusive economic development and poverty reduction in Indonesia.

*This is an open access article under the [CC BY-SA](#) license.*



## Corresponding Author:

Name: Purwidi Sumaryanto

Institution: Politeknik Tunas Pemuda Tangerang

Email: [purwidisumaryanto@politeknik-tunaspemuda.ac.id](mailto:purwidisumaryanto@politeknik-tunaspemuda.ac.id)

## 1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the Indonesian economy as a major driver of job creation, income distribution, and poverty reduction. According to the Ministry of Cooperatives and SMEs, MSMEs contribute more than 60% to Indonesia's Gross Domestic Product (GDP) and absorb approximately

97% of the total workforce. Despite their strategic role, many MSMEs still face significant challenges in sustaining their operations and expanding their businesses due to limited access to capital, weak managerial capacity, and low financial literacy. These structural constraints often hinder their ability to compete and survive in an increasingly dynamic market environment. MSMEs are pivotal to

Indonesia's economy, contributing significantly to GDP and employment, accounting for over 60% of the GDP and employing approximately 97% of the workforce, serving as a backbone for economic stability and growth [1], [2], [3]. They also serve as a social safety net, particularly in rural areas, by providing employment and improving welfare [2]. However, MSMEs face numerous challenges that impede their growth and sustainability, such as limited access to financing, weak managerial skills, and low financial literacy (Zulvikri, 2024; Ratnaningtyas et al., 2025). Limited access to capital restricts their ability to expand and innovate [1], [4], while weak managerial capacity affects their operational efficiency and strategic planning [4]. Furthermore, low levels of financial literacy among MSME owners hinder effective financial management and decision-making [4]. To overcome these barriers, improving access to capital and technology support is crucial for MSME growth [1]. Additionally, providing managerial training and promoting product innovation can enhance competitiveness [4], while government policies should focus on equitable resource distribution and active participation of MSMEs in economic decision-making [2].

In recent years, the concept of productive zakat has emerged as a promising instrument for strengthening MSMEs and promoting inclusive economic growth. Unlike consumptive zakat, which provides short-term relief, productive zakat is distributed in the form of business capital, training, or production tools that empower recipients (mustahik) to become economically independent. This approach aligns with the *maqasid al-sharia* (objectives of Islamic law), particularly in realizing social justice, eradicating poverty, and fostering community welfare. Zakat institutions in Indonesia, such as Badan Amil Zakat Nasional (BAZNAS) and Lembaga Amil Zakat (LAZ), have increasingly adopted productive zakat programs to support micro-entrepreneurs, especially in regions like West Java where MSMEs are highly concentrated.

Productive zakat has been shown to effectively empower mustahik by providing business capital, which helps them develop their economic potential and meet their life needs sustainably [5]. Programs such as Z-Chicken, Z-Auto, and Batik Craftsmen have successfully enhanced mustahik skills and fostered an entrepreneurial spirit, contributing to sustainable economic development [6]. Furthermore, productive zakat significantly improves the welfare of mustahik by increasing their income and promoting economic independence [7]. Continuous mentoring, transparent governance, and stakeholder synergy are key factors in the success of these programs, which also strengthen social resilience [7]. Empirical studies indicate a positive and significant influence of productive zakat on MSME empowerment and the economic sustainability of mustahik, as evidenced by research conducted in Cirebon City [8]. The distribution of zakat in the form of business capital, training, and mentoring has led to increased mustahik income, job creation, and enhanced business management skills [9].

Empirical evidence from several studies suggests that productive zakat has a positive impact on improving the economic condition of recipients by increasing their business income, assets, and financial independence. Productive zakat has been shown to positively influence the empowerment of micro, small, and medium enterprises (MSMEs) through enhanced business income, asset accumulation, and greater financial independence. Research in Cirebon City indicates that productive zakat significantly improves the quality of empowered MSMEs and supports economic sustainability [8]. Similarly, a study in Semarang found that productive zakat contributed substantially to the business development of SMEs, with an R-squared value of 0.767, indicating that 76% of the variance in business growth was explained by productive zakat and related factors [10]. Moreover, in the LAZISMU DIY Region, productive zakat funds influenced MSME mustahik development by 47.4%, while the

remaining 52.6% was attributed to other factors [11]. Quantitative findings from Jabon Mekar Village, Bogor, also confirmed the positive impact of productive zakat on micro-enterprise improvement [12]. These findings collectively demonstrate that productive zakat can serve as a strategic instrument for enhancing MSME empowerment and supporting long-term economic resilience.

