

Accounting Literacy and Financial Management Training to Optimize Productive Zakat for Mustahiq in Kutai Kartanegara

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ABSTRACT

The poor level of accounting literacy and financial management among mustahiqs receiving productive zakat under the supervision of the Amil Zakat Institution Dana Peduli Umat (LAZ DPU) in Kutai Kartanegara has resulted in inefficient use of zakat funding for microenterprise growth. This Community Service Program (PKM) aims to strengthen accounting literacy and financial management in Kutai Kartanegara, so that mustahiq can be more economically independent through productive zakat management. Through interactive training, on-site mentoring at business sites, and reinforcement of Sharia-based financial management concepts, the PKM Program uses a participatory, andragogy-based approach. 46 mustahiqs and students participated in events in Embalut and Pariaman Villages, Kutai Kartanegara, as part of the Merdeka Belajar Kampus Merdeka program. The evaluation findings show a significant improvement in participants' accounting literacy and financial management practices. The average pre-test score of 38 rose to 91 in the post-test (a 139% increase). In addition, 84.8% participants have started to adopt digital accounting tools. The mustahiq are now able to separate business and household finances, prepare monthly budgets, and compile simple income statements. The PKM program has been successful in improving Mustahiq's ability to run their business more independently and accountably. According to the Mustahiq Naik Kelas Action Plan, every participant (100%) signed and turned in a written commitment to the East Kalimantan DPU LAZ. Long-term, it is anticipated that this initiative will promote the conversion of mustahiq into muzakki, maximize the use of profitable zakat contributions, and help meet the Sustainable Development Goals (SDGs) and reduce poverty at the local and regional level.

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INTRODUCTION

Zakat is one of the five pillars of Islam, and in the context of Islamic economics, it serves as a powerful tool for wealth redistribution, aimed at alleviating social and economic inequalities (Aini et al., 2025). In Indonesia, the largest Muslim-majority country in the world, zakat has immense potential to contribute to poverty reduction and sustainable development. According to the Financial Services Authority (OJK), the national zakat potential in 2023 was estimated at IDR 327 trillion. However, the actual zakat collection in 2024 amounted to only IDR 41 trillion, a fraction of its potential (OJK, 2024). Despite these figures, over 33 million mustahiq (zakat recipients) benefited from zakat, lifting more than 1.3 million people out of poverty, indicating that there is significant room for optimizing zakat utilization to meet its full potential (BAZNAS, 2025).

Productive zakat, which focuses on providing business capital and empowering mustahiq through training and skills development, has become a central focus of modern zakat management. Unlike traditional zakat that offers consumptive aid, productive zakat aims to create sustainable sources of income by funding small and medium-sized enterprises (SMEs) among the mustahiq. Research suggests that productive zakat, when well-managed, contributes significantly to poverty alleviation by improving the economic standing of mustahiq and enabling them to become self-sufficient through entrepreneurial activities (Rahayu et al., 2021). The empowerment of mustahiq is carried out based on a priority scale that takes into account the individual potential of each beneficiary. Such an approach is expected to improve productivity and strengthen the long-term economic capacity of mustahiq. Increased economic welfare will ultimately enable mustahiq to move out of poverty and achieve greater financial independence (Herianingrum et al., 2024).

Financial literacy influences individuals' ability to make appropriate financial decisions, thereby minimizing potential errors (Agarwal, Driscoll, Gabaix, & Laibson, 2009). Adequate financial literacy can also be viewed as an investment in human capital that contributes to individual welfare, as reflected in economic decision-making behavior (Lusardi & Mitchell, 2014). The National Survey of Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority of Indonesia (OJK) in 2024 reported that the national financial literacy rate reached 65.43%, a significant increase from 21.84% in 2013. However, this level remains relatively inadequate, particularly among low-income and rural communities (OJK, 2024).

