



## Zakat literacy index in Aceh

Ana Fitria<sup>1\*</sup>, Rina Desiana<sup>1\*</sup>, Azimah Dianah<sup>1</sup>, Muhammad Rizki<sup>1</sup>

<sup>1</sup>Islamic Economics Department, UIN Ar-Raniry Banda Aceh, Indonesia

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### ABSTRACT

To enhance zakat collection, a policy based on community literacy about zakat is necessary. This research aims to evaluate the fundamental and advanced knowledge of zakat among Aceh Province residents, serving as a foundation for economic growth post-Covid-19. The study utilizes the Zakat Literacy Index technique, employing a quantitative descriptive approach to assess the zakat literacy level of Muslim communities in Indonesia. By employing the zakat literacy indexation model developed by Saoqi et al. (2019), the study provides a comprehensive description of zakat literacy in Muslim communities, particularly in Aceh Province. The findings will facilitate the evaluation of poverty alleviation strategies and inform policies for increasing zakat literacy and empowering the economy to address poverty issues in Indonesia. This research can influence government regulations on improving zakat collection, specifically in Aceh Province

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Untuk meningkatkan pengumpulan zakat, kebijakan yang didasarkan pada kesadaran komunitas tentang zakat diperlukan. Penelitian ini bertujuan untuk mengevaluasi pengetahuan dasar dan lanjutan tentang zakat di antara penduduk Provinsi Aceh, yang berfungsi sebagai dasar untuk pertumbuhan ekonomi pasca-Covid-19. Studi ini menggunakan teknik Zakat Literacy Index, menggunakan pendekatan deskriptif kuantitatif untuk mengevaluasi tingkat literasi zakat komunitas Muslim di Indonesia. Dengan menggunakan model indeksasi literasi Zakat yang dikembangkan oleh Saoqi et al. (2019), studi ini memberikan deskripsi yang komprehensif tentang literasi zakat di komunitas-komunitas Muslim, khususnya di Provinsi Aceh. Temuan ini akan memfasilitasi evaluasi strategi pengurangan kemiskinan dan menginformasikan kebijakan untuk meningkatkan zakat literasi dan memberdayakan perekonomian untuk menangani isu-isu kemiskinan Indonesia. Penelitian ini dapat mempengaruhi peraturan pemerintah untuk meningkatkan pengumpulan zakat, khususnya di Provinsi Aceh.

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<sup>1\*</sup> Corresponding author: [ana.fitria@ar-raniry.ac.id](mailto:ana.fitria@ar-raniry.ac.id)

<sup>2\*</sup> Corresponding author: [rina.desiana@ar-raniry.ac.id](mailto:rina.desiana@ar-raniry.ac.id)

## **1. Introduction**

As stated in the 1945 Constitution (UUD) 1945 article 34 paragraph 1, dealing with the poor is the primary focus of social problems in Indonesia. Zakat is one of the Islamic economic instruments that plays a vital role in assisting the government in eradicating poverty and as an instrument of equity income in a country, particularly in Indonesia. Establishing zakat institutions is one of the government's initiatives to implement and achieve the goals of zakat instruments in Indonesia.

Indonesia is a developing country with the world's fourth biggest population, with 255.9 million people in 2015, with an estimated 85% of that number being Muslims, making Indonesia the largest Muslim country (Ascarya & Yumanita, 2018). As a result, Indonesia should have a sizable zakat potential. The potential for zakat fluctuates widely according to various sources, but according to the Indonesian Zakat Outlook (2019), the amount of possible zakat in 2017 is IDR 462 trillion. This potential value exceeds the present zakat potential.

The requirement to pay zakat from one's assets is significant for Muslims because zakat is one of Islam's five pillars. The amount of zakat collected in Indonesian zakat institutions demonstrates public knowledge of the importance of zakat. In 2017, the total collection of national zakat exceeded 6.2 trillion Rupiah (BAZNAS, 2019).

