

## **Economic Empowerment of Female-Headed Households Through Baznas Productive Zakat Program In North Lombok Regency**

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### **Abstract**

*This study explores the implementation of productive zakat programs by the National Amil Zakat Agency (BAZNAS) in empowering the economy of female-headed households in North Lombok Regency. Female-headed households face significant economic challenges due to limited access to capital, markets, and technology. The BAZNAS productive zakat program aims to provide sustainable economic empowerment through the distribution of MSME carts to 261 beneficiaries. This qualitative research employs a case study approach with data collection techniques including in-depth interviews and participatory observation. Research informants include female-headed household beneficiaries, BAZNAS program managers, facilitators, community leaders, as well as family members and neighbors. Data analysis was conducted using a thematic approach. Research findings indicate that the productive zakat program makes a positive contribution to increasing income and economic independence of female-headed households. However, several constraints were identified in program implementation, including limited continuous mentoring and restricted market access. BPS 2024 data shows that 10.75% of households in North Lombok are headed by women, with a female labor force participation rate of 69.91%. This study recommends program optimization through strengthening mentoring, expanding marketing networks, and developing specific programs responsive to the needs of female-headed households.*

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## **1. INTRODUCTION**

Female-headed households represent an increasingly significant social phenomenon in the structure of Indonesian society. Data from the Central Bureau of Statistics (2023) indicates that 15.6% of households in Indonesia are headed by women, with a higher percentage in North Lombok Regency reaching 18.3%. This phenomenon emerges due to various factors, including the death of the husband, divorce, the husband working as a migrant worker (TKI/TKW), or the husband's inability to work due to illness or disability.

Female-headed households face more complex economic challenges compared to male-headed households. They must perform dual roles as breadwinners while simultaneously caring for children and managing households. Gender Statistics data for North Lombok Regency 2024 shows that the female labor force participation rate reaches 69.91%, lower than the male rate of 91.84%. The female unemployment rate is also slightly

higher (1.93%) compared to males (1.80%). Additionally, there is a significant literacy gap, with 24.08% of women unable to read and write compared to 10.78% of men.

Economic empowerment of female-headed households becomes urgent given their limited access to economic resources. Research by Kusumastuti (2020) demonstrates that female-headed households experience difficulties in accessing business capital from formal financial institutions. These limitations are exacerbated by low education levels, minimal technical skills, and limited socio-economic networks. Consequently, many female-headed households are trapped in poverty and sustained economic vulnerability.

Zakat, as one of the pillars of Islam, has great potential in economic empowerment of the ummah. Productive zakat represents a concept of zakat distribution that is not merely consumptive to meet immediate needs, but directed towards building sustainable economic independence of mustahik (zakat recipients). Qardhawi (2011) emphasizes that productive zakat aligns with maqasid syariah, which aims to realize the welfare of the ummah (falah). This concept has been implemented by various zakat institutions in Indonesia, including the National Amil Zakat Agency (BAZNAS).

BAZNAS North Lombok Regency manages five main program areas: da'wah (8,477 beneficiaries), economic empowerment (261 beneficiaries through MSME carts), humanitarian aid (3,715 beneficiaries for disaster relief), health (946 beneficiaries for hospitalization costs), and education (3,318 beneficiaries through S1-S3 scholarships). The economic empowerment program through MSME cart distribution serves as one of the main instruments in supporting micro and small businesses, including those run by female-headed households.

Although productive zakat programs have been running, in-depth evaluation regarding their implementation for female-headed households remains limited. Research by Hafidhuddin (2019) demonstrates that the effectiveness of productive zakat programs highly depends on the quality of mentoring, the suitability of business types with mustahik capabilities, and sustained market access. A study by Widiastuti (2021) found that female beneficiaries of productive zakat experienced an average income increase of 45% in the first year, although business sustainability still faces various obstacles.

This research aims to analyze the implementation of the BAZNAS productive zakat program in empowering the economy of female-headed households in North Lombok Regency. Specifically, this research will explore: (1) the implementation process of the productive zakat program for female-headed households; (2) challenges and constraints faced in program implementation; (3) beneficiaries' experiences and perceptions of the program; and (4) program optimization strategies to enhance the effectiveness of economic empowerment of female-headed households.

