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Analysis of Mustahik Income Before and After Receiving Productive Zakat in Realizing Sustainable Development Goals (SDGs) from Baitul Mal in Banda Aceh City

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A B S T R A C T

This study examines the Analysis of Mustahik Income Before and After receiving Productive Zakat from Baitul Mal in Banda Aceh City. Productive zakat plays an important role in increasing mustahik income. With the productive zakat program, it is very helpful for Mustahik in adding capital for business, building a business, developing a business, and and creating employment opportunities. This study aims to determine the role and implementation of zakat and analyze the differences in Mustahik income before and after the distribution of business capital assistance through productive zakat by Baitul Mal Kota Banda Aceh. This research is a Quantitative Research using the Wilcoxon Matched Pairs Test analysis method. The research sample used was 81 Mustahik productive zakat recipients using the Area Cluster Random Sampling technique. This study found that there were differences in Mustahik's income before and after receiving productive zakat, this shows that the provision of productive zakat in realizing SDGs has an important role in increasing the income of the community (Mustahik) implemented by Baitul Mal Kota Banda Aceh.

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1. INTRODUCTION

Zakat is the third pillar of Islam and must be paid for Muslims who have the ability as a form of property purification and devotion to Allah SWT which has social and economic implications. As stipulated in the Qur'an"namely in Surah At-Taubah verse 60 (9:60), zakat is as one of the potential resources and funding sources in matters covering the 8 asnaf which is expected to have an impact and change for those who receive it, especially in terms of poverty alleviation. Its application has been practiced in activities in the form of social, economic, empowerment, advocacy programs, and so on. Zakat management in Indonesia as regulated in Law No. 23/2011 article 1 concerning zakat management which regulates all

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activities related to planning, implementation, organization and supervision of the collection and distribution as well as utilization of zakat funds. In Article 3 of Law of the Republic of Indonesia No. 23 of 2011 it is written that the existence of zakat is very important because zakat management aims to realize community welfare and poverty alleviation. Furthermore, in the same Law on zakat management, it is stated in Article 1 point 7 that the National Zakat Agency, hereinafter referred to as BAZNAS, is an institution that manages zakat nationally. While in point 8 it is stated that the Zakat Agency, hereinafter abbreviated as LAZ, is an institution formed by the community that has the task of assisting in the collection, distribution, and utilization of zakat. Economic development is a must if a country wants to improve the standard of living and welfare of its people. In other words, economic development is a conscious and directed effort by a nation to improve the welfare of its people through the utilization of existing resources. If high economic growth is not followed by equal distribution of development results to all levels of society, then it will be of no use in reducing income inequality. The success of the economic development of society in each country can be measured by three aspects, namely: (1) Sustenance: The Ability To Meet Basic Needs, increasing the knowledge of society to find ways to meet basic needs, (2) Self Esteem: To Be A Person, guaranteeing the sense of self-respect of society as a creature of Allah SWT and (3) