

Zakat And Islamic Corporate Social Responsibility In Unemployment: Creating Jobs Based On Sharia Gig Economy

Resty Abdillah Paryanda^{*1}, Ahmad Ibnul Karim²

¹Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, restyap2002@gmail.com

²Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, karimaahmaad@gmail.com

ABSTRACT

The digital economic transformation in Indonesia has expanded job opportunities through the gig economy, but this model also creates new vulnerabilities in the form of income uncertainty, minimal social protection, and weak contractual fairness. This situation underscores the urgency of strengthening economic empowerment instruments that align with Sharia principles, particularly through productive zakat and Islamic Corporate Social Responsibility (ICSR). This study aims to analyze the contribution of productive zakat and ICSR in supporting job creation based on the Sharia gig economy, while also identifying their potential synergy in reducing unemployment and increasing community economic independence. The research uses a comparative qualitative method with a library research approach, examining empirical findings from national and international journals. Data sources include studies related to productive zakat, ICSR based on maqāṣid al-sharī'ah, MSME empowerment, and the dynamics of the gig economy in Indonesia. Analysis is conducted through thematic coding that compares patterns of intervention, achievements, and challenges of both instruments. The research results indicate that productive zakat plays a role in enhancing skills, access to capital, and the business capacity of mustahik, while ICSR functions to strengthen the digital ecosystem, open market access, and provide sharia-based social protection. Compared to the current gig economy which is still dominated by jobs without security, fluctuating income, and minimal regulation the combination of zakat and ICSR offers an alternative economic model that is more just, inclusive, and sustainable in accordance with the values of maqāṣid al-sharī'ah.

Keywords: Zakat, Islamic Corporate Social Responsibility, sharia gig economy



INTRODUCTION

The development of the digital economy over the past decade has significantly transformed the work structure of Indonesian society, marked by the rise of gig economy jobs that offer flexibility, quick access to the labor market, and opportunities for additional income. However, this change also presents challenges in the form of income uncertainty, limited social protection, information asymmetry, and weak contractual structures for digital workers. From an Islamic economic perspective, these conditions call for intervention mechanisms that not only improve economic aspects but also ensure justice, protection, and sustainability in accordance with the principles of *maqāṣid al-sharī'ah*. In this context, productive zakat instruments and Islamic Corporate Social Responsibility (ICSR) become two important pillars that have the potential to strengthen the foundation of Sharia-based gig work in Indonesia, both through the provision of initial capital, enhancement of digital competencies, and the strengthening of a fair and ethical work ecosystem.

Empirical studies show that productive zakat has a significant contribution in increasing the business capacity of *mustahik*, promoting economic independence, and creating new jobs in the micro sector (Sutrisno, Razali Haron 2022; Syarifudin et al., 2024). The transformation of zakat from a consumptive approach to a production-based empowerment model also positions zakat as a strategic instrument in enhancing the social and economic capital of vulnerable communities. On the other hand, ICSR has developed as a corporate mechanism for realizing social responsibility based on Sharia principles, which not only aims to improve reputation but also to provide sustainable social impact through the integration of *maqāṣid al-sharī'ah* values, strengthening business ecosystems, and collaboration with zakat institutions (Ascarya and Masrifah 2023; Madah et al. 2023). Several studies have found that the synergy between zakat and ICSR can create a broader empowerment impact, especially when directed at the MSME sector, digital entrepreneurship, and vulnerable groups in the flexible labor economy.

Previous research has confirmed that the gig economy plays a strategic role in absorbing labor and reducing barriers to entry into the formal labor market (Setiawan 2021). However, the main challenge in the conventional gig economy is the lack of worker protection and minimal contractual fairness guarantees. The study (Sahida et al., 2023) shows that integrating Islamic economic moral values has the potential to address the structural weaknesses of the gig economy, including through fairer contract mechanisms, transparent compensation systems, and the provision of support facilities based on Sharia values. Therefore, the collaboration between productive zakat as a provider of capital access and training, and ICSR as a supporter of the digital ecosystem and social protection, becomes a relevant model to support the creation of Sharia-based gig economy employment in Indonesia.

Empirically, the development of zakat and ICSR in Indonesia shows a positive trend in expanding social impact. BAZNAS data (2023–2024) indicates that national zakat collection reached more than IDR 22–30 trillion, with the share of productive zakat consistently

increasing through micro-empowerment programs, entrepreneurship training, and digital technology support. At the same time, annual reports from major Sharia-based companies show increased ICSR allocation to economic empowerment and digital training sectors, including collaborations with BAZNAS and LAZNAS to create new entrepreneurs and digital freelancers. This trend underscores the readiness of both instruments to further contribute to strengthening the Sharia-based gig economy ecosystem in Indonesia.

