

Analysis of the Success of the Productive Zakat Utilization Program: A Case Study of BAZNAS South Kalimantan Province

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ABSTRACT

Poverty remains a major challenge in economic development, including in South Kalimantan. One strategic solution is the productive management of zakat to foster the economic independence of mustahik. This study analyzes the success of the Digital Micropreneur program initiated by BAZNAS South Kalimantan in improving welfare, business skills, and program satisfaction. Using a descriptive quantitative approach, the study surveyed 23 mustahik in 2022. Data were collected through offline Likert-scale questionnaires that passed validity and reliability tests. The findings show that the number of prosperous households increased from 10 to 20, with the welfare index rising from 0.435 to 0.870. Technical and business management skills increased by 0.58, entrepreneurial skills by 0.33, and average satisfaction scores exceeded 4.5. The program has proven effective in empowering mustahik through inclusive and sustainable economic development.

INTRODUCTION

Poverty remains a major challenge in Indonesia's development. As of September 2024, approximately 24.90 million people, or 8.57% of the population, were living in poverty (BPS Indonesia, 2023). Although the trend shows a gradual decline, these figures highlight the importance of strengthening sustainable poverty alleviation strategies. An approach that has been progressively evolving is the optimization of productive zakat management to foster the economic independence of zakat recipients (*mustahik*).

Zakat, as one of the fundamental pillars of the Islamic economy, functions not only as a wealth redistribution instrument but also as a means of economic empowerment. The productive zakat approach aims to encourage *mustahik* to become independent entrepreneurs by providing capital assistance, skills training, and business mentoring. In this context, the National Zakat Agency (BAZNAS) plays a strategic role, particularly in the structured and sustainable distribution of productive zakat. A concrete example is the Digital Micropreneur Program implemented by BAZNAS South Kalimantan Province. This program integrates business capital aid (which covers smartphone purchases), along with digital entrepreneurship training.

Most previous studies have measured program effectiveness solely based on welfare, without taking into account skills enhancement, program satisfaction, and the integrated use of digital technology. Therefore, this study aims to fill that gap by focusing on the program's contribution not only to economic aspects but also to the digital transformation of *mustahik* businesses.

This study is important to address the gap in the literature concerning the effectiveness of productive zakat, especially in the context of the digital transformation of the community's economy. Using a descriptive quantitative approach, this research aims to objectively measure the impact of the Digital Micropreneur program on the welfare, business skills, and satisfaction of beneficiaries with the services provided. The findings are expected to make a significant contribution to the development of knowledge in this field.

LITERATURE REVIEW

Productive Zakat as a Solution for Mustahik Empowerment

Zakat is a strategic instrument for poverty alleviation, especially when implemented through a productive approach. In this model, zakat is not merely a form of temporary financial assistance, but a tool for empowering the economic capacity of *mustahik*. While consumptive zakat remains relevant as initial relief, in the long term, a productive zakat strategy should be prioritized. The objective is to enhance *mustahik*'s economic independence so they can move beyond dependency and eventually become *muzakki*. With proper management, productive zakat can accelerate upward economic mobility and generate sustainable impact (Budiman, 2014).

From an economic perspective, productive zakat serves as initial capital that strengthens *mustahik*'s ability to access business opportunities and increase

productivity (Siregar, 2018). It is a vital tool in transforming *mustahik* from aid recipients into independent economic actors. This strategy reduces dependence on social assistance while reinforcing self-sufficiency. Effective utilization includes providing business capital, skill development training, intensive mentoring, and continuous supervision to ensure business sustainability.

Case studies show that productive zakat programs combining capital provision with intensive mentoring have significantly improved *mustahik*'s welfare. One such example is a program in Yogyakarta, which substantially increased *mustahik*'s income and business capacity Mafluhah (2023). Therefore, the success of productive zakat is not solely measured by the amount of funds distributed, but by its ability to generate sustainable social and economic transformation among beneficiaries.

In line with the digital era, productive zakat management must also adapt to technological advancements. The Digital Micropreneur program by BAZNAS South Kalimantan represents a proactive response to these challenges, focusing on skill-based and digital empowerment of *mustahik*. The program not only provides capital assistance, but also offers training in digital entrepreneurship, business management, and digital platform utilization. This approach adds value by enabling *mustahik* to compete in the digital economy and expand their market reach online. Thus, productive zakat becomes not only a short-term solution, but also a transformative economic strategy aligned with the needs of modern society.

