

# Analysis of Zakat as an Alternative Fiscal Instrument in Supporting Economic Development in Indonesia

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## ABSTRACT

This study explores the potential of zakat as an alternative fiscal instrument in supporting economic development in Indonesia. Zakat, a mandatory charitable contribution in Islam, can address poverty, reduce income inequality, and contribute to economic growth. Using a quantitative approach, data were collected from 80 respondents, including zakat payers, recipients, and administrators, through a Likert-scale survey. The data were analyzed using SPSS version 26 to evaluate the impact of zakat distribution efficiency and utilization on poverty reduction and economic development. The results demonstrate that both zakat distribution efficiency and utilization significantly contribute to poverty reduction and economic development, supporting the hypothesis that zakat can play a crucial role as a fiscal tool. The study's findings suggest that improving zakat management practices and aligning zakat utilization with long-term development goals could enhance its impact on Indonesia's economic growth.

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## 1. INTRODUCTION

Indonesia's economic development has traditionally relied on fiscal policy tools such as taxes and government spending to foster growth and reduce poverty and inequality. However, integrating Islamic economic principles, particularly zakat, is gaining prominence as a complementary approach. Zakat, as obligatory almsgiving, is viewed as a tool for poverty alleviation and economic empowerment within the Islamic community [1], aligning with inclusive and sustainable development goals through fair

wealth distribution [2]. While fiscal policies like infrastructure investment and tax incentives boost growth, challenges such as the need for transparent public budget management and long-term policy consistency remain [3], [4]. Effective zakat administration, supported by governance and transparency, enhances poverty alleviation and promotes sustainable development within an Islamic framework [1]. Islamic economics, emphasizing justice and fair distribution, offers solutions to inequality, with growing integration into national policy

[2]. However, issues like fund misallocation and budget uncertainty still pose risks to growth and equality [5], necessitating reforms for sustainable development [5].

Zakat, as a form of mandatory charity in Islam, holds significant potential as an alternative fiscal instrument to support Indonesia's economic development goals. The institutionalization of zakat through formal channels like BAZNAS aims to enhance its effectiveness in poverty alleviation and wealth redistribution. Zakat is recognized for its ability to address socio-economic problems by helping those in need, as commanded by Allah, thus contributing to poverty alleviation [6]. It also plays a key role in wealth redistribution by mandating a portion of wealth to be distributed to the less fortunate, reducing income inequality and promoting economic balance [7]. Additionally, zakat serves as a social responsibility tool for SMEs by providing them with capital to grow and contribute to the economy [7]. The formal management of zakat through institutions like BAZNAS ensures the efficient allocation of funds to improve welfare [8], and professional management is essential for maximizing zakat's impact on economic development by focusing on productive economic activities [9], [10].

Zakat, as an Islamic fiscal tool, holds significant potential to contribute to economic growth in Indonesia by redistributing wealth and fostering consumption, human resource development, and poverty reduction. While the concept of zakat aligns with fiscal policy objectives, empirical evidence of its effectiveness in Indonesia remains limited, though several studies highlight its potential benefits [10]. Zakat can increase total demand and establish automatic equilibrium in the economy, as demonstrated through the input-output model, suggesting that it can be integrated into public policies to promote economic stability and growth [11]. Additionally, zakat plays a crucial role in poverty alleviation by providing financial assistance to the needy, reducing poverty and unemployment, and supporting small and micro businesses, thus contributing to

economic growth [12], [13]. Its distribution has a positive relationship with economic growth, as it can boost consumption, investment, and government spending, ultimately increasing national income [14]. However, challenges such as limited knowledge about productive zakat and low trust in zakat institutions hinder its full potential in driving economic growth [10], [12].

This research seeks to fill this gap by conducting a quantitative analysis of the role of zakat in supporting economic development in Indonesia. Specifically, this study aims to evaluate the perceived effectiveness of zakat among various stakeholders and assess its potential impact on key economic indicators such as poverty alleviation and income equality.