METHOD

This study uses a comparative qualitative approach with the aim of comparing the role of productive zakat and ICSR in economic empowerment and the creation of jobs based on the Sharia gig economy. This approach was chosen because it allows the researcher to gain an in-depth understanding of the intervention patterns, achievements, and challenges of both instruments based on reflections from empirical findings in various scientific literature. The research data were obtained from a literature study (library research). The references reviewed include research on productive zakat, ICSR management in Sharia companies, models of community economic empowerment, and the dynamics of the gig economy in Indonesia. Analysis was conducted through a thematic coding process, which identified similarities and differences in aspects of implementation, funding mechanisms, program targets, socio-economic impacts, and the relevance of both instruments within the gig economy ecosystem.

DISCUSSION

The Impact Of Productive Zakat On Business Creation And Employment Opportunities

Productive zakat has now developed into an important instrument in empowering the economy of mustahik, especially when directed to support micro-business activities and the MSME sector. The shift in approach from merely providing consumptive aid to offering production-based support means that zakat is no longer seen as a form of temporary charity. Instead, zakat serves as an initial push that helps mustahik build working capital, strengthen entrepreneurial skills, and expand business networks (Syarifudin et al., 2024). In this way, productive zakat opens up opportunities for mustahik to move from limited consumption to the ability to create new economic value and unlock the potential for creating new employment opportunities at the local level.

Several studies indicate that when productive zakat is allocated to business activities and capacity building, its impact on the stability and development of micro-enterprises is quite significant. (Sutrisno, Razali Haron 2022) research illustrates how mustahik participating in a CIBEST-based entrepreneurship program experienced a surge in productivity and progress in business management. Many mustahik, who initially only managed simple home-based businesses producing food, small crafts, or engaged in informal trade, were able to expand their business scale after receiving zakat funds, training, and structured mentoring.

The impact of productive zakat becomes increasingly significant when business capital interventions are combined with the utilization of information technology. (simbolon 2023) shows that mustahik who utilize social media, digital record-keeping, and online marketing platforms experience higher revenue growth than those who use traditional marketing methods. An interesting example can be found in a group of artisans in North Sumatra who received zakat support to increase their craft production capacity. After receiving digital marketing training, their products, which were previously only known in the local market, began to be sold to more distant areas through online platforms. This increased demand led the group to hire additional workers to fulfill orders, so productive zakat no longer serves merely as supplementary aid, but becomes a gateway for mustahik to connect with modern markets.

Similar findings have also been observed from various local studies conducted by BAZNAS in many regions of Indonesia. Productive zakat programs in Parepare City, North Labuhanbatu Regency, and several other areas show a consistent pattern, where when zakat is distributed through revolving financing schemes based on *qardhul hasan* and accompanied by intensive mentoring, mustahik not only experience an increase in income, but also an enhancement in business resilience. In the trade and agricultural clusters fostered by BAZNAS, for example, mustahik receive business capital support combined with training in stock management, marketing strategies, and regular monitoring. As a result, their businesses grow more steadily, transactions increase, and production activities become more orderly. These activities naturally create a demand for additional labor, ranging from loading and unloading workers, production assistants, to part-time workers from the mustahik's own family environment (Tanjung and Nasution 2025).

(minarni, slamet 2025) research on the pentahelix collaboration model in Malang Regency shows that the impact of productive zakat will be broader if managed through cross-institutional cooperation, such as local government, zakat management institutions, universities, business actors, and the media. In one of the food processing business groups studied, for example, only four beneficiaries were involved at the start of the program. However, after participating in training on branding, product standardization, and retail marketing, their production capacity increased sharply. Universities helped improve packaging quality, while retailers provided greater distribution access. In less than a year, the business developed into a small enterprise employing more than ten new workers, some of whom came from the beneficiaries' families. This example shows that productive zakat managed with a collaborative approach can become a driving force for the creation of more structured employment.

From these various findings, it can be concluded that productive zakat has a real contribution in creating new business units and expanding micro-enterprises, which ultimately opens up new employment opportunities. The transformation of zakat from mere consumptive aid into business capital provides room for mustahik to engage in productive economic activities, increase production capacity, and expand their access to markets. The impact is not only seen in increased income but also in the growing demand for labor, both

from the mustahik's family and the surrounding community, which gradually revitalizes the local economic dynamics.