When the potential for collecting zakat is compared to the zakat that has been collected, there is a gap between the potential and achievement of zakat collection in Indonesia. In order to find the correct answer, it is crucial to first investigate the root cause of the gap. (Ascarya & Yumanita, 2018) investigated the problem of zakat collection in Indonesia and its solutions. One of the findings of this study is that there are three categories of problems: system, external, and internal. One of the external issues is the high number of muzakki in Indonesia who distribute zakat directly to mustahik rather than through zakat agencies.

For Indonesia's zakat institutions to raise muzakki awareness in collecting zakat at Zakat Institutions, it is necessary to monitor awareness and understanding of muzakki so that it becomes an evaluation by the Indonesian government. In one of the studies at PUSKAS BAZNAS, (Saoqi et al., 2019) developed a zakat literacy index. This investigation is exploratory and acts as a roadmap for additional research. The research was successful in creating a model for the zakat literacy index indicator that included 2 dimensions, 10 variables, and 38 indicators.

This study builds on the work of (Saoqi et al., 2019), who used the zakat literacy index approach to assess the level of understanding of Muslim communities in Indonesia, particularly those in Aceh Province, where financial institutions have converted to Islamic financial institutions and most of the population is Muslim. The research on zakat literacy should then begin in Aceh Province. Baitul Mal is one of the zakat entities in Aceh Province that oversees zakat management. The amount of Zakat, Infaq, and Alms (ZIS) received for the people of Aceh is 84.16% of the entire revenue objective, according to the 2020 Aceh Provincial Baitul Mal report. According to the report, the amount of zakat and infaq distribution for Aceh in 2020 was 89.38% of the entire distribution objective (Baitul Mal Aceh, 2021).

Baitul Mal Aceh can distribute zakat through a number of different initiatives to 8 asnaf. The distribution program can take the form of funds for disaster victims assistance, specifically a fund

assistance program for the Covid-19 emergency response for low-income families that is given to low-income mustahik, assistance programs for victims of natural disasters/humanitarian disasters, as well as assistance for handling victims of natural disasters.

The realization of obtaining zakat at Baitul Mal Aceh is near to the aim established in the third quarter of 2022, hitting 63.9 billion, approaching the target of 85.5 billion (Baitul Mal Aceh, 2022). The vast majority of Muslims in Aceh may contribute to the achievement of the goal of realizing zakat revenues at Baitul Mal Aceh. This research is hoped to be able to produce output regarding an overview of zakat literacy in Muslim communities in Indonesia, especially Aceh Province, along with quantitative descriptive explanations for each variable as material for evaluating the increase in zakat literacy by all stakeholders involved in poverty alleviation. This research hopes to realize receiving zakat at Baitul Mal Aceh through means of zakat tools.

The purpose of this study is to ascertain the people of Aceh Province's basic and advanced zakat knowledge levels. This study uses the Zakat Literacy Index (ZLI), which was developed because of earlier research, to gauge the level of zakat literacy in Indonesian society, particularly among residents of Aceh Province. To increase zakat literacy in the larger Indonesian society, it is intended that this research would provide ideas and insights for future research and studies. This research is also anticipated to serve as a foundation for policies that the government, community leaders, academics, and all other interested parties will adopt to promote zakat institutions as institutions for empowering the people's economy in addressing poverty issues. And it is anticipated that the government will take this finding into account when developing policies to control methods for boosting zakat collecting in Indonesia, particularly in the Aceh Province.