The novelty of this research lies in its focus on the intersection between gender, economy, and Islamic philanthropy in the local context of North Lombok. Previous studies on productive zakat have generally not specifically examined the perspectives and experiences of female-headed households as a vulnerable group with unique characteristics. This research contributes to the development of gender-responsive productive zakat models and provides empirical evidence regarding the role of Islamic philanthropy in women's economic empowerment in Indonesia.

### **Women's Economic Empowerment**

Women's empowerment is a multidimensional concept covering various aspects of life. Kabeer (2001, 2005) defines empowerment as a process through which individuals who have been denied the ability to make strategic life choices acquire such ability. In the economic context, empowerment includes access to productive resources, control over economic resources, participation in economic decision-making, and benefits from economic activities.

Moser (2003) identifies five aspects of women's empowerment: (1) welfare: meeting basic needs such as food, health, and housing; (2) access: opportunity to obtain productive resources such as capital, technology, and education; (3) conscientization: awareness of structural causes of women's subordination; (4) participation: involvement in decision-making processes; and (5) control: power over productive resources and distribution processes. This framework provides a holistic perspective in understanding women's economic empowerment.

In the Indonesian context, women's economic empowerment faces various structural challenges. Patriarchal social structures, as analyzed by Walby (1990), limit women's access to economic resources. Cultural norms that position women in domestic roles and men in public economic roles create gender segregation in the labor market. Women also face a double burden: productive responsibilities in the public sector and reproductive responsibilities in the domestic sector.

Female-headed households represent a particularly vulnerable group. They must bear full economic responsibility for their families while facing discrimination and barriers in accessing resources. Research shows that women entrepreneurs in Indonesia often face difficulties in obtaining bank loans due to lack of collateral, low financial literacy, and gender bias in lending institutions (Kusumastuti, 2020). Additionally, women have limited time for business activities due to household and child care responsibilities.

### **Productive Zakat as an Economic Empowerment Instrument**

Zakat is a form of Islamic philanthropy with strong theological and sociological foundations. Theologically, zakat is the third pillar of Islam, making it an obligatory religious practice for Muslims who meet the requirements (nisab). Sociologically, zakat functions as a mechanism of wealth redistribution from those capable (muzakki) to those entitled to receive it (mustahik), including the poor, needy, and others specified in the Quran.

Qardhawi (2011) emphasizes that zakat has the ultimate goal of realizing social welfare and justice. Zakat not only serves as material assistance but also aims to empower mustahik to become independent and eventually transform from zakat recipients to zakat payers (from mustahik to muzakki). This perspective provides a foundation for the concept of productive zakat.

Productive zakat is zakat distribution directed not merely to meet consumptive needs, but to build productive capacity and economic independence of mustahik. Hafidhuddin (2019) defines productive zakat as zakat utilized to finance productive programs, such as business capital, skills training, productive equipment, and infrastructure supporting economic activities. This concept aligns with maqasid syariah which emphasizes protecting and improving the welfare of the ummah.

Implementation of productive zakat programs in Indonesia shows varied results. Research by Sartika (2020) found that productive zakat has a positive and significant effect on mustahik empowerment at the National Amil Zakat Agency. Sudarsono and Saputri (2021) demonstrated that the BAZNAS Yogyakarta productive zakat program increased beneficiary welfare by 38% in the first year. However, Nurhayati and Wasilah (2021) found that the effectiveness of productive zakat programs is highly dependent on the quality of mentoring and market access.

Several studies have identified success factors for productive zakat programs. Ridwan and Huda (2020) emphasize the importance of proper needs assessment, suitability of business types with mustahik skills and interests, adequate business capital, quality mentoring, and market access. Zakaria and Nurjannah (2021) added that success also requires active participation of beneficiaries, family support, and a supportive social environment.

### **Gender Perspective in Islamic Philanthropy**

The gender perspective in Islamic philanthropy emphasizes the importance of considering differential experiences and needs of women and men in program design and implementation. Barlas (2002) and Wadud (2006) advocate for reinterpretation of Islamic texts from a gender perspective, arguing that Islam essentially recognizes equality and justice between genders. They emphasize that patriarchal interpretations historically dominating Islamic discourse are products of sociocultural context, not divine will.

In the context of zakat, a gender perspective encourages attention to specific barriers faced by women in accessing and utilizing zakat. Research by Yusuf and Derus (2020) shows that women face specific challenges such as limited mobility, household responsibilities, lower technical skills, and cultural stigma. Therefore, productive zakat programs for women require a different approach from general programs.