However, the extent to which productive zakat effectively enhances MSME performance in a measurable and sustainable way remains underexplored, particularly in regions with dense MSME activity such as West Java. While previous studies highlight its potential for improving economic welfare and independence, systematic and quantitative assessments are still needed to evaluate its impact on specific performance indicators such as profitability, productivity, innovation, and employment. Productive zakat not only increases mustahik income but also fosters economic independence and strengthens social resilience when supported by continuous mentoring, transparent governance, and stakeholder collaboration [7]. As one of Indonesia's provinces with the highest concentration of MSMEs, West Java provides an ideal context to assess the real impact of productive zakat programs—implemented through business training, financial assistance, and mentorship—on the competitiveness and sustainability of micro-businesses. Strengthening empirical research in this domain is crucial to ensure that zakat management institutions can achieve long-term empowerment objectives rather than providing temporary economic relief.

Therefore, this study aims to analyze the role of productive zakat in improving MSME performance among zakat recipients assisted by zakat institutions in West Java. By employing a quantitative research design with a sample of 100 respondents and using statistical analysis through SPSS version 25, this study seeks to provide empirical evidence on the effectiveness of productive zakat as a tool for economic empowerment. Specifically, the objectives of this study are to examine the relationship between productive zakat

utilization and MSME performance, to assess the influence of entrepreneurial capacity on the effectiveness of productive zakat programs, and to evaluate the role of zakat institutions in supporting MSME development through productive zakat management.

## 2. LITERATURE REVIEW

### 2.1 *Concept of Zakat and Productive Zakat*

Productive zakat, as an evolution of traditional zakat distribution, plays a crucial role in empowering mustahik (zakat recipients) by providing them with the means to achieve economic independence and sustainability. This approach aligns with the maqasid al-sharia principles, aiming to protect wealth, livelihood, and ensure social justice. In Indonesia, institutions such as BAZNAS and LAZ have implemented programs that focus on entrepreneurship development among low-income groups, significantly contributing to increased business turnover, improved household welfare, and enhanced financial inclusion among recipients. Productive zakat provides business capital, training, and mentoring, which significantly increase mustahik's income and create new jobs, thereby reducing unemployment [9]. Programs like Z-Chicken and Z-Auto have successfully empowered mustahik by enhancing their skills and fostering an entrepreneurial spirit, contributing to sustainable economic development [6]. The success of productive zakat programs depends on continuous mentoring, transparent governance, and

synergy among stakeholders [7], although challenges such as unequal distribution and weak supervision remain prevalent [13]. A considerable portion of zakat funds in Indonesia is still allocated to short-term charitable assistance, limiting the transformative potential of productive zakat [14]. Nonetheless, opportunities for improving its effectiveness lie in technological innovation and stronger collaboration between public and private sectors to optimize empowerment outcomes [13].

## 2.2 MSME Performance and Economic Empowerment

Micro, Small, and Medium Enterprises (MSMEs) are pivotal to Indonesia's economic framework, contributing significantly to GDP and employment by accounting for over 60% of national output and providing jobs for more than 97% of the workforce [15], [16], [17]. They also serve as a social safety net, especially in rural areas, by generating employment and supporting local economies [2]. Despite their vital role, MSMEs face persistent challenges such as limited access to financing, weak managerial capacity, and low technological adoption, which restrict their ability to grow and compete [1], [15]. Productive zakat, rooted in Islamic social finance, emerges as a strategic solution to these issues by providing financial capital, mentorship, and skill development that collectively enhance MSME resilience and sustainability. It helps overcome capital constraints, improves managerial capacity, and encourages technological

adoption through structured empowerment programs [1], [15]. Empirical evidence further indicates that productive zakat initiatives significantly boost production capacity and profitability among micro-entrepreneurs, contributing to broader economic inclusion and sustainable growth [2].

## 2.3 Role of Zakat Institutions in MSME Development

Zakat institutions in Indonesia play a vital role in bridging the gap between donors and recipients, aiming to enhance the long-term welfare of beneficiaries through effective management and empowerment programs. Institutions such as BAZNAS and various LAZs have developed frameworks that include training in business management, marketing, and financial reporting to transform zakat recipients into self-sufficient entrepreneurs. The success of these programs relies on governance quality, transparency, and efficient fund management. Strong governance and transparent reporting build public trust and improve collection performance, with digital innovation further enhancing institutional effectiveness and socio-economic impact [18]. Empowerment models focusing on economic independence—such as microenterprise support and educational assistance—have shown significant results in transforming mustahiq into entrepreneurs [3], [17]. Institutions like BAZNAS and LAZs have proven successful through continuous training and monitoring [17]. Nonetheless, challenges such as limited

regulatory coordination and uneven institutional capacity persist, requiring improvements in human resource quality and innovative collection strategies to optimize zakat management and impact [3], [18], [19].