This gap is also evident among mustahiq, who often lack basic financial management and accounting skills, which limits their ability to effectively utilize zakat funds for business development and financial stability (Safitri & Dewa, 2022). Despite the growing emphasis on productive zakat programs, the low level of financial literacy among mustahiq continues to pose a significant challenge. Therefore, recipients of productive zakat are provided with training and continuous mentoring to develop a more progressive entrepreneurial mindset and enhance their ability to manage businesses effectively, thereby supporting their transition toward financial independence (Widiastuti & Rani, 2024).

Kutai Kartanegara, a region in East Kalimantan, faces similar challenges despite regional regulations such as the Regional Regulation Number 3 of 2024, which aims to optimize zakat collection and distribution. In Kutai Kartanegara, zakat is often channeled through the local National Zakat Agency (BAZNAS) for productive use. However, the lack of financial literacy among mustahiq remains a barrier to the success of these programs. The majority of mustahiq in this area engage in traditional economic activities such as agriculture and fishing, yet they struggle to manage zakat funds effectively without

proper financial training (Siregar et al., 2021). As a result, these sectors fail to reach their potential, thereby limiting the impact of zakat on local economic development.

While many studies examine the role of zakat in economic empowerment, there is a clear gap in research focusing on the integration of financial literacy education for mustahiq and the measurable impact of such education on their economic behaviors. Specifically, few studies have explored the effect of accounting literacy training on productive zakat recipients, and even fewer have looked at how andragogy-based learning methods combined with digital adoption can facilitate this transformation. Furthermore, research that addresses the integration of andragogy, digital tools, and behavioral change in the context of zakat distribution is scarce (Ronikeusumaranda et al., 2024).

This study aims to fill these gaps by examining the impact of accounting literacy and financial management training on mustahiq in Kutai Kartanegara. The study will focus on enhancing the financial literacy of zakat recipients to enable them to effectively manage zakat funds, thereby fostering economic independence and contributing to sustainable poverty alleviation. Specifically, the study will assess the effectiveness of an integrated approach that combines andragogy, digital tools, and behavioral interventions in transforming mustahiq into financially literate and empowered individuals (Siregar et al., 2021).

METHOD

Research Design

The research design for this study adopts a Participatory Action Research (PAR) approach. This design is chosen to foster active participation from the mustahiq (zakat beneficiaries) in the intervention process, ensuring that they are directly involved in the training and evaluation activities. PAR is aligned with the andragogical approach, which emphasizes adult learning through practical experiences and collaboration. The goal of this design is to not only assess the impact of financial literacy training on the mustahiq but also to engage them in a process of self-reflection and continuous learning, ultimately leading to sustainable behavior change (Nurjaman et al., 2024).

Participant

The participants of this study were 46 mustahiq under the guidance of LAZ DPU Kaltim, located in Kutai Kartanegara, East Kalimantan. The mustahiqs were selected based on their involvement in small businesses that receive productive zakat, including those engaged in agriculture, fishing, and local small-scale trading. These participants were chosen to represent a cross-section of the zakat beneficiaries who could benefit from financial management and accounting literacy training.

Instruments

To measure the effectiveness of the intervention, two primary instruments were used:

- **Structured Literacy Test:** This test was used to assess the accounting and financial management literacy levels of the participants before and after the training. The test consisted of questions ranging from basic financial concepts to more specific topics such as budgeting and financial statements. Each participant's performance was scored on a scale from 0 to 100.

- **Observation Checklist:** The checklist was used during the intervention to observe the participants' application of learned skills in real-world settings. The checklist included key behaviors such as the separation of business and household finances, the ability to prepare basic financial reports, and the use of budgeting techniques. This tool allowed the researchers to assess the degree of behavioral change throughout the program.

Intervention

The intervention consisted of four trainings designed to improve participants' financial literacy and management skills. These trainings were:

- **Accounting Literacy:** Focused on basic accounting principles, including the understanding of assets, liabilities, equity, and the fundamental accounting equation.
- **Budgeting:** Emphasized the creation of simple monthly budgets, including the allocation of funds for savings and reinvestment.
- **Working Capital Management:** Introduced concepts such as managing cash flow, handling accounts receivable, and maintaining liquidity for business operations.
- **Income Statement Preparation:** Provided training on preparing and interpreting basic profit and loss statements, helping participants understand their business performance.

These trainings were delivered through a combination of theoretical lessons and hands-on activities, ensuring that participants could immediately apply the concepts to their businesses (Rachmawati et al., 2022).

Data Analysis

Data analysis for this study focused on descriptive statistics, which were used to analyze the changes in participants' financial literacy and practices. The analysis involved:

- **Mean Comparison:** Pre-test and post-test scores were compared to measure the improvement in participants' financial literacy. This allowed the researchers to determine the average increase in knowledge.
- **Percentage Change:** The percentage change in observed behaviors (e.g., adoption of budgeting techniques, use of accounting tools) was calculated to assess the impact of the intervention on participants' practical skills.

Since the data was primarily qualitative (i.e., observations of behaviors and self-reported data), statistical analysis was used to quantify the changes in financial literacy and management practices (Promono et al, 2024).

Ethical Considerations

Ethical approval for the study was obtained from LAZ DPU Kaltim, and the participants provided informed consent before the intervention. The participants were assured that their personal information and business data would be kept confidential, and that participation in the study would not affect their eligibility for zakat. The study adhered to ethical standards of research, ensuring voluntary participation and the protection of participants' rights throughout the intervention and data collection process.

RESULTS AND DISCUSSION

Results

The intervention's effectiveness was assessed using both pre-test and post-test scores, as well as observations of behavior change and the adoption of digital tools. The following summarizes the key results:

- Pre-test vs Post-test data

The pre-test and post-test data show a significant improvement in the participants' financial literacy. The mean score of participants' pre-test was 38, while the post-test score increased to 91, representing a 139% improvement. This corresponds to a $\Delta = +53$ points. This substantial increase indicates the effectiveness of the intervention in improving participants' knowledge in areas such as accounting, budgeting, working capital management, and income statement preparation.

- % Adoption

The adoption of new financial practices was also evaluated. The results revealed that 95.7% of participants successfully separated their business and household finances, which is a crucial step in ensuring financial transparency and accountability. Furthermore, 93.5% of participants prepared a complete monthly budget, including a reserve fund and owner's salary, which demonstrates a significant shift toward structured financial planning.

- Digital tool Usage

A significant milestone in the intervention was the adoption of digital tools for financial management. 84.8% of participants downloaded and began using digital accounting applications such as BukuWarung, Jurnal.id, or Google Sheets/Excel. This shows that a large portion of participants were able to integrate digital tools into their financial management practices, supporting greater efficiency and accuracy in financial record-keeping.

DISCUSSION

The Community Service (PKM) activity was held for two days in Embalut Village and two days in Pariaman Village, Tenggara Seberang, Kutai Kartanegara. This activity involved 46 mustahiq as the main participants, with a participatory approach that included an opening session, problem exploration, material delivery, and evaluation.

On the first day, the activity began with an official opening session by the PKM team and village head representatives. This session was followed by participant introductions, an explanation of the PKM objectives, and an explanation of the benefits of accounting literacy, financial management, budgeting, and financial reporting in the context of local MSMEs. Next, the team conducted an in-depth study of the partners' conditions through open discussions and direct observations of production and marketing patterns. Participants were given guided questions to explore their perceptions of financial recording practices, the obstacles they faced, and working capital management. At the end of the session, a pre-test was conducted to identify the participants' initial level of understanding.

On the second day, activities focused on disseminating the concept of strengthening accounting literacy and financial management through an interactive, practice-based approach. The material was delivered progressively, integrating theory with hands-on training in accordance with andragogy

principles to increase relevance and participation among MSME participants.

The first material highlighted the understanding of essential accounting literacy in the context of productive zakat recipients, as an instrument of economic empowerment for the optimization of zakat resources. Participants understood the role of accounting in decision-making through accurate transaction recording and periodic reporting. Student assistance facilitated collaborative knowledge transfer.



