

The Influence of Productive Zakat Through Z-Chicken Program on The Income Level of Mustahik

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Abstract

This study aims to determine the effect of the Z-chicken program on mustahik income levels at BAZNAS Bojonegoro Regency. With this program, it is hoped that mustahik can run their business continuously so that they can become muzakki. The research method used is quantitative research using simple linear regression method. The sample in this study amounted to 30 respondents. Data collection using a questionnaire through google form and data processing using SPSS version 26.0 analysis tools. The results showed that the Z-Chicken program provided by Baznas Bojonegoro had an influence of 81.6% on the income level of mustahik, while the rest was influenced by other factors not included in this study, which was 18.4%. In the t test results, the Z-Chicken program has a significant positive effect on mustahik income levels. The calculated t value of 11.136 is greater than the t table value of 1.701, which means that the hypothesis is accepted, that is, the Z-Chicken program has a positive and significant effect on the income level of mustahik.

Keywords: Zakat, Z-Chicken Program, Mustahiq Income

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh program zchicken terhadap tingkat pendapatan mustahik di BAZNAS Kabupaten Bojonegoro. Dengan adanya program ini diharapkan mustahik dapat menjalankan usahanya secara kontinyu sehingga dapat menjadi muzakki. Metode penelitian yang digunakan adalah penelitian kuantitatif dengan menggunakan metode regresi linier sederhana. Sampel dalam penelitian ini berjumlah 30 responden. Pengumpulan data menggunakan kuesioner melalui google form dan pengolahan data menggunakan alat analisis SPSS versi 26.0. Hasil penelitian menunjukkan bahwa program Z-Chicken yang diberikan oleh Baznas Bojonegoro memberikan pengaruh sebesar 81,6% terhadap tingkat pendapatan mustahik, sedangkan sisanya dipengaruhi oleh faktor lain yang tidak

termasuk dalam penelitian ini, yaitu sebesar 18,4%. Pada hasil uji t, program Z-Chicken berpengaruh positif signifikan terhadap tingkat pendapatan mustahik. Nilai t hitung sebesar 11,136 lebih besar dari nilai t tabel sebesar 1,701 yang berarti hipotesis diterima yaitu program Z-Chicken berpengaruh positif dan signifikan terhadap tingkat pendapatan mustahik.

Kata Kunci: Zakat, Program Z-Chicken, Pendapatan Mustahiq

INTRODUCTION

The income of mustahik refers to the earnings or income acquired by individuals or families who has specific criteria to receive Zakat or social assistance. Mustahik refers to recipients of Zakat or social assistance who has particular criteria in Islam. Mustahik individual are those eligible to receive Zakat, such as the poor, needy, indebted, stranded travelers, those working in the cause of God, Islamic authorities, new converting to Islam, and enslaved people seeking freedom (Sholihin, 2010). The extreme poverty rate in Bojonegoro District, East Java, in 2022 reached 1.78 percent, equivalent to 22.34 thousand people. The main factor contributing to the large number of people in the extreme poverty category is the low economic level, which then impacts on the inability to fulfill basic food needs (Sebastian, 2017).

The Bojonegoro District Government faces the challenge of reducing extreme poverty by creating employment opportunities, managing the distribution of goods, and supporting local Micro, Small, and Medium Enterprises (MSMEs). One solution that is considered effective is to increase community empowerment programs, which can absorb local labor and reduce poverty. Zakat, as an instrument of poverty alleviation, is the focus of this effort (Mardani, 2011).

One of the functions of zakat is to create social welfare by creating equal justice across all segments of the community or society. Zakat is expected to help eradicate poverty and reduce income disparity among people (Ahmad, 2020). The obligation to pay zakat and its optimal distribution provide religious benefits and have a significant influence in income distribution for the entire Islamic community (Mulyawisdawati & Nugrahani, 2019), Baznas Bojonegoro was chosen as a research site because of its important role in maintaining economic inequality in the community. This research aims to evaluate the effect of Baznas Bojonegoro's productive programs, particularly the Z-Chicken program, on the income level of mustahik. Thus, this research will discuss the impact of productive zakat programs on the income level of mustahik in Bojonegoro Regency.

LITERATURE REVIEW

The literal meaning of "zakat" or "zakah" is "growth," "increase," or "nourishment." Another derivative of this term has a purifying connotation. Zakat therefore means "to grow," "to increase," or "to purify." It is because Zakat opens the road for the human soul's growth and development by aiding in its purification from lust, greed,

selfishness, and miserliness. In technical terms, zakat is a mandatory payment, a form of tax, that is taken from the wealthy and disbursed to the poor or used by the government to support the defenseless and impoverished (Muhammad, 2024).

Zakat is a religious obligation in Islam that must be issued by individual Muslims who have reached certain criteria (Mujahidin, 2014). Zakat has the meaning of fertility and purity, and serves as a soul cleanser from miserliness and sin. Zakat can be used as an instrument of state revenue and has various benefits, including providing support to the underprivileged (Afif, 2020). Reducing economic disparities, and encouraging economic development. The purpose of zakat is to help those who are less fortunate, create economic equity, and strengthen relationships between individuals in society (Abbas, 2017). Zakat also has positive implications for individuals who pay it, such as helping to eliminate greed and develop wealth character (Fad & Imron, 2021; Riduwan, Ilyas, & Adha, 2023).

Zakat for Productive Business

Productive zakat is a form of zakat that is used to develop productive assets and businesses with the aim of increasing the income and economic welfare of the community. Productive zakat utilization requires good and transparent management to achieve maximum benefits for the community (Andi Triyawan, 2022). The Z-Chicken program rolled out by BAZNAS is one example of a productive zakat program that aims to increase the economic independence and welfare of mustahik. This program not only provides capital assistance, but also provides assistance in business development and spiritual mental strengthening (Arief & Alfarizy, 2019; Miftahul Huda, 2020).

Zakat distribution, which is more focused on consumptive distribution, is currently what is frequently done in the community (Efendi, 2017; Joan, Pambudi, & Adjie, 2019). So that, even for a brief while, the zakat beneficiary only experiences the advantages of zakat for consumptive uses after getting his zakat. Consumptive zakat must therefore be taken into account proportionately. Consumptive zakat is still possible, but it does not imply that the money that Amil has taken from the Aghniya has been spent (Farhatunnada & Wibowo, 2022). In other words, a portion of the assets that are gathered, managed, and dispersed can also be used as investments. The Mustahiq subsequently receives the investment and proceeds to develop it. Wealth can be created through business units that progressively increase in value as they own adequate financial resources, they can enhance their economy (Miftahul Huda, 2020).

Income Level of Mustahik

Zakat is one of the most crucial tenets of Islamic teachings. The terms blessing (albarakatu), purifying (at-thaharatu), and developing (an-namaa) are the origins of zakat. Terminologically speaking, zakat is the process of removing a portion of assets under specific terms in order to distribute them to specific organizations (Mustahik)

under specific criteria (Latif, Ahmad, Lesmana, & Nabila, 2022; R. Masrifah & Rahman, 2022).

According to Hafidhudin, as stated clearly in QS At-Taubah verse 60, zakat is the only form of worship that has designated officials to oversee it. Using amil institutions to manage zakat has the following benefits:

1. More consistent with nabawiyah, sharia, and the sirah of friends and future generations
2. Make sure zakat payers are disciplined and consistent.
3. To avoid making the Mustahik feel inferior by exposing them to Muzakki
4. To increase zakat utilization and management's efficacy and efficiency.
5. As a representation of Islam and in the spirit of an Islamic administration.

According to Qardhawi, the primary goal of zakat worship is to address a number of social issues, including poverty and unemployment. These issues are resolved by the Zakat distribution system, which helps the impoverished irrespective of their race, color, ethnicity, or other material traits.

Income levels affect people's consumption levels; evidence shows that consumption expenditure increases as income increases and vice versa; if income falls, then consumption expenditure will decrease. The expenditure size highly depends on the family's ability to manage their income and earnings (Siregar, 2021). Income indicators according to Bramastuti include:

1. Monthly income: income earned within 30 days or one month.
2. Employment: income earned from the work done
3. Family Expenses: economic dependents that must be spent according to the number of families who do not have income (Gultom, 2022).

Income that is eligible to receive zakat or social assistance, and can be influenced by various factors such as market conditions and the ability of the trader (Suryati & Rizqi, 2023). In this research, researchers reviewed several studies related to this topic. This was conducted to identify the novelty of research in relation to this theme. Nurhasanah, 2022 investigated on the title "The Effect of Productive Zakat Fund Utilization on Mustahik Income Level at Baznas Palopo City". This study uses a quantitative description method with a sample of 69 respondents. The results show that the utilization of productive zakat funds has a significant effect on the level of income of mustahik at BAZNAS Palopo City. And the research by (Sebastian Viphindrartin et al. 2021) studied "The Effect of Productive Zakat on the Income Level of Mustahik in Banyuwangi Regency". In this study, multiple linear regression analysis method was used with a sample of 50 respondents. The results show that the utilization of productive zakat funds has a positive and significant effect on the income level of mustahik. (Anggia Safitri et al. 2019) examined "The Effect of Productive Zakat Fund Distribution on Mustahik Income Level at DPU Daarut Tauhid Bogor". The results show that the distribution of productive zakat funds affects the level of mustahik income. In research by (Iswardani, Hartas Hasbi, 2021) "The Effect of Productive Zakat Funds on Mustahik Income Levels". This study aims to determine the effect of

productive zakat funds on the level of mustahik income. Quantitative research whose population is recipients of zakat fund assistance, a sample of 41 respondents using a simple random sampling technique. Data collection through observation in the form of a questionnaire using simple regression techniques. The results showed that the utilization of productive zakat funds had the significant effect on the level of income of Mustahik in running their business, evidenced by the calculated t value of 9.227, a significant value of $0.000 < 0.05$. Calculations are carried out to measure the independent and dependent variables, which the simple linear regression model can explain. From the regression results, the R square (R²) value is 0.686, which means that this study's productive zakat fund variable affects the mustahik income level by 67.8%. In comparison, the remaining 32.2% is influenced by other factors not examined by the researcher. The implications of this research are expected to mustahik as recipients of productive zakat funds to utilize the zakat funds obtained as much as possible so that the income received increases.

RESEARCH METHODS

The research was conducted at Baznas Bojonegoro from August to November 2023. Using quantitative methods to measure the impact of the Z-Chicken program on mustahik income in Bojonegoro. The data used are primary data from Z-Chicken program beneficiaries and secondary data from journals, previous research, and related books. Population and Sample 30 mustahik beneficiaries of the Z-chicken program, with samples taken using the random sampling method (Abdullah Boedi, 2014). Data collection was carried out through interviews and questionnaires with a Likert scale to measure respondents' attitudes and opinions (Sugiyono, 2019). The research focused on knowing the effect of the Z-Chicken program on the income level of mustahik. The analysis was conducted using IBM SPSS Statistics 26, including data validity test, validity test, reliability test, classical assumption test, hypothesis test, and simple linear regression analysis.

RESULT AND DISCUSSION

Badan Amil Zakat Nasional (BAZNAS) Bojonegoro Regency has a long history, dating back to the 1990s. Initially, this entity was established under the auspices of the Ministry of Religious Affairs under the name of Regional Amil Zakat Agency (BAZDA). During that period, BAZDA was responsible for the administration of zakat by Sharia principles. In 2011, the Government of Indonesia inaugurated Law Number 23 Year 2011 and Government Regulation Number 14 Year 2014, which aims to optimize and regulate the management of Zakat, infaq, and sadaqah at the national level. This initiative also had an impact on the follow-up taken by the Bojonegoro Regency Government. In early 2014, the Bojonegoro Regency Government responded to the regulation by forming a new board for the entity previously known as BAZDA.

It was changed to BAZNAS Bojonegoro Regency, which is under the supervision of BAZNAS East Java and more broadly, BAZNAS RI or the Center. As

a result of this change, Bojonegoro Regency BAZNAS truly became an independent Amil Zakat Agency. This means that the entity is managed independently without interference from the Ministry of Religious Affairs. Nonetheless, the Ministry of Religious Affairs and the Bupati of Bojonegoro Regency still play an important role in guiding BAZNAS' policies and programs. It is important to note that the leader of the Bojonegoro Regency BAZNAS, who is appointed by the Bupati based on recommendations from the East Java BAZNAS and the Central BAZNAS, is not allowed to be a civil servant (ASN) or a civil servant (PNS). Therefore, individuals who wish to become BAZNAS leaders must take leave or resign from their ASN or civil servant positions.

Validity Test

In this research, the validity test is used to determine if each statement in the questionnaire is correct and appropriate to identify the variable being measured appropriately. One measure of validity in testing a questionnaire is the correlation between the score on the questionnaire statement and the respondent's total score on all information in the questionnaire. Assessment of the validity of a question can be seen through the output of SPSS version 26.0 which presents total item statistics for each question in the questionnaire.

Table 1
Validity Test of Variable X

Statement Item	R count	R table	Description
X1	0,443	0,3610	Valid
X2	0,818	0,3610	Valid
X3	0,531	0,3610	Valid
X4	0,598	0,3610	Valid
X5	0,563	0,3610	Valid
X6	0,639	0,3610	Valid
X7	0,788	0,3610	Valid
X8	0,583	0,3610	Valid
X9	0,614	0,3610	Valid
X10	0,376	0,3610	Valid

Source: Results of questionnaire data processing through SPSS version 26.0

From the results of this analysis, the conclusion that can be drawn is that all statements in the questionnaire used to measure the Z-Chicken program variable (X) at BAZNAS Bojonegoro Regency can be valid

Table 2
Validity Test of Variable Y

Statement Item	R count	R table	Description
Y1	0,732	0,3610	Valid
Y2	0,743	0,3610	Valid
Y3	0,729	0,3610	Valid
Y4	0,441	0,3610	Valid
Y5	0,475	0,3610	Valid
Y6	0,833	0,3610	Valid
Y7	0,508	0,3610	Valid
Y8	0,731	0,3610	Valid
Y9	0,505	0,3610	Valid
Y10	0,599	0,3610	Valid

Source: Results of questionnaire data processing through SPSS version 26.0

From the results of this analysis, the conclusion that can be drawn is that all statements in the questionnaire used to measure the mustahik income level variable (Y) at BAZNAS Bojonegoro Regency can be valid.

Table 3

Reliability Statistics

Cronbach's Alpha	N of Items
.801	10

Source: Results of questionnaire data processing through SPSS version 26.0

From the reliability statistics output results above, the Cronbach alpha value is 0.801 from 10 statement items. The r table value at the 95% confidence level (5% significance) with the number of respondents $N = 30$ and the degree of freedom $df = N - 2 = 30 - 2 = 28$ is 0.3610. Thus, the Cronbach alpha value of 0.801 is greater than the r table value of 0.3610. Based on this comparison, the questionnaire is reliable. This reliability is also reflected in Cronbach's alpha value, which exceeds 0.60, indicating that the research measuring instrument is reliable (reliable or reliable).

Table 4

Reliability Statistics

Cronbach's Alpha	N of Items
.824	10

Source: Results of questionnaire data processing through SPSS version 26.0

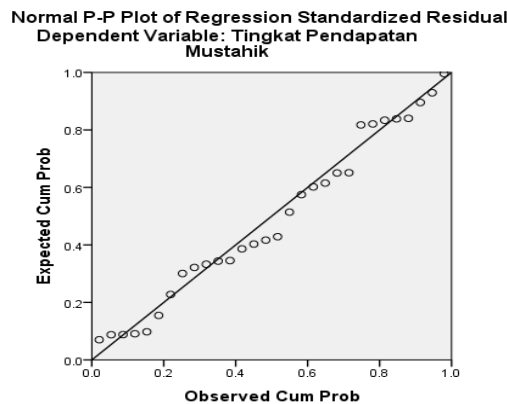
From the reliability statistics output results above, the Cronbach alpha value is 0.824 from 10 statement items. The r table value at the 95% confidence level (5%

significance) with the number of respondents $N = 30$ and the degree of freedom $df = N - 2 = 30 - 2 = 28$ is 0.3610. Thus, the Cronbach alpha value of 0.824 is greater than the r table value of 0.3610. Based on this comparison, the questionnaire is reliable. This reliability is also reflected in Cronbach's alpha value, which exceeds 0.60, indicating that the research measuring instrument is reliable (reliable or reliable).

Normality Test

To be able to analyze the effect of the independent variable on the dependent variable, the normality of the data must be tested to see whether the data to be analyzed is normally distributed or not.

Figure 1



Source: Results of questionnaire data processing through SPSS version 26.0

Based on the picture above, it can be seen that the P-Plot image shows that the scattered points follow in the direction of the diagonal line. This indicates that the income level of Mustahik BAZNAS Bojonegoro Regency is normally distributed and the variable data is normal.

Table 5
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		30
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	84.57515859
Most Extreme Differences	Absolute	.106
	Positive	.106
	Negative	-.088
Kolmogorov-Smirnov Z		.580

Asymp. Sig. (2-tailed) .890

Source: Results of questionnaire data processing through SPSS version 26.0

From the results of normality testing using the Kolmogorov-Smirnov method, the significance value of the residuals formed is 0.890. This value exceeds the significance level set at 10% (0.1). Therefore, the normality assumption is met because the high significance value indicates that the data is normally distributed.

Multicollinearity Test

Table 6
Coefficients^a

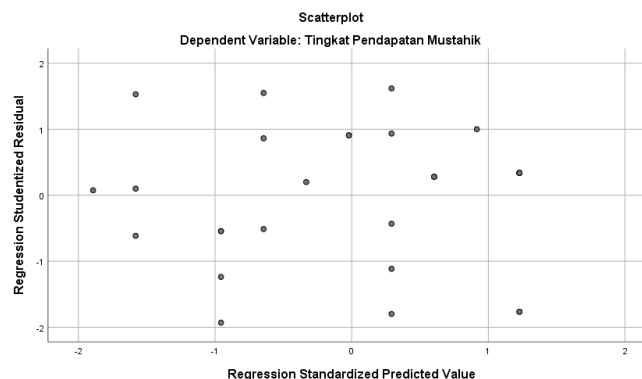
Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1.419	3.989		.356	.725		
	X	.962	.086	.903	11.136	.000	1.000	1.000

a. Dependent Variable: Income level of mustahik

Source: Results of questionnaire data processing through SPSS version 26.0

Based on the table above, the multicollinearity test results can be seen that the Tolerance value and Variance Influence Factor (VIF) variable (X) has a tolerance value of 1.000 (>0.1) and a VIF value of 1.000.

Figure 2
Heteroscedasticity Test



Source: Results of questionnaire data processing through SPSS version 26.0

Based on the picture above, it can be seen that the plot spreads randomly, does not form a pattern and does not collect only above or below, but spreads above and below the number 0 on the regression studentized residual axis. So, the heteroscedasticity test using graphical analysis on the regression formed is declared not to occur symptoms of heteroscedasticity.

Table 7
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.282	2.296		.558	.581
	X	-.002	.050	-.009	-.045	.964

a. Dependent Variable: Income Level of Mustahik

Source: Results of questionnaire data processing through SPSS version 26.0

The results of the heteroscedasticity test using the Glejser test, the output shows that there is no significant relationship between all independent variables on the absolute value of the residual, which is indicated by Sig. greater than 0.05. meaning that this model is free from heteroscedasticity.

Hypothesis Test

Determination Test (R²)

Table 8
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.903 ^a	.816	.809	1.491

a. Predictors: (Constant), Z-Chicken Program

Source: Results of questionnaire data processing through SPSS version 26.0

From the table above, it is known that the correlation or relationship value (R) between the independent variable (Z-Chicken Program) and the dependent variable (Mustahik Income Level) is 0.903. Meanwhile, the coefficient of determination (R Square) is 0.816 or 81.6%. The interpretation of the coefficient of determination is that the effect of the Z-Chicken Program on the Mustahik income level is 81.6%. While the rest is influenced by other variables.

