

## The implementation of Zakatnomics To Improve The Prosperity of Zakat Recipients (Mustahik) in the City of Makassar

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Received: 14 Oktober 2024; Revised: 23 Desember 2024; Published: 25 Desember 2024

### Abstrak

*This study aims to reveal another side of the utilization of zakat through the concept of zakatnomics. Zakatnomics is a combination of zakat and economics. This concept is based on four pillars: religious spirit, productive culture, economic justice, zakat institutions, infaq, alms and waqf. In short, zakatnomics has two welfare motivations, spiritual and material welfare which are human needs worldwide. This study is qualitative and uses informant data sources. The results of this study show that the religious enthusiasm of mustahik increased after receiving zakat funds. In contrast, in the productive culture category, it has not increased effectively because the results of the productive efforts carried out only cover daily needs. The pillar of economic justice has been implemented well by mustahik where the profits obtained are distributed to meet all family needs. Likewise, the institutional category of zakat, can be said to have run well, although it is necessary to improve services and carry out socialization on an ongoing basis.*

**Kata kunci:** *Zakatnomics Concept, Zakat Distribution, Welfare*

### Abstrak

Penelitian ini bertujuan untuk mengungkap sisi lain dari pendayagunaan zakat melalui konsep zakatnomics. Zakatnomics merupakan gabungan antara zakat dan ekonomi. Konsep ini berlandaskan pada empat pilar yaitu semangat keagamaan, budaya produktif, keadilan ekonomi, kelembagaan zakat, infak, sedekah dan wakaf. Secara singkat, zakatnomics memiliki dua motivasi kesejahteraan, yaitu kesejahteraan spiritual dan material yang merupakan kebutuhan manusia di seluruh dunia. Penelitian ini bersifat kualitatif dan menggunakan sumber data informan. Hasil penelitian ini menunjukkan bahwa semangat keagamaan mustahik meningkat setelah menerima dana zakat. Sebaliknya pada kategori budaya produktif belum meningkat secara efektif karena hasil usaha produktif yang dilakukan hanya menutupi kebutuhan sehari-hari. Pilar keadilan ekonomi telah dijalankan dengan baik oleh mustahik dimana keuntungan yang diperoleh didistribusikan untuk memenuhi seluruh kebutuhan keluarga. Begitu pula pada kategori kelembagaan zakat, dapat dikatakan telah berjalan dengan baik, meskipun perlu peningkatan pelayanan dan melakukan sosialisasi secara berkelanjutan.

**Kata kunci:** Konsep Zakatnomics, Penyaluran Zakat, Kesejahteraan

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## INTRODUCTION

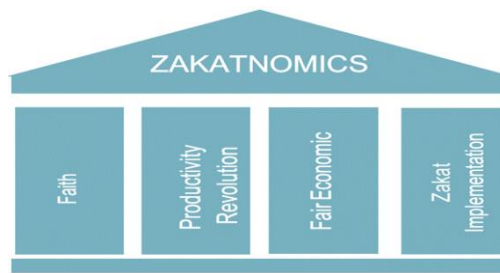
Zakat is a religious institution that aims to realize community welfare and address human needs. Zakat is a form of Islamic philanthropy (Jamaludin, 2020) or generosity related to the relationship between humans and God (*hablumminallah*) and the relationship between humans and other humans (*hablumminannas*) (Munawwarah, 2023). Zakat is a *maliyah ijtima'iyah* worship, where zakat has a very important position for the welfare of mustahiq (Mutakin, 2023). Zakat is an act of worship that is not only reflected in the payment of property but also involves spiritual purification and ownership (Tiara, 2022).

Zakat also encourages a fairer redistribution of wealth and fosters a sense of solidarity among members of society (Kiong, 2021). In the *zakatnomics* perspective economy, the important indicators are not only economic growth and inflation but also poverty rates, unemployment rates and inequality levels will be indicators that need to be considered (Minlib, 2022), (Zou, 2022). With the *zakatnomics* perspective, economic policies will be directed towards a more equitable economy with policies that support the maintenance of *maqashid al-syariah* (Wisdom, 2021).

The concept of *zakatnomics* also emphasizes financial inclusion and empowerment without any of the parties being harmed or disadvantaged. (Baznas, 2020). In the perspective of *zakatnomics*, economic policy will be directed towards a better direction only the economy to support the fulfillment of *maqashid sharia* with priority (Puskasbaznas, 2019).

