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Integrating Productive Zakat and Women's Empowerment to Achieve Sustainable Development Goals: A Path to Social Welfare and Economic Inclusion

Arif Zunaidi, Fachrial Lailatul Maghfiroh, Imam Annas Mushlihin, Sri Anugrah Natalina

IAIN Kediri

ABSTRACT

This study aims to examine the role of integration of productive zakat and women's empowerment in achieving the Sustainable Development Goals (SDGs), focusing on the Kampung Zakat of Besole Village, fostered by BAZNAS Tulungagung Regency. Productive zakat, which is used as business capital for beneficiaries, combined with women's empowerment programs, aims to improve social welfare and economic inclusion. The research method uses a qualitative approach, with data collection through in-depth interviews, observations, and document analysis. The results of the study indicate that the integration of productive zakat and women's empowerment has a significant impact on increasing family income, access to education, and women's participation in local economic activities. In addition, this program also supports poverty reduction and gender inequality, which are part of the SDG targets. These findings emphasize the importance of productive zakat as an Islamic financial instrument that can contribute directly to sustainable development, especially in the context of women's empowerment in rural areas.

Keywords: *Productive zakat, women empowerment, SDGs, social welfare, economic inclusion*

INTRODUCTION

Zakat is one of the important instruments in the Islamic economic system that aims to reduce poverty and social inequality through the redistribution of wealth (Nayak & Hegde, 2023). As an obligation for Muslims, zakat not only functions to provide assistance to the poor and underprivileged but also has great potential in economic empowerment, especially through the concept of productive zakat. Productive zakat aims to shift zakat recipients (mustahik) to zakat givers (muzakki) by utilizing zakat funds as business capital (Sutrisno & Haron, 2022). The integration of productive zakat with women's empowerment is relevant in the context of achieving the Sustainable Development Goals (SDGs), especially in supporting the goals of poverty eradication, reducing gender inequality, and achieving economic welfare (Saadah & Ghummiah, 2013).

Women’s empowerment, especially in rural areas, plays a vital role in inclusive social and economic development (Ali & Kamraju, 2023). Besole Village, fostered by BAZNAS in Tulungagung Regency, is an example of the implementation of a productive zakat program aimed at empowering women through various entrepreneurship training and skills development. This program seeks to transform women from mere beneficiaries to drivers of the village economy. However, although various productive Zakat programs have been implemented in Indonesia, research on their impact on women’s empowerment and their contribution to achieving the SDGs is still limited, especially in the context of zakat-assisted villages.

A literature review on productive

zakat has been widely discussed by researchers. Setyorini showed that productive zakat has a positive impact on increasing the income and welfare of beneficiary families. They concluded that productive zakat can be a long-term solution to overcome structural poverty, especially in rural areas. However, this study focuses more on the financial aspect and has not linked it in depth to women's empowerment (Setyorini et al., 2024). Agriyanto & Aprilia discuss the integration of productive zakat with entrepreneurship, which has been proven to increase the economic capacity of mustahik (Agriyanto & Aprilia, 2020). However, their study emphasizes more on the aspect of improving technical skills and pays less attention to the gender dimension in empowerment.

In a more specific study on women's empowerment through zakat, Inayah highlighted the importance of providing access to women to utilize zakat as business capital (Inayah et al., 2021). Her research shows that when women are involved in productive zakat programs, there is an increase in family welfare and local economic participation. However, Hasanah only focuses on the microeconomic impact without linking it to the SDGs as a whole. Therefore, this study offers novelty by combining three important components: productive zakat, women's empowerment, and achievement of SDGs, and examining the impact of integrating the three in the context of Besole Village, Tulungagung.

The primary challenge in the productive Zakat program is ensuring the long-term viability of the Zakat recipient's business and optimizing women's roles in village economic development (Zunaidi et al., 2024). One of the most common impediments is women's lack of access to financing and proper entrepreneurial training. Furthermore, many productive zakat programs solely focus on giving donations and do not provide ongoing advice, rendering them ineffective in the long run. This issue warrants additional investigation in the context of Besole Village, where a productive zakat program has been in operation for some years but has received little scholarly attention.