Social Welfare

Social welfare refers to the fulfillment of the physical, mental, and social needs of individuals or communities in a holistic manner. This concept not only focuses on addressing social issues but also encompasses the overall improvement of quality of life (Rijal, 2019). Indonesian Law Number 11 of 2009 concerning Social Welfare defines social welfare as the fulfillment of the material, spiritual, and social needs of citizens to live a decent life, develop their potential, and perform their social functions within the community (Indonesia, 2009).

From the Islamic perspective, welfare is associated with the attainment of *maslahah* (beneficial and useful interests), which is closely linked to the objectives of Shariah (*Maqasid al-Shari'ah*). Al-Ghazali emphasizes that true welfare is achieved through the protection and preservation of five essential aspects: religion, life, intellect, lineage, and property (as cited in Pertiwi & Herianingrum, 2024).

Productive zakat holds strategic potential in supporting the achievement of *mustahik* welfare, particularly through the targeted distribution, utilization, and allocation of zakat funds. Findings by Sadewa & Agustina (2024) and bayu dwi saputra (2023) indicate that the distribution of productive zakat significantly contributes to improving *mustahik* welfare. In line with this, research by Nur Havivah & Mahyuni (2022) found that productive zakat assistance is effective in reducing poverty levels among *mustahik*, thereby enhancing the fulfillment of their material and spiritual needs. However, a study by Rizqa et al, (2021) noted

that productive zakat did not have a statistically significant impact on poverty reduction; nevertheless, the quadrant 1 welfare index increased by 504.7 percent, indicating a positive effect despite the lack of quantitative significance. These studies employed the CIBEST model to analyze changes in welfare before and after receiving zakat assistance.

Business Skills Improvement

The improvement of entrepreneurial skills is a process of strengthening individuals' abilities to manage and develop businesses efficiently and effectively to achieve business success, ultimately enhancing household economic conditions. This aligns with Soomro (2024) research, which found that improving entrepreneurial skills positively impacts the economic welfare of low-income households. According to Tibaingana et al, (2024), entrepreneurial skills can be classified into three main categories: technical skills, business management skills, and personal entrepreneurial skills.

A study by Azunna (2024) in Nigeria revealed that personal skills significantly affect MSME product performance, while communication skills strengthen sales performance. Similarly, Achieng Oraya & Maina (2023) and Tondo & Saptari (2024) state that managerial competencies, production innovation, and marketing strategies contribute positively to MSME growth. These findings emphasize the importance of enhancing entrepreneurial skills as a key indicator of the success of zakat-based economic empowerment programs.

Program Satisfaction

The dimension of program satisfaction in various studies generally encompasses two main aspects: service quality and mentoring quality. Satisfaction with the program reflects the extent to which participants perceive the benefits and quality of the program they have joined. This indicator plays a crucial role in assessing program success, as it is closely related to participant motivation, business sustainability, and the potential for replicating the program to other beneficiaries. Satisfied *mustahik* tend to maintain and develop their businesses sustainably.

Several empirical studies indicate that satisfaction is influenced by two main factors: service quality and mentoring. For instance, Walensky et al, (2018) found that the quality of mentoring is a key factor in improving job satisfaction. Meanwhile, Wahab et al, (2016) and Aryani & Rosinta (2010) identified five dimensions of service quality – reliability, responsiveness, assurance, empathy, and tangibility – which collectively shape satisfaction levels. Mansur & Makarim (2024) supported this finding by showing that the service quality of BAZNAS Jakarta significantly affects muzakki satisfaction. Further studies by Kartika & Siagian (2023) and Fitrah et al (2025) revealed that both service quality and staff performance simultaneously influence public satisfaction. Thus, service quality and mentoring quality can be considered key parameters in measuring satisfaction with empowerment programs.