## 2. LITERATURE REVIEW

### 2.1. *The Concept of Zakat in Islamic Economics*

Zakat, a fundamental pillar of Islam, serves as both a spiritual and economic tool for wealth redistribution and poverty alleviation. Calculated at 2.5% of a Muslim's wealth exceeding the nisab, it extends beyond charity to function as a broader socio-economic instrument. Recognized for addressing economic disparities and fostering social welfare, zakat ensures that the poor receive a rightful share of the wealth of the rich, acting as a social security system in Islam [7]. Its role in alleviating poverty and reducing income inequality is evident in various Muslim countries [10]. Modern approaches focus on income generation by providing capital and training, which are more effective than traditional methods [15]. Zakat also supports economic stability by preserving wealth, revitalizing economies, and safeguarding against inflation and recession [13]. It promotes sustainable growth by providing business capital, improving the Human Development Index, and supporting the Sustainable Development Goals (SDGs) [9]. However, its impact is limited when applied individually rather than as part of a broader economic system [10], and enhancing

zakat institutions globally could significantly boost its poverty alleviation effectiveness [13].

### **2.2. Zakat as a Fiscal Tool in Poverty Alleviation and Income Redistribution**

Zakat plays a crucial role in poverty alleviation within Islamic finance by directly targeting vulnerable populations and complementing traditional fiscal policies. As a mandatory charitable contribution, it redistributes wealth to reduce poverty and inequality, reaching those most in need, such as the poor [10], [13]. Zakat functions like social welfare, providing a safety net and stimulating economic growth by boosting the purchasing power of the poor. It complements public fiscal policies, potentially reducing government spending and fiscal deficits [10], while promoting economic stability by increasing consumption and fostering investment [13]. Additionally, zakat supports human capital development, ensuring sustainable poverty alleviation through education and skills [16]. By contributing to the Sustainable Development Goals (SDGs), it reduces poverty and hunger while improving health and education [9]. However, its effectiveness hinges on efficient management, with transparency and accountability being critical for maximizing its impact on economic stability [6].

### **2.3. Empirical Studies on the Economic Impact of Zakat in Indonesia**

Indonesia's zakat management system, involving both government and private institutions, plays a crucial role in poverty alleviation and economic development. The National Board of Zakat (BAZNAS) and private zakat agencies are pivotal in collecting and distributing zakat funds, which significantly aid in reducing poverty and income inequality. Zakat not only provides immediate financial relief but also supports long-term economic prospects through education, healthcare, and small business development [8], [17]. However, challenges such as inefficiencies in collection and distribution, lack of transparency, and limited public awareness hinder its full potential as a fiscal tool [17], [18]. Addressing these challenges could enhance zakat's

effectiveness in economic development by improving governance, transparency, and accountability in its administration [1], [19].

### **2.4. Comparative Studies: Zakat in Other Islamic Countries**

Zakat, as a fiscal instrument, holds significant potential for poverty alleviation and economic development in Islamic countries, including Indonesia. The Malaysian zakat system is often cited as a model due to its centralized and technologically integrated approach, ensuring transparency and efficiency in both collection and distribution [19]. This system has effectively contributed to poverty alleviation and is integrated with the formal financial system, enhancing its impact [20]. In contrast, countries like Pakistan and Bangladesh face challenges such as political interference and the lack of centralized regulation, hindering the effectiveness of zakat as a fiscal tool [10]. Indonesia employs a hybrid model that combines governmental oversight with private sector involvement, but it faces challenges like ineffective collection organizations and high administrative costs [17]. Improving transparency and efficiency remains key to maximizing zakat's socio-economic benefits in Indonesia [21]. These examples suggest that the effectiveness of zakat as a fiscal tool is largely dependent on the quality of institutional management and governance.