The purpose of this study is to investigate the impact of integrating productive zakat and women's empowerment in Besole Village using a qualitative method and case study approach. In-depth interviews with zakat beneficiaries, BAZNAS managers, and local business actors are among the data collection strategies used. Furthermore, actual observations were conducted of numerous empowerment initiatives and training programs offered to women in the town. Secondary data were gathered from BAZNAS annual reports, program materials, and literature on zakat-based economic empowerment.

In the context of women's empowerment, the method used also includes gender analysis to see the extent to which the productive zakat program is able to overcome the structural barriers faced by women in the village. Through this approach, the research is expected to provide a more holistic picture of the role of productive zakat in creating economic inclusion for women while supporting the achievement of SDG targets, such as poverty eradication (SDG 1), gender equality (SDG 5), and decent work and economic growth (SDG 8).

This study differs from prior studies in various ways. First, it focuses on the convergence of productive zakat and women's empowerment, which has not been extensively researched in Indonesia. Second, this study underscores the importance of the zakat program in reaching the SDGs, which adds value to

efforts to create an equitable and sustainable economy. Third, the research site in Besole Village offers a unique situation in which fruitful zakat and women's empowerment programs have been implemented in practice but have not been extensively recorded in scientific studies.

With this backdrop, this study is likely to provide new contributions to the literature on productive zakat and women's empowerment, as well as to our knowledge of how Islamic financial instruments might help achieve the SDGs. Furthermore, the findings of this study are likely to provide practical recommendations for BAZNAS and other zakat institutions to improve the efficiency of productive zakat programs, particularly those aimed at empowering women and encouraging sustainable development in rural communities.

As a result, the primary goal of this paper is to investigate and assess the impact of integrating productive zakat and women's empowerment in achieving the SDGs in Besole Village, Tulungagung Regency. This study is expected to shed fresh light on the function of zakat in promoting social welfare and economic inclusion, particularly in terms of poverty alleviation and women's empowerment in rural areas.

Kampung Zakat in Besole Village, District. Besuki Tulungagung

The Zakat Village Program in Besole Village, Besuki District, Tulungagung, is one of the leading initiatives of BAZNAS Tulungagung Regency. This program aims to increase the awareness of the aghniya (rich) in distributing their zakat through official zakat collection institutions, such as BAZNAS or the Zakat Collection Institution (LAZ). Through systematic and organized zakat distribution, BAZNAS ensures that zakat collected from muzakki (zakat givers) can be redistributed to the village community, so that the benefits of zakat are directly felt by the mustahik (zakat recipients).

The designation of Besole Village as a Kampung Zakat is part of BAZNAS's efforts to convert mustahik to muzakki. This is one of BAZNAS' long-term goals, with the hope that this fostered village will be able to develop a more economically independent community with the help of business capital generated by productive zakat. Thus, zakat is used not just to satisfy immediate necessities but also to enable the community to create sustainable small businesses.

The establishment of the Kampung Zakat in Besole Village is fraught with complications and problems. BAZNAS, in collaboration with the village council and the Zakat Collection Unit (UPZ) of Besole Village, developed a program adapted to the requirements of the local population. This program's performance can be measured in terms of increased transparency and public trust in zakat management. According to Mr. Agus, Deputy Chairperson of the UPZ of Besole Village, this program also provides tangible evidence to the muzika that their zakat is being maintained and distributed to those who are entitled.

One feature that contributes to the success of the Kampung Zakat in Besole Village is the simple application process for prospective mustahiks seeking aid. BAZNAS prioritizes simple access for persons who fit the mustahik criterion, as defined by Islamic law's eight asnaf groups, which include the destitute, needy, and those who suffer in the service of Allah. BAZNAS may disburse zakat more swiftly and effectively via a simple approach,

resulting in a beneficial impact that the community can feel right away.

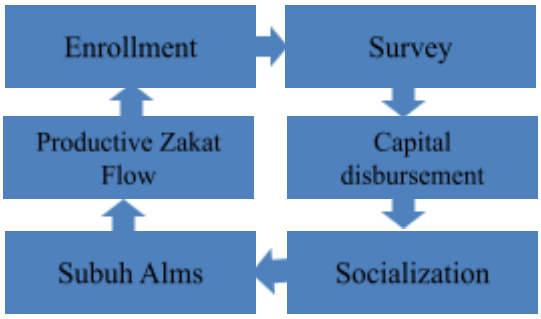


Figure 1. Productive Zakat Distribution Flow

The Besole Village as Kampung Zakat relies heavily on its business capital support program. This support aims to empower women, particularly housewives, in order to promote gender equality and strengthen the family economy. Women in this hamlet might use the cash support provided to start microbusinesses, such as trading or making goods, to supplement their family income. This program is consistent with efforts to accomplish the Sustainable Development Goals (SDGs), particularly in the areas of poverty alleviation and women's empowerment.

BAZNAS rigorously supervises this capital aid program in partnership with the village authority and the local UPZ. This oversight strives to ensure that the business capital granted is used for its intended purpose and is not misappropriated. Collaboration between BAZNAS and the village is a key step toward assuring the program's sustainability and providing mustahik with appropriate support to grow their businesses.

Table 1. Recipients of Business Capital Assistance in 2023

Name	Type of business
Enik Wati	KFC & Fried Foods
Marjiati	Roving Vegetables "eyek"
Siswanto	Coffee Shop
Sulasmi	Roving Vegetables "eyek"
Maslikhatin	Sewing Equipment
Titin Susilowati	Snacks
Sriani	Pracangan
Maria Yunita	Tailor
Sarmi	Roving Vegetables "eyek"
Sumiati	Roving Vegetables "eyek"
Yulianti	Roving Vegetables "eyek"
Suratin	Roving Vegetables "eyek"
Mu'alimah	Pracangan
Etty Fitriani	Pracangan
Suyati	Roving Vegetables "eyek"

However, even though this program has shown positive impacts, BAZNAS and UPZ Besole Village still face obstacles in making the *aghniya* aware of the importance of distributing zakat through official institutions. This challenge requires a more intensive approach, both through socialization and education in the community, so that the zakat issued can be managed more professionally and provide greater benefits for zakat recipients. BAZNAS continues to strengthen the zakat awareness campaign so that more aghniya participate in this program so that its benefits can be felt widely.

BAZNAS Management Practices of Tulungagung Regency in Productive Zakat Distribution and Women's Empowerment

BAZNAS Tulungagung Regency's productive zakat program, which provides business financing assistance, is one of its attempts to empower women. This program

is executed in fostered villages known as "Kampung Zakat," and it concentrates on duafa families (underprivileged households) with the goal of raising their level of living through business development. This business capital aid not only promotes family economic development but also increases women's participation in economic and social activities, allowing them to play a more active role beyond their traditional function as household administrators.

BAZNAS Tulungagung Regency gives 25 women in Kampung Zakat Rp1,500,000 in business capital each. This program provides more than just cash aid; it also includes socialization, occasional supervision, and training to help zakat recipients improve their abilities. The training includes online company promotion, trend-following product development, and other business-related skill training. This method not only enhances women's business skills, but it also provides access to a larger market via digitization.

In addition to providing company finance and training, the program educates zakat recipients on how to save and donate alms on a regular basis. For example, zakat recipients are taught to set aside IDR 2,000 every day, which is subsequently collected by the Zakat Collection Unit (UPZ) once per month. This strategy combines economic empowerment with social and spiritual awareness, promoting family welfare.

BAZNAS implements numerous strategic initiatives to assure the program's success. The first phase is forecasting, in which the zakat money to be distributed is estimated based on the needs of the mustahik. Furthermore, planning is conducted to define the appropriate target mustahik depending on specific parameters. This program is organized in such a way that the village government and UPZ serve as program supervisors on a regular basis, allowing for reviews every three months.

From the aspect of women's empowerment, this program refers to five empowerment indicators suggested by Kabeer and Mayoux, namely welfare, access, mindset change (conscientization), participation, and equality in control over production factors (Siscawati et al., 2020). Based on the results of interviews and field data, this program shows a positive impact on the welfare of recipients. As many as 90% of program recipients experienced increased welfare, as seen from increased income and their ability to meet family needs.

Access indicators have considerable results. All zakat receivers in Kampung Zakat feel aided by the training and resources given, particularly in terms of financial management and internet sales. BAZNAS supports all zakat recipients (100%) in developing their companies through technology access and digital training.

In terms of mindset change, 90% of aid beneficiaries reported an improved knowledge of women's involvement in economic activity. They no longer consider women as just housekeepers, but as drivers of the family economy with similar rights and possibilities as men.

Women's participation in this program is likewise excellent. Up to 80% of Zakat recipients can better manage their business finances and even save money for the future. This demonstrates that the program was successful in raising women's understanding of the necessity of long-term financial planning.

However, there are some challenges to achieving equality of control. Although 70% of recipients have complete support

from their husbands, 20% continue to confront social and cultural challenges, including traditional conventions that limit women's responsibilities in economic activity. Nonetheless, the initiative is making headway in fostering gender equality in the helped communities, with continued attempts to include all family members in supporting women's empowerment.

BAZNAS Tulungagung Regency's productive zakat program has had a good influence on poverty reduction and family welfare by emphasizing women's empowerment. With the indicators listed, this program not only helps zakat recipients improve their standard of living, but it also contributes to the achievement of the Sustainable Development Goals (SDGs), particularly those related to poverty alleviation (SDG 1), gender equality (SDG 5), and improving economic welfare (SDG 8).

The relevance of connecting this program with the SDGs demonstrates that productive zakat may be a valuable tool in achieving sustainable development. This program promotes local economic empowerment and improves the quality of life for low-income households in Tulungagung Regency by expanding women's engagement and growing small businesses. A comprehensive approach that includes business capital, training, and regular supervision guarantees that this program runs smoothly and has long-term benefits.

Implementation of productive Zakat integration and women's empowerment in realizing sustainable development goals (SDGs) in Zakat Village, Besole Village, and Tulungagung

Women's empowerment is a critical component of attempts to accomplish the Sustainable Development Goals (SDGs), particularly the fifth point, gender equality, and the first point, poverty eradication. BAZNAS Tulungagung Regency employs a fruitful zakat program in the Zakat Village of Besole Village. This program combines zakat distribution and women's empowerment by providing business capital assistance to 25 women from mustahik families or the poor. This support not only serves as an economic boost, but it also aims to promote the welfare and capacity of women in society.

Integration of productive zakat and women's empowerment through business capital support is a critical initiative toward reaching the SDGs. Kabeer's (1999) idea of women's empowerment claims that women's empowerment entails increasing welfare, gaining access to economic resources, and actively participating in decisions affecting their lives (Kabeer, 2005). In this context, BAZNAS has implemented programs aimed at meeting key empowerment metrics, such as welfare, access, mentality transformation (consensus), participation, and equality of control over resources.

Tabel 2. Classification of Welfare Indicators in the Women's Empowerment Program in Zakat Village

Category	Number of Mustahik	%
Good	9	90
Enough	1	10
Less	0	0
Total		100%

Empirical facts suggest that this initiative has improved the welfare of its beneficiaries. According to table 2, 90% of Mustahik reported a significant rise in welfare after getting business capital support of IDR 1,500,000 per individual. This welfare is assessed by increased

income, the availability of merchandise, and Mustahik's ability to cover the family's fundamental necessities. This program has proven beneficial in assisting Mustahik families, who were previously vulnerable, to improve their standard of living.

Tabel 3. Clarification of Access Indicators in the Women's Empowerment Program in Zakat Village

Category	Number of Mustahik	%
Good	10	100
Enough	0	0
Less	0	0
Total		100%

In addition to enhancing welfare, this initiative gives women recipients better access to skills training and business financing. According to table 3, all (100%) recipients reported having access to training that assisted them in running their enterprises, such as digital marketing and financial management training. This training teaches them how to use technology in product marketing, which is extremely important in today's digital world, and it also improves their ability to handle family finances.

This program also shows a considerable shift in mentality (consientization). Previously, most people in Besole Village saw women as only having domestic responsibilities. However, after getting training and support from BAZNAS, 90% of the mustahik polled claimed that they now understand the importance of women's duties in sustaining the family economy, as seen in table 5.3. This shift in mentality is a significant step toward greater women's empowerment.

