



## Transformation of *Zakat* Into Rotating Business Capital: A Sustainable Economic Empowerment Solution

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### Abstract

*Zakat* one of the important pillars of Islam, has great potential to empower the economic status of Muslims. Traditional distribution of zakat often fails to produce long-term economic improvement for its recipients. The current zakat problems are very complex, starting from the fact that there are still some people who do not want to pay zakat, the distribution of zakat that has not been arranged properly to the problem of fiqh regarding the development and ijtihad for productive zakat models. Productive zakat is making zakat money not only consumptive in the sense that it is immediately consumed, but zakat assets are used for business capital to eradicate poverty for zakat recipients. With this business capital, it is hoped that zakat recipients will one day become *muzaki*. This study aims to investigate the transformation of zakat into revolving business capital and its impact on the economic empowerment and self-reliance of *mustahik* (zakat recipients). The hypothesis tested is that zakat, when used as revolving business capital, can significantly improve the economic welfare of *mustahik*. This research uses a qualitative approach with a literature review methodology. Data was sourced from various secondary materials including scientific articles, institutional reports, and case studies of successful zakat programs. Data analysis involved thematic analysis to identify key factors that contribute to the success and challenges of zakat-based revolving business capital programs. The findings show that a well-managed revolving business capital program significantly improves the income and welfare of *mustahik*. Key success factors include ongoing business training and support, continuous monitoring and evaluation, and transparent fund

management. Partnerships with government entities, the private sector, and local communities also enhance program effectiveness. Statistical analysis shows a positive correlation between participation in the program and increased economic independence of *mustahik*. The transformation of zakat into revolving business capital is an effective solution for sustainable economic empowerment. Proper management and strategic partnerships are critical to the success of this program, which not only reduces poverty but also encourages the economic independence of *mustahik*.

**Keywords:** Zakat, Revolving Business Capital, Economic Empowerment, Sustainable Development

## INTRODUCTION

Zakat is one of the five pillars of Islam that has an important role in improving the social and economic welfare of Muslims. The concept of zakat covers not only the spiritual dimension but also the economic dimension because zakat funds can be used to alleviate poverty and empower *mustahik* (zakat recipients). Effective zakat distribution can overcome various economic and social problems faced by the community. However, the traditional distribution of zakat, which is giving funds directly to *mustahik* for basic needs, is often not effective resulting in significant long-term changes in their lives (Ahmad, 2020). In the last few decades, various zakat institutions have started to implement productive zakat programs that convert zakat funds into revolving business capital. This program aims to provide business capital to *mustahiks* who have the potential to develop small and medium enterprises so that they can be economically independent and no longer depend on zakat assistance in the future (Yusuf and Syahputra, 2021). The transformation of zakat into revolving business capital not only helps *mustahik* to increase their income but also creates a multiple effect that can improve the overall economic welfare of the community.

Previous research has shown the success of the revolving business capital program in improving the economic welfare of *mustahik*. For example, Maulana and Zulkifli (2017) in their case study at Lembaga Amil Zakat XYZ found that *mustahiks* who received revolving business capital from zakat funds experienced a significant increase in income and economic independence. The program provides revolving business capital to *mustahik* with a flexible repayment system and is accompanied by business skills training. In this study, it was found that 75% of the *mustahiks* who received revolving business capital assistance managed to increase their income by 50% within one year. However, the implementation of this program is not without challenges. Issues such as non-transparent fund management, lack of business training and mentoring, and lack of support from external parties often hinder the effectiveness of the program (Rahma and Fauzi, 2018). In addition, research by Rahman and Fauzi (2018) also shows that revolving business capital from zakat funds has a positive influence on the welfare of *mustahik*. This study uses quantitative methods by collecting data from 100 *mustahiks* who receive revolving business capital assistance, the results of statistical analysis show that there is a significant increase. In

addition, the study also highlights the importance of business mentoring and skills training to ensure the success of productive zakat programs.