As an aspect that is highly emphasized in zakat, efforts to eradicate poverty will be one of the main concerns in the science of *zakatnomics* (Hasan, 2021) *Zakatnomics* as a perspective on zakat economics in policy formulation has important implications for the formation of a poverty alleviation framework. The purpose of zakat is to change mustahik into muzaki. This shows that zakat has the potential to overcome economic inequality and poverty in a country (Zulfikkar, 2020), (Salman, 2017).

Based on its definition, there are four values that *zakatnomics* wants to build to be implemented in economic development. These four values are then derived into pillars that form *zakatnomics* as shown in the following figure:

Figure I.1. *Zakatnomics* Concept Scheme

The pillars of the halal economy (economic justice) have 4 (four) dimensions, namely income distribution, economic access, halal industry, and Sharia economic practices. Each dimension of the pillars of the halal economy has variables. The income distribution dimension has the variables Gini Ratio/Atkinson Index and PAD elasticity to Gross Regional Domestic Product (GRDP). The economic access dimension has the variables access to work, access to public and social services, access to financial services, and consumer purchasing power. The halal industry dimension has the variables percentage of halal industry types and LPPOM asset certification. The dimension of Sharia economic practices has the variables usury practices, Sharia bank customers and muzakki. The zakat pillar (zakat institutions) has 3 (three) dimensions, namely zakat socialization, zakat performance, and social concern. Each dimension of the zakat pillar (zakat institutions) has variables. The zakat socialization dimension has the variables zakat literacy index and the percentage of zakat funds received via Sharia banks.

## METHODOLOGY

This type of research is qualitative descriptive research. The limitations of this research are the indicators of the four pillars that form *zakatnomics*, namely spiritual spirit, production culture, economic justice, and zakat institutions. *Zakatnomics* in its application has important implications for poverty alleviation, where in the poverty alleviation scheme in *zakatnomics* there are three main things that are of concern, namely the economic aspect, the social aspect and the advocacy aspect.

The research approach used is sociological economics, namely describing society along with its structure, layers, and various other social

phenomena that are interrelated. The data sources used are primary data obtained through searching for literature references such as national and international journals, books, and other relevant articles. Furthermore, secondary data obtained through direct observation in the field such as data on zakat institutions both at the government level and zakat institutions managed by community organizations.

Data collection is carried out through 3 stages, namely; Observation. Observation is needed to understand the interview process and interview results, the observations made are observations of the subjects, the behavior of the subjects during the interview. The objects to be observed in this study are the Zakat Amil Institution, mustahik recipients of zakat benefits, types of economic businesses carried out. Interviews, Interviews are conducted with two, namely direct or structured interviews and indirect interviews. The informants to be interviewed in this study are the head of the zakat institution, the community empowerment sector, and also the mustahik who benefit from the zakat funds. The institutions to be studied were BAZNAS Makassar City, LAZIZMU, and WIZ, each consisting of three mustahik. Documentation, Documentation carried out since the beginning of the study starting from observation, interview process, and community activity activities.

It is carried out through 4 stages, namely data collection, data reduction, data display, and data conclusion. Data validity testing is carried out in 3 stages, namely method triangulation, data source triangulation, and theory triangulation.

## **RESULTS AND DISCUSSION**

### **The Concept of Zakatnomics in the Perspective of Islamic Economics**

#### **1. Increase Purchasing Power**

Increasing people's purchasing power in Islam is done through economic justice, wealth distribution, and community empowerment. One of the main mechanisms is zakat, infaq, and sedekah, which function to redistribute wealth from the wealthy to the needy, thereby reducing poverty and increasing the purchasing power of mustahik (zakat recipients). Islam also encourages economic empowerment through productive waqf and sharia financing systems, such as qard hasan (interest-free loans), which provide access to capital for the community to increase productivity. In addition, Islam

emphasizes the importance of price stability and prohibits the practice of usury and hoarding of goods that can harm the community. By combining spiritual values, social justice, and economic policies based on Sharia, people's purchasing power can be increased sustainably and fairly.

Islam also encourages increased buying and selling through the concept of blessings in trade. Blessings are achieved by maintaining business ethics, such as paying attention to the needs of the community, providing good service, and helping those in need. In addition, Islam recommends providing convenience in transactions, such as allowing installment payments or discounts for the less fortunate, as long as it does not involve usury practices. By creating a market based on sharia principles, buying and selling not only improves the community's economy but also builds trust and social solidarity, thus creating a healthy and sustainable trading environment.

