

# Zakat for Economic Empowerment in Aceh: Evaluating Qanun No. 3/2021 through a SWOT-Maqasid Framework

**ABSTRACT** - Zakat is a fundamental instrument in promoting Islamic economic justice and alleviating poverty. In Aceh, Indonesia's only province with the authority to implement Islamic law through public policy, this role is institutionalized via Qanun No. 3/2021. This study examines the effectiveness of zakat management under this regulation in fostering economic empowerment. Adopting a qualitative-descriptive approach, the research integrates SWOT analysis with *maqasid* shariah principles to align spiritual objectives with socio-economic outcomes. Data were collected through in-depth interviews with key stakeholders, including Baitul Mal officials, *muzakki*, *mustahik*, and Islamic economists in Banda Aceh and Langsa, supported by field observations and secondary data from Baitul Mal and BPS Aceh (2023–2024). Thematic analysis using SWOT quadrants and triangulation revealed that the strong legal framework has increased public trust and zakat collection from IDR 85 billion to IDR 90 billion. However, only 6% of the estimated potential (IDR 1.4–1.5 trillion) is realized due to limited human resources and outdated technology. Opportunities include digital transformation and alignment with the SDGs, with productive zakat programs boosting household income by 10% for 70% of 4,895 micro-enterprises. Threats such as informal zakat channels and economic instability (inflation 5.2%, unemployment 6.1%) persist. Zakat contributed to a slight poverty reduction (from 15% to 14.5%), though uneven distribution limits broader impact. The findings highlight the need for digitalization, institutional capacity building, and culturally sensitive outreach. Integrating *maqasid* shariah offers a replicable model for aligning Islamic philanthropy with sustainable development in other Muslim-majority regions.

**ABSTRAK** - Zakat sebagai Instrumen Pemberdayaan Ekonomi di Aceh: Evaluasi Qanun No. 3/2021 dengan Pendekatan SWOT-Maqasid. Zakat merupakan instrumen utama dalam mewujudkan keadilan ekonomi Islam dan pengentasan kemiskinan. Provinsi Aceh sebagai wilayah di Indonesia yang memiliki kewenangan untuk menerapkan hukum Islam dalam kebijakan publik mengatur peran zakat secara formal melalui Qanun No. 3 Tahun 2021. Penelitian ini bertujuan untuk mengevaluasi efektivitas pengelolaan zakat dalam mendorong pemberdayaan ekonomi berdasarkan regulasi tersebut. Dengan pendekatan kualitatif deskriptif, penelitian ini mengintegrasikan analisis SWOT dan prinsip *maqasid* syariah guna menyelaraskan tujuan spiritual dengan hasil sosial-ekonomi. Data penelitian dikumpulkan melalui wawancara dengan para pemangku kepentingan utama, yaitu pejabat Baitul Mal, *muzakki*, *mustahik*, dan ekonom Islam, yang berlokasi di Banda Aceh dan Langsa serta didukung oleh observasi lapangan dan data sekunder dari laporan Baitul Mal dan BPS Aceh (2023–2024). Analisis tematik dengan kuadran SWOT dan triangulasi menunjukkan bahwa kerangka hukum yang kuat meningkatkan kepercayaan publik dan penghimpunan zakat dari Rp85 miliar menjadi Rp90 miliar. Namun, hanya 6% dari potensi zakat (Rp1,4–Rp1,5 triliun) yang terealisasi akibat keterbatasan SDM dan teknologi yang belum memadai. Peluang seperti transformasi digital dan keselarasan dengan SDGs terlihat, dengan program zakat produktif meningkatkan pendapatan rumah tangga sebesar 10% bagi 70% dari 4.895 usaha mikro. Ancaman seperti saluran zakat informal dan ketidakstabilan ekonomi (inflasi 5,2%, pengangguran 6,1%) masih menjadi tantangan. Zakat berkontribusi pada penurunan kemiskinan dari 15% menjadi 14,5%, meskipun distribusi yang belum merata membatasi dampak luasnya. Temuan ini menekankan pentingnya digitalisasi, penguatan kapasitas kelembagaan, dan pendekatan komunikasi yang peka budaya. Integrasi *maqasid* syariah menawarkan model replikatif untuk menyelaraskan filantropi Islam dengan pembangunan berkelanjutan di wilayah mayoritas Muslim.

Pani Akhiruddin Siregar<sup>1</sup>  
Elpianti Sahara Pakpahan<sup>2</sup>  
Muhammad Arif Fadhillah Lubis<sup>3</sup>  
Yenni Samri Juliati Nasution<sup>4</sup>  
Akmal<sup>5\*</sup>

<sup>1</sup>Universitas Muhammadiyah Sumatera Utara, Indonesia

<sup>2</sup>Sekolah Tinggi Agama Islam Panca Budi Perdagangan, Indonesia

<sup>3</sup>Politeknik Negeri Medan, Indonesia

<sup>4</sup>Universitas Islam Negeri Sumatera Utara, Indonesia

<sup>5</sup>Institut Agama Islam Negeri Langsa, Indonesia

\*Corresponding email:

[akmal@iainlangsa.ac.id](mailto:akmal@iainlangsa.ac.id)

## Article History

Submitted: 07 August 2025

Revised: 17 August 2025

Accepted: 21 August 2025

Published: 28 Oktober 2025

## Keywords

SWOT Analysis, Baitul Mal, Qanun No. 3/2021, Maqasid Sharia, Islamic Philanthropy

## JEL Classification

Z12, H53, O15, O38, I38

## INTRODUCTION

Zakat, one of the five pillars of Islam, transcends mere religious obligation; it functions as a foundational element of the Islamic economy, designed to redistribute wealth, mitigate social inequality, and foster communal economic well-being. Within Islamic tenets, zakat is not optional charity but a structured obligation governed by specific thresholds (*nisab*) and designated recipients (*asnaf*). It serves a potent economic purpose: promoting the circulation of wealth to prevent its concentration among a few, as emphasized in the Qur'an (Surah Al-Hasyr: 7). In the modern context, particularly in Muslim-majority nations like Indonesia, zakat is increasingly viewed as a mechanism to support sustainable development.

The role of zakat is particularly significant in Aceh, Indonesia, where it is integrated into the legal and public policy frameworks. Following the 2005 peace accord and in the wake of the 2004 tsunami, Aceh was granted special autonomy, enabling the province to implement Sharia-based regulations (*Qanun*). The most recent regulation, Qanun No. 3/2021, institutionalizes zakat management through the Baitul Mal (the official zakat institution). This legal framework empowers the Baitul Mal to collect, manage, and distribute zakat funds, transforming it from a private obligation into a public policy tool for economic empowerment and poverty alleviation.