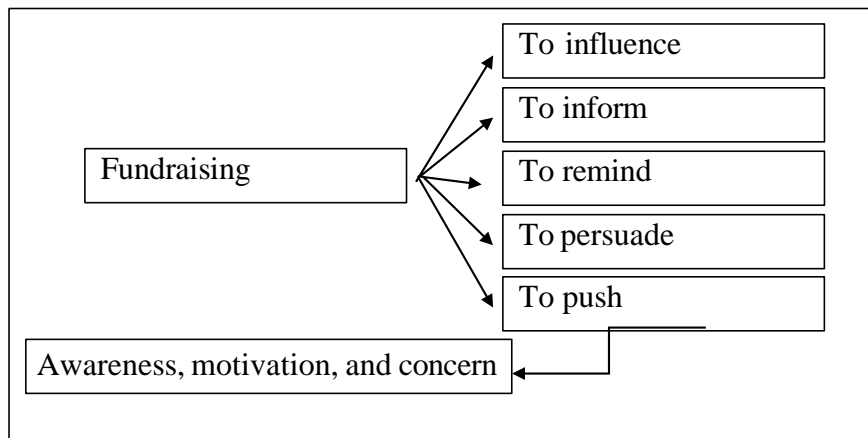
The largest issue that needs to be resolved in Indonesia is still poverty. The government has made numerous attempts to close the income gap that has developed in Indonesia. According to a research study on the advantages of productive zakat on raising the Human Development Index (IPM), the productive zakat enacted by the Indonesian government through Zakat Law No. 29 of 2011 may influence raising HDI, which may help to further reduce poverty (Nurzaman, 2016).

Law No. 23 of 2011 governs the administration of zakat in Indonesia and outlines the fundamental ideas behind managing zakat in a trustworthy manner, being able to provide benefits for mustahik, distributing zakat fairly, having legal guarantees for mustahik and muzakki, being integrated, and being accountable. Government officials in Indonesia oversee zakat through the Amil Zakat Institution. The community is given permission by the government to establish amil zakat institutions under its supervision. Priority scale and effective collaboration are essential for the management of zakat by the government and the community. The creation of a zakat institution is the creation of a holding corporation that fosters a cooperative connection between the state and the populace (Destiana, 2017).

Today's practice of collecting zakat more closely resembles the idea of fundraising, which is an activity that aims to raise money for a certain cause. To attain the purpose of zakat, efforts are made to collect zakat from people or commercial entities. Muzakki is the primary means of obtaining funds for zakat (Ministry of Religious Affairs, 2013). Therefore, parties that have been granted the responsibility to manage zakat must be able to persuade the Muslim community of the value of zakat,

given that the process of raising zakat is essential to attempts to manage zakat. As a result, zakat managers should be able to carry out the tasks shown in the following chart:

**Figure 1. Zakat Manager's Capability**



Source: (Ministry of Religious Affairs, 2013)

The goal of fundraising is to collect zakat, hence it needs to use specific strategies or techniques, such as direct (direct fundraising) and indirect (indirect fundraising). The term "direct fundraising" refers to approaches or methods that directly include muzakki, i.e., types of fundraising that allow for immediate (direct) interaction with muzakki and accommodation of their reactions. In contrast, indirect fundraising refers to strategies or processes that do not immediately entail muzakki's participation, i.e., modes of fundraising without directly enabling muzakki's prompt response (Ministry of Religious Affairs, 2013).

Based on this research, it is envisaged that zakat will develop more effectively with the use of technology in Industry 4.0. The more efficient the financial technology utilized to collect and disburse zakat, the faster the country's progress (Azizah & Choirin, 2018). As a result, encouraging the use of digital technology in all domains, including the collecting and distribution of zakat, is critical to boosting economic growth.

However, the efficacy of increasing infrastructure on all fronts requires a high level of literacy. PUSKAS BAZNAS, the official entity charged with managing zakat in Indonesia, has officially produced the Zakat Literacy Index (ZLI), which employs two major aspects as measures of zakat literacy: basic comprehension and advanced understanding. After that, the two dimensions are transformed into 10 variables and 38 indicators (Saoqi et al., 2019).

The zakat literacy index research is crucial as a first step toward evaluating future strategies to promote Indonesian literacy. Throughout 2014-2018, it has been established that one of the causes of the imbalance between the realization and potential of receiving zakat from muzakki is their distrust of amil zakat (Afiyana et al., 2019). This demonstrates that there is a literacy gap in the zakat system.