#### 2.4 *Theoretical Framework and Hypotheses Development*

This study adopts the empowerment theory and the resource-based view (RBV) as its foundational theoretical frameworks. Empowerment theory highlights the process of enabling individuals to gain control over their lives by providing access to essential resources, skills, and opportunities. In the context of productive zakat, empowerment is achieved when mustahik receive business capital and knowledge that allow them to attain economic independence. Meanwhile, the resource-based view posits that enterprise performance depends on the ability to acquire, manage, and utilize valuable resources—both tangible, such as capital and equipment, and intangible, such as skills and knowledge. Productive zakat thus functions as a strategic source of these resources, enhancing MSME competitiveness and performance. Guided by these theoretical perspectives and supported by prior empirical findings, this study formulates the following hypotheses.

H1: Productive zakat utilization has a positive and significant effect on MSME performance.

H2: Entrepreneurial capacity mediates the relationship between productive zakat and MSME performance.

H3: Institutional support from zakat organizations moderates the relationship between productive zakat and MSME performance.

### 3. RESEARCH METHODS

This study employs a quantitative research design to examine the role of productive zakat in improving the performance of Micro, Small, and Medium Enterprises (MSMEs) assisted by zakat institutions in West Java. The quantitative approach enables objective measurement of relationships among variables using numerical data analysis. A descriptive and causal design is applied, where the descriptive aspect illustrates the characteristics of zakat recipients and their business performance, while the causal aspect analyzes the influence of productive zakat on MSME performance using statistical techniques. The population consists of MSME actors who have received productive zakat assistance from institutions such as Badan Amil Zakat Nasional (BAZNAS) and Lembaga Amil Zakat (LAZ). Respondents were selected using purposive sampling with criteria: being active MSME owners or managers, having received productive zakat for at least six months, and being officially registered under zakat institutions. A total of 100 respondents were included, representing the population adequately for statistical analysis using SPSS version 25. Data were collected through a structured questionnaire distributed across Bandung, Bogor, Sukabumi, and Cirebon, using a five-point Likert scale (1 = "Strongly Disagree" to 5 = "Strongly Agree"), complemented by short interviews with zakat institution representatives to validate contextual insights.

The study examines four main variables: (1) Productive Zakat Utilization (X1), which measures how effectively zakat funds are used for business purposes through indicators such as allocation efficiency, capital improvement, and reinvestment; (2) Entrepreneurial Capacity (X2), which

captures recipients' managerial, innovative, and decision-making abilities; (3) Institutional Support (X3), which assesses the assistance provided by zakat institutions through training, monitoring, and networking facilitation; and (4) MSME Performance (Y), which reflects business success through indicators such as sales growth, profitability, employment creation, and customer satisfaction. Each indicator was operationalized into specific questionnaire items measured using the Likert scale. This multidimensional framework ensures comprehensive analysis of how productive zakat, supported by entrepreneurial and institutional factors, influences MSME growth and sustainability.

Data analysis was conducted using SPSS version 25 through several stages: descriptive analysis, validity and reliability testing, classical assumption testing, multiple linear regression, and hypothesis testing. Descriptive analysis summarized respondents' demographics and variable characteristics, while validity was tested using Pearson's Product-Moment Correlation ( $r\text{-count} > 0.195$ ,  $\alpha = 0.05$ ) and reliability using Cronbach's Alpha ( $\geq 0.70$ ). Classical assumption tests ensured normality (Kolmogorov–Smirnov, Sig.  $> 0.05$ ), absence of multicollinearity (VIF  $< 10$ ), and no heteroscedasticity (Glejser test, Sig.  $> 0.05$ ). The multiple linear regression model was formulated as  $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon$ , where Y represents MSME performance and  $X_1$ – $X_3$  represent productive zakat utilization, entrepreneurial capacity, and institutional support, respectively. Hypothesis testing involved the t-test (significant if t-value  $> 1.984$ ) and F-test (significant if F-value  $> 2.70$ ), with the coefficient of determination ( $R^2$ ) used to measure how much of MSME performance variation could be explained by the independent variables.