However, these positive impacts do not arise on their own. Productive zakat only produces truly significant results when designed through comprehensive interventions. Financial capital alone is not enough. Productive zakat must be accompanied by entrepreneurship training, continuous mentoring, financial literacy, as well as access to technology and markets. Without such support, zakat funds tend to produce only short-term impacts and are unable to build sustainable businesses. On the other hand, when all these supporting components are synergized, productive zakat can drive revenue growth, strengthen business stability, create new job opportunities, and enhance the welfare of mustahik in a more sustainable way.

Overall, productive zakat can be seen as an instrument of a community-based economic development strategy that is more inclusive. Productive zakat not only reduces poverty but also helps mustahik build independent businesses, expand market networks, and create new job opportunities at the grassroots level. In the framework of contemporary Islamic economic development, productive zakat is increasingly relevant because it addresses two goals at once: equitable distribution of welfare and strengthening local economic structures.

The Role Of Islamic Corporate Social Responsibility In Expanding Corporate Social Impact

The integration of Islamic Corporate Social Responsibility (ICSR) with Islamic philanthropic instruments such as zakat, infak, sadaqah, and waqf has created a new approach to strengthening corporate social impact. In this paradigm, companies no longer view CSR merely as a moral obligation or a form of regulatory compliance, but as a strategic instrument to broaden collective welfare through synergy with zakat management organizations. The combination of these two mechanisms strengthens economic intervention capacity, especially when directed at social entrepreneurship programs, the development of Micro, Small, and Medium Enterprises (MSMEs), and the enhancement of market ecosystems for vulnerable groups (sartini wardiwiyono 2021). In line with the principle of shared value, the integration of ICSR with zakat or waqf allows companies to create measurable social value while maintaining the financial and institutional sustainability of programs.

Islamic Corporate Social Responsibility (ICSR) has developed into one of the most important approaches in expanding the social impact of corporations, especially in countries with large Muslim populations. Unlike conventional CSR concepts that are oriented towards fulfilling public expectations and enhancing corporate image, ICSR introduces a deeper dimension of values because it is based on Sharia principles and maqāṣid al-sharī'ah. These principles make corporate social activities no longer merely short-term philanthropic efforts, but an integral part of the company's moral objectives to achieve welfare and social justice (Mumud Salimudin 2024).

ICSR works not merely as a supplement to business activities, but as an ethical system that guides companies in fulfilling social responsibilities more substantively. When a company refers to maqāṣid al-sharī'ah, the orientation of its social programs is automatically directed

towards efforts to protect wealth, life, education, family sustainability, and the overall welfare of the community. Therefore, social programs created within the ICSR framework are generally more sensitive to the context of community needs, such as improving access to education, addressing economic vulnerabilities, or providing support for low-income groups. (Madah et al. 2023), which studied the prioritization of ICSR in the MSME sector, shows that a Sharia value-based approach enables companies to better design programs that truly align with the real needs of the communities they serve.

One of the most significant changes that ICSR brings to corporate social impact is its integration with Islamic social finance instruments, particularly zakat, infaq, charity, and productive waqf. Through this integration, companies no longer merely act as parties distributing aid, but become driving actors in more sustainable social development. Corporate zakat, for example, is now often managed professionally, making its distribution more targeted and directed at strengthening the economic independence of recipients. (Ascarya and Masrifah 2023) found that zakat management with a maqāṣid approach can increase efficiency and empowerment impact, because the funds distributed do not stop at fulfilling consumptive needs, but are reinvested in the productive sector through business mentoring, financial literacy, and access to market opportunities.

The same applies to the management of productive waqf, which is beginning to be adopted by companies as a source of long-term social funding. Waqf managed corporately creates financial independence for empowerment programs, so companies are no longer dependent on annual CSR budgets. This model has been proven to have a deeper impact on social development, particularly in the fields of education and economic empowerment, because it has a continuity effect that conventional CSR activities do not possess (Masruchin 2019).

In practice, the expansion of the ICSR role is also evident from the increasingly strong collaboration between companies and social institutions such as BAZNAS and LAZNAS. This collaboration opens up opportunities for synergy that expand the reach of corporate social services, accelerate the assessment process of mustahik, and improve the quality of assistance to the poor. (Septian and Eliza 2022) shows that companies partnering with zakat institutions in implementing ICSR have more significant empowerment achievements, especially in terms of increasing household income and the sustainability of micro-enterprises.

