Journal of Theoretical and Applied Philanthropy (JTAP)
Website: e-journal.uingusdur.ac.id/jtap | Email: jtap@uingusdur.ac.id
E-ISSN: 3125-098X | Vol. 1, No. 1, April 2026, pp. 55-63
doi: https://doi.org/10.28918/jtap.v1i1.14643

The Role of Zakat Management in Poverty Alleviation at BAZNAS Pekalongan Regency

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ABSTRACT
Based on data from BPS-Statistics Indonesia of Pekalongan Regency, the number of people living in poverty in 2021 reached 91.86 thousand out of a total population of 976,504, an increase of 4.86 thousand compared to the previous year. This condition indicates that poverty remains a serious issue that requires proper and sustainable attention. In response to this situation, BAZNAS Pekalongan Regency has implemented various zakat management programs, particularly productive zakat programs, as part of its strategy to improve community welfare and prevent the emergence of new poverty. This study aims to examine the zakat management system and analyze BAZNAS's role in poverty alleviation in Pekalongan Regency. The research uses a qualitative method, with data collected through interviews, observations, and documentation involving 34 mustahiks as zakat beneficiaries. The findings show that zakat management, particularly in the distribution and utilization processes for the eight categories of asnaf, has been carried out correctly. Productive zakat distributed as business capital has had a positive impact on the mustahik's economic conditions. A total of 28 beneficiaries experienced economic improvement, while 6 others showed no significant change. These findings indicate that productive zakat plays an essential role in poverty alleviation. However, zakat collection still needs to be strengthened to maximize its potential and broaden its impact on society.

Article History:
Submitted: 14-01-2026
Revised: 05-02-2026
Accepted: 11-03-2026

Keywords
Alleviation; Management; Poverty; Utilization; Zakat

ABSTRAK
Berdasarkan data Badan Pusat Statistik Kabupaten Pekalongan, jumlah orang yang hidup dalam kemiskinan pada tahun 2021 mencapai 91,86 ribu dari total populasi 976.504, meningkat sebesar 4,86 ribu dibandingkan tahun sebelumnya. Kondisi ini menunjukkan bahwa kemiskinan tetap menjadi masalah serius yang memerlukan perhatian yang tepat dan berkelanjutan. Menanggapi situasi ini, BAZNAS Kabupaten Pekalongan telah melaksanakan berbagai program pengelolaan zakat, khususnya program zakat produktif, sebagai bagian dari strateginya untuk meningkatkan kesejahteraan masyarakat dan mencegah munculnya kemiskinan baru. Studi ini bertujuan untuk meneliti sistem pengelolaan zakat dan menganalisis peran BAZNAS dalam pengentasan kemiskinan di Kabupaten Pekalongan. Penelitian ini menggunakan metode kualitatif, dengan data yang dikumpulkan melalui wawancara, observasi, dan dokumentasi yang melibatkan 34 mustahik sebagai penerima zakat. Temuan menunjukkan bahwa manajemen zakat, khususnya dalam proses distribusi dan pemanfaatan untuk delapan kategori asnaf, telah dilakukan dengan benar. Zakat produktif yang didistribusikan sebagai modal usaha telah memberikan dampak positif pada kondisi ekonomi mustahik. Sebanyak 28 penerima manfaat mengalami perbaikan ekonomi, sementara 6 lainnya tidak menunjukkan perubahan yang signifikan. Temuan ini menunjukkan bahwa zakat produktif memainkan peran penting dalam pengentasan kemiskinan. Namun, pengumpulan zakat masih perlu diperkuat untuk memaksimalkan potensinya dan memperluas dampaknya pada masyarakat.

Kata Kunci
Pengentasan; Manajemen; Kemiskinan; Pendayagunaan; Zakat

Introduction

Pekalongan Regency is one of the regencies located in Central Java Province, Indonesia. The Java Sea directly borders this region to the north, Batang Regency to the east, Pemalang Regency to the west, and Banjarnegara Regency to the south, with a total area of 837.00 km^2 (BPS, 2021). Pekalongan Regency's strategic location makes it an essential centre for processing industries, a central trading hub, a transportation hub, and a centre for education and health services. However, as a coastal area, Pekalongan Regency often faces complex problems. Among the issues that require special attention is poverty.