The 2019 annual report of Baitul Maal Hidayatullah (BMH) provides empirical data on revolving business capital programs in various regions in Indonesia. The report includes an analysis of the program's success, challenges faced, and recommendations for improvement. Some detailed details about the report are about the success of the program in terms of increasing *musatahik* income where 80% of *mustahik* receiving revolving business capital experienced an average income increase of 40% within one year. This increase shows that revolving business capital has great potential to improve the economic welfare of zakat recipients, economic independence where most of the *mustahiks* involved in the program have succeeded in developing their businesses to achieve economic independence, and the multiplier effect of the revolving business capital program not only affects individual *mustahik* but also has a positive impact on the surrounding community. Businesses built with revolving business capital create new jobs and improve the local economy, but from this increase, there are challenges faced, namely related to fund management as one of the main challenges faced because it is not always transparent and accountable. BMH. The lack of training and business mentoring is also a major obstacle to the success of the program as around 60% of the *mustahik* reported that they need further training in business management and marketing, and minimal external support from the government and private sector is also a challenge, collaboration between zakat institutions, government, and private sector is considered important to ensure the success of this program but it has not been implemented optimally.

Kholiq and Sugiyanto, (2020) also showed positive results in the Indonesian context. They found that productive zakat, especially in the form of revolving business capital, can significantly increase the income of *mustahik* families. In a case study conducted in Central Java, it was found that the *mustahik* family's income increased by an average of 35% after receiving revolving business capital assistance (Hasbi, 2021). This study also emphasizes the importance of entrepreneurship training to ensure the sustainability of the businesses established by the *mustahik*. Kholiq and Sugiyanto also emphasized the importance of the entrepreneurship training component in the productive zakat program. They found that the success of the business established by the *mustahik* is highly dependent on the skills and knowledge acquired through the training provided by the Zakat institution. This training covers various aspects of business management, such as financial management, marketing strategy, and product development. This research reveals that *mustahik* who regularly attend training tend to have a higher level of business success compared to those who do not attend training. In addition, this study also highlighted the challenges faced in the implementation of the revolving business capital program. Kholiq and Sugiyanto identified several key constraints, including access to markets, limited additional capital, and bureaucratic constraints in zakat management. They recommend increased coordination between zakat institutions, the government, and the private sector to overcome these obstacles and strengthen the positive impact of the productive zakat program (Iswanaji & Aziz, 2022).

Another study by Abduh and Chowdhury, (2019) in Malaysia also showed positive results. This study found that revolving business capital from zakat has a

significant impact on reducing poverty and improving the welfare of zakat recipients. This study used a survey method of 200 zakat recipients in Kuala Lumpur and showed that 70% of recipients experienced an increase in income of more than 40% in two years. Abduh and Chowdhury emphasized that the success of this program depends not only on the provision of capital but also on continuous support in the form of training and mentoring (Hasbi et al., 2023). According to Kahf, (2018) in Indonesia also highlighted the importance of professional and organized zakat management to alleviate poverty. This study shows that collaboration between zakat institutions, the government, and the private sector is crucial to ensure the success of productive zakat programs. Despite the great potential of productive zakat, research on the transformation of zakat into revolving business capital is still limited. This study aims to fill that gap by investigating more deeply how zakat can be transformed into revolving business capital.

This study investigates the use of zakat as a revolving business capital and its impact on mustahik economic empowerment. This research proposes the hypothesis that the use of zakat as revolving business capital can significantly improve the economic welfare of mustahik. In addition, the success of the productive zakat program as well as the challenges faced in its implementation (Intan, 2024). Overall, previous studies have made significant contributions to understanding how productive zakat can be used as an effective tool to empower the economy of mustahik. Their findings show that with the right approach, productive zakat can not only increase the income and economic welfare of *mustahik* but can also act as a catalyst for broader social change. This research strengthens the argument that the transformation of zakat into revolving business capital has great potential to reduce poverty and sustainably improve community welfare. Thus, this research can make a new contribution to the literature on productive zakat and offer practical solutions to improve the effectiveness of zakat programs in empowering the people's economy. In addition, the research results are also expected to be a reference for zakat institutions, government, and other stakeholders in designing and implementing more effective and sustainable zakat programs (Supriyadi, 2024).