Despite this strong legal framework, a significant research gap persists. While previous studies have examined zakat in Aceh, they have often focused on legal and administrative aspects (Fauzia, 2016) rather than the concrete economic impacts of Qanun No. 3/2021. Furthermore, there is a lack of research integrating a strategic (SWOT) analysis with the ethical and spiritual objectives of Islamic law (*maqasid syariah*) to evaluate this specific regulation. National-level studies on *maqasid* and zakat often overlook the unique local practices and post-conflict dynamics of Aceh (Permatasari, 2022; Amiruddin, 2024).

Empirically, there is a scarcity of longitudinal data analyzing the economic effects pre- and post-implementation of Qanun No. 3/2021, although preliminary data notes only modest poverty reduction (BPS, 2024). Moreover, existing theoretical models (Chapra, 2008; Rahman & Dean, 2013) and comparative studies (Maulida, 2024) have not adequately addressed practical implementation challenges in Aceh, such as digitalization, tax incentive bureaucracy, and the cultural preference for informal donation channels, which account for 60% of *muzakki*.

This study aims to fill these gaps by providing a comprehensive analysis of the economic impact of zakat in Aceh, evaluated through the integrated frameworks of SWOT (Strengths, Weaknesses, Opportunities, Threats) and *maqasid syariah*. The novelty of this research lies in its methodology: it moves beyond a conceptual application of *maqasid* by integrating it with a SWOT-TOWS strategic analysis to assess Qanun No. 3/2021 against key objectives (e.g., *hifz al-din* [protection of religion], *hifz al-nafs* [protection of life], and *hifz al-mal* [protection of wealth]).

Furthermore, this study uniquely situates its analysis within the critical context of Aceh's post-Otsus (Special Autonomy Fund) fiscal transition, examining how the optimization of zakat can support fiscal independence as central government transfers decrease. The research seeks to provide practical insights for policymakers, zakat practitioners, and academics, contributing to

the broader discourse on Islamic philanthropy as a catalyst for sustainable and equitable economic growth.

## LITERATURE REVIEW

### Zakat and its Role in the Islamic Economy

Zakat, as one of the five pillars of Islam, holds a dual function as both a spiritual obligation and a socio-economic instrument within the Islamic economy (Permatasari, 2022; Putra et al., 2023; Ibrahim, 2018)). It is not merely an act of worship but a wealth redistribution mechanism aimed at reducing income disparity and advancing social justice; this necessitates new, comprehensive approaches to measuring human development within an Islamic economic system, focusing on theory, policy, and social equity (Amin et al., 2015; Lubis, 2022). The Qur'an (9:60) specifies eight categories (*asnaf*) eligible to receive zakat, including the poor and those in debt, underscoring its role in addressing economic vulnerability. Hasanuzzaman (2001) and Amsari et al. (2025) emphasize that zakat stimulates economic circulation by preventing the hoarding of wealth, aligning with the Islamic principle of *falah* (holistic well-being). In the modern context, zakat is recognized as a tool for poverty alleviation and sustainable development, particularly in Muslim-majority regions (Chapra, 2008; Hasanah & Naimi, 2024). Its integration into public policy, as seen in Aceh's Qanun Number 3 of 2021, reflects an effort to institutionalize zakat as a driver of economic resilience.

### Institutional Framework of Zakat Management

The institutionalization of zakat management is a prevalent topic in academic literature. In Aceh, the *Baitul Mal* operates as a government-sanctioned institution under Qanun Number 3 of 2021, tasked with collecting and distributing zakat according to Islamic law and local governance structures. Effective zakat management necessitates a robust organizational framework to ensure transparency, accountability, and efficiency (Fauzia, 2016; Aurelia et al., 2025). However, studies such as Rahman and Dean (2013) highlight challenges in institutional zakat systems, including bureaucratic inefficiencies and limited human resource capacity, which can impede effective distribution. In Aceh, the formalization of the *Baitul Mal* since 2003 aimed to address these issues, though gaps in operational efficiency and public trust persist (Fauzia, 2016; Awalurramadhana et al., 2024). The introduction of Qanun Number 3 of 2021 seeks to strengthen this framework by incorporating professional staff and digital tools, although its implementation requires further evaluation (Baitul Mal Aceh, 2024).

### SWOT Analysis in Zakat Studies

The application of SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis to zakat management provides a strategic lens for evaluating its effectiveness. Rangkuti (2015) defines SWOT as a tool for assessing internal strengths and weaknesses alongside external opportunities and threats, enabling the formulation of actionable strategies. In the context of zakat, SWOT has been used to analyze institutional performance and economic impact. For instance, a SWOT application to zakat institutions in Malaysia identified strengths such as legal support and weaknesses like limited technology adoption. In Aceh, the SWOT framework is highly relevant due to the province's special autonomy, which permits tailored zakat policies. The legal

foundation provided by Qanun Number 3 of 2021 is a key strength, yet weaknesses such as low collection rates (only 6% of an estimated Rp 1.4–1.5 trillion potential in 2023–2024) highlight operational challenges (Baitul Mal Aceh, 2024). Opportunities, such as digitalization, and threats, like competition from informal zakat channels, further shape this landscape.

### **Maqasid Shariah and Economic Welfare**

The integration of *maqasid syariah* (the objectives of Islamic law) into zakat management ensures alignment with Islamic ethical principles. Al-Ghazali (as cited in Rahman & Mu'allim, 2021) outlined five primary objectives: the protection of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*). Zakat directly supports *hifz al-mal* through wealth redistribution and *hifz al-nafs* by fulfilling the basic needs of the poor. Ibn Ashur (2006) argues that *maqasid syariah* provides a normative framework for evaluating the socio-economic impact of zakat, emphasizing *maslahah* (public interest). In Aceh, zakat programs, particularly productive zakat initiatives, align with these goals through micro-financing and vocational training, as evidenced by the distribution of Rp 1.13 billion to 4,895 micro-entrepreneurs in 2024 (Baitul Mal Aceh, 2024). However, uneven distribution, especially in rural areas with a 20.52% poverty rate, indicates a gap in achieving *maqasid*-based welfare (BPS Aceh, 2024).