## 4. RESULTS AND DISCUSSION

### 4.1 Respondent Profile

The study involved 100 MSME respondents who were beneficiaries of productive zakat programs managed by

various zakat institutions in West Java, including BAZNAS Jawa Barat and LAZ Dompot Dhuafa. Based on demographic data, 58% of respondents were male and 42% were female. The majority of respondents (65%) were aged between 25–40 years, representing the productive working age group. In terms of education, 55% of respondents had completed high school, 30% held a diploma or bachelor's degree, and 15% had primary or junior high school education.

Regarding the duration of business operation, 48% had managed their business for 1–3 years, 32% for 3–5 years, and 20% for more than 5 years. The sectors of business included food and beverages (40%), retail trade (25%), handicrafts (15%), agriculture (10%), and services (10%). These data suggest that the respondents represent diverse business categories commonly supported through productive zakat programs.

### 4.2 Validity and Reliability Testing

The validity test was conducted using the Pearson Product-Moment Correlation to ensure that each indicator item accurately measured its corresponding variable. The results showed that all correlation coefficients (r-count) exceeded the critical r-table value (0.195,  $n = 100$ ,  $\alpha = 0.05$ ), confirming that all questionnaire items were valid. Specifically, the r-count values ranged from 0.546–0.792 for Productive Zakat Utilization (X1), 0.512–0.771 for Entrepreneurial Capacity (X2), 0.563–0.816 for Institutional Support (X3), and 0.601–0.849 for MSME Performance (Y), all surpassing the threshold of validity. These results indicate that each indicator item consistently measures the intended construct, ensuring the accuracy of the instrument for subsequent statistical analysis.

Furthermore, a reliability test was conducted using Cronbach's Alpha to assess the internal consistency of each variable, where a construct is considered reliable if the alpha value is equal to or greater than 0.70. The results show that Productive Zakat Utilization (X1) had an alpha of 0.824, Entrepreneurial Capacity (X2) scored 0.807, Institutional Support (X3) reached 0.836, and

MSME Performance (Y) achieved 0.853—all above the minimum standard. These findings confirm that all research variables demonstrate strong reliability, validating the internal consistency of the measurement items and affirming that the questionnaire is suitable for further analytical procedures.

#### 4.3 Classical Assumption Tests

The normality test using the Kolmogorov–Smirnov method produced a significance value of 0.200, which is greater than 0.05, indicating that the data were normally distributed and suitable for further parametric analysis. This result confirms that the residuals met the assumption of normality, ensuring that the regression model could be interpreted accurately without bias. The multicollinearity test further showed that the Variance Inflation Factor (VIF) values for all independent variables were below 10 and the tolerance values exceeded 0.10, confirming the absence of multicollinearity. Specifically, Productive Zakat Utilization (X1) had a tolerance value of 0.711 and a VIF of 1.405, Entrepreneurial Capacity (X2) had 0.742 and 1.348, while Institutional Support (X3) had 0.689 and 1.452, respectively, all of which

are within acceptable limits. These results demonstrate that the independent variables are free from strong intercorrelations, allowing each to contribute uniquely to the regression model.

The heteroscedasticity test, conducted using the Glejser method, showed that all significance values were greater than 0.05, indicating the absence of heteroscedasticity in the regression model. This finding confirms that the variance of the residuals is consistent across observations, fulfilling another key assumption of classical linear regression. Therefore, the dataset satisfies the requirements of normality, independence, and homoscedasticity, ensuring that the regression results are statistically valid and reliable for hypothesis testing and further interpretation.

#### 4.4 Multiple Linear Regression Analysis

The regression analysis was used to examine the influence of productive zakat utilization (X1), entrepreneurial capacity (X2), and institutional support (X3) on MSME performance (Y).

Table 1. Hypothesis Testing

Variable	Coefficient ( $\beta$ )	t-value	Sig.	Interpretation
Constant	7.214	—	—	—
Productive Zakat Utilization (X1)	0.321	3.874	0.000	Significant
Entrepreneurial Capacity (X2)	0.278	2.951	0.004	Significant
Institutional Support (X3)	0.316	3.612	0.001	Significant

The results of the hypothesis testing, as presented in Table 1, demonstrate that all three independent variables—Productive Zakat Utilization (X1), Entrepreneurial Capacity (X2), and Institutional Support (X3)—have a statistically significant effect on MSME performance. The regression coefficient ( $\beta$ ) for Productive Zakat Utilization (X1) is 0.321, with a t-value of 3.874 and a significance level of 0.000, indicating a strong positive relationship between the effective use of zakat funds and MSME performance. This finding suggests that the more efficiently recipients allocate zakat resources toward productive activities such as business capital,

equipment, or reinvestment, the greater their potential for improving financial outcomes and sustainability.