FIGURE 1. Photo of the lecturer team presenting (Embalut Village and Pariaman Village)

The second module develops basic accounting literacy through practical training, including business classification and the application of fundamental accounting equations (assets = liabilities + equity). Demonstrations cover basic financial statements using Excel or platforms such as Jurnal.id. Daily reflections evaluate the internalization of concepts for loss mitigation and access to funding. An example of a calculation simulation is presented in the table 1.

TABLE 1. Accounting Equation Simulation

Transaction	Debit (IDR)	Credit (IDR)	Accounting Equation (Assets = Liabilities + Equity)
Purchase of raw materials	Inventory: 5,000,000	Cash: 5,000,000	Assets (5,000,000) = 0 + Equity (0)
Product sales	Cash: 7,000,000	Revenue: 7,000,000	Assets (7,000,000 cash + remaining inventory) = 0 + Equity (profit of 2,000,000)

The third material focuses on business and household financial management, emphasizing the identification of waste risks and asset separation. Participants compile daily records and monthly budgets using a simple cash book. Daily reflections assess commitment to recording discipline and savings. A sample calculation simulation is presented in the table 2.

TABLE 2. Accounting Equation Simulation

Component	Projection (IDR)
Income	10,000,000
Basic expenses (raw materials + operational)	6,000
Savings (10%)	1,000,000
Emergency fund (5%)	500
Owner remuneration	2,500,000
Remaining for reinvestment	0

The fourth material discusses comprehensive working capital management, covering components (cash, accounts receivable, inventory) and cycles to anticipate liquidity deficits. The simulation uses strategies such as FEFO and credit policies. The post-test measures understanding of operational

optimization. An example of the simulation calculation is presented in Table 3.

TABLE 3. Accounting Equation Simulation

Component	Value (IDR)	Calculation
Current assets (cash + accounts receivable + inventory)	15,000	-
Current liabilities	6,000,000	-
Net working capital	9,000,000	Current assets - Current liabilities
Working capital cycle (days)	35	Inventory period (30) + Accounts receivable (15) - Accounts payable (10)
Daily requirement (operating costs)	300,000	-
Total working capital requirement	10,500,000	Daily requirement × cycle
With buffer (20%)	12,600,000	Total + buffer

The final material emphasizes cash flow management and budgeting as the basis for data-driven decisions, including income statement analysis. Small business illustrations facilitate cost control and performance evaluation. Daily reflections assess the internalization of benefits for sustainable efficiency. A sample calculation simulation is presented in Table 4.

TABLE 4. Monthly Income Statement Simulation

Component	Value (IDR)	Calculation
Sales revenue	20,000,000	-
Cost of goods sold (COGS)	12,000,000	-
Gross profit	8,000,000	Revenue - COGS
Operating expenses	3,000,000	-
Operating profit	5,000,000	Gross profit - Operating expenses
Other expenses	500,000	-
Net profit	4,500,000	Operating profit - Other expenses

The success of the activity was measured based on the level of mustahiq involvement, improvement in accounting and financial management literacy, and tangible outputs such as financial documents and implementation commitments. Of the 46 active participants, there was a significant improvement in their ability to separate business and personal finances, prepare budgets, calculate working capital, and prepare income statements. These results exceeded the initial goal of improving financial literacy to support the transformation of beneficiaries into donors.

The details of the achievements are presented in Table 5 below. This table shows the success indicators and the percentage of achievement, based on pre-test, post-test, and post-training observation data. Table explanation: The "Recorded Achievement" column describes concrete outputs, while "Percentage/Description" provides quantitative or qualitative measures. This data reflects the direct impact of the material delivered by the team of lecturers.