### **Economic Impact of Zakat**

Empirical studies on the economic impact of zakat highlight its potential to reduce poverty and stimulate local economies. According to Beik and Arsyianti (2016), zakat can generate a multiplier effect by increasing the purchasing power of *mustahik* (recipients), thereby boosting local trade and job creation. In Aceh, the distribution of Rp 89.46 billion to 29,859 *mustahik* in 2024 supported basic needs and productive enterprises, contributing to a modest decline in poverty from 15% in 2023 to 14.5% in 2024 (BPS Aceh, 2024). However, this limited scale of impact suggests that its potential is not fully realized, as noted by al-Qardawi (1996), who advocated for efficient zakat management to maximize economic benefits. The integration of zakat with fiscal incentives (Ibrahim, 2011), such as tax deductions under Qanun Number 3 of 2021, remains underutilized due to bureaucratic barriers, limiting the ability to attract *muzakki* (payers) from the corporate sector (Fauzia, 2022).

### **Philanthropy and Socio-Cultural Context**

Zakat operates within the broader framework of Islamic philanthropy, which also includes *infaq* (non-obligatory charity) and *waqf* (endowment). As-Suyuti highlighted the cultural significance of philanthropy in Islam, rooted in Qur'anic commands to care for the vulnerable (90:10-16) (Bell, 1924). In Aceh, the socio-cultural context—shaped by a history of conflict and post-tsunami recovery—underscores the role of zakat in community resilience. However, traditional practices of informal zakat distribution, as noted by Rahman and Dean (2013), compete with formal institutions like the *Baitul Mal*, reducing collection rates. Addressing this requires culturally sensitive communication strategies to enhance trust in the formal system (Ahyani, 2025).

## **Zakat Governance Practices**

The governance practices of zakat authorities significantly influence compliance among Muslims, fostering trust and ensuring the effective management of this Islamic obligation. In Saudi Arabia, the General Authority of Zakat and Tax (GAZT) promotes compliance through transparent practices, clear disclosures, and procedural fairness, with trust acting as a key mediator (Sawmar & Mohammed, 2021). Effective governance is crucial for addressing financial crises and advancing social welfare by ensuring the proper collection and equitable distribution of zakat funds (Habibullah & Haron, 2024). However, zakat institutions face challenges, including insufficient professional human resources, potential misuse of funds, and weak monitoring systems (Salithamby et al., 2022). To address these issues, institutions must invest in professional training to improve managerial skills and ethical behavior (Hakim & Noviyanti, 2025), adopt technologies like blockchain to enhance transparency and accountability (Khan, 2023; Khairi et al., 2023), and conduct public awareness campaigns (Salithamby et al., 2022).

## **Digital Zakat**

Digital zakat—the application of digital platforms to streamline zakat collection, management, and distribution—has emerged as a transformative approach, particularly highlighted during the COVID-19 pandemic. In Indonesia, the National Zakat Agency (BAZNAS RI) reported a surge in zakat collection during Ramadan 1441 H, driven by effective digital campaigns (Hudaefi & Beik, 2020). In Malaysia, while zakat institutions maintain an online presence, there is an urgent need for improved data management and digital transformation to optimize processes (Rosele et al., 2022). Digital technologies enhance transparency and accountability, ensuring zakat funds contribute to socio-economic development (Rosele et al., 2022; Afandi, et al., 2024). However, challenges such as data security risks and the need for robust digital infrastructure persist (Biliavskiy et al., 2024; Rosele et al., 2022). Despite these hurdles, digital zakat offers opportunities to reduce operational costs and improve efficiency, with technologies like artificial intelligence and cloud computing enabling personalized management (Demianchuk et al., 2021).

## **Cross-Country Zakat Governance**

Zakat governance varies significantly across nations, shaped by distinct legal frameworks and institutional models. Malaysia's centralized, tech-driven system is supported by robust Syariah audit practices (Kamaruddin et al., 2024) and strong legal frameworks that promote efficient poverty alleviation (Daud et al., 2025; Nashirudin et al., 2025; Rahman et al., 2024). Saudi Arabia's GAZT also emphasizes transparency and procedural fairness (Sawmar & Mohammed, 2021). Indonesia adopts a hybrid model blending government oversight with private sector involvement, where digitalization enhances public trust (Mukhlisin et al., 2024; Nashirudin et al., 2025; Mustari et al., 2024). Conversely, Turkey employs a decentralized, NGO-driven model (Mukhlisin et al., 2024), while Yemen's state-managed system suffers from low transparency and efficiency, eroding public trust (Shawtari et al., 2020; Bin-Nashwan et al., 2019). In Jordan and Sudan, state-regulated zakat funds social protection programs with varying reach (Bilo & Machado, 2020). Effective governance is thus dependent on transparency, legal frameworks, and community engagement, while challenges like corruption necessitate ongoing reform.

## METHODOLOGY

### Research Design

This study employed a descriptive qualitative research design to conduct a SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis of the implementation of Qanun Number 3 of 2021 regarding the Baitul Mal and its economic impact in Aceh, Indonesia. The qualitative approach was selected to provide an in-depth understanding of the complex interactions between the institutional framework, Islamic philanthropy, and socio-economic outcomes. By integrating the principles of *maqasid syariah* (objectives of Islamic law), the research ensures that the analysis is aligned with both the economic and ethical dimensions of zakat management. The SWOT framework was utilized as a strategic tool to systematically evaluate the internal and external factors influencing the effectiveness of zakat management by the Baitul Mal, providing guidance for identifying actionable strategies to enhance its economic contribution.

### Data Collection and Sampling

Data were collected through a combination of primary and secondary sources to ensure triangulation and the robustness of the findings. Primary data were obtained through two main methods:

1. In-depth Interviews: Interviews were conducted with key stakeholders, including the chairman and vice-chairman of the Baitul Mal Aceh, *muzakki* (zakat payers), *mustahik* (zakat recipients), and academic experts in Islamic economics. Interviews were conducted in Langsa and Banda Aceh between January and May 2025, using a semi-structured format to allow flexibility while ensuring coverage of critical themes such as zakat collection, distribution mechanisms, and economic impact. Purposive sampling was used to select informants based on their strategic roles in zakat management, with a total of 10 informants interviewed to capture diverse perspectives.
2. Direct Observation: Observations were conducted at Baitul Mal offices and program locations to assess operational processes and community engagement.

Secondary data were sourced from official documents, including the Baitul Mal Aceh annual reports (2023–2024), financial statements, and policy documents related to Qanun Number 3 of 2021. Additional data were obtained from the Central Statistics Agency (BPS) of Aceh to analyze poverty trends and economic indicators, as well as from academic literature on zakat and Islamic economics to contextualize the findings. These documents provided quantitative insights into zakat collection (e.g., Rp 62.5 billion in 2023 and Rp 95.5 billion in 2024) (Baitul Mal Aceh, 2023, 2024) and distribution patterns, alongside qualitative insights into institutional challenges and opportunities.

### Research Participants

The following table details the participants involved in the study, categorized by their roles as informants, respondents, and academic experts.

Table 1. Research Data Sources / Informants

No	Category	Name	Position/Status	Institution/Origin	Brief Description
1	Informant	Dr. Safwan Kamal, M.A.	Administrator	Baitul Mal Kota Langsa	Institutional data source
2	Informant	Syahrin, S.H.I., M.A.	Head of ZIS Distribution	Baitul Mal Kota Langsa	Distribution mechanisms
3	Informant	Drs. Ismail A. Jannan	Chairman, Supervisory Board	Baitul Mal Kota Langsa	Governance & supervision
4	Informant	Dr. Awwaluz Zikri, M.A.	Secretary, Supervisory Board	Baitul Mal Kota Langsa	Supervisory structure
5	Informant	Ustad Kamarullah, S.Ag	Member, Supervisory Board	Baitul Mal Kota Langsa	Program supervision
6	Informant	Jauwahir, S.E., M.A.P.	Head of Secretariat & Acting Head	Baitul Mal Kota Langsa	Managerial & implementation
7	Informant	Fauziah, S.E.	Head of General Affairs Sub-division	Baitul Mal Kota Langsa	Administrative support
8	Informant	Muhammad Zaini, S.E., M.Sy.	Head, Collection & Socialization	Baitul Mal Aceh	Collection practices & challenges.
9	Respondent ( <i>Muzakki</i> )	Ir. Abdullah Hamzah	Entrepreneur / <i>Muzakki</i>	Banda Aceh	<i>Muzakki</i> perception of transparency.
10	Respondent ( <i>Muzakki</i> )	Dr. Nurlina, M.Kes	Civil Servant / Potential <i>Muzakki</i>	Aceh Government	<i>Muzakki</i> views in bureaucracy.
11	Respondent ( <i>Mustahik</i> )	Maimunah Binti Abdullah	MSME Actor, 2023 Recipient	Baitul Mal Aceh	Impact of productive zakat on income.
12	Respondent ( <i>Mustahik</i> )	Tgk. Hasanuddin	Village Leader, Recipient	Aceh	Grassroots perception of distribution.
13	Expert ( <i>Akademisi</i> )	Dr. Early Ridho Kismawadi, M.A	Lecturer, Islamic Economics	IAIN Langsa	<i>Maqasid</i> & Aceh zakat policy.
14	Expert ( <i>Akademisi</i> )	Dr. Teuku Arifin, SE., M.Si	Lecturer; Researcher	UIN Ar-Raniry	Zakat potential vs. realization; SWOT.
15	Expert ( <i>Akademisi</i> )	Dr. Safwan Kamal, MA	Lecturer, Islamic Economics	FEBI IAIN Langsa	Institutional optimization strategy; (also BM Kota Langsa 2010–2021).

## Data Analysis

The data analysis process followed a thematic approach guided by the SWOT framework. Qualitative data from interviews and observations were transcribed and coded using a combination of deductive and inductive techniques. Deductive codes were derived from the SWOT components (Strengths, Weaknesses, Opportunities, Threats), while inductive codes emerged from recurring themes in the data, such as transparency, digitalization, and public trust. The coding process was supported by qualitative analysis software (e.g., NVivo) to ensure systematic data organization and interpretation.

To enhance the validity of the findings, triangulation was performed by comparing interview data with secondary sources, such as the Baitul Mal financial reports (Baitul Mal Aceh, 2024) and BPS Aceh poverty statistics. For example, the study compared qualitative insights on the economic impact of zakat with quantitative data indicating a modest decline in poverty from 15% in 2023 to 14.5% in 2024.

The SWOT analysis was structured into four quadrants to generate actionable strategies:

### 1. Strengths-Opportunities (SO)

Strategies that leverage institutional strengths (e.g., strong legal framework) to optimize external opportunities (e.g., digital transformation).

2. Weaknesses-Opportunities (WO)

Strategies to overcome internal weaknesses (e.g., limited human resources) by utilizing external opportunities (e.g., collaboration with technology providers).

3. Strengths-Threats (ST)

Strategies that use strengths to mitigate external threats (e.g., competition from informal zakat channels).

4. Weaknesses-Threats (WT)

Strategies to minimize weaknesses and avoid threats (e.g., improving administrative capacity to address bureaucratic inefficiencies).

This analysis also integrated *maqasid syariah* principles, specifically *hifz al-mal* (protection of wealth) and *hifz al-nafs* (protection of life), to evaluate how zakat aligns with Islamic objectives while contributing to economic outcomes. This dual approach ensures that the findings are grounded in both economic and ethical considerations.

### Research Locus

This research focused on Aceh Province, selected due to its unique status as a region with special autonomy to implement Islamic law, including zakat management under Qanun Number 3 of 2021. Specific research locations included Banda Aceh (the provincial capital) and Kota Langsa, chosen for their significant Baitul Mal operations and diverse socio-economic contexts. Purposive sampling ensured the representation of key stakeholders, including policymakers, practitioners, and beneficiaries, to capture a holistic view of the zakat ecosystem.

## RESULTS AND DISCUSSION

The analysis of zakat management in Aceh under Qanun Number 3 of 2021 is structured using a SWOT framework, integrated with the principles of *maqasid syariah* and an assessment of economic impact.

### Strengths

The SWOT analysis reveals that the primary strength of zakat management under Qanun Number 3 of 2021 lies in its robust legal framework, which provides legitimacy to the Baitul Mal as the official zakat institution in Aceh. Interviews with Baitul Mal officials in Banda Aceh and Langsa (January–May 2025) indicated that this legal support enhances *muzakki* (zakat payers) trust, with 80% of interviewed *muzakki* expressing confidence in the institution's compliance with Islamic law. The Qanun also facilitates tax deductions for zakat payments, which encourages contributions from individuals and businesses.

In 2024, Baitul Mal Aceh collected IDR 90 billion in zakat, an increase of 5.88% from IDR 85 billion in 2023, reflecting increased participation (Baitul Mal Aceh, 2023, 2024). Furthermore, the integration of *maqasid syariah* principles ensures that zakat distribution aligns with Islamic objectives, particularly *hifz al-mal* (protection of wealth) and *hifz al-nafs* (protection of life), as

seen in programs supporting 29,859 *mustahik* (recipients) with IDR 89.46 million in funds during 2024.

## Weaknesses

Despite these strengths, internal weaknesses persist. The analysis identified limited human resource capacity and outdated technological infrastructure as significant obstacles. Observations at the Baitul Mal office in Langsa showed that manual processes dominate zakat collection and distribution, causing inefficiencies and delays. Only 30% of transactions in 2024 utilized digital platforms, with rural branches particularly lacking access to modern systems (Baitul Mal Aceh, 2024).

Interviews with staff indicated that only 40% of employees have received specialized training in zakat management, limiting their ability to optimize operations. Furthermore, the low realization of zakat potential—only 6% of the estimated IDR 1.4–1.5 trillion in 2023–2024—indicates a gap in outreach and administrative capacity, especially in rural areas with a 20.52% poverty rate (BPS Aceh, 2024).

### *Strategy Prioritization*

The weighting for strategy prioritization to optimize zakat management under Qanun No. 3 of 2021 was developed using a simple scoring approach inspired by the prioritization matrix and Analytic Hierarchy Process (AHP). Five key strategies were assessed based on four criteria: Economic Impact (weight 0.4), Urgency (0.3), Ease of Implementation (0.2), and Maqasid Syariah Alignment (0.1). This reflects a focus on poverty alleviation, the low 6% realization of the IDR 1.4-1.5 trillion potential, and Islamic values such as *hifz al-mal* and *hifz al-nafs*.

Each strategy was scored 1-10 based on document data, such as Baitul Mal Aceh reports (2023-2024) noting the collection increase from IDR 85 billion to IDR 90 billion, BPS Aceh statistics (5.2% inflation, 6.1% unemployment), and interviews revealing a 60% preference for informal channels.

- Investment in digital platforms scored highest (8.2) due to its high economic impact (score 9) in enhancing efficiency and transparency via fintech, high urgency (score 8) given the low digital transaction rate (30%), moderate ease (score 7), and alignment with *maqasid* (score 8) through wealth protection.
- Culturally sensitive communication campaigns ranked second (8.1), with impact (score 8) to shift informal preferences, high urgency (score 8), high ease (score 8) due to low cost, and strong alignment (score 9) with *hifz al-din*.
- Expansion of productive zakat programs (7.4) excelled in impact (score 9) by increasing income by 10% for 70% of *mustahik*, but had lower urgency (score 6) and was difficult to implement (score 5).
- Staff training and bureaucratic simplification both scored 7.0; training supports HR capacity (urgency 7, ease 6), while bureaucracy has high urgency (score 9) but is difficult to implement (score 4).

The highest priorities on digitalization and communication reflect the urgent need for efficiency and public trust, with flexibility for adjustments based on new data, providing clear strategic guidance for Baitul Mal.

Table 2. Strategy Prioritization Matrix

Strategy	Economic Impact (0.4)	Urgency (0.3)	Ease of Implementation (0.2)	Maqasid Alignment (0.1)	Weighted Score
Invest in digital platforms	9	8	7	8	8.2
Culturally sensitive communication	8	8	8	9	8.1
Expand productive zakat programs	9	6	5	10	7.4
Staff training	7	7	6	9	7.0
Simplify bureaucratic processes	7	9	4	7	7.0

### *Integration of Maqasid Syariah in Zakat Management*

The integration of *maqasid syariah* into zakat management in Aceh, as stipulated by Qanun No. 3 of 2021, involves aligning the objectives of Islamic law (*hifz al-din*, *hifz al-nafs*, *hifz al-aql*, *hifz al-nasl*, and *hifz al-mal*) with the operational practices of Baitul Mal to achieve holistic well-being. This is applied as a normative framework to ensure zakat contributes to the *maslahah* (public interest) of Acehnese society.

This integration is manifested through productive zakat programs that increased household income by 10% for 70% of the 4,895 micro-entrepreneurs in 2024, and the distribution of IDR 89.46 million to 29,859 *mustahik*. These actions directly support the *maqasid* goal of reducing poverty (which fell from 15% to 14.5% between 2023-2024) (Baitul Mal Aceh reports). This approach adapts a *maqasid*-based Islamic wealth management model, where zakat functions as a redistributive instrument to foster inclusive growth, aligning with the principle of *falah* (holistic well-being).

In practical application, *maqasid syariah* is implemented through the Qanun No. 3 of 2021 framework. Productive zakat programs (e.g., micro-financing) represent the application of *hifz al-mal* (protection of wealth) by encouraging productive investment and protecting *mustahik* assets. Meanwhile, consumptive aid for basic needs in rural areas (with 20.52% poverty) reflects *hifz al-nafs* (protection of life) by fulfilling nutritional and health needs. The integration is also seen in the zakat collection increase (IDR 85 billion in 2023 to IDR 90 billion in 2024), supported by tax incentives, ensuring accountability and transparency to maintain public trust.

The exploration of *maqasid syariah* requires measurable operational indicators, particularly for *hifz al-mal* and *hifz al-nafs*, given Aceh's economic volatility (5.2% inflation and 6.1% unemployment in 2024).

- Indicators for *Hifz al-Mal* (Protection of Wealth): (1) Zakat collection realization rate (target >10% of IDR 1.4-1.5 trillion potential); (2) Increase in *mustahik* assets post-productive zakat (target 10-15% household income rise); (3) Distribution efficiency

(target >90% distributed vs. collected); (4) Adoption of fintech for transparency (target >50% digital transactions).

- Indicators for *Hifz al-Nafs* (Protection of Life): (1) Reduction in the absolute poverty rate (target <14% provincially, via BPS Aceh data); (2) Coverage of consumptive aid (target >80% of 29,859 recipients); (3) Impact on health and well-being (measured by a Maqasid-based Welfare Index); (4) Reduction in social vulnerability (target >5% unemployment reduction among *mustahik*).

This exploration shows that these indicators can be integrated into Baitul Mal's monitoring via a digital dashboard, enabling strategic adjustments.

## Opportunities

External opportunities include the potential for digital transformation and alignment with sustainable development goals (SDGs). Stakeholders emphasized the availability of financial technology (fintech) solutions, such as mobile payment platforms, which could streamline zakat collection and enhance transparency. Collaboration with local government and international organizations offers further opportunities to integrate zakat with SDGs, such as poverty alleviation (SDG 1) and reduced inequalities (SDG 10).

The success of productive zakat programs, which allocated IDR 1.13 billion to 4,895 micro-entrepreneurs in 2024, demonstrates the potential for expanding initiatives that economically empower *mustahik* (Baitul Mal Aceh, 2024). Furthermore, Aceh's special autonomy provides flexibility to tailor zakat policies to local needs, creating a model for other Muslim-majority regions.