Conceptual Framework

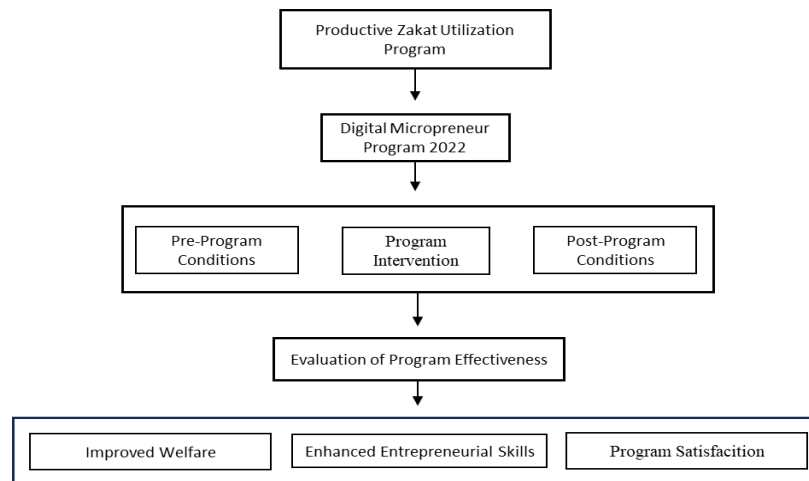


Figure 1 Conceptual Framework

This study employs a conceptual framework that links the productive zakat utilization program with changes in the conditions of mustahik, measured through three main aspects: welfare, entrepreneurial skill enhancement, and program satisfaction. The conditions of mustahik before and after participating in the program are analyzed to determine the extent of change. Program success is assessed based on significant improvements in these three aspects. This framework forms the basis for instrument development and analysis in the study.

The CIBEST model is used as a quantitative tool to calculate the welfare level of mustahik by comparing their conditions before and after the program. In addition, the improvement in entrepreneurial skills is analyzed by examining the mustahik's skill conditions before and after participating in the program, particularly their abilities in running their businesses. This skill enhancement is measured using three sub-indicators: technical skills, business management skills, and personal entrepreneurial skills. Satisfaction with the program also serves as a key indicator in evaluating the quality of services and the effectiveness of assistance provided by BAZNAS.

The relationship between these variables in the conceptual framework illustrates that the productive zakat utilization program is expected to have a simultaneous positive impact on mustahik welfare, entrepreneurial skill improvement, and beneficiary satisfaction—together reflecting the overall success of the program.

METHODOLOGY

This study employed a quantitative descriptive approach, aiming to describe the success of the productive zakat utilization program implemented by BAZNAS of South Kalimantan Province. This approach was chosen because it allowed the researcher to measure, describe, and analyze the relationships

between variables statistically based on numerical data obtained through research instruments.

The population in this study consisted of all mustahik who received productive zakat through the *Digital Micropreneur* program in 2022, implemented by BAZNAS of South Kalimantan Province. The sampling technique used was purposive sampling, which involved selecting participants based on specific criteria, with the main criterion being mustahik who operate active businesses that were still running at the time of the study. Data collection was conducted retrospectively, in which respondents were asked to assess their conditions before and after the program based on their memory and perception. A total of 23 respondents participated in the study, distributed across Banjarmasin City, Banjarbaru City, and Banjar Regency.

The success of the program was analyzed through three main dimensions: mustahik welfare, improvement of entrepreneurial skills, and satisfaction with the program. The operational definitions of the variables for these three dimensions were as follows:

Table 1 Operationalization of Variables

Dimension	Indicator	Sub-Indicator	Reference
Improvement of welfare	Prosperous	1. Material well-being 2. Spiritual well-being	Nur Havivah & Mahyuni, 2022
	Material Poverty	1. Inability to meet the minimum material needs of the household	
	Spiritual Poverty	1. Prayer (shalat) 2. Zakat 3. Fasting 4. Family environment 5. Government policy	
	Absolute Poverty	1. Material deprivation 2. Spiritual deprivation	
Business Skills Improvement	Technical Skills	1. Verbal communication 2. Interpersonal relationships 3. Listening skills 4. Organizational skills 5. Networking 6. Technical business management 7. Teamwork 8. Written communication 9. Adaptation to environmental and technological change	Fitriati & Hermiati (2010)
	Business Management Skills	1. Work planning 2. Decision making 3. Marketing programs 4. Financial management 5. Accounting 6. Business development management	

	Personal Entrepreneurial Skills	1. Self-control 2. Discipline 3. Risk-taking 4. Innovation 5. Perseverance 6. Future-oriented leadership	
Program Satisfaction	Service Quality	1. Tangible aspects 2. Reliability 3. Responsiveness 4. Assurance 5. Empathy	Adilah, Sucipto, Dewi, Mulyani (2023)
	Mentoring Quality	1. Performance 2. Knowledge	Muspida & Triyanto (2023)

The data sources in this study consisted of:

- Primary data, obtained through questionnaires and direct interviews with the mustahik
- Secondary data, collected from supporting documents such as BAZNAS annual financial reports and reports on the implementation of the Digital Micropreneur program.