In addition to expanding social assistance approaches, ICSR also strengthens corporate capacity as development actors through improvements in impact measurement systems. The emergence of maqāṣid-based impact measurement has shifted companies away from assessing the success of social programs based on the amount of funds or number of activities, to focusing on the social changes actually experienced by the community. The index developed by (Ascarya and Masrifah 2023), for example, helps companies assess empowerment achievements more objectively, ranging from the income development of beneficiaries to changes in skills and levels of economic independence. This approach

provides significant added value to corporate social governance by enhancing program accountability, transparency, and effectiveness.

Behind all these technical functions, the often overlooked role of ICSR is its contribution to strengthening the relationship between the company and the community. When a company implements ICSR, it is not merely complying with regulations or meeting public expectations; rather, the company builds social relationships based on trust, empathy, and fairness. Such relationships create a high level of trust in the company, enhance social legitimacy, and reduce the risk of tension with the surrounding community. (Sagantha 2024) shows that companies that consistently implement ICSR experience an improvement in reputation and customer loyalty, especially in the Islamic banking sector.

With all these developments, it can be concluded that ICSR has evolved into a strategic instrument that expands the role of corporations in social development. ICSR is not merely a tool for channeling social funds, but a framework that transforms the way companies view social responsibility, shifting from supplementary activities to an integral part of sustainable development strategy with tangible and measurable impact. Through the integration of Sharia values, Islamic social financing, institutional collaboration, and maqāṣid-based evaluation systems, ICSR enables companies to act as social value creators on par with other development actors. This role makes ICSR no longer just a variation of conventional CSR, but a paradigm that broadens the scope, depth, and sustainability of corporate social impact in the modern era.

Overall, the synergy between ICSR and zakat and waqf institutions offers a collaborative paradigm capable of expanding the social impact of companies while strengthening the community economic empowerment ecosystem. When companies not only provide financial assistance, but also open market access, provide technical training, and facilitate distribution networks, productive zakat can function more effectively in creating new businesses, increasing income, and expanding employment opportunities. This model ultimately creates a symbiosis between social interests and corporate sustainability, thereby strengthening the relationship between companies and communities in the long term.

The Role of Zakat and ICSR in Promoting the Creation of Sharia Gig Economy-Based Jobs in Indonesia

The digital economic transformation in Indonesia over the past decade has shifted the labor market structure from traditional formal work patterns to the gig economy model, which is a project-based, flexible work system connected through digital platforms. The gig economy presents new opportunities for low-income communities to earn additional income, but at the same time creates new vulnerabilities, including wage uncertainty, lack of social security, and information asymmetry between workers and platforms. In the context of Islamic economics, this dynamic requires a governance framework that is not only economically efficient but also ethical and just. The concept of a Sharia-compliant gig economy then emerges as an effort to integrate Sharia values such as justice (*'adl*), contract

certainty, protection from exploitation (*zulm*), and sustainable welfare (*maslahah*) into Indonesia's modern gig economy model (Sahida et al., 2023).

The gig economy has become one of the most dynamic opportunities within Indonesia's labor market structure, not merely a technological phenomenon, but a significant shift in work patterns that is vital for job creation, economic inclusion, and the transformation of community livelihoods. The importance of gig-based employment in Indonesia can be seen from several interconnected dimensions, namely labor absorption, inclusion of vulnerable groups, flexibility and diversification of income sources, as well as its role as an incubator for digital entrepreneurship. However, all of this occurs alongside serious challenges related to social protection, job quality, and legal certainty (Setiawan 2021).

From a labor absorption perspective, the gig economy provides relatively low-entry barriers to work for millions of job seekers, especially young people and informal workers, making it an important source of income amid the high growth rate of the labor force. Platforms for transportation services, delivery, digital trade, and creative services create opportunities for individuals to earn income without having to wait for limited formal job opportunities. The gig economy also serves as a tool for economic inclusion for groups that have traditionally been marginalized from the formal economy, such as low-educated workers, women who need flexible work, and residents of remote areas who have not been absorbed by traditional industries. Flexible working hours and task-based work models allow a combination of household responsibilities and economic activities, thus the gig economy helps expand workforce participation. However, it should also be remembered that this flexibility often comes with income uncertainty and minimal social security, so its inclusive benefits need to be complemented by protection policies.