Widiastuti (2021) identifies several important elements in gender-responsive productive zakat programs: (1) flexible time accommodating household responsibilities; (2) provision of childcare facilities; (3) business types aligned with women's skills and cultural contexts; (4) female facilitators understanding women's situations; (5) mentoring considering domestic burdens; and (6) access to markets that can be reached without leaving household responsibilities for too long.

## 2. METHOD

This research employs a qualitative approach with a case study design (Yin, 2018). The case study approach was chosen because it enables in-depth exploration of a contemporary phenomenon in its real-life context, particularly when boundaries between phenomenon and context are not clearly evident. This research specifically examines the implementation of the BAZNAS productive zakat program for female-headed households in North Lombok Regency.

Research informants were selected using purposive sampling technique, comprising: (1) 15 female-headed household beneficiaries of the productive zakat program selected based on variation in business types, length of participation, and socioeconomic characteristics; (2) 5 BAZNAS program managers at regency and sub-district levels; (3) 3 program facilitators; (4) 4 community leaders who understand beneficiaries' conditions; and (5) 8 family members and neighbors of beneficiaries. This informant variation aims to obtain multiple perspectives regarding program implementation.

Data were collected through several techniques: (1) In-depth interviews with semi-structured interview guides conducted with all informants. Interviews with beneficiaries explored their experiences, challenges, changes experienced, and perceptions of the program. Interviews with program managers and facilitators focused on implementation processes, constraints faced, and program effectiveness evaluation. (2) Participatory observation conducted by observing beneficiary business activities, mentor-beneficiary interactions, and family and community dynamics related to the program. (3) Document analysis of program documents, beneficiary selection data, business mentoring reports, and other relevant documents.

Data analysis was conducted using a thematic analysis approach (Braun & Clarke, 2006), comprising six phases: (1) familiarizing oneself with the data through repeated reading of interview transcripts and field notes; (2) generating initial codes by marking interesting patterns in the data; (3) searching for themes by grouping codes into potential themes; (4) reviewing themes to ensure they match the coded data extracts and entire dataset; (5) defining and naming themes; and (6) producing the research report.

Data trustworthiness was established through: (1) triangulation of sources by comparing data from different informants; (2) triangulation of methods by combining interviews, observation, and document analysis; (3) member checking by confirming

interview results with informants; and (4) prolonged engagement in the field for approximately four months to gain in-depth understanding of context and build rapport with informants.

Research ethics were maintained by: (1) obtaining informed consent from all informants before data collection; (2) ensuring informant anonymity and data confidentiality; (3) informing informants of their right to withdraw from the research at any time; and (4) protecting informants from potential harm resulting from research participation. This research obtained ethical approval from the Lombok Business Academy Research Ethics Committee.

### 3. RESULTS AND DISCUSSION

#### 3.1 Implementation of the Productive Zakat Program

Implementation of the BAZNAS productive zakat program for female-headed households in North Lombok Regency follows several systematic stages. The first stage is beneficiary selection through a needs assessment process. This assessment considers several criteria: (1) status as female household head verified through official documents; (2) poverty level based on household income below the regional minimum wage; (3) motivation and commitment to entrepreneurship; (4) basic business skills or willingness to learn; and (5) family support for program participation.

A program manager stated: "We conduct thorough surveys of prospective beneficiaries. We don't just look at their economic conditions, but also their enthusiasm and family support. Female household heads often face opposition from families who think they should just stay at home." This statement reflects awareness that empowerment programs require not only economic intervention but also attention to sociocultural context.

The second stage is determining business type and providing business equipment. The BAZNAS program focuses on distribution of MSME carts equipped with complete facilities for various types of businesses such as food sales, drinks, groceries, and household needs. Selection of business type is adjusted to beneficiary skills and interests, as well as market potential in their residence area. This is crucial because, as Hafidhuddin (2019) emphasizes, business type suitability significantly determines program success.

The third stage is basic business training. BAZNAS provides training covering several aspects: (1) basic entrepreneurship including understanding markets, customers, and competition; (2) product management including purchasing raw materials, processing, and quality control; (3) simple financial management including basic bookkeeping and separating personal and business finances; (4) marketing including pricing strategies and promotion; and (5) customer service.