The questionnaire was designed using a 1–5 Likert scale, aiming to measure respondents' perceptions and experiences regarding the productive zakat program in terms of welfare, skills, and satisfaction. In addition to the questionnaire, interviews and documentation techniques were used to obtain supplementary data. The research instruments were tested for validity and reliability. The validity test was conducted to ensure that each question item was relevant to real conditions in the field, while the reliability test was used to measure the consistency of responses among respondents in answering the questionnaire.

Data analysis was conducted using a descriptive statistical approach. To measure the welfare dimension, the CIBEST Model was employed, which combined material and spiritual aspects to classify the welfare conditions of mustahik. The material poverty line was adjusted based on official data from the Central Statistics Agency (BPS) for each respective region:

- Banjarmasin City: IDR 2,826,713
- Banjarbaru City: IDR 2,891,198
- Banjar Regency: IDR 2,238,827

The value was multiplied by the average number of family members in each household. Mustahik were categorized as capable if their total income was equal to or exceeds the Minimum Viable Income (MVI), which was the minimum standard of material needs that must be met. The measurement of the spiritual poverty line was based on five indicators, namely: performing the prayer (shalat), zakat, fasting, the condition of the family/household environment, and government support policies in facilitating spiritual activities.

Meanwhile, the dimensions of business skills and program satisfaction were analyzed descriptively by calculating the mean values, total scores, and data distribution from the collected questionnaire results.

RESEARCH RESULT

The three main aspects analyzed in this study namely the improvement of welfare, enhancement of entrepreneurial skills, and participant satisfaction levels showed significant positive impacts. The findings from the collected data are elaborated as follows:

Analysis of Welfare Improvement

The research data were obtained through a questionnaire measuring the success of the productive zakat program in improving the welfare of mustahik. The analysis used the CIBEST model, which classifies welfare levels into four quadrants: Quadrant I (Prosperous), Quadrant II (Materially Poor), Quadrant III (Spiritually Poor), and Quadrant IV (Absolutely Poor). This model integrates material and spiritual aspects according to the Islamic perspective. Table 2 shows the number of mustahik households in each quadrant before and after the program was implemented.

Table 2 Distribution of Households Based on CIBEST Quadrants

QUADRANT II		QUADRANT I	
Before	After	Before	After
13	3	10	20
QUADRANT IV		QUADRANT III	
Before	After	Before	After
0	0	0	0

The CIBEST index calculation was carried out based on the quadrant distribution data above. The calculation results are presented in the table below:

Table 3 CIBEST Index Scores Before and After the Program

Index Type	Before	After	Change
Welfare Index (W)	0.435	0.870	+0.435
Material Poverty Index (Pm)	0.565	0.130	-0.435
Spiritual Poverty Index (Ps)	0.000	0.000	0.000
Absolute Poverty Index (Pa)	0.000	0.000	0.000

These results indicate that the program had a significant positive impact on the improvement of the material welfare of the mustahik. The spiritual and absolute poverty indices remained at zero, suggesting that the mustahik had already possessed a good level of spiritual well-being since the beginning of the program. To support the findings from the CIBEST quadrant distribution, household income data was also analyzed. Table 4 presents the number of households based on income improvement after participating in the program.

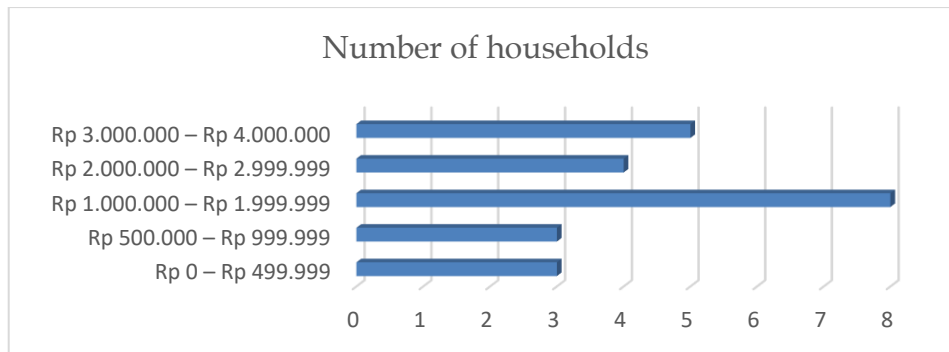


Figure 2 Changes in Household Income After Participating in the Program

Of the 23 participants, 17 households (74%) experienced an income increase of more than IDR 1,000,000 per month. This increase was believed to be the main factor that enabled them to move from Quadrant II to Quadrant I. Meanwhile, the remaining 6 households still categorized as materially poor were those with incomes below IDR 1,000,000.