## 2. Creating Income Equality

Creating equality of opportunity in Islam is an effort to ensure that every individual has a fair chance to develop, whether economically, socially, or spiritually, without discrimination. Islam emphasizes that all humans are equal before God, as stated in the Qur'an (QS. Al-Hujurat: 13), which emphasizes human equality based on piety, not social status, wealth, or gender. This equality is implemented by opening access to education, employment, and ownership of resources for all levels of society, including vulnerable groups such as the poor, orphans, and women. This principle emphasizes that everyone has the same right to get the opportunity to improve their quality of life, as long as they follow the established rules of sharia.

In economic practice, Islam ensures equality of opportunity through the mechanisms of zakat, infaq, sedekah, and waqf, which distribute wealth fairly to empower disadvantaged groups. In addition, the Islamic financial system prohibits the practice of usury and speculation that can create economic inequality, and encourages profit-sharing concepts such as mudaraba and musyarakah, which provide fair opportunities for all parties involved. Equality is also reflected in the management of natural resources, which are emphasized as the common property of humanity and must be utilized for collective welfare, not just for a few people. With these values, Islam creates a system that guarantees equal opportunity for all individuals to achieve a better life.

## 3. Poverty Alleviation

Reducing poverty in Islam is one of the main focuses regulated by sharia principles to create social balance and justice. Based on various studies, zakat has proven to be one of the effective instruments in eradicating poverty. For example, a study conducted by Baznas in Indonesia showed that the

distribution of zakat that is right on target can reduce the poverty rate by 1-2% every year in areas that receive intensive zakat distribution. Zakat instruments, both in consumptive and productive forms, help meet the basic needs of the poor while providing them with capital to start small businesses. With this approach, zakat not only helps directly but also creates long-term impacts through economic empowerment. In addition to zakat, infaq and sedekah are also important elements in the Islamic economic system. Research in Malaysia shows that the use of waqf funds for social infrastructure projects, such as schools, hospitals, and housing, can significantly improve the quality of life of the poor. For example, productive waqf projects generate sustainable benefits by providing access to free education and health services to the underprivileged. This data underlines that Islamic philanthropy has a strategic role in reducing poverty in a more structured and impactful way.

Furthermore, the Islamic financial system, such as the Baitul Maal wat Tamwil (BMT) institution that provides financing without usury, has been proven to help increase the economic independence of the poor. Studies conducted in several regions in Indonesia show that recipients of financing from BMT experienced an average increase in income of 20-30% in one year. This reflects that the Islamic financial model not only provides access to capital, but also creates justice and blessings in transactions. By integrating zakat, infaq, sedekah, waqf, and the Islamic financial system, Islam offers a holistic and sustainable approach to overcoming poverty that does not only focus on material aspects, but also on spiritual and social empowerment.

The idea of the term *zakatnomics* was introduced by the Center for Strategic Studies of the National Zakat Agency (Puskas) BAZNAS at the 2019 Zakatnomics National Seminar and Public Expose at the University of Muhammadiyah Malang. PUSKAS BAZNAS was at that time under the leadership of Irfan Syauqi Beik. Zakatnomics is a new concept in managing zakat to advance the economy of the community, especially the lower middle class

### **Implementation of the Zakatnomics Concept for the Welfare of Mustahik in Makassar**

There have been many theories and research results that researchers have explained in previous chapters related to the concept of zakatnomics. So in this chapter the researcher focuses on explaining the implementation of the zakatnomics concept for the welfare of mustahik/beneficiaries. There are several Zakat and waqf institutions in Makassar City, both the National Zakat Agency (BAZNAS) managed by the Makassar City government and the Zakat

Amil Institution (LAZ) managed by community organizations. In this study, three zakat institutions were taken as research objects, namely BAZNAS, the Muhammadiyah Zakat Amil Institution (LAZISMU), and Wahdah Inspirasi Zakat (WIZ).

At a glance, the researcher provides a brief description of the concept of *zakatnomics*. *Zakatnomics* to welfare has 4 pillars, namely religious spirit, production culture, economic justice, and zakat, infaq, alms, and waqf institutions. The number of informants interviewed was 12 people consisting of 1 representative from each management of the empowerment section of the Institution, and 2 mustahik from each Institution. The interview results obtained by the researcher focused on the four pillars of the *zakatnomics* concept mentioned above. The following is the author's description of the interview results from informants related to the *zakatnomics* concept:

### **1. Spirit of Faith**

The first pillar in *zakatnomics* is the enthusiasm for worship. The enthusiasm for worship meant here is that the mustahik who have received zakat funds for business capital or other assistance from the zakat institution should have increased worship than before. The informant who provided a response related to this pillar was Mrs. Dahlina Samad (Interview with Dahlia Samad, 2024), one of the mustahik from the LAZISMU Makassar Zakat Institution. She is a mustahik who received zakat funds amounting to Rp. 2,000,000 used to buy cake production equipment for a traditional cake snack business. In relation to the enthusiasm for worship, Mrs. Dahlia admitted that after receiving business funds from LAZISMU, her worship increased because she felt grateful or helped by the zakat funds.