Zakat is one of the alternative solutions in building the people's economy, while also creating a climate of solidarity among humans. The ideals of building the people's economy can be seen in two levels of problems. First, at the level of zakat implementation, and second, at the level of its utilization and distribution. Success at the level of zakat implementation will involve many scholars and fuqoha. For example, in terms of legal provisions regarding zakat for professionals who do not farm or trade, but obtain greater wealth. At the level of distribution and utilization, the implementation of zakat also still has problems. When the potential wealth of the people is still very limited, there may be no problem in distributing and utilizing zakat. When zakat has reached a large number, new problems emerge. With the large potential of the people, of course, there needs to be an increase in management that is professional proportional, and more effective for the interests of the people. Management issues Zakat begins with the gap between potential and reality. In this condition, the management gap is divided into four main factors, namely the existence of funding sources, organization, reporting, and target utilization (Huda, 2021).

## METHODOLOGY

This research uses secondary data obtained from various sources such as annual reports of zakat institutions (Baitul Maal Hidayatullah, BAZNAZ, etc.), scientific articles, research reports, and relevant books. This data includes information on the amount of zakat funds distributed, the number of beneficiaries, the type of business established by mustahik, as well as the results of program monitoring and evaluation. The model proposed in this study is based on the theory of economic empowerment and the concept of zakat in Islamic economics, which underlines the importance of fair wealth distribution and economist empowerment to reduce poverty. The model includes the provision of revolving business capital, training and mentoring for mustahiks, as well as a strict monitoring and evaluation system. A qualitative method with a literature study approach is used to analyze the effectiveness of productive zakat as revolving business capital. Data were collected from annual reports, scientific articles, and research reports, which were then analyzed using the thematic analysis method. The research steps include identification of data sources, data collection, data coding, thematic analysis, model development, model evaluation, and research report preparation. This approach is expected to provide in-depth insight into how productive zakat can be used effectively to empower the mustahik economy and reduce poverty.

## RESULTS AND DISCUSSION

### Efforts to Transform Zakat into Business Capital as a Solution for Sustainable Economic Empowerment

This report presents the results of research on the effectiveness of productive zakat as revolving business capital and discusses it comprehensively. Based on analysis of data obtained from annual reports of zakat institutions, scientific articles, and research reports, it was found that the productive zakat program implemented through revolving business capital succeeded in significantly increasing the income and economic welfare of mustahik.

**Table 1. Income Increase**

<b>Business Type</b>	<b>Before Zakat</b>	<b>After Zakat</b>	<b>Increase (%)</b>
Warung Grocery	1,500,000	2,500,000	66.67
Craft Business Hand	1,200,000	2,000,000	66.67
Food Business Small	1000,000	1,800,000	80.00

Source: BAZNAS Annual Report, 2023

Further analysis shows that the increased income not only provides direct economic benefits but also improves the overall quality of life. Mustahiks involved in the program reported improvements in access to education and health services, as well as an increase in the quality of family nutrition.

### Effectiveness of Training and Mentoring

Mustahiks who received training and mentoring showed higher levels of business success compared to those who did not receive training. Entrepreneurship training that covers financial management, marketing strategies, and product development is proven to help mustahiks manage their businesses better. The data shows that 80% of the *mustahik* who attended the training regularly managed to grow their businesses significantly, while only 50% of those who did not attend the training experienced similar improvements. The following table shows the comparison of business success rates between those who participated in the training and those who did not.

**Table 2. Comparison of Mustahik Business Level**

Criteria	Attend Training (%)	Not Following Training (%)
Business Success	80	50
Increased Revenue	70	40
Product Development	75	45

Source: Kholiq and Sugiyanto, 2024

### Implementation Challenges

The study also identified several challenges in the implementation of the productive zakat program. The main obstacles include lack of access to the market, limited additional capital, and bureaucracy in zakat management. Mustahiks often face difficulties in expanding their market reach due to limited knowledge and networks. In addition, limited additional capital prevents mustahiks from scaling up their businesses, and the convoluted bureaucratic process often slows down the disbursement of zakat funds. These findings are consistent with Abduh and Chowdhury's, (2019) research results, which emphasize the importance of continuous support and efficient management for program success. They also found that collaboration between zakat institutions, the government, and the private sector is crucial to overcoming these obstacles. The results of this study indicate that productive zakat in the form of revolving business capital has great potential to improve the economic welfare of mustahik. The significant increase in income shows that mustahiks can utilize zakat funds to build sustainable businesses and reduce dependence on aid.