Poverty is one of the clearest examples of social and economic inequality (Ardiani & Prabowo, 2024) and remains a major challenge faced by many countries, particularly developing nations, where it continues to be a central issue in the development process (Asongu & Agyemang-Mintah, 2024; Febrianti & Suseno, 2025; Lestari et al., 2023). Poverty can be caused by several factors, including rapid population growth that is not matched by adequate economic growth. This imbalance often stems from unequal access to employment opportunities, thereby contributing to social inequality. In addition, low human resource capacity also plays a significant role in slowing economic development, especially when there is unequal access to education and healthcare services (Chipunza & Ntsalaze, 2025). These conditions create structural barriers that make it difficult for individuals and communities to improve their economic well-being and escape poverty.

According to data recorded by the BPS-Statistics Indonesia of Pekalongan Regency, the number of poor people in the Pekalongan Regency area was 91,860 in 2021, an increase of 4,860 people compared to 2020, from a total population of 976,504 (BPS, 2021). Meanwhile, Indonesia's poverty line, or poverty threshold, in 2022 was recorded at IDR 505,469 per month. The composition of the poverty line is IDR 374,455 for food and IDR 131,014 for non-food items, as stated on the national BPS website (BPS, 2022).

As proof of its commitment to tackling poverty, the Government of Pekalongan Regency has developed a poverty alleviation strategy, one aspect of which involves assisting communities experiencing chronic poverty by empowering the BAZNAS programme for zakat (alms) to prevent new cases of poverty.

Islam also explains several ways to alleviate poverty. Those are evident in the fact that there are several practices, both obligatory and recommended, that require us to give some of our wealth to help others. One of these obligatory practices is zakat.

Zakat is an obligation that must be fulfilled by every Muslim individual or Muslim-owned business entity on certain types of wealth they possess, which must be distributed to those who are entitled to receive it (mustahik) in accordance with Islamic principles (Al-Qardawi, 2002). To optimize the role and potential of zakat as a means of poverty alleviation, Law Number 23 of 2011 on Zakat Management was established (DPR RI, 2011). This law regulates zakat management in a well-organized, transparent, and professional manner, carried out by officially authorized amil institutions appointed by the government, including both Amil Zakat Institutions (LAZ) and Amil Zakat Agency (BAZ) (Wulandari et al., 2024).

The Directorate General of Islamic Community Guidance of the Ministry of Religious Affairs and the Government of Pekalongan Regency established an independent non-structural institution. This institution is known as BAZNAS or the National Amil Zakat Agency. BAZNAS Pekalongan Regency was officially established by the Government of Pekalongan Regency in 2017, through Government Decree Number 451.17/289/2017, with a term of office from 2017 to 2022. BAZNAS's role as a body for collecting, administering, and distributing zakat can contribute equally to the zakat function, helping alleviate social inequality, improve community welfare, and address the relatively high level of poverty in Pekalongan Regency by providing capital or training and creating jobs for the community.

According to summary data from the recapitulation of zakat collection at BAZNAS Pekalongan Regency for 2018-2022, in 2018, zakat collection reached 1.1 billion, in 2019, zakat collection increased to 2.5 billion, in the following year, 2020, zakat collection reached 2.8 billion, which was an increase from the previous year. In 2021, zakat collection also increased to 2.9 billion, but in 2022 it decreased to 2.2 billion.

According to Nurul Munawaroh, one of the implementing staff of BAZNAS Pekalongan Regency in the field of financial planning and reporting for alleviating poverty in Pekalongan Regency, BAZNAS Pekalongan Regency has a poverty alleviation programme, which is an active programme in the utilization of zakat, including: Kajen Peduli programme, Kajen Ekonomi (Makmur) programme, Kajen Sehat programme, Kajen Cerdas programme, and Kajen Taqwa programme (Munawaroh, 2022).

Based on this background, the researcher wishes to examine further the zakat management system and the extent to which BAZNAS plays a role in poverty alleviation in Pekalongan Regency, under the title "The Role of Zakat Management in Poverty Alleviation at BAZNAS Pekalongan Regency".

Methods

This study uses a descriptive qualitative research design to gain an in-depth understanding of the phenomenon under investigation through both written and verbal data. Descriptive qualitative research was chosen because it can provide a systematic, factual, and accurate description of actual conditions in the field, particularly regarding the role of the National Amil Zakat Agency (BAZNAS) Pekalongan Regency in zakat management and its contribution to improving community welfare. According to Lexy J. Moleong (2021), qualitative research aims to understand social phenomena from the participants' perspectives through direct data collection at the research site. In this study, data were collected through direct interviews with various parties related to BAZNAS Pekalongan Regency, including administrators, staff, mustahiks (zakat beneficiaries), and muzakki (zakat payers). Source triangulation was used to ensure the validity and reliability of the data.