The fourth stage is distribution of business equipment and initial capital. Each beneficiary receives one MSME cart complete with selling equipment such as glass display cases, storage shelves, and additional accessories according to business type

Cart distribution is conducted through a ceremonial handover event attended by regency officials, BAZNAS management, and community leaders. One beneficiary described: "I was very happy and proud when receiving the cart. I felt motivated because many people witnessed it. I felt responsible to succeed." This ceremonial aspect has important psychological effects in strengthening beneficiaries' commitment.

The fifth stage is business mentoring. BAZNAS assigns facilitators to provide regular mentoring to beneficiaries. Facilitators visit beneficiaries periodically to monitor business progress, provide technical consultations, assist in problem-solving,

and provide additional encouragement. Mentoring is planned to run for one year with a visiting frequency of at least once a month.

### 3.2 Positive Impacts on Beneficiaries

The productive zakat program demonstrates various positive impacts on female-headed household beneficiaries. First, income increase. This income increase enables beneficiaries to better meet daily needs, pay children's education costs, and even begin saving.

Second, enhancement of economic independence. Beneficiaries feel more independent in managing finances and making economic decisions. They no longer depend on relatives or charity, but have their own businesses as sustainable income sources. One beneficiary stated: "I feel more valued. Previously I often had to borrow from neighbors to pay children's school fees. Now I can manage my own money and even help neighbors who have difficulties."

This independence aligns with Kabeer's (2001) concept regarding empowerment as the ability to make strategic life choices. Beneficiaries are not just passive aid recipients, but active economic actors with control over their income sources. This psychological aspect is as important as material aspects in the empowerment process.

Third, skills and knowledge enhancement. Through training and mentoring, beneficiaries acquire various new skills. They learn how to manage businesses, serve customers, manage finances, and market products. Although training duration is limited, beneficiaries continue to learn through business practice and facilitator mentoring.

One beneficiary described her learning experience: "Initially I didn't know how to set prices. I was afraid if prices were too high customers wouldn't buy, but if too low I'd lose money. The facilitator taught me how to calculate costs and determine appropriate profit margins. Now I'm more confident in pricing." This skill is not only useful for current businesses but also as provision if they develop other businesses in the future.

Fourth, enhancement of self-confidence and social status. Operating businesses and earning income enhances beneficiaries' self-confidence. They feel more capable and valuable. Family and community recognition of their contribution also strengthens their social position.

A beneficiary's neighbor observed: "She used to be very quiet and rarely socialized. Now she's more cheerful and confident. Neighbors also respect her more because she manages her own business." This change reflects the psychological and social dimensions of empowerment which are as important as the economic dimension.

Fifth, expansion of social networks. Business activities facilitate beneficiaries in expanding social interactions. They build relationships with customers, suppliers, and fellow entrepreneurs. This social network becomes important social capital supporting business sustainability.

One beneficiary explained: "Through this business I got to know many people. Fellow cart traders often share information about cheaper suppliers or selling strategies. Some customers even became close friends who provide support when I face difficulties." This social network is an important element in economic empowerment, particularly for women who often have limited access to formal economic networks.

### 3.3 Challenges and Constraints in Program Implementation

Despite showing various positive impacts, program implementation faces several challenges and constraints. First, limitations in continuous mentoring. Due to facilitator-to-beneficiary ratios and geographical constraints, mentoring intensity is

below ideal levels. Many beneficiaries feel they need more intensive guidance, especially in the early months of business operation.

One beneficiary stated: "I need the facilitator, especially when facing problems. But they are very busy. Sometimes I've already resolved issues on my own before they visit. Sometimes the solutions I found weren't quite right." This limitation affects business quality and sustainability, particularly for beneficiaries with low entrepreneurial experience.

Second, limited market access. Although businesses are running, many beneficiaries face difficulties in expanding markets. They rely on neighborhood customers whose purchasing power is limited. Lack of marketing knowledge and skills becomes a barrier to reaching broader markets.

A facilitator observed: "Many beneficiaries have good products but don't know how to market them more widely. They don't understand online marketing or how to enter larger markets like supermarkets or schools. As a result, sales remain limited." This constraint aligns with Ridwan and Huda's (2020) findings that market access is a critical factor determining productive zakat program success.

Third, time management challenges. As female household heads, beneficiaries must balance business responsibilities with household tasks and childcare. This often causes stress and fatigue. Some beneficiaries reported having to reduce business operating hours to attend to household needs.