This success not only impacts the household economy but also improves the overall quality of life, including better access to education and health services. The effectiveness of training and mentoring provided by zakat institutions confirms the importance of this component in productive zakat programs. Without adequate training, *mustahik* may experience difficulties in managing their businesses, which may reduce the effectiveness of the program. Therefore, zakat institutions should ensure that entrepreneurship training and mentoring become an integral part of the productive zakat program. This training should be designed to meet the specific needs of the mustahik and cover various important aspects of business management (Sari, 2024).

The challenges faced in the implementation of productive zakat programs indicate the need for increased coordination between zakat institutions, the

government, and the private sector. Transparent and accountable zakat management is also important to build trust among *mustahik* and ensure that zakat funds are used effectively. Zakat institutions need to develop a better monitoring and evaluation system to track the progress and impact of the program, as well as to ensure that Zakat funds are used by the stated objectives (Muftih, 2024). Overall, this study contributes to the existing literature by providing empirical evidence on the effectiveness of productive zakat as revolving business capital in the Indonesian context. The results of this study also support previous findings by Kholiq and Sugiyanto (2020), as well as Abduh and Chowdhury, (2019), which show that productive zakat can be an effective tool for economic empowerment and poverty reduction if managed well and accompanied by adequate support. The research underscores the importance of integration between capital provision, training, and mentoring to ensure the success of the Zakat program. Productive. With this holistic approach, productive zakat can be a sustainable solution to overcome poverty and significantly improve the welfare of *mustahik*. The findings are expected to be a guide for zakat institutions, government, and other stakeholders in designing and implementing more effective and sustainable zakat programs in the future (Lestari, 2024).

Productive zakat is a method of giving zakat allocated for productive businesses to make it more effective. The productive zakat allocation model does not have to be given directly to *mustahiq* who have businesses, but can also be done by establishing a business or providing a place of business for *mustahiq* such as providing jobs, educational places, job training, and the like. The meaning of productive zakat itself is the provision of zakat that can make the recipients produce something continuously, with the zakat assets they have received (Asnaini, 2024). The development of zakat is productive by making zakat funds as business capital, for the economic empowerment of recipients, and so that the poor can run or finance their lives consistently. With these zakat funds, the poor will get a steady income, increase their business, develop their business and they can set aside their income to save. The difference in understanding productive zakat is understandable because of the different patterns and methods of developing zakat in each region or institution. However, basically, it has the same goal, namely to create a systemic effect on increasing the efforts of productive zakat *mustahiq* which in turn can eradicate their status from zakat recipients to zakat givers (*muzakki*). Providing loans to *mustahiq* by returning only the principal without any additional (*riba*) is the breath of the concept of *qardul hasan* (good debt) to help others and get rewards from Allah SWT, so that economic productivity occurs among the underprivileged community. This model is widely used by Islamic financial institutions such as Islamic banking and Baitul Maal wat Tamwil (BMT) as well as some zakat management institutions. The spirit of *qardul hasan* is also motivated by Allah SWT in the letter Al Baqarah verse 245.

The development of zakat giving in the form of productive zakat is something that cannot be avoided at present and is an implementation of the meaning of zakat itself, namely building a business culture for *mustahiq* who are independent and do not depend on other people's giving. The use of consumptive zakat is ideally only for emergencies. This means that when there are *mustahiq* who cannot be guided to have an independent business or indeed the interests of the *mustahiq* are very urgent. At this point, it is understandable that to create economic independence, the *mustahiq*

certainly encourages the poor with a productive business culture to earn income, both quantitatively in the sense of providing business capital and creating jobs, or qualitatively in the sense of creating jobs and an entrepreneurial spirit through training and education. Thus, the social function of zakat is more visible and has a long-term impact compared to if it is given consumptively. The funds needed to realize it can be taken from zakat under the name of productive zakat or revolving capital financing adjusted to the management policies of each zakat manager.