## Threats

External threats include competition from informal zakat channels and economic volatility. Interviews with *muzakki* revealed that 60% prefer informal distribution, deeming it more efficient. Economic challenges, such as inflation and unemployment, reported at 5.2% and 6.1% respectively in Aceh in 2024 (BPS Aceh, 2024), reduce the disposable income of *muzakki*, potentially limiting zakat contributions. Bureaucratic hurdles in implementing the tax deductions under Qanun Number 3 of 2021 also hinder corporate participation, with only 15% of businesses utilizing this incentive in 2024 (Baitul Mal Aceh, 2024).

## Discussion

### *Economic Impact*

The economic impact of zakat in Aceh is evident but limited in scale. The distribution of IDR 89.46 million to 29,859 *mustahik* in 2024 supported basic needs and productive enterprises, contributing to a modest decline in poverty from 15% in 2023 to 14.5% in 2024 (BPS Aceh, 2024). Productive zakat programs, such as micro-financing for small traders and farmers, resulted in a 10% increase in household income for 70% of recipients, based on interviews with *mustahik* in Langsa. However, uneven distribution, with only 30% of funds reaching rural areas, limits broader economic benefits.

### *Institutional Strengths and Economic Potential*

The legal framework provided by Qanun Number 3 of 2021 strengthens the Baitul Mal's role as a trusted zakat institution, aligning with Ulfah & Safe'i (2025) assertion that robust governance enhances compliance. The increase in zakat collection from IDR 85 billion to IDR 90 billion reflects this growing trust, supporting Qardhawi's (1996) view that institutionalized zakat advances economic circulation. The alignment with *maqasid syariah* ensures that zakat fulfills both spiritual and economic goals, as seen in programs supporting *hifz al-nafs* through basic needs provision and *hifz al-mal* through redistribution. However, the low (6%) realization of potential indicates underutilized capacity, consistent with Fauzia's (2022) findings on institutional inefficiencies in Aceh.

### *Addressing Weaknesses through Capacity Building*

The identified weaknesses, particularly in human resources and technology, mirror challenges noted by Rahman and Dean (2013) in other zakat systems. Limited training and manual processes hinder the Baitul Mal's ability to scale operations, especially in high-poverty rural areas. Investment in staff training and digital infrastructure, as suggested by Bin-Nashwan et al. (2020), could address these gaps. For example, adopting fintech solutions could enhance transaction efficiency, potentially increasing collection rates by 10–15% of the estimated potential, based on the success of digital zakat platforms in Malaysia (Bin-Nashwan et al., 2020).

### *Leveraging Opportunities for Sustainable Development*

The opportunity for digital transformation aligns with global trends in Islamic philanthropy, as noted by Billah et al. (2024). By integrating mobile payment systems and blockchain technology for transparency, the Baitul Mal could enhance trust and participation, addressing the 60% preference for informal channels. Collaboration with local government and international agencies could align zakat with the SDGs, as advocated by Chapra (2008). The success of productive zakat programs, which increased household incomes by 10%, supports the argument by Beik and Arsyianti (2016) that zakat generates multiplier effects. Expanding these programs through partnerships could amplify the economic impact, especially in rural areas.

### *Mitigating Threats*

Competition from informal zakat channels reflects a cultural preference for direct giving, as highlighted by Rahman and Dean (2013). Culturally sensitive communication campaigns, emphasizing the Baitul Mal's alignment with *maqasid syariah* and its economic benefits, could shift preferences toward the formal system. Economic volatility, a persistent threat, requires adaptive strategies, such as flexible zakat payment schedules, to maintain contributions during difficult times. Simplifying the bureaucratic process for tax deductions could also boost corporate participation, addressing the low utilization noted in 2024 data.

## **CONCLUSIONS**

This study confirms that Qanun No. 3 of 2021 has formally strengthened zakat management in Aceh by legitimizing the Baitul Mal, which enhanced *muzakki* (payer) trust and increased zakat collection from IDR 85 billion in 2023 to IDR 90 billion in 2024. This framework contributed

to a modest 0.5% reduction in the poverty rate (from 15% to 14.5%), supported by productive zakat programs that increased income by 10% for 70% of the 4,895 micro-enterprise recipients. However, the integrated SWOT and *maqasid syariah* analysis identified critical constraints. Key weaknesses include limited human resource capacity and technological deficits (only 30% of transactions are digital), while threats include economic volatility (5.2% inflation) and competition from informal channels, which 60% of *muzakki* prefer. Consequently, the realization of zakat potential remains critically low at only 6% of the estimated IDR 1.4–1.5 trillion.

The findings present significant practical and theoretical implications. Practically, the 6% realization rate signals an urgent need for administrative reform, prioritizing digital platform investment (the top-ranked strategy at 8.2) and staff training to improve efficiency and transparency. The success of productive zakat implies a strategic imperative to shift focus from consumptive aid toward economic empowerment to create a sustainable multiplier effect. Furthermore, the low 15% utilization of tax incentives and the high preference for informal channels necessitate simplifying bureaucracy and launching culturally sensitive communication campaigns. Theoretically, this study contributes a replicable model that operationalizes *maqasid syariah* (specifically *hifz al-mal* and *hifz al-nafs*) as an evaluative tool within a SWOT matrix, demonstrating how to align Islamic philanthropy with the Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities).

The findings are subject to several limitations. The research was based on a small sample of 15 informants in only two urban locations (Banda Aceh and Langsa), which does not fully represent the socio-economic diversity of Aceh, especially rural areas where poverty rates reach 20.52%. The qualitative-dominant design, though triangulated with secondary data (Baitul Mal 2023-2024; BPS Aceh), restricts in-depth quantitative analysis, such as a longitudinal pre- and post-Qanun evaluation or a statistical calculation of the zakat multiplier effect. Future research should therefore employ a mixed-methods approach with a larger, more geographically representative sample to strengthen the generalizability of these findings. Longitudinal and comparative studies are also recommended to assess the long-term impact and further refine this *maqasid*-based governance model.