Simple Linear Regression Test

Table 9

Variables Entered/Removed^a

Source:	Model	Variables Entered	Variables Removed	Method	Results
	1	Z-Chicken Program ^b		. Enter	

a. Dependent Variable: Income Level of Mustahik
 b. All requested variables entered.
 questionnaire data processing through SPSS version 26.0

In the table above, the entered or removed variable explains how a simple linear regression analysis is performed using the Enter method with income level as the dependent variable.

Table 10
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	275.631	1	275.631	124.008	.000 ^b
	Residual	62.235	28	2.223		
	Total	337.867	29			

a. Dependent Variable: Income Level of Mustahik

b. Predictors: (Constant), Z-Chicken Program

Source: Results of questionnaire data processing through SPSS version 26.0

In the ANOVA table above, this section explains whether there is a real (significant) influence between the Z-Chicken program variable (X) on the Mustahik income level variable (Y). This table shows that the significance or probability level is $0.000 < 0.05$, so the regression model can be used to predict the Mustahik income level variable. There is a real influence (significant) between the Z-Chicken program variable (X) on the mustahik income level variable (Y).

Table 11
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.419	3.989		.356	.725
	Program Z-Chicken	.962	.086	.903	11.136	.000

a. Dependent Variable: Income Level of Mustahik

Source: Results of questionnaire data processing through SPSS version 26.0

Based on the table above, there is a regression direction coefficient value by looking at the results of the coefficients table a. The unstandardized coefficients column in sub-column B has a constant value of 1.419. Meanwhile, the regression direction coefficient value is 0.962. Then, the regression equation is obtained with the following formula:

$$Y = a + bX + e$$

$$= 1,419 + 0,962X$$

The coefficient b is called the regression direction coefficient and states the average change in variable Y for each change in variable X by one unit. This change can increase if b is positive and decrease if b is negative. So that the equation can be interpreted:

- a. The constant of 1.419 states that if the Z-Chicken Program variable (X) BAZNAS Bojonegoro Regency is constant, then the mustahik income level variable (Y) is 1.419.
- b. An increase in the BAZNAS Regency Z-Chicken Program percentage also affects the increase in the level of mustahik income. The regression coefficient of the Z-Chicken program variable (X) of 0.962 states that for every 1% increase in the Z-Chicken program (X), the mustahik income level variable (Y) will increase by 0.962. The coefficient is positive, meaning there are positive influence between the BAZNAS Bojonegoro Regency Z-Chicken program on the level of Mustahik income. The greater the Z-Chicken program provided, the more the Mustahik income level will increase

Table 12
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.419	3.989		.356	.725
	Program Z-Chicken	.962	.086	.903	11.136	.000

a. Dependent Variable: Income Level of Mustahik

Source: Results of questionnaire data processing through SPSS version 26.0

Based on the table value (t-table) with a significance of $\alpha=0.05$ and degrees of freedom $dk = 28$, the t-table value obtained is 1.701. In this case, the t-count value is 11.136, which means that the t-count is greater than the t-table value ($11.136 > 1.701$). With a significance level of $0.000 < 0.05$, the null hypothesis (H_0) is rejected, and the hypothesis (H_1) is accepted. This shows that there is an influence between the Z-Chicken program on the level of income of mustahik.

CONCLUSIONS

Based on the analysis of the research results and discussion of the results of the research that has been done, it can be concluded that the z-chicken program provided by Baznas Bojonegoro has an influence of 81.6% on the income level of mustahik, while the rest is influenced by other factors not included in this study, which is 18.4%. In the t test results, the z-chicken program has a significant positive effect on mustahik income levels. The t count value of 11.136 is greater than the t table value of 1.701, which means that the hypothesis is accepted, namely the Z-Chicken program has a positive and significant effect on the income level of mustahik.

An increase in the provision of these programs will be beneficial in building an independent economy and improving welfare for Mustahik so that they can become muzakki. For further researchers, they should be able to add variables that this research has not yet included and research measurements such as adding programs in Baznas Bojonegoro

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