Entrepreneurial Capacity (X2) also shows a significant positive effect on MSME performance, with a regression coefficient of 0.278, a t-value of 2.951, and a significance level of 0.004. This implies that enhanced managerial skills, innovation, and decision-making capabilities among mustahik contribute substantially to business growth and competitiveness. Similarly, Institutional Support (X3) records a regression coefficient of 0.316, a t-value of 3.612, and a significance level of 0.001, confirming that structured

guidance, training, and monitoring provided by zakat institutions strengthen the overall performance of MSMEs. These results collectively validate the hypothesis that productive zakat, entrepreneurial capacity, and institutional support jointly foster MSME empowerment and performance improvement, underscoring the strategic importance of integrating financial assistance with human capital development and institutional facilitation.

F-value = 35.241 with Sig. = 0.000 < 0.05, indicating that all independent variables jointly influence MSME performance significantly. The  $R^2$  value obtained was 0.673, meaning that 67.3% of the variation in MSME performance can be explained by productive zakat utilization, entrepreneurial capacity, and institutional support. The remaining 32.7% is influenced by other factors outside this study, such as market conditions, competition, or macroeconomic variables.

#### 4.5 Discussion

The regression results show that productive zakat utilization has a positive and significant effect on MSME performance, confirming Hypothesis 1 (H1). This finding aligns with prior research by [6], [13], [14], who found that productive zakat enhances business growth by providing essential working capital and facilitating income-generating activities. In this study, respondents who effectively utilized zakat funds were able to expand their businesses, increase sales, and strengthen financial stability. Productive zakat not only supports short-term operations but also acts as a catalyst for long-term empowerment by reducing dependency on external loans.

The second finding demonstrates that entrepreneurial capacity significantly influences MSME performance (H2). This implies that zakat recipients who possess strong business management skills, innovation, and persistence are more capable of turning zakat assistance into sustainable economic outcomes. This result reinforces the empowerment theory, which suggests that capacity building and self-efficacy are critical

in achieving empowerment. The combination of zakat capital and entrepreneurial skills enables mustahik to optimize business operations, improve product quality, and enhance competitiveness in local markets.

Furthermore, the analysis reveals that institutional support from zakat organizations significantly contributes to MSME performance (H3). Effective mentoring, monitoring, and training programs provided by zakat institutions were shown to improve recipients' managerial abilities and financial literacy. These findings are consistent with studies by [17], [18], [19], who emphasized the importance of institutional governance in ensuring the success of productive zakat initiatives. The presence of institutional guidance ensures that zakat funds are properly utilized, reducing the risk of misuse and encouraging business sustainability.

#### 4.6 Implications

From a practical standpoint, the findings underscore the need for zakat institutions to strengthen their empowerment programs by integrating financial aid with capacity-building initiatives such as entrepreneurship training, business mentoring, and marketing assistance. Moreover, collaboration between zakat institutions, local governments, and MSME development agencies is essential to scale up the impact of productive zakat programs.

From a theoretical perspective, this study enriches the literature on Islamic social finance by empirically validating the role of productive zakat in promoting inclusive economic development. It highlights how zakat can transition from a charitable mechanism into a strategic development instrument aligned with the maqasid al-sharia ensuring justice, prosperity, and sustainability.

### 5. CONCLUSION

The findings of this research confirm that productive zakat plays a crucial role in enhancing the performance of MSMEs assisted by zakat institutions in West Java.



The study reveals that productive zakat utilization, entrepreneurial capacity, and institutional support collectively improve MSME performance indicators such as sales growth, profit increase, and business sustainability. Productive zakat utilization provides essential working capital and resources that enable recipients to expand operations, transforming mustahik from dependency into self-reliant entrepreneurs. Entrepreneurial capacity also strengthens this relationship, as recipients with greater managerial skills, creativity, and persistence are better able to optimize zakat assistance for sustainable business outcomes. Therefore, empowerment programs should emphasize not only financial aid but also the development of entrepreneurial competencies. Meanwhile, institutional support through continuous mentoring, training, and monitoring emerges as a critical factor in ensuring that zakat funds are utilized efficiently and that recipients acquire the necessary skills to sustain and grow their enterprises effectively.