These findings reinforce the conclusion that the 2022 Micropreneur program successfully improved the material welfare of the mustahik. The significant decrease in the number of materially poor households and the notable increase in income serve as evidence of the program’s success in reducing economic poverty. On the other hand, spiritual welfare remained stable, as it was already in good condition from the outset.

Analysis Business Skills Improvement

This study categorized the entrepreneurial skills of mustahik into three main groups: Technical Skills, Business Management Skills, and Personal Entrepreneurial Skills. The measurement was conducted using 21 statements evaluated by the respondents before and after participating in the 2022 Micropreneur Program. The average scores of entrepreneurial skills in each group, both before and after the program, are presented in the table below.

Table 5 Average Scores of Business Skills Before and After the Program

Skill Category	Average Score (Before)	Average Score (After)	Difference
Technical Skills	3.99	4.57	0.58
Business Management Skills	3.99	4.57	0.58
Personal Entrepreneurial Skills	4.34	4.67	0.33

All three aspects of entrepreneurial skills showed an increase in average scores, with the highest improvements observed in technical and business management skills, while personal entrepreneurial skills demonstrated a more modest improvement.

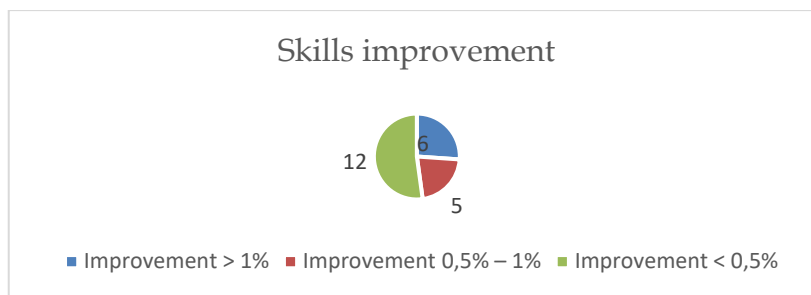


Figure 3 Number of Respondents Experiencing Skill Improvement

Figure 3 illustrated the distribution of improvements in the entrepreneurial skills of the beneficiaries. While the majority of respondents experienced low or stagnant improvements, a number of participants demonstrated significant progress.

Program Satisfaction

The measurement of program satisfaction was divided into two main categories: Service Satisfaction and Mentoring Satisfaction. This assessment was based on 24 statements that had passed validity and reliability tests. The average satisfaction scores of participants for each indicator are presented in Table 7 below.

Table 6 Average Participant Satisfaction Scores

Group	Indicator	Average Score
Service Satisfaction	Physical Aspects	4.66
	Reliability	4.67
	Responsiveness	4.59
	Assurance	4.67
	Empathy	4.70
Mentoring Satisfaction	Mentor Performance	4.68
	Mentor Knowledge	4.61

Table 7 shows that the participants' satisfaction levels with the services and mentorship provided in the Micropreneur 2022 program were generally categorized as very good. The empathy and reliability aspects of the services received the highest scores, indicating that participants felt personally attended to and trusted the competence of the program organizers. Although the responsiveness aspect scored the lowest, it still achieved a high value, suggesting there was room for improvement in the organizers' responsiveness. Satisfaction with mentorship also showed very good results, reflecting the quality of communication and knowledge of mentors in supporting the development of the mustahik's businesses.

DISCUSSION

The findings of this study indicate a mutually reinforcing relationship between the improvement of business skills, satisfaction with the program, and the welfare of the mustahik. High participant satisfaction with the services and mentorship provided by the program further strengthens the application of technical, managerial, and personal entrepreneurial skills, which significantly enhances business management effectiveness. This, in turn, directly impacts the improvement of the participants' economic conditions and ultimately leads to an increase in their welfare.

Improvement of welfare

The findings of this study demonstrate a significant impact of the Micropreneur 2022 program on the welfare of mustahik. There was a 100% increase in the welfare index, reflecting improved economic conditions and fulfillment of basic needs after participating in the program. Additionally, there was a 77% decrease in the material poverty index, indicating a tangible effect on the beneficiaries' economic situation. This reduction aligns with the findings of Mafluhah (2023), who states that productive zakat combined with entrepreneurship training and business mentoring can promote economic independence and reduce reliance on consumptive aid. These findings support that statement, as most mustahik who were previously classified as materially poor now show significant improvements in their living standards. Meanwhile, in terms of spiritual poverty and absolute poverty, no mustahik were found in these quadrants either before or after the program, indicating that the spiritual condition of the mustahik was already been good from the beginning.