### **2.5. Gaps in the Literature**

Although numerous studies have highlighted the potential of zakat to alleviate poverty and contribute to economic development, there remains limited empirical research specifically addressing zakat's role as an alternative fiscal instrument in Indonesia. Most studies focus on the immediate impacts of zakat on individual households or local economies, but few have explored its broader implications for national fiscal policy. This study aims to fill that gap by providing a quantitative analysis of zakat's effectiveness in supporting economic development in Indonesia, offering insights to guide policymakers in more systematically integrating zakat into national economic

strategies. Building on the existing literature, the study conceptualizes zakat as an alternative fiscal instrument that can complement traditional economic policies in Indonesia. By redistributing wealth from affluent segments of society to those in need, zakat has the potential to reduce poverty, stimulate demand, and enhance social equity. The study hypothesizes that zakat can play a significant role in supporting Indonesia's economic development by addressing challenges such as poverty and income inequality. This review highlights zakat's considerable potential to contribute to Indonesia's economic growth, provided its collection and distribution are managed efficiently. The next section outlines the methodology used to test these hypotheses and provide empirical evidence for zakat's effectiveness as a fiscal instrument in Indonesia.

### 3. METHODS

#### 3.1. Research Design

This study adopts a quantitative research design to explore the relationship between zakat and economic development in Indonesia, focusing on evaluating perceptions of zakat's effectiveness as a fiscal instrument and assessing its potential impact on poverty reduction and economic growth. To test hypotheses related to zakat's role in economic development, the study employs structured survey instruments, followed by statistical analysis. Using a cross-sectional research design, data is collected at a single point in time to capture the current perceptions and attitudes of respondents. This approach enables the study to establish correlations between zakat distribution and economic development outcomes, offering insights into zakat's potential as an alternative fiscal tool.

#### 3.2. Population and Sample

The population for this study consists of individuals involved in zakat collection, distribution, or utilization in Indonesia, including zakat payers, recipients, and administrators. Due to the vast size of Indonesia's Muslim population, the study focuses on specific regions known for

organized zakat management systems, such as Jakarta, West Java, and Central Java. The sample size comprises 80 respondents selected through purposive sampling to ensure relevant experience and knowledge regarding zakat's role in economic development. The respondents include 30 zakat payers, 30 zakat recipients, and 20 zakat administrators. This purposive sampling method allows the study to concentrate on those with direct involvement in zakat, enhancing the relevance and accuracy of the findings.

#### 3.3. Data Collection Methods

Data for this study was collected using a structured survey questionnaire distributed to the selected respondents, designed to capture their perceptions of zakat's effectiveness as a fiscal instrument, its impact on poverty reduction, and its potential to contribute to broader economic development goals. The survey was administered both in person and online to ensure maximum reach and convenience. Prior to the full survey, a pilot test was conducted with a small group of respondents to ensure the clarity and relevance of the questions.

#### 3.4. Data Analysis Techniques

The data collected from the survey was analyzed using SPSS version 26, employing several statistical techniques. Descriptive statistics, including mean, median, and standard deviation, were used to summarize the demographic characteristics of respondents and their overall responses. Reliability analysis using Cronbach's alpha tested the internal consistency of the survey instrument to ensure the questions measured the intended constructs. Pearson correlation analysis examined the strength and direction of relationships between independent and dependent variables, identifying correlations between zakat distribution efficiency, utilization, poverty reduction, and economic development. Multiple regression analysis assessed how well zakat distribution efficiency and utilization predicted poverty reduction and economic development, providing insights into zakat's impact on

economic outcomes. Lastly, hypothesis testing was conducted to evaluate the study's assumptions.

*H1: Zakat distribution efficiency has a significant positive effect on poverty reduction.*

*H2: Zakat utilization has a significant positive effect on economic development.*

*H3: Zakat distribution efficiency has a significant positive effect on economic development.*

*H4: Zakat utilization has a significant positive effect on poverty reduction.*

Hypotheses were tested at a 5% significance level ( $p < 0.05$ ), using t-tests and F-tests to determine the statistical significance of the findings.