Women also make up a significant portion of the program's participants. As shown in table 4, 80% of Mustahik reported being able to set aside income from their firm for savings or future investment. This active participation demonstrates women's growing economic ability, since they act not only as passive beneficiaries but also as change agents in their homes and communities.

Tabel 4. Clarification of Participation Indicators in the Women's Empowerment Program in Zakat Village

Category	Number of Mustahik	%
Good	8	80
Enough	2	20
Less	0	0
Total		100%

However, while this initiative has improved women's welfare and involvement, there are still issues in terms of equal ownership over resources. Table 5. demonstrates that only 70% of mustahik claimed complete support from their husbands for women's active participation in economic activities. There are still 20% of women who report cultural barriers, with their spouses refusing to fully support women's empowerment activities because they are perceived to violate traditional standards. As a result, additional efforts are needed to raise gender awareness among men so that this empowerment program can function more effectively.

Tabel 5. Clarification of Equality of Control Indicators in the Women's Empowerment Program in Zakat Village

Category	Number of Mustahik	%
Good	7	70
Enough	1	10

Less	2	20
Total		100%

Rowlands' (1997) idea of women's empowerment highlights the importance of equal access to and control over resources as part of a long-term empowerment process. Although the majority of mustahik have obtained access to cash and training through the BAZNAS program, further interventions are still required to achieve gender equality in the management of economic resources, particularly in households that continue to confront cultural resistance.

The program's success can also be judged in terms of poverty alleviation, which is the SDGs' first aim. With the business funding and training provided, many women mustahik have been able to start microbusinesses, improving family income and escaping poverty. According to BAZNAS data, 80% of the 25 female recipients reported a significant increase in monthly income, allowing them to satisfy basic demands while also conserving some of their earnings.

In addition to its economic benefits, this productive zakat program contributes to social welfare. Social Capital Theory asserts that social capital, in the form of networks and community collaboration, can promote community welfare (Prince, 2024). The Kampung Zakat program has been successful in fostering strong social links among eligible women, allowing them to assist one another and share their business development experiences. This social capital is critical to the empowerment program's long-term success.

This initiative has an impact on SDG point 8, which is about decent work and economic growth, in order to help achieve the SDGs more widely. Women mustahik now have more stable and sustainable occupations thanks to the development of micro-enterprises using productive zakat capital, which not only benefits the family economy but also contributes to local economic growth in Besole Village.

To maintain the program's long-term viability, BAZNAS has put in place a periodic evaluation system. The Zakat Collection Unit (UPZ) in the village routinely monitors this program, with an evaluation every three months to ensure that the usage of company capital is consistent with the stated objectives. This oversight is critical to preventing financial mismanagement and ensuring the program's long-term effectiveness.

Overall, BAZNAS Tulungagung Regency's integration of productive zakat and women's empowerment in the Zakat Village of Besole Village exemplifies how zakat can be optimized to assist SDG attainment. With a focus on economic wellbeing and gender equality, this initiative not only eliminates poverty but also strengthens women's roles in sustainable development.

Integrating Productive Zakat and Women's Empowerment to Achieve Sustainable Development Goals: A Path to Social Welfare and Economic Inclusion

The integration of productive zakat and women's empowerment has been proven to have a significant impact on various aspects of rural community life, including increasing family income, access to education, and women's participation in economic activities. In the Zakat Village of Besole Village, this program initiated by BAZNAS Tulungagung Regency shows that zakat can not only be used to meet basic needs but also as capital to develop productive small businesses. Based on the data collected, zakat recipients involved in this program experienced an increase in income of up to 30-50% after receiving

business capital assistance, such as mobile vegetable businesses, coffee shops, and sewing skills. This shows the great potential of productive zakat in raising the standard of living of mustahik (zakat recipients) to become more economically independent.

Women's empowerment in productive zakat programs also helps to fulfill SDGs, particularly poverty reduction (SDG 1) and gender equality (SDG 5). According to economic empowerment theory, improving women's access to economic resources like business finance and skill training can minimize their economic reliance on others while also strengthening women's roles in the home.(Adera & Abdisa, 2023) Besole Village's initiative offers not just cash aid but also continuing business training and coaching. This training focuses on financial management, marketing techniques, and product creation, all of which aim to improve the competitiveness of women's companies in the local market.