This is different from the opinion of Mr. Muslimin as one of the mustahik who received zakat funds from the Muhammadiyah Zakat Institution. The nominal funds received were Rp. 10,000,000 was initially intended for the development of the business being run, namely the rice and egg business, the nominal funds received from the zakat institution. The business that he ran after receiving the aid funds only ran for a few months and stopped running because he experienced a disaster that required the funds to be used for medical treatment. So it can be said that the zakat funds provided did not have implications for increasing income and welfare (Interview Muslimin, 2024).

Meanwhile, one of the informants on behalf of Mrs. Rifka Fadillah from Wahdah Inspirasi Zakat who has also received financial assistance for business development. The business that was developed was selling fried foods and ready-to-eat dishes such as cooked vegetables and side dishes. The nominal zakat fund assistance obtained through the WIZ institution was IDR 1,500,000,

this fund was used to develop his business. He said that from the financial assistance he received a lot of benefits because he could meet the needs of his family, he was even more enthusiastic to wake up in the third part of the night to perform the lail prayer (Interview Rifka Fadillah, 2024).

The next interview with Mrs. Marini is one of the mustahik from Wahdah Inspirasi Zakat who has also received zakat funds for business development in the field of fried food and snack production, the nominal funds provided by WIZ amounted to Rp. 2,000,000. In relation to the spirit of worship, Mrs. Marini said that with the zakat funds provided, she is more enthusiastic about worshipping because she feels grateful for the assistance given to develop her business, the average profit obtained in a day is Rp. 100,000. In addition, she also received intensive religious guidance by creating a study group that was attended once a week.

## **2. Production Culture**

One of the main objectives of *zakatnomics* is to shape the personality of mustahik to increase productivity in a particular business sector that they are engaged in so that it is hoped that the birth of this concept can have a better impact on improving the welfare of mustahik in the future. A productive culture in the zakat management system is needed to help the Institution in providing welfare to many mustahik with the hope that in the future the mustahik who provide financial assistance can become muzakki.

To productive culture, the researcher obtained information from the director of LAZ Muhammadiyah, Mr. Anwar Enre, he said that related to the financial assistance given to mustahik until now it has only been incidental, no mustahik has succeeded significantly in developing a productive business, let alone the aim of improving the welfare of mustahik. So far, what has been done is only providing capital assistance to mustahik and not providing mentoring or business training, and there is also no clear contract when the mustahik is assisted, so it is only free assistance (Interview with Anwar Enre, 2024).

The above opinion is in line with the view expressed by Mr. Nabil Salim as the head of the distribution division at the Zakat Agency of BAZNAS Makassar City that the assistance given to mustahik is only free or incidental assistance so that mustahik also feel free to use the funds, plus there is no mentoring or periodic evaluation from the institution. So it can be said that the productive culture category has not been effectively implemented at BAZNAS Makassar City.

In contrast, the information conveyed by Mr. Ikhsan as the head of the distribution division at the Wahdah Inspitasi Zakat Agency, he said that there have been many empowerment programs carried out so far for mustahik and



the results can be said to be successful because many mustahik have been able to feel the benefits of business development obtained through this zakat fund. One proof of the success of WIZ is because they provide funds to mustahik along with business guidance and there are periodic evaluations, so that the goals and targets are visible, not only guidance on skills or business skills but also guidance in terms of religious guidance and the spirit of worship (Interview Ikhsan, 2024).

The zakat fund assistance given to Mrs. Dahlina has enabled her to produce more cakes than before. The average income she earns from her business as a traditional cake trader is IDR 100,000 per month, the profit is used for daily needs and is also used to finance her children's schooling and continuing their education at a college in Makassar (Interview Dahlia Samad, 2024).

Mrs. Rifka's economic condition after receiving zakat funds can be said to be successful because she has met her family's needs from the results of her business, it's just that the profits she gets have not been included in the category of welfare when measured based on Gross Domestic Product (GDP), because the GDP indicator involves calculating the total production, consumption, and income in one period, while the business conditions run by Mrs. Rifka from the results of production have not been able to increase economic income. There was also an informant from BAZNAS Makassar City, namely Mrs. Etha, who is a beneficiary of zakat funds in the form of procuring salon equipment specifically for women with a nominal value of IDR 6,000,000, most of the salon equipment provided has been used up because the tools are consumables. Mrs. Etha's economic condition after receiving assistance from BAZNAS was initially very helpful in meeting family needs and was used to pay for rent, but as time went by and the equipment decreased, she also found it difficult to meet her needs (Etha, interview, 2024).