TABLE 5. Community Service Program Results

No	Success Indicator	Recorded Achievement	Percentage/Notes
1	Participants can separate business and household finances	44 out of 46 beneficiaries created a special business cash book/account or at least separated cash envelopes after training	95.7% (pre-test only 11%)
	Participants can prepare a simple monthly budget	43 beneficiaries successfully prepared a complete monthly budget with a reserve fund and the	93.5% achieved independence

No	Success Indicator	Recorded Achievement	Percentage/Notes
		owner's salary	
3	Participants understand basic accounting literacy (accounting equation, debit-credit, journal)	Average pre-test score 38 → post-test score 91 (139% increase) after Mrs. AN's material	Material 1
4	Participants can manage business and household finances in a disciplined manner	92% of participants committed to giving themselves a fixed "salary" and recording it every day after Mrs. M's material.	Material 2
5	Participants can calculate the working capital needs of their respective businesses	41 beneficiaries successfully calculated their own working capital (e.g., banana chips, salted eggs, small shops)	89.1% (up from 9%)
6	Participants can prepare a simple profit and loss statement	45 beneficiaries produced their first monthly profit and loss statements after receiving guidance from Mr. AG	97.8% (output: 45 reports)
7	Adoption of digital accounting tools	39 beneficiaries (84.8%) downloaded and began using the BukuWarung/Jurnal.id/Excel application after completing the entire	3–6 month commitment
8	Written commitment to sustainable implementation	46 "Beneficiary Upgrading Action Plan" forms were signed and submitted to LAZ DPU Kaltim	100% of participants signed

The results of this activity indicate that the intervention had a significant positive impact on the financial literacy and practices of mustahiq (zakat beneficiaries) in Kutai Kartanegara, which aligns with the findings of Ahmadin (2021). Ahmadin's research highlights the importance of financial education in enabling mustahiq to effectively utilize zakat funds for business development. The substantial improvement in the financial literacy scores—ranging from an average pre-test score of 38 to a post-test score of 91, which represents a 139% improvement—supports this view. This result emphasizes the critical role that financial literacy plays in the success of productive zakat programs, which aim not only to provide financial assistance but also to empower recipients to generate sustainable income through small businesses.

This PKM program has a significant impact on Mustahiq and the wider community, particularly in empowering the economy through productive zakat. Based on relevant research (Ahmadin, 2021; Sulastiningsih et al., 2024), increased financial literacy helps overcome accounting limitations that hinder zakat fund management. The tangible impacts include:

- The creation of a separation between business and household finances: Beneficiaries separate business funds using envelopes or special accounts, reducing capital leakage and supporting business growth.
- Increased Discipline in Daily Record Keeping: From relying on memory, Mustahiq now records daily transactions, enabling accurate profit and loss evaluation.
- Ability to Prepare a Simple Monthly Budget: Participants set aside reserve funds and personal salaries, making expenses more planned and businesses more resilient to sudden needs.
- Better Understanding and Calculation of Working Capital: Mustahiq calculates the working capital cycle, optimizes inventory, and accounts receivable to maintain liquidity.
- Ability to Prepare Their Own Profit and Loss Statements: The first monthly report increases motivation to develop the business based on performance data.
- Adoption of Simple Digital Technology: The use of applications such as BukuWarung speeds up recording and supports monitoring by LAZ.

In line with the work of Rahayu et al. (2021), this study underscores that productive zakat, when combined with adequate financial education, can have a transformative effect on the economic lives of mustahiq. The participants in this study not only demonstrated an improvement in their financial knowledge but also in their practical skills, such as preparing budgets and separating business and household finances. These findings support the notion that financial literacy programs, like the one implemented in this study, are crucial for the success of zakat-based economic empowerment initiatives. Similar findings were reported by Muqorobin and Usshohihah (2025), who found that productive zakat empowerment programs accompanied by mentoring and financial literacy training can significantly improve the economic capacity, financial literacy, and self-confidence of mustahiq.