Within this framework, the role of productive zakat and Islamic Corporate Social Responsibility (ICSR) becomes increasingly relevant. These two instruments not only function as philanthropic mechanisms but also as structural drivers that can strengthen the foundation of the Sharia gig economy in Indonesia. The zakat instrument, especially productive zakat, can provide access to capital, digital skills training, and business mentoring for mustahik groups who want to enter the gig economy sector. Many prospective gig workers face initial barriers such as the lack of work equipment, like a quality smartphone, laptop, or vehicle for delivery services, as well as limited digital literacy. Productive zakat, through asset-based empowerment models and intensive mentoring, can serve as an entry point for mustahik to participate in the digital economy in a more dignified and sustainable way. Empirical studies in Indonesia show that productive zakat has a positive correlation with increased income, business skills, and economic independence of mustahik, which strongly indicates that the same mechanism can enhance their capacity as gig workers or digital entrepreneurs (Fahmi 2025).

Meanwhile, ICSR plays a more macro and systemic role in shaping the Sharia gig ecosystem. Through community empowerment programs, companies can develop technology-based training, digital competency certification, and entrepreneurship incubation relevant to the needs of platform industries. Technology, logistics, and marketplace

companies have the opportunity to use ICSR as a means to build an inclusive supply chain, where gig workers are treated as partners who receive basic Sharia protection, including certainty of work contracts, transparency in evaluation algorithms, and compensation schemes that are not detrimental. In the context of national regulation, companies can leverage ICSR to address gaps in protection for gig workers that are not yet fully covered by the state, for example through the provision of Sharia-based microinsurance funded on a *tabarru'* basis, healthcare facilities, or the development of scholarship programs to enhance worker capacity (Sahida et al. 2023).

The collaboration between productive zakat and ICSR becomes an important momentum to reorganize Indonesia's gig economy towards a more ethical and sustainable model. Zakat can serve as a provider of basic capital and early intervention, while ICSR operates at the stage of capacity building and market integration. Within the framework of Sharia gig economy, this collaboration means that *mustahik* are not only given early access to work, but also guided towards an ecosystem that offers long-term growth opportunities, encouraging them to elevate into professional freelancers, digital MSME actors, or even service providers directly connected to the supply chains of large companies. This synergy also has the potential to address structural problems in the conventional gig economy that have so far neglected social protection and contractual fairness.

In the context of Indonesia, the implementation of Sharia gig work is highly relevant because the informal worker population, which forms the main base of gig workers, still dominates the national labor market. Many gig workers in sectors such as online motorcycle taxis, delivery services, digital design, and other micro-services work in precarious conditions, so the integration of Sharia values can provide both a moral foundation and policy direction to improve their work quality. A Sharia gig model supported by zakat and ICSR will emphasize principles of fair wages, transparency in work agreements, prevention of *gharar* in digital contracts, and the creation of a humane work environment amidst algorithm dominance. On the other hand, platforms can enhance their reputation and business sustainability by implementing ICSR that positions gig workers as strategic partners in the digital ecosystem.

Ultimately, the role of zakat and ICSR in developing the sharia gig economy not only creates jobs but also fosters a more humane and socially sustainable economic development model. With the foundation of *maqashid sharia*, the integration of the two can help tackle unemployment, expand digital inclusion, and drive Indonesia's economic transition towards a more adaptive yet equitable structure. The challenge ahead is to develop a more integrated collaborative framework between zakat institutions, local governments, technology platform companies, and gig worker communities so that the sharia gig economy can function as a new pillar of economic growth while empowering society.

CONCLUSION

This study shows that productive zakat and ICSR play a strategic role in reducing unemployment and strengthening the economic structure of society through social entrepreneurship and the creation of Sharia-based gig economy jobs. Productive zakat has a

significant impact on mustahik by enhancing business capacity, providing access to capital, and offering mentoring that encourages the growth of new micro-enterprises. Meanwhile, ICSR operates at a more macro level through the strengthening of the digital ecosystem, technology-based competency training, market integration, and the provision of social protection based on Sharia values. In addition to expanding social assistance approaches, ICSR also strengthens corporate capacity as development actors through improvements in impact measurement systems. The emergence of maqāṣid-based impact measurement has shifted companies away from assessing the success of social programs based on the amount of funds or number of activities, to focusing on the social changes actually experienced by the community. The index developed by Ascarya & Masrifah (2023), for example, helps companies assess empowerment achievements more objectively, ranging from the income development of beneficiaries to changes in skills and levels of economic independence. This approach provides significant added value to corporate social governance by enhancing program accountability, transparency, and effectiveness.