In addition, this study adopts a normative approach, focusing on the rules and legal foundations that serve as the operational basis for BAZNAS in fulfilling its role as an official zakat management institution. The normative approach aims to examine the conformity between zakat management practices and applicable legal provisions (Sugiyono, 2013), particularly Law Number 23 of 2011 on Zakat Management (DPR RI, 2011), which grants BAZNAS, the official zakat management institution in Indonesia, authority to manage zakat. Through this approach, the study is expected to provide a comprehensive understanding of BAZNAS's role in improving community welfare.

Result and Discussion

1. Zakat Management System at BAZNAS Pekalongan Regency

Zakat is the third pillar of Islam, and its management requires a zakat management organisation. One such zakat management institution is BAZNAS, which has the main task of collecting, distributing, and utilizing zakat in accordance with religious provisions. The main functions of BAZNAS include (Munawaroh, 2022):

a. The Process of Collecting Zakat Funds by BAZNAS in Pekalongan Regency

BAZNAS Pekalongan Regency classifies zakat into two main categories in its fundraising process. The first category is zakat on income or earnings, which includes zakat on salaries, professional income, and work bonuses (such as those earned by employees, doctors, midwives, and others), agricultural zakat, zakat on rental income from houses and land, and zakat on business profits from trading companies or shops (DPR RI, 2011; PP, 2014). The second category is zakat on wealth, which includes zakat on gold and jewelry, zakat on discovered assets, zakat on savings and deposits, zakat on shares, bonds, and similar financial instruments, as well as zakat on owned houses, land, and other property (DPR RI, 2011; PP, 2014).

The main sources of funds managed by BAZNAS Pekalongan Regency are zakat māl, infaq, and sadaqah, which are regularly paid, particularly by civil servants (ASN) (Munawaroh, 2022). Contributions from civil servants represent a crucial pillar in supporting zakat management and distribution programs aimed at improving community welfare in Pekalongan Regency. In collecting zakat funds, BAZNAS does not apply any form of coercion toward muzakki (zakat payers). Instead, it emphasizes personal awareness, sincerity, and individual religious responsibility.

To enhance the effectiveness of its fundraising efforts, BAZNAS Pekalongan Regency relies on the Zakat Collection Units (UPZ), which are established to assist in collecting zakat from various institutions. Each UPZ in each region will collect funds from the village/sub-district community that wishes to pay zakat. All funds collected will be deposited 100% into the BAZNAS Pekalongan Regency account or paid in cash at the BAZNAS Pekalongan Regency office.

At present, most UPZ operate within government agencies, as the majority of zakat funds come from civil servants. Nevertheless, BAZNAS also provides convenient access for the general public who wish to fulfill their zakat obligations. Members of the public can transfer their zakat directly to the official BAZNAS Pekalongan Regency account at Bank Jateng, account number 5.053.011017, under the name BAZNAS Pekalongan Regency. This facility is designed to ensure that zakat payments can be made easily, securely, transparently, and with full trust.

In collecting zakat funds, BAZNAS Pekalongan Regency experienced ups and downs, especially during the Covid-19 pandemic. It was revealed by one of the BAZNAS staff members that, in 2021, the amount of zakat funds collected was approximately IDR 2,988,460,957, and in 2022, there was a decrease compared to the previous year, amounting to approximately IDR 2,223,825,655 (Munawaroh, 2022).

b. The Process of Zakat Distribution by BAZNAS Pekalongan Regency

The distribution of zakat funds by BAZNAS Pekalongan Regency to mustahik (eligible recipients) is based on an agreement made between the muzakki (zakat payer) and BAZNAS at the time of the contract (akad). This agreement serves as the primary guideline for BAZNAS Pekalongan Regency in allocating zakat funds to the eight eligible categories of recipients (ashnaf), as outlined in Islamic teachings. These categories are mentioned in the Qur'an, Surah Al-Taubah: 60, namely: the poor (fakir), the needy (miskin), zakat administrators (amil), those whose hearts are to be reconciled (muallaf), those in bondage (riqab), those in debt (gharim), those striving in the cause of Allah (sabilillah), and travelers in need (ibnu sabil).

BAZNAS Pekalongan Regency distributes zakat through two main approaches: consumptive zakat and productive zakat. Consumptive zakat is provided in the form of direct assistance, while productive zakat is given as business or working capital. The process of distributing productive zakat includes several stages: planning, implementation, monitoring, and evaluation. Meanwhile, the distribution of consumptive zakat involves planning, implementation, and evaluation. These stages begin when the mustahik submits a proposal or application letter, usually accompanied by a Certificate of Financial Hardship (SKTM) to the BAZNAS office. BAZNAS then reviews the administrative requirements. Once the application is verified and approved, a field survey is conducted to assess the applicant's business or living conditions. The distribution of zakat is carried out after approval from the leadership of BAZNAS Pekalongan Regency, based on the application and survey results. For productive zakat, monitoring is conducted to track the recipient's business progress, followed by an evaluation of the assistance's effectiveness.

c. The Process of Utilizing Zakat by BAZNAS in Pekalongan Regency

To achieve positive change, the process of utilizing zakat can be carried out in several stages: introducing the community to economics; identifying problems and entrepreneurial needs; raising community awareness of the importance of entrepreneurship; implementing activity plans; evaluating their implementation; and expanding community empowerment.