Business Skills Improvement

The Micropreneur 2022 program made a significant contribution to the improvement of mustahik's business skills. Survey results showed an average increase of 0.58 points in technical skills and business management aspects, reflecting tangible progress in participants' practical abilities and business management, such as business planning, financial management and bookkeeping, as well as the application of basic accounting, all showing significant improvement. Additionally, personal entrepreneurial skills also increased by 0.33 points, indicating strengthened traits such as discipline, perseverance, and better risk-taking. However, the improvement in personal entrepreneurial skills was relatively lower compared to the other two aspects. This suggests that most mustahik participants already possess mature entrepreneurial experience and attitudes, limiting the room for further improvement in this aspect.

These findings confirm that the program not only provided business capital but also offered comprehensive mentoring that strengthens the technical, managerial, and personal aspects of the mustahik. This serves as an essential foundation for sustaining and developing their businesses continuously. This aligns with the economic empowerment theory, which emphasizes the importance of enhancing technical capacity so that entrepreneurs can operate

their businesses more effectively. Research by Al Mamun et al (2019) also supports this, stating that microenterprise development training successfully improves technical and managerial skills of entrepreneurs, thereby positively impacting their business performance and sustainability.

Further interviews with beneficiaries revealed that, beyond general improvements in technical and business management skills, the Digital Micropreneur program placed particular emphasis on enhancing the digital competencies of participants. In marketing, skills initially limited to Facebook expanded to other social media platforms such as Instagram and online selling applications like Gojek, thereby increasing market reach and sales potential. On the administrative side, participants who previously relied on manual record-keeping began using mobile-based spreadsheets. This digital transformation not only improved the effectiveness of promotion and business management but also strengthened the sustainability and competitiveness of beneficiaries in navigating the digital economy.

Program Satisfaction

The study findings indicated that participant satisfaction with the services and mentoring provided by the 2022 Micropreneur program fell into the "very good" category. High scores in the dimensions of empathy and reliability suggested that the program organizers successfully built strong relationships with participants through personal and trustworthy services. These findings support the importance of applying both dimensions in the mentoring services of the Micropreneur program to enhance participant satisfaction. Although the responsiveness aspect scored slightly lower than the others, the still-high score indicated that the program organizers were generally responsive to participant needs.

High Satisfaction with the mentoring was notably high, highlighting the crucial role of mentors as primary facilitators in the learning and business development process of mustahik. Mentors with adequate knowledge and active performance in providing solutions were proven to boost participants' confidence and ease the application of training materials in daily business practices, thereby contributing to their economic improvement. This aligns with the findings of Hadisaputra (2021), which indicated that skill development guidance had a positive and significant impact on poverty alleviation through economic empowerment for mustahik.

CONCLUSION

This study has proven that the Micropreneur 2022 program, organized by BAZNAS South Kalimantan Province, was effective in improving the welfare of mustahik, especially in the material aspect. Furthermore, the program successfully enhanced participants' technical and business management skills, although improvements in personal entrepreneurial skills were relatively limited. Participant satisfaction with the services and mentoring was also very high, indicating the program's success in providing responsive and professional support.

RECOMMENDATIONS

For BAZNAS South Kalimantan: It is recommended to maintain the implementation of the productive zakat program, which has proven effective, particularly in improving mustahik skills. The selection and verification process of mustahik should be strengthened to ensure accuracy and fairness.

For Future Researchers: It is advised to expand the research scope in terms of geographic area and number of participants. Adding variables such as business independence, business sustainability, and socio-economic impact will provide a more comprehensive overview of the program's effectiveness.

ADVANCED RESEARCH

This study has several limitations that should be considered. First, the 2- to 3-year gap between the implementation of the Micropreneur program (2022) and the time of the research (2025) may affect the accuracy of respondents' recollections regarding their program experiences. Second, changes in participants' conditions after the program ended, such as business developments or other external factors, make definitive assessments of the program's impact. Third, this study did not conduct direct observations during the program, resulting in a less detailed depiction of the gradual change process.

Furthermore, there are some limitations and challenges found during program implementation. One finding shows that three mustahik participants remained in Quadrant II, categorized as materially poor, despite having participated in the program. This study did not further explore the specific conditions or inhibiting factors experienced by these three mustahik. This limitation provides opportunities for further research to better understand these challenges and develop more targeted interventions for mustahik who have not experienced significant changes.

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