From an Islamic financial standpoint, productive zakat can be viewed as one of the inventive tools for boosting the community's economy (Mawardi et al., 2023). The major goals of Islamic economic theory are to distribute money fairly and to alleviate poverty (Samad, 2019). As a result, using zakat for productive reasons, such as supplying women with business capital, is consistent with maqashid al-shariah's goal of achieving social and economic welfare (Widiastuti et al., 2020). In this context, the women's empowerment initiative in Kampung Zakat, Besole Village, demonstrates how zakat may be used as an effective wealth redistribution instrument, ensuring that revenues collected from muzakki give long-term benefits to mustahik.

One of the program's benefits is that it improves beneficiary families' access to education. Increased family income allows parents to better support their children's education, which can help to break the intergenerational cycle of poverty. Education is regarded as a critical aspect of sustainable development, and improving access to education can improve human capital, hence increasing economic productivity and social welfare (Adam & Negara, 2015).

Furthermore, encouraging women to participate in local economic activity through productive zakat helps to promote economic inclusion and reduce gender inequities. According to economic inclusion theory, strengthening underrepresented groups, especially women, by providing access to finance and economic opportunities can result in more equal and inclusive economic environments (Lwamba et al., 2022). The Zakat Village of Besole Village initiative has encouraged women to participate actively in economic activities like small companies and trading, allowing them to generate their own income and enhance their family welfare.

This program also helps to reduce socioeconomic inequalities in society. According to the notion of sustainable economic development, solutions for reducing inequality necessitate a comprehensive approach that includes equitable wealth distribution, increased access to education and health care, and strengthening the role of vulnerable populations (van Niekerk, 2020). Productive zakat increases the economic well-being of beneficiaries while also strengthening women's social standing in their communities, creating a multiplier impact that can be seen by society as a whole (Hidayat et al., 2019).

In addition to financial and training assistance, the program emphasizes the value of continual monitoring and

mentorship. This is consistent with sustainable development theory, which emphasizes the importance of long-term, sustainable development actions (Mensah, 2019). BAZNAS's supervision, in collaboration with the village council, ensures that the aid offered is appropriate and has a positive long-term impact (Jumardi et al., 2022). Ongoing mentorship also helps beneficiaries handle numerous hurdles that come with running a business, such as changes in market demand or financial difficulties.

In theory, the strategy taken in this program may be justified using the notion of asset-based community development (ABCD) (Zunaidi, 2024), which emphasizes the use of local potential and community capabilities to achieve development goals. By combining productive zakat and women's empowerment, the Besole Village initiative makes use of existing resources, such as women's trading or sewing abilities, to create additional and longer-term economic opportunities.

The Besole Village Zakat Village Program emphasizes the necessity of collaboration among many stakeholders, such as zakat institutions, the government, and the community. This partnership is a key tenet in development governance theory, emphasizing engagement and synergy among relevant parties in order to obtain the best development outcomes (Wibawa & Nur'aini, 2020). By incorporating several partners, this program can overcome a variety of implementation challenges, such as cultural barriers or a lack of market access.

The merger of productive zakat and women's empowerment in the Zakat Village of Besole Village demonstrates that zakat may be used as a financial tool to address basic necessities while also developing the community's economic potential. This initiative helps to achieve numerous SDGs, such as poverty reduction, gender equality, and economic inclusion.

CONCLUSION

The integration of productive zakat and women's empowerment in the Zakat Village of Besole Village, initiated by BAZNAS Tulungagung Regency, has become an innovative model in supporting the achievement of the Sustainable Development Goals (SDGs). This program has successfully utilized zakat as a development instrument by providing business capital, training, and ongoing supervision to eradicate poverty and empower the local economy. The focus on the development of small businesses and women's participation not only improves economic welfare but also strengthens gender equality, so that women have a more significant role in supporting the family and community economies. The positive impact of this program can be seen in the improvement in the quality of life of Mustahik, who can transform into Muzakki in the future. With a comprehensive and sustainable approach, this program not only targets short-term results but also seeks to create structural changes that support sustainable development. This shows that productive zakat, when managed effectively and strategically, can be an important pillar in achieving the SDGs, especially in reducing poverty and improving community welfare in an inclusive and sustainable manner.

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