BAZNAS Pekalongan Regency seeks prospective mustahik from eight asnaf; they will be selected and given business skills training, capital, and business tools, so the mustahik can immediately run their business. The type of productive zakat distribution in BAZNAS Pekalongan Regency is divided into two types, among others:

1) Consumptive Zakat

Consumptive zakat is a form of financial assistance aimed at directly addressing poverty by helping recipients meet their basic needs, such as food, beverages, or shelter, for a certain period. This type of zakat is not intended to promote economic independence but rather to provide immediate relief, especially for individuals who are unable to support themselves.

Examples of consumptive zakat distribution at BAZNAS Pekalongan Regency include financial support for orphans during Ramadan, medical assistance for hospitalized children in need of treatment, and clean water aid for communities affected by disasters or water shortages. BAZNAS also provides food packages and assistance with housing repairs for uninhabitable homes (RTLH) to mustahik who cannot meet their basic needs. In response to flood disasters in several areas of Pekalongan Regency, BAZNAS distributed emergency aid consisting of rice, eggs, sugar, and other essential food items, totaling IDR 12,500,000. In addition, BAZNAS organizes annual social programs such as mass circumcision events and communal iftar for children, during which participants also receive financial assistance and Muslim clothing.

Annual events such as mass circumcisions and breaking the fast together with children held by BAZNAS Pekalongan Regency, involve not only the programmes themselves, but also assist circumcision participants in the form of cash and muslim clothing.

2) Productive Zakat (Empowerment)

Productive zakat is distributed in the form of business capital, either as interest-free loans (qardhul hasan), profit-sharing support, or direct grants. The main goal of productive zakat is to strengthen the economic capacity and productivity of mustahik, particularly those living in poverty, so they can achieve financial independence and improve their livelihoods (Sadiah et al., 2025).

At BAZNAS Pekalongan Regency, productive zakat is provided as business capital for various small enterprises, such as goat farming, traditional snack production (rengginang), small food stalls, and dishwashing soap businesses. This support helps mustahik sustain and grow their businesses, enabling them to improve their income and, eventually, contribute positively to their communities. BAZNAS also provides business management training for micro, small, and medium enterprises (UMKM) to improve the recipients' skills and increase their earning potential. Participants who complete the training may also receive additional capital assistance to expand their businesses.

Furthermore, BAZNAS conducts educational mentoring programs by recruiting educated mustahik as tutors, and providing them with employment opportunities. In addition, BAZNAS offers scholarships for elementary and junior high school students twice a year. Each student receives approximately IDR 2,500,000 per semester, with around 25 students supported at each education level. These programs aim to enhance educational access and long-term economic empowerment for mustahik families.

2. Work Programme and Strategic Steps of BAZNAS Pekalongan Regency in Poverty Alleviation

a. Work Programme of BAZNAS Pekalongan Regency

A work programme is a manifestation of an organisation's commitment to realizing its shared vision and mission. A work programme that BAZNAS has implemented in Pekalongan Regency in the economic field, called Kajen Makmur, is a programme for the distribution of zakat funds to improve the welfare of mustahik in the financial field in the form of productive economic assistance or business capital, whether it be business programmes established by BAZNAS Pekalongan Regency or businesses initiated by the mustahiks themselves, as well as training and assistance in entrepreneurship (Munawaroh, 2022).

In addition to the economic sector, BAZNAS Pekalongan Regency also has work programmes in the education sector (Kajen Cerdas). This programme is implemented through the provision of education funds and scholarships for primary and secondary school students, scholarships for memorising the Quran, and other initiatives. BAZNAS Pekalongan Regency has also implemented Kajen Sehat (Health), Kajen Taqwa, and Kajen Peduli programmes.

b. Strategic Steps

The National Amil Zakat Agency (BAZNAS) Pekalongan Regency has also determined strategic steps to optimise the distribution of zakat funds, such as empowering the muslim community economically, improving the quality and development of human resources in the field of education by enhancing the teaching system and the quality of teachers, and guiding the community not only in material matters but also in achieving a balance between worldly and spiritual life. Providing assistance to Islamic educational institutions, such as Islamic boarding schools, TPQs, and Madrasah Ibtidaiyahs; supporting orphans; and guiding zakat management units to improve their performance. It should be noted that zakat maal in Pekalongan Regency still comes from zakat collected from civil servants (ASN), which is then deposited with BAZNAS Pekalongan Regency (Munawaroh, 2022).

