

METAMORPHOSIS OF PRODUCTIVE ZAKAT: INTEGRATING ZAKAT UTILIZATION AND WOMEN EMPOWERMENT FOR ACHIEVING SUSTAINABLE DEVELOPMENT GOALS

Erlina Kurniawati^{1*}, Nilna Fauza², Nurlaili Adkhi Rizfa Faiza³, Mahamadaree Waeno⁴

¹UIN Syekh Wasil Kediri, Indonesia, E-mail: ilmuerlina194@gmail.com

²UIN Syekh Wasil Kediri, Indonesia, E-mail: nilnafauza@iainkediri.ac.id

³UIN Syekh Wasil Kediri, Indonesia, E-mail: rizfafauza@iainkediri.ac.id

⁴Fatoni University Thailand, E-mail: m.waeno@fju.ac.th



©2025 by the authors. Submitted for open access publication under the terms and conditions of the Creative Commons Attribution-ShareAlike 4.0 International License-(CC-BY-SA) (<https://creativecommons.org/licenses/by-sa/4.0/>)

 DOI : [10.30983/islam_realitas.v11i1.9486](https://doi.org/10.30983/islam_realitas.v11i1.9486)

<i>Submission: May 19, 2025</i>	<i>Revised: June 23, 2025</i>	<i>Accepted: June 10, 2025</i>	<i>Published: July 30, 2025</i>
---------------------------------	-------------------------------	--------------------------------	---------------------------------

Abstract

This study explores the metamorphosis of productive zakat through the integration of women empowerment in the Kampung Zakat (Zakat Village) program initiated by BAZNAS in Besole Village, Besuki District, Tulungagung Regency. Employing a qualitative approach based on interviews, observations, and documentation, the study reveals that productive zakat does not merely provide capital assistance, but also initiates a transformation process, economically, socially, and spiritually. Women, especially widows and members of low-income families, became empowered to support their households through small enterprises. More importantly, they were also encouraged to engage in daily giving practices (such as *sadaqah subuh*), which fostered spiritual growth and nurtures the transition from *mustahik* (zakat recipient) to *muzakki* (zakat contributor). This indicated a metamorphosis from passive dependence to active contribution. The findings affirmed that productive zakat, when combined with structured empowerment and spiritual reinforcement, became an effective tool in realizing SDGs Goals 1 (No Poverty) and 5 (Gender Equality). This study contributes to the field of Islamic philanthropy and zakat management by proposing a contextual, replicable empowerment model that aligns with global development goals while offering practical implications for public policy and localized zakat distribution strategies.

Keywords: productive zakat; women empowerment; Sustainable Development Goals (SDGs).

Abstrak

Penelitian ini mengkaji metamorfosa zakat produktif melalui integrasi pemberdayaan perempuan dalam program Kampung Zakat yang digagas BAZNAS di Desa Besole, Kecamatan Besuki, Kabupaten Tulungagung. Dengan pendekatan kualitatif yang didasarkan pada wawancara, observasi, dan dokumentasi, penelitian ini mengungkap bahwa zakat produktif tidak sekadar memberikan bantuan modal, tetapi juga mengawali proses transformasi, baik secara ekonomi, sosial, maupun spiritual. Perempuan, khususnya para janda dan anggota keluarga berpenghasilan rendah, menjadi berdaya untuk menghidupi rumah tangganya melalui usaha kecil. Lebih penting lagi, mereka juga didorong untuk terlibat dalam praktik pemberian sehari-hari (seperti sedekah subuh), yang menumbuhkan pertumbuhan spiritual dan memelihara transisi dari *mustahik* (penerima zakat) menjadi *muzakki* (penyumbang zakat). Hal ini menunjukkan adanya metamorfosa dari ketergantungan pasif menjadi kontribusi aktif. Temuan penelitian ini menegaskan bahwa zakat produktif, jika dipadukan dengan pemberdayaan terstruktur dan penguatan spiritual, menjadi alat yang efektif dalam mewujudkan Tujuan SDGs 1 (Tidak Ada Kemiskinan) dan 5 (Kesetaraan Gender). Penelitian ini memberikan kontribusi pada bidang filantropi Islam dan pengelolaan zakat dengan mengusulkan model pemberdayaan yang kontekstual dan dapat direplikasi yang sejalan dengan tujuan pembangunan global sekaligus menawarkan implikasi praktis bagi kebijakan publik dan strategi distribusi zakat lokal.

Kata Kunci: zakat produktif; pemberdayaan perempuan; Sustainable Development Goals (SDGs)

Background

Indonesia, as a developing country, continues to grapple with multidimensional poverty, which adversely affects social welfare

and economic growth. According to the Central Bureau of Statistics (BPS) of Tulungagung Regency, although poverty levels peaked during

the COVID-19 pandemic between 2020 and 2022, reaching as high as 6,71%, the recovery period from 2022 to 2024 had shown modest improvement, with poverty rates declining to around 6,54% in early 2024¹. However, these figures still reflect structural challenges in rural areas, particularly among vulnerable groups such as women-headed households. In response, *zakat* (giving for charity) has emerged not only as a religious obligation but also as an alternative financing instrument for social development². Particularly, productive *zakat* has gained traction as a means of community empowerment, aiming to create sustainable livelihoods rather than one-time assistance. This phenomenon aligns with national efforts to integrate Islamic social finance into broader strategies for poverty alleviation, especially through localized programs such as *Kampung Zakat* (Zakat Village), which combined economic empowerment and spiritual development within a community setting. Such approaches are especially relevant in addressing post-pandemic recovery among underserved populations.

The study of productive *zakat* has been covered frequently. Scholars and observers of Islamic studies in Indonesia have authored numerous works of literature on it. One of them is a research on productive *zakat* in general in empowering MSMEs as a form of attention to small traders who need capital³. Business capital program is a form of village program in realizing Sustainable Development Goals (SDGs)⁴. So that

Productive ZIS can help the growth of micro businesses and *mustahik* welfare⁵.

Good, trustworthy *zakat* management and more productive distribution of *zakat* can certainly play an active role in helping to achieve sustainable development goals in Indonesia. The role of *zakat* helps *mustahik*, especially women, because they have an important role in the family economy⁶. Women's role in achieving the SDGs guidance through national development in education, health, labor force participation, and violence issues. The goals of the SDGs are to end poverty, reduce inequality and protect the environment⁷.

Currently, Indonesia as a developing country still faces many problems, especially poverty, which has a negative impact on people's welfare and economic growth. In order to enhance the Islamic economy and finance as a new source of growth, increasing economic independence is a critical aspect⁸. Hence, greater economic growth and equitable income distribution are required⁹. Currently, more areas are becoming aware of the importance of *zakat* distribution can improve the welfare of *mustahik* by introducing *zakat*, thus it can encouraging the poverty reduction¹⁰. The

⁵ Dewi Sundari Tanjung, 'Pengaruh Zakat Produktif BAZNAS Kota Medan Terhadap Pertumbuhan Usaha Dan Kesejahteraan Mustahik Di Kecamatan Medan Timur', *AT-TAWASSUTH: Jurnal Ekonomi Islam*, IV.2 (2019).

⁶ I Maula, 'Peran Lembaga Amil Zakat Nasional Yatim Mandiri Cabang Pasuruan Dalam Meningkatkan Kesejahteraan Ekonomi Bunda Yatim', *Skripsi Universitas Yudharta Pasuruan*, 2021.

⁷ Indriastuti Indriastuti, Dwi Hardaningtyas, and Novita Maulida Ikmal, 'Peran Perempuan Dalam Pencapaian Sdgs Melalui Pembangunan Nasional', *Egalita Jurnal Kesetaraan Dan Keadilan Gender*, 18.2 (2023), pp. 98–110, doi:10.18860/egalita.v18i2.24410.

⁸ Nurlaili Adkhi Rizfa Faiza, Syarifudin Syarifudin, and Fira Nurafini, 'Integrasi Keuangan Sosial (ZISWAF) Dan Bisnis Pesantren Dalam Pemberdayaan Sosial-Ekonomi Masyarakat Di Jawa Timur', *Jurnal Ekonomika Dan Bisnis Islam*, 6.1 (2023), pp. 154–65.

⁹ Angga Maulana, Muhammad Iqbal Fasa, and Suharto Suharto, 'Pengaruh Tingkat Kemiskinan Terhadap Pertumbuhan Ekonomi Dalam Perspektif Islam', *Jurnal Bina Bangsa Ekonomika*, 15.1 (2022), pp. 220–29, doi:10.46306/jbbe.v15i1.142.

¹⁰ Richma Sholawati, Nilna Fauza, and Moch Zainuddin, 'Pengelolaan Dana ZIS Untuk Meningkatkan Kesejahteraan Mustahik Dalam Mewujudkan Sustainable

¹ Badan Pusat Statistik Provinsi Jawa Timur, 'Jumlah Penduduk Miskin Menurut Kabupaten/Kota Di Jawa Timur (Ribu Jiwa)'.

² Ririn Tri Puspita Ningrum, 'Penerapan Manajemen Zakat Dengan Sistem Revolving Fund Models Sebagai Upaya Efektifitas Penyaluran Zakat Produktif (Studi Pada Lembaga Manajemen Infaq Madiun)', *El-Wasathiya: Jurnal Studi Agama*, 4.1 Juni (2016), pp. 1–22.

³ Novi Nurhayati, 'Penyaluran Dana Zakat Produktif Pada Program Pemberdayaan UMKM Di LAZISMU Nganjuk Periode 2006-2022 Perspektif Fiqih Zakat Yusuf Qardhawi', *Skripsi LAIN KEDIRI*, 2023.

⁴ Muhammad Junaidi, 'Upaya Pemberdayaan Mustahik Melalui Pengelolaan Dana Zakat Produktif Pada Badan Amil Zakat Nasional (BAZNAS) Jember', 2021.

efforts to maximize the improvement of community welfare and reduce poverty in Indonesia include, among others, the use of *zakat* funds¹¹.

In this case, the distribution of *zakat* is more focused on productive activities so that it can have a wider impact (multi left) and affect all aspects of life. Zakat plays a significant role in empowering mustahik, particularly women, who often hold a pivotal position in sustaining and enhancing the family economy.¹² With this role, women play an active role in economic recovery. The importance of women having access to the economic sector and entrepreneurship can make a strong nation state¹³.

Eradicating global poverty and promoting economic and social equity require ensuring equitable access to essential services and enhancing protective measures for populations against various forms of disaster. According to Yacoub, poverty is one of the fundamental problems because it is related to the fulfillment of basic needs in life. Poverty is also a global problem faced by many countries¹⁴. According to Soelistyo,¹⁵ the economic dimension of poverty has two aspects, including:

1. The income aspect, which is used as an indicator of poverty, is per capita income. The formation of income equality is one indication of the formation of a condition called poor;
2. The consumption or expenditure aspect, which is used as an indicator of poverty, is the poverty line. The consumption referred to in

the poverty line is consumption for clothing, food, housing, health, and education.

In recent years, the utilization of *zakat* has expanded from its traditional consumptive form into a more strategic, productive instrument aimed at poverty alleviation and social empowerment. One notable development is the increasing use of *zakat* to empower women, particularly those from vulnerable or low-income households, enabling them to participate in micro-enterprises and contribute to family welfare. This trend is relevant to global development goals; for example, data from BAZNAS shows that productive *zakat* programs contributed to improving the income of more than 70% of *mustahik* involved in entrepreneurship schemes between 2020 and 2023. These efforts align with SDGs Goals 1 (No Poverty) and 5 (Gender Equality), where Indonesia has seen modest progress—gender parity in labor force participation rose by 3.2% between 2021 and 2023, partly supported by Islamic social finance mechanisms.

Despite these promising developments, researches in the last five years has largely centered on the economic outcomes of *zakat*, with limited attention to the integrative empowerment processes involving gender roles, spiritual transformation, and sustainable economic behavior. Prior studies, such as those by Mutmainah¹⁶, Nadhifah et al.¹⁷, and Mawardi et al.¹⁸, had acknowledged *zakat*'s role in raising income levels but often overlooked how it shaped *mustahik*'s transition into self-reliant economic agents and contributors (*muḥakkik*). Moreover, the existing research tend to treat

Development Goals (SDGs)', *Proceedings of Islamic Economics, Business, and Philanthropy*, 1.2 (2022).

¹¹ Andri Soemitra, 'Bank & Lembaga Keuangan Syariah', *Jurnal Pemasaran Kompetitif*, 2.1 (2018).

¹² M. Irsan Maulana, 'Implementasi Pendistribusian Zakat Produktif Dalam Meningkatkan Ekonomi Masyarakat', 2019.

¹³ Imam Fathur Rohim, 'Implementasi Zakat Dalam Mewujudkan Sustainable Development Goals (SDGs) Di BAZNAS Kapupaten Jember', 2020.

¹⁴ Yarlina Yacoub, 'Pengaruh Tingkat Pengangguran Terhadap Tingkat Kemiskinan Kabupaten/Kota Di Provinsi Kalimantan Barat', *Jurnal Eksos*, vol.8 no.3 (2010).

¹⁵ M S Dr. Aris Soelistyo, *MACROECONOMETRIC MODEL: Kemiskinan, Ketimpangan, Distribusi Pendapatan Dan Kebijakan Macropudential Di Indonesia*, 1st edn (Uwais Inspirasi Indonesia, 2023).

¹⁶ Siti Mutmainah, 'Optimization of Productive Zakat As An Effort to Empower The Economy of The People', *Empowering Humanity*, 1.1 (2023), pp. 38–53.

¹⁷ Thifalni Nadhifah, Zulpahmi Zulpahmi, and Ummu Salma Al Azizah, 'The Effectiveness of Zakat Distribution through Microfinance to Women Mustahiq: Case Study on BMFI BAZNAS Indonesia', *5th International Conference of Zakat (ICONZ)*, 2021, pp. 79–88.

¹⁸ Imron Mawardi, Tika Widiastuti, and Puji Sucianingrum, 'The Moving Out of Poverty of Mustahiq Productive Zakat in Indonesia', 98.Icpsuas 2017 (2018), pp. 132–37, doi:10.2991/icpsuas-17.2018.30.

women as passive recipients rather than active agents of economic and spiritual transformation.

The poverty line in Tulungagung since 2019 has tended to decrease in line with the poverty alleviation program promoted by the government. BAZNAS Tulungagung has received appreciation from BAZNAS East Java in the form of distributing Zakat Community Development (ZCD) assistance; it is hoped that *zakat* management can be well organized. According to KH. Samsul Umam, S.Pd, the chairman of BAZNAS Tulungagung, the fostered village called “Kampung Zakat” is a government effort through BAZNAS that was officially established as the first and only one in Tulungagung located in Besole Village, Besuki District, Tulungagung Regency by involving government agencies. It is hoped that in the future, the *zakat* village can improve welfare, prosperity and empower the economy of rural communities through the optimization of *zakat* funds.

This first “Kampung Zakat” collaborated and gave the mandate to UPZ Besole Village as the manager and in charge for *zakat* in the village, apart from the supervision of BAZNAS Tulungagung. The distribution of *zakat* funds for programs that are then used by *mustahik* in Besole. With this program, *mustahik* can spend their time productively¹⁹. The establishment of Kampung Zakat in Besole, which was inaugurated by BAZNAS Tulungagung together with the Regional Government and the Ministry of Religious Affairs of Tulungagung, is one of the programs in alleviating poverty through zakat funds (Fathul Manan, 2023). Various programs promoted by BAZNAS in Zakat Village, among others:

Table 1. List of Productive Zakat Programs in Kampung Zakat assisted by BAZNAS Kab. Tulungagung

No	Program Name	Number of <i>Mustahik</i>
1	Business Capital Assistance	25 <i>mustahik</i> (23 female, 2 male)
2	Goat Livestock	20 male <i>mustahik</i>
3	Organic Fertilizer	Goat Livestock Member

(Source: Data of BAZNAS Kab. Tulungagung)

Based on data exposure from 3 productive zakat programs in *Kampung Zakat* Besole, which involves many female *mustahik* recipients is the business capital assistance program. The business capital assistance program through Besole, zakat village, not only serves as a community forum for women and mothers as a form of women's empowerment and gender equality in the village but also helps women. Whether they are married or widows, to develop themselves in supporting their family's economy and avoid falling into debt with unofficial institutions.

Gender equality aims for women to develop their potential. The roles, duties and positions are attached to each gender so that there is no difference between the two, including regarding work outside the home (career) QS. Yasin[36]: 36: “Glory be to Allah who has created everything in pairs, both of what the earth and themselves grow and of what they do not know.”²⁰

Empowering women and mothers to achieve gender equality is also very important and needs to be done. Ending discrimination and violence against women, ensuring women's involvement and leadership at all levels of decision-making, and increasing the availability of technologies that support women are crucial that everyone, especially policymakers, must always pay attention to²¹. According to Aritohang, in Siti, women's empowerment is an effort to increase women's

²⁰ Badan Litbang Dan Diklat Kementrian RI, *Al-Qur'an Dan Terjemahannya (Lajnah Pentashihan Mushaf Al-Qur'an)*, 2019.

²¹ Ishartono & Santoso Tri Raharjo, ‘Sustainable Development Goals (SDGs) Dan Pengentasan Kemiskinan’, *Share: Social Work Jurnal*, 6.2 (2023), pp. 154–272, doi:10.4337/9781788974912.S.104.

¹⁹ Y S Bheta, ‘Pemberdayaan Perempuan Dalam Pengembangan Life Skills Oleh Rumah Zakat Di Kelurahan Panjang Utara Kecamatan Panjang ...’, 2022.

participation, improve their economy so that they are no longer isolated in their domestic role²².

According to Kabeer (2001) and Mayoux (2005) cited by Sumiati, the five main components that must be considered in the process of empowering women are as follows:

1. Welfare
2. Acces
3. Consientisation
4. Participation
5. Equality of Control

Meanwhile, the Sustainable Development Goals (SDGs) is a global effort to improve the quality of life from generation to generation in order to reduce inequality, end poverty and protect the environment. SDGs, is a collection of 17 sustainable development goals/agendas, that should be reached by 2030. the SDGs are in line with one of its jargons "No Left One Behind" (involving all parties without exception)²³.

Law number 59 of 2017 on Sustainable Development is governed by the achievement of the Sustainable Development Goals, which have been approved in a document called Transforming Our World²⁴. The 17 goal points and 4 development pillars, including the following: No Poverty, No Hunger; Healthy and prosperous lives; Quality education; Gender equality; Clean water and sanitation; Access to affordable energy; Decent work and economic growth; Industry, innovation, infrastructure; Reducing inequalities; Sustainability of cities and communities; Sustainable production and consumption patterns; Addressing climate change; Conserving marine resources-marine ecosystems; Protecting terrestrial ecosystems; Peace; Partnerships to achieve goals. And grouped into 4 pillars, among others:²⁵

1. Social development pillars include numbers 1, 2, 3, 4, and 5;
2. The pillars of economic development include numbers 7, 8, 9, 10, and 17;
3. The pillars of environmental development include numbers 6, 11, 12, 13, 14, 15;
4. The legal development pillar includes number 16.

Productive *zakat* is a woman empowerment effort in improving the family economy. One of the government's ways to improve the economy is to empower women through the *zakat* program at the National Amil Zakat Agency²⁶. Thus, productive *zakat* and woman empowerment are related to the Sustainable Development Goals (SDGs) in socio-economic development and poverty alleviation²⁷.

This study used a qualitative approach to field research. This approach was chosen to gain a deep understanding of the integration of productive *zakat* and women's empowerment in supporting sustainable development goals (SDGs) in the *Kampung Zakat* Besole. Data collection was conducted through direct interviews with beneficiaries, followed by field observations to explore real practices at the research location. The informants in this study consisted of 14 people, namely representatives from BAZNAS Tulungagung, managers of the zakat village of Besole, and 10 female *mustahik* who received business capital assistance. The data collected were then analyzed through a data reduction process to simplify and construct findings systematically based on field notes and observation results.

Research on productive *zakat* has been widely conducted, especially in the context of poverty alleviation²⁸ and economic

²² Siti Hasanah, 'Pemberdayaan Perempuan Melalui Kegiatan Berkeadilan (Simpan Pinjam Syariah Perempuan)', *Sawma*, 9.1 (2013).

²³ Raharjo, 'Sustainable Development Goals (SDGs) Dan Pengentasan Kemiskinan'.

²⁴ I G I Sudipa and others, *Teknologi Informasi & SDGs* (PT. Sonpedia Publishing Indonesia, 2023).

²⁵ Armida Salsiah Alisjahbana and Endah Murniningtyas, *Tujuan Pembangunan Berkelanjutan Di Indonesia*, 2018, III.

²⁶ Nilda Susilawati, 'Pemberdayaan Perempuan Melalui Program Zakat Produktif Di Desa Bukit Peninjauan I Kecamatan Sukaraja Kabupaten Seluma', *Hawa*, 1.1 (2019), doi:10.29300/hawapsga.v1i1.2230.

²⁷ Setiawan and others, 'Model Integrasi Kewirausahaan Pemberdayaan Perempuan Sahabat Yatim, LAZISMU, Dan PKK Di Kabupaten Bantul'.

²⁸ Ahmad Atabik, 'Peranan Zakat Dalam Pengentasan Kemiskinan', *ZISWAF: Jurnal Zakat Dan Wakaf*, 2.2 (2015); Khalifa M A Hassanain, 'Integrating Zakah, Awqaf and IMF

empowerment²⁹ of the community. However, most previous studies have focused more on the distribution and effectiveness of *zakat* in increasing the income of *mustahik* without specifically linking it to women's empowerment as the main subject of change. In addition, the integration of productive *zakat* with the achievement of the Sustainable Development Goals (SDGs), especially goals 1 (no poverty) and 5 (gender equality), has rarely been studied in depth in the context of local implementation such as *Kampung Zakat*.

Although studies on productive *zakat* have been widely conducted³⁰, they generally emphasize its economic outcomes, such as

for Poverty Alleviation: Three Models of Islam i c Micro Finance', September 2015, 2017; Hapsari Wiji Utami, 'Contextualization of Productive Zakat in the Modern Era to Reduce Poverty', *Management of Zakat and Waqf Journal (MAZAWA)*, 4.2 (2023), pp. 134–48, doi:10.15642/mzw.2023.4.2.134-148; Mawardi, Widiastuti, and Sucianingrum, 'The Moving Out of Poverty of Mustahiq Productive Zakat in Indonesia'; Sundari Sundari, 'Zakat Dalam Mendorong Pertumbuhan Ekonomi Dan Pengentasan Kemiskinan', *Al-'Adalah: Jurnal Syariah Dan Hukum Islam*, 3.1 (2018), pp. 23–35, doi:10.31538/adlh.v3i1.403; Jumi Herlita and Restu Khaliq, 'Poverty, Welfare and Assessing the Impact of Productive Zakat Distribution', *Alhadharah: Jurnal Ilmu Dakwah*, 20.1 (2021), p. 29, doi:10.18592/alhadharah.v20i1.4886; Arif and others, 'A Systematic Literature Review of Productive Zakat Models', *International Journal of Zakat Vol.* 9.special (2024), pp. 71–85.

²⁹ Mutmainah, 'Optimization of Productive Zakat As An Effort to Empower The Economy of The People'; Nurlaili Adkhi Rizfa Faiza, Syarifudin Syarifudin, and Fira Nurafini, 'Integrasi Keuangan Sosial (ZISWAF) Dan Bisnis Pesantren Dalam Pemberdayaan Sosial-Ekonomi Masyarakat Di Jawa Timur', *Jurnal Ekonomika Dan Bisnis Islam*, 6.1 (2023), pp. 154–65, doi:10.26740/JEKOB.I.V6N1.P154-165; Arif and others, 'A Systematic Literature Review of Productive Zakat Models'.

³⁰ D L Hilyatin, 'Pemberdayaan Kewirausahaan Santri Berbasis Madrasah Santripreneur Di Pondok Pesantren Darussalam', *Jurnal Kajian Ekonomi Dan Perbankan Syariah* (core.ac.uk, 2015) <<https://core.ac.uk/download/pdf/276535336.pdf>>; Nadhifah, Zulpahmi, and Al Azizah, 'The Effectiveness of Zakat Distribution through Microfinance to Women Mustahiq: Case Study on BMFI BAZNAS Indonesia'; Chuzaimatus Saadah and Sivi Mala Ghummiah, 'Economic Empowerment of Women Through Productive Zakat (Analysis of Women's Entrepreneurship Funding Programs at Rumah Zakat)', *Maliyah: Jurnal Hukum Bisnis Islam*, 13.2 SE-Articles (2023), pp. 171–96, doi:10.15642/maliyah.2023.13.2.171-196.

income enhancement or poverty reduction, while overlooking gender-based empowerment as a transformative dimension. More specifically, the intersection between productive *zakat* and the Sustainable Development Goals (SDGs), particularly Goals 1 (No Poverty) and 5 (Gender Equality), has not been sufficiently explored within a community-based empowerment framework. Existing research also tends to neglect the broader socio-spiritual impact that zakat programs can foster. This study addresses that gap by offering a localized, integrative model in which women empowerment is not only an economic instrument but also a catalyst for spiritual growth and social transformation. A notable example is the practice of "dawn alms" (*sedekah subuh*), which is introduced alongside business capital assistance to cultivate the transition from *mustahik* to *muzakki*. By documenting this transformation empirically, this research provides both theoretical and practical contributions to the discourse on *zakat*-based development. It proposes a holistic empowerment strategy that aligns with global development agendas while remaining rooted in Islamic philanthropic values and local socio-cultural realities.

Thus, based on the background, this research analyzed the metamorphosis or change in the utilization of productive *zakat* by collaborating with women empowerment to meet the SDGs in supporting Indonesia without poverty and gender equality.

Women Empowerment Model in the BAZNAS Tulungagung Productive Zakat Program

The productive *zakat* program through the business capital assistance program is one form of women's empowerment implemented by BAZNAS Tulungagung through a fostered village called *zakat* village. The provision of business capital assistance provided to business actors who come from twofa families with the aim of developing the businesses that have been running. The *zakat* assistance program in this case forms a

forum for women by involving women's participation and emancipation which aims to raise the degree between women and men that they are not only good at cooking in the kitchen but also as teachers of children. The empowerment of women is the main driving force in realizing a happy family ³¹.

The background of the formation of the zakat village in Besole are as follow: First, to raise awareness of *zakat* among the the wealthy (*aghniya*), which is channeled to official zakat institutions, such as BAZ (Badan Amil Zakat – Amil Zakat Agency) or LAZ (Lembaga Amil - Zakat_Amil Zakat Institution). Second, while there are many *muzakki* there are also numerous *mustahik*. Third, there are many sects within Islam. Fourth, there are many teenagers who attend various martial arts schools. BAZNAS encountered numerous concerns and hurdles before establishing the zakat village in Besole. The zakat village attempts to make community aware of the zakat distribution that has been taken place.

Table 2. List of Productive Zakat Programs in Zakat Village Assisted by BAZNAS Kab. Tulungagung

No	Program Name	Numb of <i>Mustahik</i>	Explanation
1.	Business Capital Assistance	25 <i>mustahik</i> (23 female, 2 male)	This program aims to provide support to the poor and widows who plan to start a business and develop their business. This business capital assistance includes funding as well as guidance in managing the business. in this program the recipients (<i>mustahik</i>) are taught to infaq movement “sedekah subuh” every day Rp 2,000 and every month will be

³¹ Atika Marzaman Nikma Wahyuni Hanis, ‘Peran Pemberdayaan Kesejahteraan Keluarga Dalam Pemberdayaan Perempuan Di Kecamatan Telaga’, *Publik (Jurnal Ilmu Administrasi)*, 8.2 (2020), p. 123, doi:10.31314/pjia.8.2.123-135.2019.

No	Program Name	Numb of <i>Mustahik</i>	Explanation
			deposited to UPZ each village.
2.	Goat Livestock	20 male <i>mustahik</i>	This program aims to provide support to family heads who are categorized as underprivileged by “angon” goats that have been facilitated by BAZNAS. When the goat gives birth, the kid becomes the property of the <i>mustahik</i> .
3.	Organic Fertilizer	Goat Livestock Member	This program aims to provide goat dung grinding equipment so that they can manage it. The results of the goat manure are sold to farmers in the October-November range.

Source: Interview with Baznas Tulungagung

The various series of programs in the *zakat* village are the evidence for *muzakki* that the *zakat* that has been distributed will be redistributed to the village community itself as a beneficiary. There are 8 groups of *asnaf* that can be categorized as prospective recipients of zakat (*mustahik*) and there is also a submission process for prospective *mustahik* to make it easier to obtain this assistance. Masjifuk Zuhdi, as quoted by Mardiana and Lihawa, emphasizes the importance of conducting a strict selection of of candidates for productive zakat recipients. This is because there are many poor people who still have physical and spiritual health, but lack of the motivation to work ³².

Therefore, the zakat village program is carried out by providing capital assistance to recipients, socialization before disbursement, supervision carried out every month, and training to improve soft skills. The training held by BAZNAS in improving the soft skills of the

³² Andi Mardiana and Agustin Y Lihawa, ‘Pengaruh Zakat Produktif Dan Minat Berwirausaha Terhadap Peningkatan Pendapatan Masyarakat Miskin Pada BAZNAS Kota Gorontalo’, *Li Falah: Jurnal Studi Ekonomi Dan Bisnis Islam*, 3.1 (2019), p. 18, doi:10.31332/lifalah.v3i1.1185.

women's empowerment program such as online business promotion training, making current trend drinks, and cooking training, so as to improve the quality of business products. On the other hand, they are also taught to give alms every day by setting aside Rp 2,000 which is collected to UPZ every month.

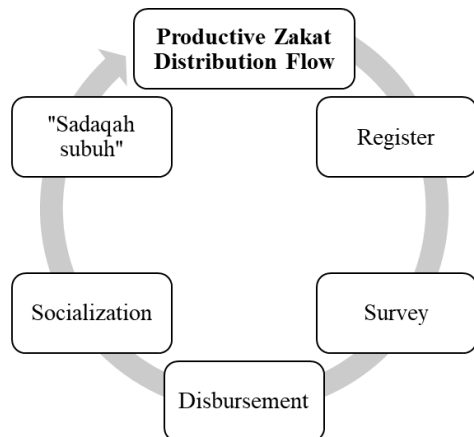


Figure 1: Flow of Productive Zakat Distribution

Implementation of Productive Zakat Integration and Woman Empowerment in Zakat Village Besole, Assisted by BAZNAS Tulungagung

The productive zakat program implemented by BAZNAS Tulungagung through the development of a fostered area known as the 'Zakat Village' serves as a strategic effort for women's empowerment. This program provides business capital assistance to women entrepreneurs, particularly those from underprivileged (*du'afa*) families, with the objective of supporting and expanding their existing businesses. Beyond financial support, the program creates a platform that encourages active participation and emancipation of women, promoting gender equality by recognizing their roles not only in domestic spheres but also as educators and economic agents. In this context, women's empowerment is positioned as a key driver in achieving resilient and prosperous families.³³

³³ Nikma Wahyuni Hanis, 'Peran Pemberdayaan Kesejahteraan Keluarga Dalam Pemberdayaan Perempuan Di Kecamatan Telaga'.

The empowerment efforts carried out by BAZNAS in its assisted villages are designed to ensure that the distribution of funds reaches the intended beneficiaries—those who are genuinely in need. These efforts include several strategic steps to optimize the accuracy and effectiveness of zakat allocation.

Table 3. Productive Zakat Distribution in Zakat Village Assisted by BAZNAS Tulungagung

Forecasting	Planning	Organizing dan leading	Controlling
BAZNAS has projected zakat funds given to <i>mustabik</i> in the form of cash worth IDR 1,500,000 per person.	Planning how many <i>mustabiks</i> will receive business capital assistance so that it falls to the right target recipients. In this case BAZNAS Kab. Tulungagung will conduct an evaluation every year and will go directly to the field once every 3 months, while in each month BAZNAS collaborates with the village UPZ.	BAZNAS, witnessed by the village government and its staff as well as the Regent of Tulungagung at that time, created an organizational structure with their respective duties and responsibilities. With the main task as a supervisor every day and monthly.	BAZNAS Tulungagung Regency handed over all responsibilities to the head of UPZ for this zakat village, organizing and handling daily problems. Meanwhile, BAZNAS will continue to monitor and conduct visits every 3 months and will continue to evaluate when obstacles occur.

(Source: Data processed by researchers from interviews)

In this case, the shot of the women's empowerment program is a business capital assistance program that tends to involve women recipients, the target recipients are women who come from a twofa family background and mothers who are widows, whether they have dependent children at the education level or not.

The integration of women's empowerment programs through business capital assistance from productive *zakat* can be proven using an analysis of several indicators of women's empowerment,

including welfare, access, consentation (mindset change), participation, and equality of control over production factors. In proving the success of the women's empowerment program through business capital assistance from productive zakat, the researchers tried to analyze the indicators of women's empowerment, based on Kabeer and Mayoux quoted by Sumiati ³⁴:

a. Welfare

On welfare indicators, researchers found that there was a significant impact on increasing income, business merchandise is more complete, the stock of goods is organized so that it can help the family economy. From the recapitulation of data obtained from researcher interviews, it can be seen that the clarification of the welfare indicator is as shown in the following table:

Table 4. Clarification of Welfare Indicators in the Women Empowerment Program in Zakat

Village		
Category	Number of <i>Mustahik</i>	%
Good	9	90
Fair	1	10
Less	-	0
Total	10	100.0

(Source: Data processed by researchers from interviews)

From the table, it can be seen that out of 10 *mustahiks*, 90% experienced welfare and their basic needs were met. Thus, the program aimed at reducing poverty and promoting gender equality in Besole zakat village by measuring the welfare indicator is good.

b. Acces

Providing easy road access and financial management training programs so that it could add insight in terms of financial governance. As part of the socialization activities, participants are also provided with training on online sales, which includes social media

management for promotional purposes, setting up stores on digital marketplaces, and skill-based training tailored to their individual talents and interests. From the recapitulation of data obtained from the researcher's interviews, it can be seen that the clarification of the access indicator is as shown in the following table:

Table 5. Clarification of Access Indicators in Women Empowerment Program in Zakat

Village		
Category	Number of <i>Mustahik</i>	%
Good	10	100
Fair	-	0
Less	-	0
Total	10	100.0

(Source: Data processed by researchers from interviews)

From the table, it can be seen that of the 10 *mustahiks*, all felt the provision of access and training for women. Thus, the program in alleviating poverty and raising the gender equality in the *zakat* village of Besole by measuring the access indicator is good.

c. Consientisation

The change in society's mindset regarding women who participated in working to help the economy is no longer a taboo. Current gender roles will bring changes in the future. From the recapitulation of data obtained from researcher interviews, it can be seen that the clarification on the consientization indicator is as shown in the following table:

Table 6. Clarification of Consientisation Indicators in Woman Empowerment Program in Zakat

Village		
Category	Number of <i>Mustahik</i>	%
Good	9	90
Fair	1	10
Less	-	0
Total	10	100.0

(Source: Data processed by researchers from interviews)

From the table it can be seen that out of 10 *mustahik*, 90% of *mustahik* already understand the meaning of women's empowerment through capital assistance. Thus, the program in eradicating poverty and raising gender equality in the *zakat* village of

³⁴ Sumiati Sumiati, 'Pemberdayaan Perempuan Dalam Meningkatkan Pendapatan Keluarga Di Desa Beran Kecamatan Ngawi Kabupaten Ngawi', *JURNAL SOSIAL: Jurnal Penelitian Ilmu-Ilmu Sosial*, 21.1 (2020), pp. 19–23, doi:10.33319/sos.v21i1.50.

Besole with the measurement of conscientisation indicators is good.

b. *Participation*

A woman must be able in managing family finances, as well as financial planning for the future. With this assistance, many of them are able to set aside finances for future savings. From the recapitulation of data obtained from researcher interviews, the clarification of the participation indicators can be seen as shown in the following table:

Table 7. Clarification of Participation Indicators in the Women's Empowerment Program in Zakat Village

Category	Number of <i>Mustahik</i>	%
Good	8	80
Fair	2	20
Less	-	0
Total	10	100.0

(Source: Data processed by researchers from interviews)

The table shows that out of 10 *mustahik*, 80% of them can set aside their income for future savings and manage their finances well. Thus, the program in reducing poverty and raising gender equality in the *zakat* village of Besole with the measurement of conscientisation indicators is good.

c. *Equality of Control*

In terms of equality, only few husbands still do not support women's empowerment because they think it will damage women's norms. However, there are also many husbands who support this assistance. From the recapitulation of data obtained from researcher interviews, it can be seen that there is clarification on the equality of control indicator as shown in the following table:

Table 8. Clarification of Equality of Control Indicators in the Women's Empowerment Program in *Zakat* Village

Category	Number of <i>Mustahik</i>	%
Good	7	70
Fair	1	10
Less	2	20
Total	10	100.0

(Source: Data processed by researchers from interviews)

From the table it can be seen that out of 10 *mustahik*, 7 *mutahik* or 70% are in the good category, 1 *mustahik* or 10% are in the fairly supportive category, and 2 *mustahik* or 20% are in the less/not supportive category due to Javanese customs factors. Thus, the program in eradicating poverty and gender equality in the *zakat* village of Besole with the measurement of equality of control indicators is good.

Implementation of Productive Zakat Integration and Women Empowerment in Realizing Sustainable Development Goals (SDGs) in Zakat Village, Besole V, Fostered by BAZNAS, Tulungagung Regency

The program in the Besole village zakat village is actually to support the achievement of SDGs. One of the women's empowerment programs through the zakat village run by BAZNAS Tulungagung is a very meaningful initiative in helping *mustahik* in alleviating various problems, such as income and economy, health, education, and gender equality, because the majority of program recipients are mothers. This program is in line with the objectives of the Sustainable Development Goals to end poverty and increase gender equality. The women's empowerment program through business capital assistance is the main assistance program to overcome poverty rates in the village, in this case according to the main target in realizing the Sustainable Development Goals (SDGs). The *zakat* institution is one of the institutions that supports the achievement of the Sustainable Development Goals (SDGs) regarding zero poverty and gender equality.

a. *No Poverty*

Women's empowerment program through a business capital assistance program provided to *mustahik* who have businesses. This is proven by the indicators of women's empowerment in terms of welfare and access (road access and training) the achievement of these indicators is an opportunity to eradicate poverty in accordance with the first point of

the Sustainable Development Goals (SDGs). Poverty is a major problem in Besole, so through this business capital assistance it is hoped that it can eradicate poverty. The program initiated by BAZNAS Tulungagung can help *mustahik* in increasing income in meeting their living needs Later it can change the status of *mustahik* to *muẓakki*. Based on this, the researchers tried to analyze poverty indicators based on ³⁵, as follows:

1) Income

In the poverty indicator on the income aspect, the researcher found that there was an impact on the increase in wages felt by the community due to the existence of business capital assistance from BAZNAS. From the recapitulation of data obtained from the researcher's interview, it can be seen that there is clarification on the wage level indicator as shown in the following table:

Table 9. Clarification of Income Aspects

Category	Number of <i>Mustahik</i>	%
Good	10	100
Fair	0	0
Less	0	0
Total	10	100.0

(Source: Data processed by researchers from interviews)

From the table it is known that all feel the level of income experienced by the *mustahik*. Thus the program in eradicating poverty in the zakat village of Besole by measuring the income aspect is good.

2) Consumption

Staple foods in fulfilling the nutrition of the community and children are felt by the recipients of this assistance. So that the community pays more attention to daily food in supporting public health. From the recapitulation of data that has been obtained from researcher interviews, it can be seen that the clarification of the

wage level indicator is as shown in the following table:

Table 10. Clarification of Consumption Aspects

Category	Number of <i>Mustahik</i>	%
Good	10	100
Fair	0	0
Less	0	0
Total	10	100.0

(Source: Data processed by researchers from interviews)

From this table it is known that everyone feels the level of income experienced by the *mustahik*. Thus, the program to eradicate poverty in the *zakat* village of Besole with the measurement of income aspects is good. From the table, it is known that all feel the impact of this program so that they can meet the daily staple foods experienced by the *mustahik*. Thus, the program to erase the poverty in the *zakat* village of Besole with the measurement of consumption aspects is good.

While the findings indicate positive progress toward SDG Goal 1 (No Poverty), it is important to clarify that the achievement should not be interpreted as the complete eradication of poverty in the community. Rather, the results show a significant shift in economic conditions among *mustahik* beneficiaries. This is evidenced by measurable improvements such as an increase in net monthly income ranging from IDR 500,000 to IDR 1,000,000 post-intervention, based on structured interviews with 10 participants. Moreover, approximately 70% of the women reported being able to reinvest profits into their micro-businesses, such as purchasing stock in larger quantities or acquiring basic production tools, indicating modest asset growth. These data points demonstrate a move from economic vulnerability toward stability, aligning with the SDG 1 indicators related to sustained income improvement and

³⁵ Dr. Aris Soelistyo, (2023)

access to productive resources. Hence, the study presents evidence of partial fulfillment of SDG Goal 1 through productive zakat, without claiming that the goal has been fully achieved.

b. Gender Equality

Recipients of assistance from BAZNAS for *zakat* villages are always fair in distributing *zakat*, where all recipients of the *zakat* village program involve both men and women. This is proven by the indicator of women's empowerment in terms of conscientization (change in mindset), because the majority of recipients of this business capital assistance program are mothers, some of whom are the backbone of the family, the terms and conditions that apply are business actors from poor family backgrounds who need additional capital to reopen their businesses or to develop their businesses. The proof of the indicator of women's empowerment in terms of participation and equality of control is also carried out with community participation in organizations as a form of self-development, BAZNAS Tulungagung invites anyone to join the *zakat* village institution. The achievement of all indicators of women's empowerment in *zakat* villages will realize the SDGs goal in point 6, namely gender equality.

Conclusion

This study concludes that the integration of productive zakat with women empowerment in the Zakat Village model presents a promising approach to address poverty and gender inequality at the grassroots level. The implementation of business capital assistance, complemented by training, mentoring, and spiritual development, has contributed to measurable improvements in income, access to economic resources, and social participation among female *mustahik*. However, it is important to note that these findings are based on a localized case with a qualitative scope, therefore they cannot be used to claim full attainment of SDGs Goals 1 and 5. Instead, this study demonstrates potential pathways and initial

outcomes aligned with the spirit of SDG indicators.

In comparison with the previous studies, which focused primarily on income growth, this research contributes by incorporating spiritual transformation (*mustahik* to *muzakki*) and community-based gender empowerment into the productive *zakat* discourse. It offers a contextualized model that blends economic, social, and spiritual dimensions, an aspect rarely elaborated in the literature on *zakat* utilization for sustainable development.

Theoretically, this research provides an empirical framework to advance discussion on *zakat* as a holistic empowerment tool, not only in terms of material distribution but also in shaping values and agency among marginalized groups. Practically, the study contributes to public policy by highlighting a replicable model that can be adopted or adapted by *zakat* institutions and local governments to enhance the effectiveness of *zakat* in addressing SDG-related challenges.

Future studies are recommended to include comparative or longitudinal approaches, integrate secondary data on income and asset growth, and test this model in multiple communities to strengthen its generalizability and theoretical robustness.

References

Book

- Alisjahbana, Armida Salsiah, and Endah Murniningtyas, *Tujuan Pembangunan Berkelanjutan di Indonesia*, III (2018)
- Dr. Aris Soelistyo, M. S., *Macroeconometric Model: Kemiskinan, Ketimpangan, Distribusi Pendapatan dan Kebijakan Macropprudential di Indonesia*, 1st edn (Uwais Inspirasi Indonesia, 2023)
- Imtihanah, Ani Nurul, M. H. I. S. H. I., and Siti Zulaikha, *Distribusi Zakat Produktif Berbasis Model Cibest* (Gre Publishing, 2019)
- RI, Badan Litbang dan Diklat Kementrian, *Al-Qur'an dan Terjemahannya* (Lajnah Pentashihan Mushaf Al-Qur'an, 2019)
- Sudipa, I. G. I., B. Harto, W. Sahuilawane, H. Afriyadi, and D. Handayani, *Teknologi Informasi & SDGs* (PT. Sonpedia Publishing Indonesia, 2023)

Was'an, G. H., D. Kumala, M. S. A. Faris, M. Waskito, E. Efitra, and N. Safitri, *Manajemen Zakat dan Wakaf* (PT. Sonpedia Publishing Indonesia, 2023)

Journal

- Andri Soemitra, 'Bank & Lembaga Keuangan Syariah', *Jurnal Pemasaran Kompetitif*, 2.1 (2018)
- Arif, Irfaul Risqoh Al Rieza, Khadijah, and Luqman Hakim Handoko, 'A Systematic Literature Review of Productive Zakat Models', *International Journal of Zakat*, 9.special (2024), 71–85
- Atabik, Ahmad, 'Peranan Zakat dalam Pengentasan Kemiskinan', *ZISWAF: Jurnal Zakat dan Wakaf*, 2.2 (2015)
- Faiza, Nurlaili Adkhi Rizfa, Syarifudin Syarifudin, and Fira Nurafini, 'Integrasi Keuangan Sosial (ZISWAF) dan Bisnis Pesantren dalam Pemberdayaan Sosial-Ekonomi Masyarakat di Jawa Timur', *Jurnal Ekonomika dan Bisnis Islam*, 6.1 (2023), 154–65 <https://doi.org/10.26740/jekobi.v6n1.p154-165>
- Hasanah, Siti, 'Pemberdayaan Perempuan melalui Kegiatan Berkeadilan (Simpan Pinjam Syariah Perempuan)', *Samwa*, 9.1 (2013)
- Hassanain, Khalifa M. A., 'Integrating Zakah, Awqaf and IMF for Poverty Alleviation: Three Models of Islamic Micro Finance' (2017)
- Herlita, Jumi, and Restu Khaliq, 'Poverty, Welfare and Assessing the Impact of Productive Zakat Distribution', *Alhadharah: Jurnal Ilmu Dakwah*, 20.1 (2021), 29 <https://doi.org/10.18592/alhadharah.v20i1.4886>
- Indriastuti, Indriastuti, Dwi Hardaningtyas, and Novita Maulida Ikmal, 'Peran Perempuan dalam Pencapaian SDGs melalui Pembangunan Nasional', *Egalita Jurnal Kesenjangan dan Keadilan Gender*, 18.2 (2023), 98–110 <https://doi.org/10.18860/egalita.v18i2.24410>
- Mardiana, Andi, and Agustin Y. Lihawa, 'Pengaruh Zakat Produktif dan Minat Berwirausaha terhadap Peningkatan Pendapatan Masyarakat Miskin pada BAZNAS Kota Gorontalo', *Li Falah: Jurnal Studi Ekonomi dan Bisnis Islam*, 3.1 (2019), 18 <https://doi.org/10.31332/lifalah.v3i1.1185>
- Maulana, Angga, Muhammad Iqbal Fasa, and Suharto Suharto, 'Pengaruh Tingkat Kemiskinan terhadap Pertumbuhan Ekonomi dalam Perspektif Islam', *Jurnal Bina Bangsa Ekonomika*, 15.1 (2022), 220–29 <https://doi.org/10.46306/jbbe.v15i1.142>
- Mawardi, Imron, Tika Widiastuti, and Puji Sucianingrum, 'The Moving Out of Poverty of Mustahiq Productive Zakat in Indonesia', *ICPSUAS 2017*, 98 (2018), 132–37 <https://doi.org/10.2991/icpsuas-17.2018.30>
- Nikma Wahyuni Hanis, Atika Marzaman, 'Peran Pemberdayaan Kesejahteraan Keluarga dalam Pemberdayaan Perempuan di Kecamatan Telaga', *Publik (Jurnal Ilmu Administrasi)*, 8.2 (2020), 123 <https://doi.org/10.31314/pjia.8.2.123-135.2019>
- Raharjo, Ishartono, and Santoso Tri, 'Sustainable Development Goals (SDGs) dan Pengentasan Kemiskinan', *Share: Social Work Jurnal*, 6.2 (2023), 154–272 <https://doi.org/10.4337/9781788974912.S.104>
- Saadah, Chuzaimatus, and Sivi Mala Ghummiah, 'Economic Empowerment of Women through Productive Zakat (Analysis of Women's Entrepreneurship Funding Programs at Rumah Zakat)', *Maliyah: Jurnal Hukum Bisnis Islam*, 13.2 (2023), 171–96 <https://doi.org/10.15642/maliyah.2023.13.2.171-196>
- Sumiati, Sumiati, 'Pemberdayaan Perempuan dalam Meningkatkan Pendapatan Keluarga di Desa Beran Kecamatan Ngawi Kabupaten Ngawi', *Jurnal Sosial: Jurnal Penelitian Ilmu-Ilmu Sosial*, 21.1 (2020), 19–23 <https://doi.org/10.33319/sos.v21i1.50>
- Sundari, Sundari, 'Zakat dalam Mendorong Pertumbuhan Ekonomi dan Pengentasan Kemiskinan', *Al-Adalah: Jurnal Syariah dan Hukum Islam*, 3.1 (2018), 23–35 <https://doi.org/10.31538/adlh.v3i1.403>
- Susilawati, Nilda, 'Pemberdayaan Perempuan melalui Program Zakat Produktif di Desa Bukit Peninjauan I Kecamatan Sukaraja Kabupaten Seluma', *Hawa*, 1.1 (2019) <https://doi.org/10.29300/hawapsga.v1i1.2230>
- Wiji Utami, Hapsari, 'Contextualization of Productive Zakat in the Modern Era to Reduce Poverty', *Management of Zakat and*