The findings also position this study within the broader context of other productive zakat programs. While many zakat programs have focused on the distribution of funds, few have integrated digital tools for financial management. The successful adoption of digital accounting tools by 84.8% of participants highlights the growing importance of technology in modernizing zakat management. Digital tools, such as Buku Warung and Jurnal.id, not only facilitate accurate and efficient financial record-keeping but also promote accountability and transparency, which are central principles of Islamic finance. This finding supports the study of Saragih et al. (2025), which emphasizes that the integration of digital technology in zakat management can strengthen financial transparency, improve monitoring mechanisms, and enhance the economic empowerment of zakat beneficiaries.

The behavioral transformation observed in the participants, particularly their shift toward disciplined financial practices such as budgeting and record-keeping, reflects a broader cultural change toward financial responsibility. This transformation can be linked to the andragogical approach used in the training. Andragogy, which emphasizes self-directed learning and practical application, works particularly well with adult learners, as it allows them to immediately apply the knowledge gained to their daily lives and businesses. This finding is consistent with the empowerment model proposed by Sutrisno and Hakimi (2026), which highlights that productive zakat programs should integrate financial literacy training, mentoring, and continuous institutional support to effectively improve the income-generating capacity of mustahiq. This approach is well-suited to the learning styles of adults, particularly those involved in small businesses, as they benefit from hands-on, real-world applications of theoretical concepts.

Furthermore, the integration of digital adoption into the training program has shown that technology plays a crucial role in enhancing financial management skills. By encouraging participants to adopt digital tools for accounting, the program not only improves the efficiency of financial record-keeping but also empowers participants to make informed decisions based on real-time data. This is particularly important in Islamic finance, where accountability and transparency in the management of zakat are paramount. However, challenges included limited access to technology (15.2% of participants had difficulties with smartphones/the internet), varying levels of education (requiring repetitive explanations), and external factors such as bad weather in August 2025. These challenges were overcome with alternative manual methods, although the need for continued assistance for digital scalability was emphasized. This analysis indicates the program's potential for replication with local context adjustments.

This study also contributes to the achievement of Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth). By improving the financial literacy of mustahiq and empowering them to manage zakat funds effectively, the program helps lift participants out of poverty and enables them to build sustainable businesses. Moreover, the increase in entrepreneurship and the successful use of zakat funds to support business growth

contribute to broader economic development goals.

CONCLUSION

The PKM initiative achieved its primary goal of boosting financial literacy among 46 mustahiq. The andragogy-based participatory approach, which included interactive and hands-on training, resulted in a significant increase in participants' understanding of basic accounting concepts, working capital management, budgeting, and financial reporting, with an average pre-test to post-test score increase of 139% and adoption of new tools and practices ranging from 84.8% to 100%.

This accomplishment is visible not just in tangible outcomes such as the separation of business and personal funds, daily recording discipline, and the use of basic digital tools, but also in the long-term influence on beneficiaries' economic freedom. The initiative promotes the transition of productive zakat into an instrument of empowerment by lowering the risk of financial loss and expanding access to funds. Although technology restrictions and differences in participant education levels developed, they were solved through the use of manual approaches, emphasizing the importance of continued help for scalability.

Limitations

Even if the activity was a success, there are still limitations and obstacles. Among these limitations is the fact that this activity only covers a small portion of the mustahiq in the Kutai Kartanegara area (46 participants only). Another disadvantage is that there is limited time for training; thus, more frequent and continuous implementation can produce better results. The primary impediment is a lack of suitable digital infrastructure, both in terms of networks and the availability of various apps that facilitate them.

Policy Recommendation

This community service program generated various policy recommendations based on the constraints and challenges encountered. Among other things, it is necessary to have accounting literacy and financial management modules of zakat from LAZ. Also, future actions should involve more integration of digital technologies and multi-stakeholder engagement to eliminate access barriers, maximizing the role of financial literacy in transforming mustahiq into muzakki.

Academic Contribution

Overall, this program helps to improve the zakat-based MSME ecosystem in rural areas, with the potential to serve as a model for enhancing accounting literacy and zakat management in other areas to promote sustainable development goals and able to reduce poverty at the local and regional level.

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