### **3. Economic Justice**

One of the goals that must be achieved in the context of *zakatnomics* is to create an economy based on justice. Justice in the distribution of zakat is a necessity, without justice in its distribution, zakat will not have a good impact on improving the economy of the community/mustahik. In relation to economic justice, according to Mrs. Dahlina Samad (Interview with Dahlia Samad, 2024), it has only been applied to families because the profits obtained from selling traditional cakes can only meet the needs of her family, according to her, it has applied the principle of justice because the profits are used to finance school children and also college. For this reason, according to the researcher, it is necessary to increase the amount of zakat funds given to

mustahik so that they can obtain greater profits, so that many mustahik can feel the benefits of zakat funds. In relation to the distribution of income in the field of economic justice in general, it has been running in accordance with the substance of the *zakatnomics* concept that the profits obtained through productive efforts of mustahik are distributed evenly to various family needs, such as financing school children's education, daily needs, paying monthly bills, paying rent and also other needs. This is what is desired in the concept of *zakatnomics* with the hope that the empowered mustahik can be economically independent so that productive businesses continue to run smoothly to be able to become muzakki in the future.

One of the practices of economic justice in the concept of *zakatnomics* is the application of sharia economic principles in running a business. This has certainly been carried out by mustahik as recipients of zakat funds, where in running their business they always adhere to sharia principles such as; raw materials used to process food or drinks come from permissible sources, production ethics are not contaminated with tools that are prohibited by Islamic law, always prioritize the common good in gaining profit, avoid usury, exploitation and injustice.

One of the economic paradigms says "large capital will generate high profits" (Aprilia, 2017), small and medium business actors are very dependent on the capital provided, if the business capital provided is in a small amount then do not expect to be able to produce a lot of goods. This is also a big problem among mustahik, on the one hand they want to develop their business but on the other hand they do not have enough capital to be able to get a decent income.

#### **4. Institution ZISWAF**

Institutions in zakat management have a very important and strategic role, without the involvement of the Zakat Amil Institution or Zakat Amil Agency, zakat management will not run optimally. In relation to the concept of *zakatnomics*, institutions try to take part and are the main instruments in collecting and distributing zakat from muzakki to mustahik. BAZNAS and LAZ in Makassar have each tried to create a concept or breakthrough that leads to the empowerment of productive zakat, because this method is considered capable of overcoming the problem of poverty in the community.

The involvement and assistance of the Zakat Amil Institution/Agency to foster the empowered mustahik has not been maximized, as evidenced by the fact that there are still mustahik who receive zakat funds on the grounds of business development but stop in the middle of the road due to the lack of assistance or business training carried out by the zakat amil, so that the

understanding of mustahik about business skills is still low, this is what causes mustahik to be unable to develop their business. This is one of the main problems in zakat management, for that reason, Zakat Institutions/Agencies need to re-regulate regulations regarding zakat distribution procedures based on community empowerment, especially those assisted by zakat collectors.

The next indicator that can be measured regarding the success of zakat institutions is zakat and waqf literacy. Zakat literacy is the knowledge, ability, to read, calculate, and understand and access information about zakat that can increase awareness in paying zakat. The level of literacy affects changes in behavior and the socio-economic life of the community, or it can be said that the level of literacy will affect a person's economic condition (Pulungan, 2017).

Research (Herlin, 2020) states that the millennial generation was found that, related to basic knowledge of zakat, 44.6% had a low level of understanding while for advanced knowledge about zakat 57% had a low level of literacy. It is further explained that the level of inclusion of zakat payments in Indonesia is still low, where the number of people recorded as paying zakat is still very far when compared to the number of residents who are required to pay zakat.

## CONCLUSION

Based on the research results described in the previous chapter, several things can be concluded as the position of *Zakatnomics* in Islamic economics has a very important and strategic role in solving economic problems, especially for mustahik, unfortunately in general this study found that the zakat literacy index in the city of Makassar is still low so that it needs special attention from the government in this case the provincial and regional BAZNAS to be more active in providing education to the community about the importance of paying zakat, the involvement of religious leaders and academics is also very important to instill the obligation of zakat to the community. The implementation of the *zakatnomics* concept to improve the welfare of mustahik can be applied through 4 pillars, including; the spirit of worship, productive culture, economic justice, and zakat institutions.

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