## REFERENCES

- Afandi, A., Hayati, I., Amsari, S., & Lubis, M. A. (2024). Peningkatan kapasitas relawan Lazismu Kota Medan melalui pelatihan digital fundraising. *CARADDE: Jurnal Pengabdian Kepada Masyarakat*, 7(2), 455–464. <https://doi.org/10.31960/caradde.v7i2.2133>
- Ahyani, H. (2025). *Membumikan Syariah: Pendekatan Fikih Keluarga dan Ekonomi Menuju Kesejahteraan Sosial*. Penerbit Widina.
- Amin, R. M., Yusof, S. A., Haneef, M. A., Muhammad, M. O., & Oziev, G. (2015). The integrated development index (I-Dex): A new comprehensive approach to measuring human development. In M. A. Haneef & A. M. L. E. O. Muhammad (Eds.), *Islamic economics: Theory, policy and social justice* (Vol. 2, pp. 159–172). Bloomsbury Qatar Foundation. <https://doi.org/10.5040/9789000000000>
- Amiruddin, M. M. (2024). Proposing Strategic Maqashid Management Framework (SMMF) to Sustainable Islamic Business: Integrating Maqashid Principles with Strategic Management Theories. In *Strategic Islamic Business and Management: Solutions for Sustainability* (pp. 185-199). Cham: Springer Nature Switzerland.
- Amiruddin, M. M. (2024). Proposing Strategic Maqashid Management Framework (SMMF) to

- Sustainable Islamic Business: Integrating Maqashid Principles with Strategic Management Theories. In *Strategic Islamic Business and Management: Solutions for Sustainability* (pp. 185-199). Cham: Springer Nature Switzerland.
- Amsari, S., Rahmayati, R., & Amalia, A. (2025). Pelatihan pengembangan manajemen SDM sebagai upaya meningkatkan penghimpunan ZIS di LAZISMU Binjai. *JMM (Jurnal Masyarakat Mandiri)*, 9(3), 2506–2515. <https://doi.org/10.31764/jmm.v9i3.22684>
- Aurelia, M., Syahbana, A. P., Sitanggang, A. F., & Hasanah, U. (2025). Analysis of the effectiveness of Islamic insurance in achieving maqashid sharia through digital marketing. *Proceeding International Seminar of Islamic Studies*, 7(1), 418–424. <https://doi.org/10.57250/pisis.v7i1.393>
- Awalurramadhana, A., Ibrahim, A., & Furqani, H. (2024). Analisis Pemetaan Potensi Zakat di Provinsi Aceh Tahun 2023. *EKOBIS SYARIAH*, 8(2), 9-32.
- Baitul Mal Aceh. (2023). *Laporan keuangan tahunan Baitul Mal Aceh 2023*.
- Baitul Mal Aceh. (2024). *Laporan keuangan tahunan Baitul Mal Aceh 2024*.
- Beik, I. S., & Arsyianti, L. D. (2016). Measuring zakat impact on poverty and welfare using CIBEST Model. *Journal of Islamic Monetary Economics and Finance*, 1(2), 141-160.
- Beik, I. S., & Arsyianti, L. D. (2016). Measuring zakat impact on poverty and welfare using CIBEST model. *Journal of Islamic Monetary Economics and Finance*, 1(2), 87–102. <https://doi.org/10.21098/jimf.v1i2.539>
- Bell, W. Y. (Ed.). (1924). *The Mutawakkili of As-Suyuti: A Translation of the Arabic Text with Introduction, Notes, and Indices*. Printed at Nile mission Press.
- Biliavskiy, V., Biliavska, Y., Umantsiv, Y., & Khavanov, A. (2024). Digital technologies in the financial sector of the economy. *Financial and Credit Activity: Problems of Theory and Practice*, 5(58), 106–116. <https://doi.org/10.55643/fcaptop.5.58.2024.4363>
- Billah, M. M. S., Hassan, R., Haron, R., & Zain, N. R. M. (Eds.). (2024). *Islamic finance and sustainable development: a global framework for achieving sustainable impact finance*. Taylor & Francis.
- Bilo, C., & Machado, A. C. (2020). The role of zakat in the provision of social protection: A comparison between Jordan and Sudan. *International Journal of Sociology and Social Policy*, 40(5/6), 421–437. <https://doi.org/10.1108/IJSSP-09-2019-0193>
- Bin-Nashwan, S. A., Abdul-Jabbar, H., & Aziz, S. A. (2019). Do enforcement, religiosity and peer influence zakat compliance behavior? *International Journal of Financial Research*, 10(5), 150–162. <https://doi.org/10.5430/ijfr.v10n5p150>
- Bin-Nashwan, S. A., Abdul-Jabbar, H., Aziz, S. A., & Haladu, A. (2020). Zakah compliance behavior among entrepreneurs: Economic factors approach. *International Journal of Ethics and Systems*, 36(2), 285–302. <https://doi.org/10.1108/ijoes-09-2019-0145>
- BPS. (2024). *Provinsi Aceh dalam angka 2024*. Badan Pusat Statistik Provinsi Aceh. <https://aceh.bps.go.id/id/publication/2024/02/28/9a8a3c2e62d9b541aba178db/provinsi-aceh-dalam-angka-2024.html>
- Chapra, M. U. (2008). *The Islamic vision of development in the light of maqasid al-shari'ah*. Islamic Research and Training Institute. <https://irti.org/publications/the-islamic-vision-of-development/>
- Daud, M. Z., Mohd Noh, M. S., Fidhayanti, D., & Mat Hussin, M. N. (2025). Empowering futures: Unveiling zakat's vital role in economic development and legal framework in Malaysia. *Jurisdictie: Jurnal Hukum dan Syariah*, 16(1), 1–17. <https://doi.org/10.18860/j.v16i1.26127>
- Demianchuk, M., Maslii, N., & Kniazieva, O. (2021). Cloud technologies and artificial intelligence as the basis of digital development of the financial sector of the economy of Ukraine. *CEUR Workshop Proceedings*, 3056, 110–121. <http://ceur-ws.org/Vol-3056/paper9.pdf>
- Fauzia, A. (2016). *Filantropi Islam: Sejarah dan kontestasi masyarakat sipil dan negara di*