Waqf Journal (MAZAWA), 4.2 (2023), 134–48
<https://doi.org/10.15642/mzw.2023.4.2.134-148>

Online References

- Bheta, Y. S., 'Pemberdayaan Perempuan dalam Pengembangan Life Skills oleh Rumah Zakat di Kelurahan Panjang Utara Kecamatan Panjang' (2022)
- Hilyatin, D. L., 'Pemberdayaan Kewirausahaan Santri Berbasis Madrasah Santripreneur di Pondok Pesantren Darussalam', *Jurnal Kajian Ekonomi dan Perbankan Syariah* (2015)
<https://core.ac.uk/download/pdf/276535336.pdf>
- Junaidi, Muhammad, 'Upaya Pemberdayaan Mustahik melalui Pengelolaan Dana Zakat Produktif pada Badan Amil Zakat Nasional (BAZNAS) Jember' (2021)
- Maula, I., 'Peran Lembaga Amil Zakat Nasional Yatim Mandiri Cabang Pasuruan dalam Meningkatkan Kesejahteraan Ekonomi Bunda Yatim' (Skripsi Universitas Yudharta Pasuruan, 2021)
- Maulana, M. Irsan, 'Implementasi Pendistribusian Zakat Produktif dalam Meningkatkan Ekonomi Masyarakat' (2019)
- Mutmainah, Siti, 'Optimization of Productive Zakat as an Effort to Empower the Economy of the People', *Empowering Humanity*, 1.1 (2023), 38–53
- Nadhifah, Thifalni, Zulpahmi, and Ummu Salma Al Azizah, 'The Effectiveness of Zakat Distribution through Microfinance to Women Mustahiq: Case Study on BMFI BAZNAS Indonesia', *5th International Conference of Zakat (ICONZ)* (2021), 79–88
- Ningrum, Ririn Tri Puspita, 'Penerapan Manajemen Zakat dengan Sistem Revolving Fund Models sebagai Upaya Efektivitas Penyaluran Zakat Produktif', *El-Wasathiya: Jurnal Studi Agama*, 4.1 (2016), 1–22
- Novi Nurhayati, 'Penyaluran Dana Zakat Produktif pada Program Pemberdayaan UMKM di LAZISMU Nganjuk Periode 2006–2022 Perspektif Fiqih Zakat Yusuf Qardhawi' (Skripsi IAIN Kediri, 2023)
- Rohim, Imam Fathur, 'Implementasi Zakat dalam Mewujudkan Sustainable Development Goals (SDGs) di BAZNAS Kabupaten Jember' (2020)
- Setiawan, Z., A. Siswanto, A. Sutanto, and others, 'Model Integrasi Kewirausahaan Pemberdayaan Perempuan Sahabat Yatim, LAZISMU, dan PKK di Kabupaten Bantul', *Abdimas Dewantara*, 6.1 (2023), 51
- Sholawati, Richma, Nilna Fauza, and Moch Zainuddin, 'Pengelolaan Dana ZIS untuk Meningkatkan Kesejahteraan Mustahik dalam Mewujudkan Sustainable Development Goals (SDGs)', *Proceedings of Islamic Economics, Business, and Philanthropy*, 1.2 (2022)
- Timur, Badan Pusat Statistik Provinsi Jawa, 'Jumlah Penduduk Miskin Menurut Kabupaten/Kota di Jawa Timur (Ribu Jiwa)'
- Yacoub, Yarlina, 'Pengaruh Tingkat Pengangguran terhadap Tingkat Kemiskinan Kabupaten/Kota di Provinsi Kalimantan Barat', *Jurnal Eksos*, 8.3 (2010)

Interviews

- Fathul Manan, *interview* by author, Head of BAZNAS Tulungagung, 23 April 2024
- Syaifuddin, *interview* by author, Head of HRD BAZNAS Tulungagung, 23 April 2024
- Agus Salim, *interview* by author, Vice Head of UPZ Besole Village, 24 April 2024
- Suratmi, *interview* by author, Mustahik UPZ Besole Village, 24 April 2024
- Mohamad Saiful Hasan, *interview* by author, Mustahik UPZ Besole Village, 24 April 2024
- Suparti, *interview* by author, Mustahik UPZ Besole Village, 28 April 2024
- Eni Minarsih, *interview* by author, Mustahik UPZ Besole Village, 28 April 2024
- Sri Handayani, *interview* by author, Mustahik UPZ Besole Village, 28 April 2024
- Anik Susilowati, *interview* by author, Mustahik UPZ Besole Village, 3 May 2024
- Yulis Endah Lestari, *interview* by author, Mustahik UPZ Besole Village, 3 May 2024
- Samini, *interview* by author, Mustahik UPZ Besole Village, 3 May 2024
- Atik Putri Sahara, *interview* by author, Mustahik UPZ Besole Village, 3 May 2024
- Suringah, *interview* by author, Mustahik UPZ Besole Village, 3 May 2024