According to (Saoqi et al., 2019) in their research Constructing the Indicator Model of Zakat Literacy Index, there have been no scientific studies in the globe that have attempted to develop a zakat literacy model to quantify the level of zakat literacy. This study was successful in developing a zakat literacy index indicator model with two dimensions, ten variables, and 38 indicators. So this research is a continuation of previous research, which is used to assess the level of zakat literacy among Acehese

citizens in order to serve as an evaluation material for all stakeholders involved in poverty alleviation using zakat instruments.

Analysis of Zakat Literacy in Kudus Regency, Central Java Province: A Mixed-Method Approach by (Nailal 'azzah & Santosa, 2021). Using the zakat literacy index, this study maps the level of zakat literacy in the Kudus district and investigates the factors that influence people's zakat payment behavior. As a result, this research is a continuation of that research, which also uses the measurement of the zakat literacy level of the people of Aceh as material for evaluating the increase in zakat literacy by all stakeholders involved in poverty reduction through the zakat instrument.

This study focuses on the significance of Indonesian people's zakat awareness and knowledge. Zakat is one of the financial items that Allah SWT requires to be paid if the nisab and haul are sufficient under specified conditions. Zakat is designed to purify Muslims' souls and property, and it will eventually be able to help government initiatives reduce income inequality in Indonesia. Zakat literacy is inextricably linked to financial literacy, which is promoted by the Financial Services Authority (OJK), because zakat is also a financial instrument that the government may handle. Today, if zakat monies are correctly managed, they will be more ideal, one of which is through zakat institutions in the government.

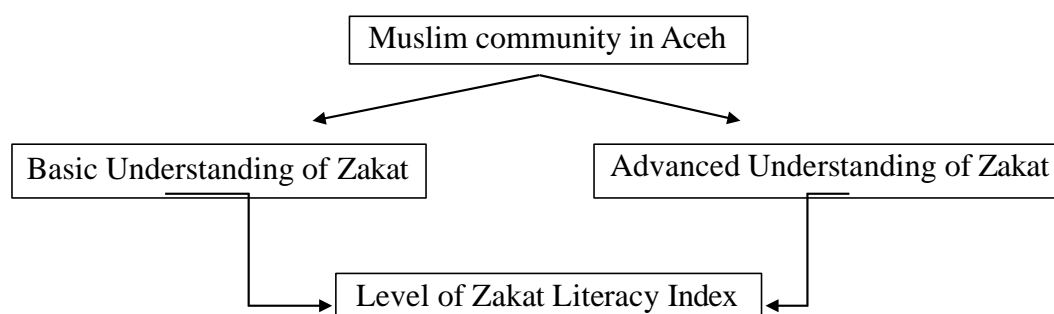
However, the quantity of zakat collected remains significantly below Indonesia's zakat potential. According to (Ascarya & Yumanita, 2018), this is due to a societal lack of literacy or understanding of zakat. As a result, the first step in evaluating this problem will be to examine the zakat literacy level of the Muslim community in Aceh.

## 2. Research Method

In this study, the Zakat Literacy Index (ZLI) is an index developed by (Saoqi et al., 2019) as part of the PUSKAS BAZNAS studies. The ZLI is divided into two parts: the basic understanding dimension of zakat and the advanced understanding dimension of zakat.

The Muslim community in Aceh serves as a microcosm of Indonesian society in this study. The importance of boosting financial literacy and zakat in Aceh as a step to promote the Qanun on Islamic Financial Institutions also contributed to the choice of Aceh Province as the research venue. Based on the description, the schematic framework for this research is depicted briefly in the picture below:

Figure 2. Theoretical Framework



The Zakat Literacy Index technique is used in this study to describe the zakat literacy level of Muslim communities in Indonesia using a quantitative descriptive manner. The Muslim population in Indonesia is expected to reach 263.92 million by 2020 (Kusnandar, 2019). With a sample size of at least 100 participants, this number will comprise the study's population.