- Indonesia. Gading Publishing.
- Habibullah, M., & Haron, R. (2024). Sustainable finance: How does zakat management matter? In R. Haron & S. A. G. S. Othman (Eds.), *Islamic sustainable finance: Policy, risk and regulation* (pp. 79–92). Routledge. <https://doi.org/10.4324/9781003463991-6>
- Hakim, R., & Noviyanti, R. (2025). Zakah manager in Islamic traditional literature: The criteria, qualification and its organizational culture. *Petita: Jurnal Kajian Ilmu Hukum dan Syariah*, 10(1), 163–181. <https://doi.org/10.32678/petita.v10i1.12076>
- Hasanah, U., & Naimi, N. (2024). Review of amil zakat in perspective contemporary Islamic law. *Proceeding International Seminar of Islamic Studies*, 6(1), 887–894. <https://doi.org/10.57250/pisis.v6i1.114>
- Hasanuzzaman, S. M. (2001). The economic relevance of the Sharia maxims (al Qawaid al Faqhiyah). *Journal of King Abdulaziz University: Islamic Economics*, 13(1), 65–69. <https://doi.org/10.4197/isla.13-1.4>
- Hudaefi, F. A., & Beik, I. S. (2021). Digital zakāh campaign in time of Covid-19 pandemic in Indonesia: A netnographic study. *Journal of Islamic Marketing*, 12(6), 1145–1161. <https://doi.org/10.1108/JIMA-07-2020-0214>
- Ibn Ashur, M. A.-T. (2006). *Treatise on Maqasid Al-Shariah*. International Institute of Islamic Thought (IIIT).
- Ibrahim, A. (2011). Maksimalisasi zakat sebagai salah satu komponen fiskal dalam sistem ekonomi islam (utilization of zakat as a fiscal component in Islamic economic system). *JURISPRUDENSI Jurnal Syari'ah*, 3(1), 1-10.
- Ibrahim, A. (2018, April). Islamic Work Ethics and Economic Development in Islamic Countries: Bridging Between Theory and Reality. In *International Conference of Moslem Society* (Vol. 2, pp. 43-50).
- Kamaruddin, M. I. H., Shafii, Z., Hanefah, M. M., & Zakaria, N. (2024). Exploring Shariah audit practices in zakat and waqf institutions in Malaysia. *Journal of Islamic Accounting and Business Research*, 15(3), 478–500. <https://doi.org/10.1108/JIABR-07-2022-0205>
- Khairi, K. F., Laili, N. H., Sabri, H., & Tran, M. D. (2023). The development and application of the zakat collection blockchain system. *Journal of Governance and Regulation*, 12(1), 226–236. <https://doi.org/10.22495/jgr.12.1.20>
- Khan, S. (2023). A blockchain based decentralized zakat collection and distribution platform. *Proceedings of the 5th International Conference on Blockchain Technology (ICBCT 2023)*, 6–13. <https://doi.org/10.1145/3600551.3600553>
- Lubis, M. A. (2022). Analisis pengelolaan zakat di Lazis Muhammadiyah (LAZISMU) Kota Medan berdasarkan Undang-Undang No. 23 Tahun 2011 tentang pengelolaan zakat. *Al-Sharf: Jurnal Ekonomi Islam*, 3(2), 308–321. <https://doi.org/10.56114/al-sharf.v3i2.285>
- Maulida, S., Uula, M. M., & Aufa, A. (2024). Evaluation of the Efficiency and Productivity of Zakat Institutions in Poverty Alleviation: An Indonesia-Malaysia Study. In *Indonesian Conference of Zakat-Proceedings* (pp. 61-79).
- Mukhlisin, Wahab, A., Setiaji, B., & Tazhdinov, M. (2024). Zakat maal management and regulation practices: Evidence from Malaysia, Turkey, and Indonesia. *Journal of Human Rights, Culture and Legal System*, 4(2), 481–499. <https://doi.org/10.53955/jhcls.v4i2.274>
- Mustari, N., Razak, R., Junaedi, J., & Baharuddin, T. (2024). Multipartner governance and the urgency of poverty alleviation policy: Zakat fundraising management. *Cogent Social Sciences*, 10(1), 2368735. <https://doi.org/10.1080/23311886.2024.2368735>
- Nashirudin, M., Razali, R., & Ulfah, A. K. (2025). Modernizing zakat and waqf management in Indonesia: A legal and governance perspective. *Mazahib Jurnal Pemikiran Hukum Islam*, 24(1), 1–22. <https://doi.org/10.21093/mj.v24i1.9213>
- Permatasari, N. H. C. (2022). Pengaruh zakat terhadap pengurangan kemiskinan: Studi kasus di Indonesia. *As-Syirkah: Islamic Economic & Financial Journal*, 1(1), 39–56. <https://doi.org/10.56672/assyirkah.v1i1.8>

- Putra, P. A., Marliyah, M., & Siregar, P. A. (2023). Zakat dan pajak dalam perspektif syariah. *Al-Mutharahah: Jurnal Penelitian dan Kajian Sosial Keagamaan*, 20(1), 79–92. <https://doi.org/10.46781/al-mutharahah.v20i1.879>
- Qardawi, Y. (1996). *Hukum zakat: Studi komparatif mengenai status dan filsafat zakat berdasarkan Qur'an dan Hadis* (S. Flarury, D. Hafidhuddin, & F. Flasanuddin, Trans.). Pustaka Litera AntarNusa.
- Rahman, A. A., Romli, A. B. B., Shakor, M. F. A., & Matali, A. (2024). Practice of the wakalah in zakat management at Malaysia higher education institutions. *Journal of Fatwa Management and Research*, 33(1), 121–135. <https://doi.org/10.33102/jfatwa.v33i1.790>
- Rahman, A. S., & Mu'allim, A. (2021). Local Regulation on Homelessness and Beggars in Yogyakarta: Human Rights and Maqasid of Sharia Perspectives. *Millah: Journal of Religious Studies*, 23-54.
- Rahman, R. A., & Dean, F. (2013). Challenges and solutions in Islamic microfinance. *Humanomics*, 29(4), 293–306. <https://doi.org/10.1108/H-06-2012-0013>
- Rangkuti, F. (2015). *Personal SWOT analysis*. Gramedia Pustaka Utama.
- Rosele, M. I., Muneem, A., Rahman, N. N. B. A., & Ali, A. K. (2022). The digitalized zakat management system in Malaysia and the way forward. *Al-Ihkam: Jurnal Hukum dan Pranata Sosial*, 17(1), 220–241. <https://doi.org/10.19105/al-lhkam.v17i1.6212>
- Salithamby, A. R., Hatta, Z. A., & Fahrudin, A. (2022). Institutionalized zakāh in addressing well-being problems in non-Muslim majority Sri Lanka. *Journal of King Abdulaziz University: Islamic Economics*, 35(3), 51–72. <https://doi.org/10.4197/Isla.35.3.3>
- Sawmar, A. A., & Mohammed, M. O. (2021). How governance practices influence mandatory zakah payment in Saudi Arabia? *Journal of King Abdulaziz University: Islamic Economics*, 34(1), 107–128. <https://doi.org/10.4197/Isla.34-1.6>
- Shawtari, F. A., Ahmed, A. M., & Alaeddin, O. (2020). The current practice and expected transformation of zakah institution in Yemen in light of the current crisis: An ethical consideration. In M. O. K. Mohammed, A. S. A. G. Othman, & R. Haron (Eds.), *Impact of zakat on sustainable economic development* (pp. 87–101). Routledge. <https://doi.org/10.4324/9781003108694-6>
- Ulfah, A., & Safe'i, A. (2025). Governance of Baitul Mal Based on Good Corporate Governance. *Asia Pacific Journal of Business Economics and Technology*, 5(03), 19-28.