## 4. RESULTS AND DISCUSSION

### 4.1. Descriptive Statistics

The demographic characteristics of the 80 respondents are summarized in Table 1. The sample consists of zakat payers, recipients, and administrators, providing a diverse perspective on the role of zakat in Indonesia.

Table 1. Demographic Sample

| Demographic Variable | Category            | Frequency (n=80) | Percent age (%) |
|----------------------|---------------------|------------------|-----------------|
| Gender               | Male                | 45               | 56.25           |
|                      | Female              | 35               | 43.75           |
| Age                  | 18-29               | 25               | 31.25           |
|                      | 30-49               | 40               | 50              |
|                      | 50 and above        | 15               | 18.75           |
| Role in Zakat        | Zakat Payer         | 30               | 37.5            |
|                      | Zakat Recipient     | 30               | 37.5            |
|                      | Zakat Administrator | 20               | 25              |

The majority of respondents (50%) were between 30 and 49 years old, and 37.5% identified as zakat payers, while 37.5% were zakat recipients. This diverse sample ensures that the perceptions of various stakeholders involved in zakat are adequately represented in the analysis.

### 4.2. Reliability Analysis

Cronbach's alpha was used to test the reliability of the survey instrument. The overall reliability coefficient for the questionnaire was 0.825, indicating a high level of internal consistency. The subscales for zakat distribution efficiency, zakat utilization, poverty reduction, and economic development also showed acceptable reliability, with Cronbach's alpha values ranging between 0.753 and 0.858.

### 4.3. Correlation Analysis

Pearson correlation analysis was conducted to examine the relationships between the independent variables (zakat distribution efficiency and zakat utilization) and the dependent variables (poverty reduction and economic development). The results are presented in Table 2.

Table 2. Correlation Analysis

| Variable                      | Poverty Reduction | Economic Development |
|-------------------------------|-------------------|----------------------|
| Zakat Distribution Efficiency | 0.624**           | 0.584**              |
| Zakat Utilization             | 0.687**           | 0.652**              |

The results indicate a positive and significant correlation between zakat distribution efficiency and poverty reduction ( $r = 0.624$ ,  $p < 0.01$ ), as well as a significant positive correlation between zakat utilization and poverty reduction ( $r = 0.687$ ,  $p < 0.01$ ). Similarly, zakat distribution efficiency was positively correlated with economic development ( $r = 0.584$ ,  $p < 0.01$ ), and zakat utilization showed a significant positive correlation with economic development ( $r = 0.652$ ,  $p < 0.01$ ).

These findings suggest that both the efficiency of zakat distribution and how zakat is utilized are important factors in achieving poverty reduction and economic development outcomes.

### 4.4. Regression Analysis

Multiple regression analysis was conducted to assess the extent to which zakat distribution efficiency and zakat utilization predict poverty reduction and economic

development. The results of the regression analysis are presented in Table 3.

Table 3. Multiple Regression Model 1

| Independent Variable          | B     | SE                      | t     | p       |
|-------------------------------|-------|-------------------------|-------|---------|
| Zakat Distribution Efficiency | 0.424 | 0.115                   | 3.825 | 0.000** |
| Zakat Utilization             | 0.512 | 0.103                   | 4.297 | 0.000** |
| R <sup>2</sup>                | 0.546 | Adjusted R <sup>2</sup> | 0.522 |         |

The results show that both zakat distribution efficiency ( $B = 0.424$ ,  $p < 0.01$ ) and zakat utilization ( $B = 0.512$ ,  $p < 0.01$ ) were significant predictors of poverty reduction. The model explained 54% of the variance in

poverty reduction ( $R^2 = 0.546$ ), indicating that the efficiency of zakat distribution and its utilization play a substantial role in reducing poverty among recipients.