One beneficiary shared her struggle: "I wake up at 4 AM to prepare children for school, cook, do laundry, then operate the cart from 9 AM to 4 PM. When I come home, I have to cook dinner, help children with homework, and prepare for the next day. I'm very tired, but I must keep going because there's no one else." This dual burden reflects the structural challenges faced by female-headed households that empowerment programs must address.

Fourth, low financial literacy. Although training includes financial management material, many beneficiaries still face difficulties in implementing proper financial management. They struggle to separate personal and business finances, do not maintain regular financial records, and have difficulty planning long-term finances.

A facilitator noted: "Many still mix household money with business money. When children need school supplies, they take from business capital. Then when they need to restock, capital is insufficient. They haven't reached the awareness that business requires disciplined financial management." This low financial literacy becomes a barrier to business development and long-term sustainability.

Fifth, limited access to additional capital for business development. After one year of operation, some beneficiaries feel the need to expand their businesses. However, they face difficulties in accessing additional capital from formal financial institutions. Banks often require collateral which they do not possess.

One beneficiary explained her experience: "I wanted to add more merchandise items, but capital was insufficient. I tried applying for a bank loan, but they asked for land certificates or house certificates as collateral. I rent my house, so I don't have certificates. Ultimately I couldn't get the loan." This reflects structural barriers in accessing formal finance faced by low-income women, as identified by Kusumastuti (2020).

Sixth, cultural and social constraints. Some beneficiaries face negative perceptions from their social environment regarding women working in public spaces. Although these views are not dominant, they create additional psychological pressure for beneficiaries.

A community leader observed: "There are still people who think women, especially widows, should stay at home. When they see female-headed household beneficiaries actively trading, they gossip. This sometimes discourages beneficiaries." This cultural constraint reflects patriarchal structures that, according to Walby (1990), limit women's roles in public economic spaces.

Seventh, absence of gender-responsive specific programs. Although the program targets female-headed households, program design does not specifically consider their unique needs. For instance, no childcare facilities are provided during training, no business hours adjusted to household responsibilities, and no psychosocial support to address emotional burdens.

A program manager acknowledged: "We realize the program still applies a general approach. We haven't been able to develop special programs specifically responsive to women's needs. This is our homework for the future." This reflects the importance of integrating a gender perspective in program design, as emphasized by Moser (2003) and Widiastuti (2021).

#### 4. CONCLUSION

This research demonstrates that the BAZNAS productive zakat program makes a significant positive contribution to the economic empowerment of female-headed households in North Lombok Regency. Beneficiaries experience income increases, enhancement of economic independence, skills and knowledge development, strengthened self-confidence, and expansion of social networks. These impacts reflect productive zakat's potential as an effective instrument for economic empowerment aligned with maqasid shariah principles emphasizing ummah welfare. However, program implementation faces various challenges requiring attention. Limited continuous mentoring, restricted market access, time management difficulties, low financial literacy, barriers to accessing additional capital, cultural and social constraints, and absence of gender-responsive specific programs become obstacles in optimizing economic empowerment. These challenges reflect the complexity of empowering women requiring not only economic intervention but also changes in social and cultural structures.

Based on research findings, several recommendations are proposed for program optimization. First, strengthening continuous mentoring systems by increasing facilitator numbers and utilizing digital technology for remote mentoring is needed. Second, developing collective marketing platforms facilitating broader market access for beneficiaries is necessary. Third, integrating systematic financial literacy programs in mentoring, including training in simple financial recording and family financial planning, is essential. Fourth, developing specific programs responsive to the particular needs of female-headed households, including provision of childcare services, flexible business hours, and psychosocial support is required. Fifth, active involvement of beneficiaries in program planning and evaluation to ensure programs truly match their needs and contexts is necessary. Sixth, collaboration with various parties, including local government, universities, and civil society organizations, to create an ecosystem supporting sustainable economic empowerment of female-headed households is needed.

This research contributes to the development of zakat-based economic empowerment literature with a gender perspective, particularly in the local Indonesian context. Further research is needed to explore long-term program sustainability, more comprehensive cost-benefit analysis, and comparative studies with other economic empowerment models. Development of integrative, gender-responsive, and local wisdom-based zakat economic empowerment models becomes an important agenda for future research.

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