REFERENCE

- Ascarya, Ascarya, and Atika Rukminastiti Masrifah. 2023. "Developing Maqasid Index for Islamic CSR: The Case of Ummah's Endowment Fund in Indonesia." *International Journal of Islamic and Middle Eastern Finance and Management* 16(4):835–55. doi:10.1108/IMEFM-12-2021-0474.
- Fahmi, rizqi anfanni. 2025. "INTEGRASI NILAI SYARIAH DALAM GIG ECONOMY : REFLEKSI ATAS ETIKA KERJA , MANAJEMEN ALGORITMIK , DAN." *Jurnal Ekonomi, Syariah Dan Studi Islam* 3(2). doi:10.59548/je.v3i2.493.
- Madah, Marziana, Wan Zurina, Nik Abdul, and Romzie Rosman. 2023. "Corporate Social Responsibility and Islamic Social Finance Impact on Banking Sustainability Post-COVID-19 Pandemic." *Heliyon* 9(10). doi:10.1016/j.heliyon.2023.e20501.
- Masruchin. 2019. "PENERAPAN CORPORATE SOCIAL RESPONSIBILITY DALAM PENGELOLAAN WAKAF PRODUKTIF." *Jurnal Studi Ekonomi Syariah* 3(1).
- minarni, slamet, misbahul munir. 2025. "A Qualitative Case Study on Productive Zakat and Pentahelix-Based Empowerment : Insights from BAZNAS Malang Regency." *Journal of Islamic Economics Lariba* 11(1):429–54.
- Mumud Salimudin, Dedah Jubaedah. 2024. "Islamic Corporate Social Responsibility (ICSR) : Kerangka Konseptual Dan Pelaporan Berdasarkan Maqashid Syariah." *Jurnal Ilmu Ekonomi Islam* 10(03):2448–58.
- Sagantha, Fitri. 2024. "PENGARUH ISLAMIC CORPORATE SOCIAL RESPONSIBILITY DAN DANA ZAKAT TERHADAP REPUTASI DAN PROFITABILITAS BANK SYARIAH." *Journal of Science and Social Research* 4307(May):613–18.
- Sahida, Gayan Asykar, Aldy Komara Bintang, and Aisyah Miratil Hayati. 2023. "Perspektif Islamic Moral Economy (Ime) Terhadap Gig Economy : Tantangan Keadilan Dan Kesejahteraan Pekerja Di Era Digital." *Jurnal Hukum Bisnis Islam* 5(1).
- sartini wardiwiyo, arty fitria jayanti. 2021. "PERAN ISLAMIC CORPORATE SOCIAL RESPONSIBILITY DALAM MEMODERASI PENGARUH ZAKAT TERHADAP KINERJA BANK UMUM SYARIAH." *Jurnal Akuntansi Dan Keuangan Islam* 9(April):73–90.
- Septian, Yolanda, and Any Eliza. 2022. "ZAKAT , ISLAMIC CORPORATE SOCIAL RESPONSIBILITY DAN KINERJA KEUANGAN BANK UMUM SYARIAH INDONESIA." *Jurnal Akuntansi Dan Keuangan Syariah* 10(April):5–30.
- Setiawan, Alwan. 2021. "Reforming Gig Economy in Indonesia : A Sustainable Model to Support 8 % Economic Growth." *Journal Apindo*.
- siti ena aisyah simbolon, Afdawaiza. 2023. "Analysis of the Mediating Effect of Micro Business Growth on Productive Zakat Utilization, Information Technology, and Mustahiq's Welfare." *Global Review of Islamic Economics and Business* 11(2):51–71.
- Sutrisno, Razali Haron, Yogi Gusana Saputra. 2022. "Impact of Zakat Distribution on Entrepreneurship Program : A Case of BAZNAZ Yogyakarta, Indonesia." *Jurnal AFKARUNA* 18(2).
- Syarifudin, Efi, Fitri Annisa, and Sarehan Sulong. 2024. "Analysis of the Zakat Village Model for Economic Sector Utilization : ANP Approach." *Jurnal Ekonomi Dan Keuangan Islam* 10(1):90–102.
- Tanjung, Ayu Wulandari S., and Yenni Samri Juliati Nasution. 2025. "Pengelolaan Dan Pendistribusian Dana Zakat Sebagai Upaya Meningkatkan Kesejahteraan Masyarakat: Studi Pada Baznas Kabupaten Labuhanbatu Utara." *EKOMA : Jurnal Ekonomi, Manajemen, Akuntansi* 4(2 SE-Articles):3775–81. doi:10.56799/ekoma.v4i2.7183.