Because this model was specifically created for the zakat literacy indexation model in Indonesia by PUSKAS BAZNAS Indonesia, has been thoroughly evaluated, and includes 13 experts, this study will utilize the zakat literacy indexation model (Saoqi et al., 2019). There are 2 dimensions in this model, each with 10 variables and 38 indicators. The table below displays the indexation model:

**Table 1. Model for Zakat Literacy Index**

Dimension	Weight	Variable	Weight	Indicator
<b>Basic Understanding of Zakat</b>	<b>0.65</b>	<b>General knowledge</b>	<b>0.23</b>	1. Terminology of Zakat
				2. Zakat is part of the pillars of Islam
				3. The difference between zakat and alms in the perspective of Islamic law
				4. The difference between zakat and ordinary donations
				5. Types of zakat (fitrah and maal)
				6. Definition of muzakki
				7. Definition of mustahik
				8. Definition of amil
		Knowledge of the obligation to pay zakat	0.20	1. The basic law of the obligation to pay zakat
				2. Knowledge of sin if one does not pay zakat
				3. Mandatory requirements to pay zakat maal
				4. Mandatory requirements to pay zakat fitrah
		<b>Knowledge of 8 groups of zakat recipients</b>	<b>0.18</b>	1. 8 <i>Asnaf</i> of zakat recipients
				2. Amil duties
				3. Management of zakat in the early era of Islam
				4. Transparency and management of zakat by amil
		<b>Knowledge of zakat calculations</b>	<b>0.23</b>	1. Amount of zakat maal
				2. Amount of zakat fitrah
				3. Nisab zakat maal if analogous to gold
4. Nisab zakat maal if analogous to agricultural products				
<b>Knowledge of the object of zakat</b>	<b>0.18</b>	1. Knowledge of assets subject to zakat		

				2. Knowledge of Islamic jurisprudence about professional zakat
				3. The concept of zakat maal and professional zakat
				4. Calculation of professional zakat
			<b>0.23</b>	1. Types of zakat institutions

Source: (Saoqi et al., 2019).

To compute the zakat literacy index, multiply the weighting of concepts and elements by the obtained ratio, as indicated in the following formula (Saoqi et al., 2019):

$$\text{Total ZLI} = \text{ZLI Basic} \times W_d + \text{ZLI Advanced} \times W_1$$

Formula description:

Total ZLI : Total Zakat Literacy Index

ZLI Basic : Total Zakat Literacy Index on basic understanding

ZLI Advanced : Total Zakat Literacy Index on advanced understanding

$W_d$  : Zakat Basic Literacy Weight

$W_1$  : Zakat advanced literacy weight

The total value of ZLI based on research results in the form of a questionnaire will be categorised into the degree of zakat literacy as stated in the table below:

**Table 2. Zakat Literacy Level**

Score	Explanation
0% - < 60%	Low literacy rate
60% - < 80%	Moderate literacy rate
>80%	High literacy rate

Source: (Saoqi et al., 2019).

### 3. Result and Discussion

Respondents' Identity

**Table 3. Identity of Respondents**

Identity	Category	Percentage
Gender	Male	37
	Female	63
Regency	Other regencies	7
	West Aceh	3
	Southwest Aceh	2
	Aceh Besar	15
	Banda Aceh	59
	Pidie	6
	Bireuen	5
	Lhokseumawe	3
Education	Postgraduate	27
	Undergraduate	43
	High School	30
Job	Doctor	3
	Lecturer	2
	Private employees	22

<b>Job</b>	Student	30
	Civil servants	27
	Entrepreneur	16
<b>Age</b>	20-30 years old	51
	31-40 years old	40
	41-50 years old	3
	Above 50 years old	6
<b>Income</b>	No income	36
	IDR 1-5 millions	37
	IDR 5-10 millions	18
	Above IDR 10 millions	9

Source: Data processed (2023).