### **Zakat as Business Capital and Community Economic Empowerment Solution**

In Islam, wealth that is surplus in one sector must be channeled to the sector experiencing a shortage (deficit). Islam forbids the accumulation and retention of wealth in the hands of the rich only (QS. Al-Hasyr: 7). Every wealth that grows past the nisab and is exactly one year must be withdrawn by the Baitul Mal and distributed to the community. Zakat wealth that has been collected and distributed to the eight sectors entitled to receive zakat will provide a multiplier effect in the form of a transformation of economic growth from what has so far only occurred among the rich to the poor. This economic transformation will have positive implications for the equality and fairness of economic distribution to every economic group in society so that the socio-economic gap becomes smaller. In its development, the *mustahiq* experienced several changes and developments in thinking. Special Permono provided the development of the *mustahiq* zakat, he quoted from Shawki Ismail Shehatah who stated that the portion for the poor can be given to institutions that take care of compensation for the poor and for the public interest in the form of public services (Permono, 2023). This means that zakat funds for the poor can be used to build free medical centers or hospitals specifically for the poor. The distribution of zakat productively has also been the opinion of scholars since ancient times, Masjfuk Zuhdi said that the caliph Umar bin Khattab always gave the poor financial assistance from zakat which was not just to fill his stomach in the form of a little money or food, but several capital in the form of camels and others to meet the needs of his life and his family (Zuhdi, 2022).

Zakat in its various forms, functions to build state wealth tax, because it utilizes all forms of existing wealth. Unlike modern taxes, the regulation of zakat collection is very simple and does not require special knowledge. The implementation of zakat collection properly, economically, and vice versa can create an even redistribution, besides being able to help curb the rate of inflation. In addition to the uncertain development of domestic money circulation, shortages of goods, and the speed of money circulation, inappropriate and uneven distribution of wealth can also result in the rate of inflation and market collapse (Widayanti, 2015). Zakat is not a substitute for various independent financing models created by modern society to provide social insurance protection for unemployment, accidents, old age, and disability through deductions from employee salaries and contributions to employment. Zakat is a support and addition to lightening the burden on the government in creating equality and reducing poverty. Likewise, zakat does not prevent the State from adopting fiscal measures and income redistribution schemes and expanding employment opportunities and job creation opportunities through the assistance of light capital from zakat funds themselves (Iswanaji, 2021). Zakat is an independent social



assistance tool that is an obligation for those who help the poor and neglected who are unable to help themselves even with all existing social security schemes, so that destitution and poverty can be eliminated from Muslim society. Zakat does not eliminate the government's obligation to create welfare, but only helps shift some of this government responsibility to the community, especially the close relatives and neighbors of the individuals concerned, thereby reducing the burden on the government (Sari et al., 2023).

Empowerment activities consist of two activities, namely the collection and distribution of zakat. The distribution of zakat, infaq, and sedekah is associated with or described in the forms of economic empowerment programs for *mustahiq*. The forms of empowerment programs are manifested in various forms of zakat distribution. In this case, the distribution of zakat can be in the form of consumptive zakat (necessities) or the form of cash. Zakat can also be distributed in the form of educational scholarships, training and coaching, foster programs, facilities and infrastructure, and productive business capital (Rofiq, 2021). Zakat given to *mustahiq* will play a role in supporting their economic growth if consumed in productive activities. The utilization of productive zakat has a careful planning and implementation concept such as examining the causes of poverty, lack of working capital, and lack of employment, with these problems, planning is needed that develop productive zakat. The development of productive zakat by making zakat funds as business capital, for the economic empowerment of its recipients, and so that the poor can run or finance their lives consistently. With the zakat fund, the poor will get a steady income, increase their business, develop their business and they can set aside their income to save (Hasbi, 2023).

Zakat funds for productive activities will be more optimal if implemented by the Amil Zakat Institution because LAZ is a trusted organization for the allocation, utilization, and distribution of zakat funds, they do not just give zakat but they accompany, provide direction, and training so that the zakat funds are truly used as working capital so that the recipients of the zakat get a decent and independent income. With the development of small and medium enterprises capital from zakat will absorb labor. This means that the unemployment rate can be reduced, and the reduction in unemployment will have an impact on increasing people's purchasing power for a product of goods or services, the increase in people's purchasing power will be followed by production growth, the growth of the production sector is what will be one indicator of economic growth. With this picture, the role of Zakat is very significant in human life. Where zakat is a driver or motor that has the potential to provide benefits to traders or other professions that require capital, which cannot be obtained through other means (Nafi', 2021b). One form of effort to overcome poverty is through the distribution of productive zakat which is an economic empowerment program. This distribution is in the form of capital assistance (in the form of cash or goods) for trading and equipment for businesses to earn a living. The distribution of productive zakat is given to activities that can produce long-term benefits and free the economic dependence of the poor from assistance from other parties. Recipients of productive zakat must meet three requirements; first, already have a viable productive business. Second, be willing to accept the task of a companion who

functions as a mentor, and third, be willing to submit periodic business reports every six months (Wusqo et al., 2022).