The statistical results, showing an  $R^2$  value of 0.673, indicate that productive zakat utilization, entrepreneurial capacity, and institutional support collectively explain a substantial proportion of MSME performance variation. These findings are consistent with empowerment theory and the resource-based view (RBV), emphasizing that financial, human, and institutional resources are vital drivers of MSME competitiveness and sustainability. From a policy perspective, zakat institutions should integrate financial assistance with capacity-building and business development programs, fostering collaboration with government agencies, financial institutions, and MSME associations to maximize long-term impact. Theoretically, this study enriches the literature on Islamic social finance by providing empirical evidence that productive zakat functions not only as a social welfare mechanism but also as a strategic economic empowerment tool aligned with the maqasid al-sharia objectives of promoting justice, welfare, and prosperity.

## REFERENCES

- [1] M. Zulvikri, "Sinergi UMKM dan Ekonomi Indonesia: Sebuah Kajian Komprehensif," *Jurnal Ekonomi Nasional Indonesia*, 2024.
- [2] N. et al. Aprilia, "The Role of Small and Medium Enterprises (SMEs) in Supporting the People's Economy in Indonesia," *J Econ Bus*, 2025.
- [3] S. et al. Syamsuri, "Empowering Economic Independence of Ummah Based on the Sustainability of Zakat," *Journal of Islamic Economic Studies*, 2019.
- [4] H. et al. Ratnaningtyas, "Barriers and Opportunities for MSME Development in Indonesia: Internal and External Perspectives," *Journal of Entrepreneurship and Small Business*, 2025.
- [5] A. R. & H. Nisa A. R., "Mustahiq Economic Empowerment Model Through Productive Zakat as Business Capital," *Journal of Islamic Philanthropy Studies*, 2023.
- [6] Y. et al. Firmansyah, "The Productive Zakat in Empowering Mustahik Entrepreneurship," *Journal of Islamic Philanthropy Studies*, 2024.
- [7] N. Aeni, "Zakat produktif dan peningkatan kesejahteraan mustahik: studi pemberdayaan ekonomi berbasis syariah," *Jurnal Ekonomi Islam dan Pembangunan*, 2025.
- [8] J. Z. et al. Hafizd, "Pengaruh zakat produktif terhadap pemberdayaan usaha mikro kecil menengah dan keberlanjutan ekonomi mustahik di BAZNAS Kota Cirebon," *Jurnal Ekonomi dan Keuangan Islam*, 2023.
- [9] M. Mafluhah, "Peran zakat produktif dalam pemberdayaan ekonomi mustahik," *Jurnal Ekonomi Syariah*, 2024.
- [10] F. & B. Sukesti M., "The role of zakat in business development of SMEs (Study on BAZNAS Semarang, Central Java, Indonesia)," *International Journal of Islamic Business and Economics*, 2018.
- [11] F. R. A. & Y. Izza A., "Analisis dampak penyaluran dana zakat produktif terhadap UMKM mustahik," *Jurnal Ekonomi dan Keuangan Syariah*, 2023.
- [12] M. F. et al. Azhar, "Pengaruh penyaluran dana zakat produktif terhadap peningkatan usaha mikro," *Jurnal Ekonomi Syariah dan Bisnis*, 2022.

- [13] A. Saputra, "Model Pengembangan Zakat Produktif: Studi Komparatif di Indonesia dan Brunei Darussalam," *Jurnal Ilmiah Ekonomi Islam*, 2024.
- [14] D. P. & A. Muhamartha D., "Implementasi zakat produktif untuk pemberdayaan mustahik," *Journal of Islamic Economics Studies*, 2023.
- [15] N. H. et al. Safitri, "MSMEs as the Backbone of the Economy: Optimizing Potential and Facing Various Challenges," *International Journal of Economics and Development*, 2025.
- [16] F. N. et al. Aftitah, "Pengaruh UMKM terhadap pertumbuhan ekonomi di Indonesia pada tahun 2023," *Jurnal Ekonomi dan Kebijakan Publik Indonesia*, 2024.
- [17] H. et al. Furqani, "Zakat for Economic Empowerment of the Poor in Indonesia: Models and Implications," *Journal of Islamic Monetary Economics and Finance*, 2018.
- [18] E. et al. CS, "Analysis of the Effectiveness of Zakat Collection Institutions in Managing Islamic Social Funds," *International Journal of Islamic Economics and Finance*, 2025.
- [19] A. & P. Fatha M., "Comparative Analysis of Collection and Distribution of Zakat Institution Funds in Indonesia," *Al-Iqtishad: Journal of Islamic Economics*, 2023.