According to table 3, the respondents to this survey were dominated by women, the majority of whom resided in Banda Aceh, had an undergraduate educational background, and worked as university students. The majority of the research participants were between the ages of 21 and 40, while the majority of the respondents had no income and made between one and five million rupiahs.

According to Badan Pusat Statistik Provinsi Aceh, 2022 Aceh Province's Human Development Index (HDI) for 2022 was 72.80, up 0.62 points (0.86 percent) over the previous year's result (72.18). The quality of the education component had a role in this growth, in part. Given that Indonesia is an ASEAN nation, HDI and population have a favorable and considerable impact on the collection of zakat (Mughtar & Widiastuti, 2022). Therefore, the zakat literacy index is once more presented in this study, particularly for Aceh Province.

**Table 4. Dimensional Weighting Results and Total ILZ**

Dimension	Variable	Variable Weight	Average Score	ILZ	Total	Dimension Weight	ILZ	Total ILZ Score
Basic Understanding of Zakat	General knowledge	0.23	96.63	22.22	98.73	0.65	64.18	96.75
	Knowledge of the obligation to pay zakat	0.20	98.00	19.60				
	Knowledge of 8 groups of zakat recipients	0.18	99.50	17.91				
	Knowledge of zakat Calculations	0.23	96.00	22.08				
	Knowledge of the object of zakat	0.18	94.00	16.92				



Advanced Understanding Of Zakat	Knowledge of zakat institutions	0.23	98.00	22.54	93.06	0.35	32.57
	Knowledge of zakat regulation	0.21	79.67	16.73			
	Knowledge of the impact of zakat on Society	0.24	93.80	22.51			
	Knowledge of zakat distribution and utilization programs	0.16	99.00	15.84			

Source: Processed data (2023).

It is known that the zakat literacy index in each dimension from the data processing findings. The average of these figures can be used to get the average number of indicators by adding up all the data collected from respondents for each indicator. The average number of indicators previously multiplied by the variable weight in each variable is then used to calculate the ILZ at the variable level. A study from (Saoqi et al., 2019) produced the variable weights that are presented. The total ILZ for each dimension is then determined by adding the values from the final calculation. In the basic dimension, the total ILZ attained is 98.73, while in the advanced dimension, it is 93.06.

Furthermore, Aceh Province residents scored 96.75 on the Zakat Literacy Index (ILZ). This overall score is generated by multiplying the overall ILZ in each dimension by the contribution weight in each of these dimensions to calculate the Zakat Literacy Index at the dimension level. Then add the totals for each dimension to get the final total Zakat Literacy Index in Aceh, which is 96.75.

**Table 5. Zakat Literacy Level in Aceh**

Dimension	Score	Level
Basic Understanding of Zakat	98.73	High
Advanced Understanding of Zakat	93.06	High
<b>Zakat Literacy Index</b>	<b>96.75</b>	<b>High</b>

Source: Processed data (2023).

According to the study's findings, the inhabitants of Aceh have a Zakat Literacy Index rating of 96.75, placing them in the high level of literacy. When viewed from each dimension, either the basic dimension or the advanced dimension will receive a total score, resulting in a zakat literacy index in the high category (above 80%), implying that the average community has very good basic and advanced zakat knowledge.

Aceh is one of the provinces in Indonesia that paved the path for the growth of Islam. Aceh has a strong Islamic preaching and is a scientific hub. Islamic scientific advances are consistent with government policy in the management of zakat income received from Acehese citizens, namely through Baitul Mal. So the Acehese people's zakat literacy level is one form of the consequence of Islamic preaching in Aceh, particularly Baitul Mal's zakat literacy preaching. This assertion is substantiated by study by (Saputro & Sidiq, 2020), which illustrates how zakat affects health and economic growth in Aceh Province. This impact stems from the fact that zakat has indirectly contributed to the reduction of poverty in Aceh. Baitul Mal Aceh is making this endeavor via zakat da'wah programs with the ultimate goal of raising the standard of mustahik so that mustahik can escape poverty.