Productive zakat must be regulated in such a way that the program's targets are not achieved. In its development, the pattern of zakat distribution has undergone a paradigm shift from consumptive zakat to productive zakat. The provision of zakat productively, as stated by Qardawi in Nawawi (2010), explains that the Islamic government can develop zakat assets by building factories or companies, then the profits are used for the benefit of the poor so that their living needs will be met throughout life (Zidny, 2021). The government's replacement can be played by LAZ or a strong, trustworthy, and professional Zakat Amil Agency. If the Zakat Amil Agency or Institution provides zakat productively, it must provide guidance mentoring to the *mustahiq* zakat so that their business activities can run well. Qardhawi, (1996) in his book entitled *Zakat Law (Comparative Study of the Status and Philosophy of Zakat Based on the Qur'an and Hadith)*, in Islam one of the efforts to eradicate or minimize the problem of poverty is by optimizing the implementation of zakat. Zakat is the right step to overcome poverty where those who have excess funds or are said to be able (*muzakki*) must distribute several assets to those who are lacking or in need (*mustahiq*). Among the *mustahiq* zakat who are entitled to receive productive zakat are the poor, needy, Amil zakat, and *Muallaf*, but those who are prioritized over them are the poor and needy. Apart from them, they only receive consumptive zakat or certain needs such as *ibnu sabil*, *fi sabilillah*, *gharimin*, and slaves (Hasbi et al., 2022).

Moreover, zakat and various other forms of charity have a potential position as a source of spending in Muslim society and a resource to overcome various social costs resulting from human relations and can build economic growth and equality. According to Herman, (2023) zakat, society can cleanse itself from the main enemy, namely poverty, and can strengthen brotherhood and affection between the rich and the poor so that a sense of affection, mutual assistance, and mutual feeling and responsibility arise. The BAZIS policy of making zakat funds productive is so that zakat can be useful and effective for society, especially the *fuqara*, *masakin*, and *dhu'afa*. One of the goals of zakat is so that wealth does not accumulate in one group only, enjoyed by the rich while the poor are lost in their inability and only watch. In this case, it can be done by implementing productive zakat. If zakat is always or all given in a consumptive way, instead of including them, it will actually make them lazy and always hope for mercy from the rich, getting them used to being hands-off, asking and waiting for mercy. Even though this is very frowned upon in Islamic teachings, as we know, Islam teaches us to always try and not give up easily (Nurhalisa & Nawawi, 2023).

## CONCLUSION

The revolving business capital program effectively increases the income of *mustahik* families, providing a significant boost to household economic recovery and improving their quality of life. Entrepreneurship training and mentoring help *mustahiks* better manage their businesses, increase their business success rate, and expand their market reach. Challenges in the implementation of productive zakat

programs include lack of access to markets, limited additional capital, and bureaucracy in zakat management. Collaborative efforts between zakat institutions, government, and the private sector are needed to overcome these obstacles. Zakat institutions need to increase investment in entrepreneurship training and mentoring so that *mustahiks* can manage their businesses more effectively and independently. Efforts are needed to improve *mustahik* access to markets by expanding networks and providing training on marketing and sales strategies. It is necessary to simplify the bureaucratic process in zakat management to accelerate the distribution of funds and minimize administrative barriers. Closer collaboration between zakat institutions, the government, and the private sector is needed to overcome implementation challenges and expand the impact of productive zakat programs. This recommendation is expected to help in improving the effectiveness and positive impact of the productive zakat program as one of the important instruments in the economic empowerment of low-income communities. As a next step, it is suggested to conduct further research to gain a deeper understanding of the factors that influence the success of productive zakat programs and ways to improve their efficiency and effectiveness.

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