3. The role of BAZNAS Pekalongan Regency in poverty alleviation

The main issue in poverty alleviation and efforts to bridge the gap between the rich and the poor is the need to increase zakat's empowerment by first establishing an understanding of its theoretical and operational concepts, as a motivation for improving zakat services and practices.

Poverty alleviation through a lengthy process can be achieved in two steps and approaches, namely the partial approach and the structural approach. The partial approach involves providing direct assistance in the form of regular donations from wealthy individuals and zakat funds to mustahik who are no longer productive (due to mental and physical disabilities). The structural approach aims to systematically eradicate poverty by eliminating the factors that cause poverty itself (Al-Qardawi, 2002).

BAZNAS Pekalongan Regency assesses its role across the fields covered in its work programme using economic indicators. Economic conditions are measured by observing changes before and after receiving business capital from BAZNAS Pekalongan Regency (Munawaroh, 2022).

The economic condition remains unchanged, as evidenced by the lack of economic development among mustahik who receive productive zakat, i.e., their income before and after receiving business capital from BAZNAS Pekalongan Regency remains the same. An increase in economic income indicates an improved financial condition; i.e., a mustahik who receives business capital can expand their business by increasing the number of products sold or by purchasing equipment used for business operations. In advanced economic conditions, this is indicated by the transition of mustahik to muzakki. In advanced situations, mustahik who have successfully developed their businesses will become regular donors to BAZNAS Pekalongan Regency (Munawaroh, 2022).

BAZNAS Pekalongan Regency has played an active role and contributed to improving the welfare of the community, especially the mustahik, as stated by Kardono (2022), a mustahik who received business capital assistance in the form of a 'Goat Farming,' who said that in 2021, he received business capital assistance for goat farming amounting to IDR 3,000,000, which was then used to purchase two goats. Alhamdulillah, the herd has now grown to 16 goats. Additionally, he expressed his gratitude for the business capital, as he had previously had no job and lived a modest life, but his life has now improved.

It aligns with what Alwi (2022), a mustahik who received business capital assistance in the form of a food stall, said. He said that the business capital he received from BAZNAS enabled him to start his own business, which has a turnover of approximately IDR 850,000. In line with what was expressed by the two sources above, Yuti (2022), who is also a recipient of business capital assistance, said that with the help of zakat fund distribution from BAZNAS Pekalongan Regency, she, who used to find it challenging and burdensome to pay for her children's school fees, now feels relieved and greatly helped by the programme run by BAZNAS.

After reviewing the available data, researchers attempted to analyse it in accordance with the economic conditions of the mustahik after receiving business capital from BAZNAS Pekalongan Regency. Based on the data above, almost all the economic conditions of the mustahik improved after receiving productive zakat (business capital) from BAZNAS Pekalongan Regency. In fact, 28 mustahiks experienced progress, and only 6 whose economic conditions remained the same. The zakat empowerment provided to 34 mustahiks by BAZNAS Pekalongan Regency has played a significant role in alleviating poverty in the Regency. However, it has not yet reached an advanced economic condition.

Conclusion

According to this study, a system is a unit consisting of components or elements connected to facilitate the flow of something for a specific purpose. Meanwhile, the zakat management system at BAZNAS Pekalongan Regency comprises three processes: collection, distribution, and utilization. In all three processes, BAZNAS Pekalongan Regency has contributed to mustahik through five work programmes, namely, healthy kajen, economic kajen, caring kajen, pious kajen, and pintas kajen.

The role of BAZNAS Pekalongan Regency in poverty alleviation efforts is (a) to provide education on the importance of zakat in assisting the government in improving the welfare of the poor in Pekalongan Regency; (b) to provide business capital assistance to poor heads of families who have not yet received assistance from BAZNAS Pekalongan Regency; (c) to provide food assistance to disaster victims; (d) Providing school equipment assistance to orphans; (e) Assisting TPQ institutions; (f) Assisting mosque caretakers; and (g) Providing assistance to people with disabilities.

These contributions have resulted in a significant decrease in the poverty rate in Pekalongan compared to the previous year. It shows that BAZNAS Pekalongan Regency has played an essential role in alleviating poverty in the Regency, although it has not been fully resolved.

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