Referring to table 4, there is one variable, knowledge about zakat regulation, which is in the advanced zakat knowledge dimension that has a value that is considerably distinct from the other variables. The zakat literacy index only reaches 79.67 in this dimension, which nonetheless places it in the moderate category. The first question, which concerns zakat rules in general, has a score that is almost perfect, namely 99. However, the second question, which concerns NPWZ, only yields a score of 76, and the third question, which concerns knowledge of zakat as a tax deduction, only yields a score of 64. This is a quite unique research finding in which people with relatively high literacy levels nevertheless require socialization regarding NPWZ and zakat as a tax deduction.

The Law of the Republic of Indonesia No. 23 of 2011 governing the handling of zakat governs zakat in Indonesia. The presence of these laws serves as the legal foundation for the zakat institutions' day-to-day operations, including zakat collection, management, and distribution. However, the public still does not fully comprehend the rules outlined in RI Law No. 23 of 2011. Understanding NPWZ and income zakat as tax deductions is one among them. The findings of 'Azzah & Santosa's research(2021), which claim that the zakat literacy index score connected to zakat rules only received a score of 52.25 the lowest score among other variables in the advanced dimension also corroborate this assertion. This poor rating might be caused by zakat.

(Irawati & Ratno, 2020) determine the effect of trust and income on the motivation to pay zakat. Trust and income variables positively influence the motivations to pay the zakaat. Research by (Yasni & Erlanda, 2020) which claims that there are numerous challenges in integrating zakat as an alternative source of state revenue, one of which is the challenges of uniting government programs with recipients, the distribution process, the strength of zakat institutions, public trust, increasing compliance, supports the low score results on the zakat regulation knowledge variable from this research and the research of (Nailal 'azzah & Santosa, 2021). The government has not adequately enforced the zakat income restrictions as a tax deduction because to the different difficulties it faces. As a result, the general public knows very little about these laws.

The findings of this investigation revealed a novel phenomenon about the link between zakat and taxes. This can serve as the foundation for the government to implement a policy on the payment of zakat and taxes, allowing the noble objective of reducing poverty and boosting the welfare and economic prosperity of the people of Aceh to be reached more swiftly in the future. More research is needed to determine the link between this literacy and the Acehese people's will to pay zakat while entrusting their zakat payments to government-appointed official entities.

#### 4. Conclusions

Finally, this journal paper discusses the outcomes of a zakat literacy research conducted in Aceh Province, Indonesia. The Zakat Literacy Index (ILZ) was used in the study to measure people's zakat knowledge in both the basic and advanced levels. According to the investigation, Aceh citizens have a high degree of zakat literacy, as evidenced by their total ILZ score of 96.75.

However, within the advanced dimension, the study highlighted a specific need for development linked to zakat regulation, underlining the need for better socialization and knowledge among the public. Individuals demonstrated considerably lower scores in comprehending NPWZ and zakat as a tax deduction, despite their overall high literacy.

The study also discovered a significant link between zakat and taxes, stressing the government's capacity to create policies that combine these two systems. Policymakers in Aceh Province can use the findings to strive toward poverty reduction, welfare enhancement, and economic development by leveraging the findings.

Further research on the relationship between zakat literacy and individuals' readiness to entrust their zakat payments to government-appointed official entities is required. This can give significant insights for developing successful measures to enhance zakat compliance and promote regional sustainability.

Overall, this research advances understanding of zakat literacy and its implications for poverty reduction and economic growth. The findings provide a basis for policymakers, community leaders, and researchers working to develop policies and programs to improve zakat literacy, build the economy, and address poverty-related issues in Aceh Province and in comparable contexts.

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