Table 4. Regression Analysis for Economic Development

| Independent Variable          | B     | SE                      | t     | p       |
|-------------------------------|-------|-------------------------|-------|---------|
| Zakat Distribution Efficiency | 0.384 | 0.123                   | 3.172 | 0.002** |
| Zakat Utilization             | 0.472 | 0.118                   | 4.096 | 0.000** |
| R <sup>2</sup>                | 0.516 | Adjusted R <sup>2</sup> | 0.494 |         |

For economic development, zakat distribution efficiency ( $B = 0.384$ ,  $p < 0.01$ ) and zakat utilization ( $B = 0.472$ ,  $p < 0.01$ ) were also significant predictors. The model explained 51% of the variance in economic development ( $R^2 = 0.516$ ), showing that zakat not only contributes to reducing poverty but also has a positive effect on broader economic outcomes, such as local consumption and business growth.

#### 4.5. Discussion

The findings of this study support the hypotheses that zakat distribution efficiency and zakat utilization have significant positive effects on poverty reduction and economic development in Indonesia. These results align with previous studies that have highlighted the potential of zakat to alleviate poverty and stimulate economic activity, particularly in Muslim-majority countries like Indonesia.

##### 4.5.1. Zakat and Poverty Reduction

The positive relationship between zakat and poverty reduction is consistent with the theoretical foundation of zakat as a redistributive mechanism that transfers wealth from the affluent to the poor. The significant impact of zakat distribution efficiency and zakat utilization on poverty reduction highlights the importance of efficient management and proper use of zakat funds. When zakat is distributed

transparently and reaches the intended recipients, it can significantly improve their living conditions by providing access to basic needs such as food, education, and healthcare. Moreover, when zakat is utilized for productive investments, such as small business development, it can lead to long-term poverty alleviation.

This finding echoes the results of [16], [22], who found that zakat played a crucial role in reducing poverty, particularly in rural areas. It also supports the argument made by [6], [9] that zakat, when effectively managed, can complement traditional fiscal policies and provide a safety net for the most vulnerable populations.

##### 4.5.2. Zakat and Economic Development

The significant positive effect of zakat on economic development underscores its potential to stimulate local economies and contribute to broader economic growth. By increasing the purchasing power of zakat recipients, zakat can boost consumption, which in turn stimulates demand for goods and services. This effect aligns with the findings of [12], [23], who argued that zakat payments increase the aggregate demand in an economy, particularly in sectors where low-income households are major consumers.

The results also suggest that zakat utilization plays a crucial role in determining

its impact on economic development. When zakat is used for productive purposes, such as education, healthcare, or business development, it can contribute to long-term economic growth. This is consistent with studies by [11] and [10], which highlighted the importance of utilizing zakat in ways that enhance human capital and promote entrepreneurship among recipients.

#### 4.5.3. Policy Implications

The findings of this study have important implications for policymakers in Indonesia. First, the efficiency of zakat distribution should be prioritized, as it directly influences the effectiveness of zakat in achieving poverty reduction and economic development. Government bodies, such as BAZNAS, and private zakat institutions should focus on improving transparency, accountability, and timeliness in zakat management.

Second, the utilization of zakat should be strategically aligned with long-term development goals. Encouraging zakat recipients to invest in education, health, and small businesses can enhance their economic prospects and contribute to sustained economic growth.

## 5. CONCLUSION

This study demonstrates that zakat can effectively serve as an alternative fiscal instrument in supporting economic development in Indonesia. The findings reveal that both zakat distribution efficiency and utilization have significant positive impacts on poverty reduction and economic growth. Efficient management of zakat funds, along with their productive use in education, healthcare, and small business development, enhances the welfare of recipients and contributes to broader economic progress. These results highlight zakat's potential to complement traditional fiscal policies in Indonesia. To fully leverage this potential, policymakers should focus on improving the transparency and efficiency of zakat collection and distribution. Additionally, encouraging zakat recipients to invest in long-term development activities can amplify zakat's role in fostering sustainable economic growth. By integrating zakat into the national economic framework, Indonesia can better address poverty, reduce income inequality, and promote inclusive growth, serving as a model for other Muslim-majority countries.

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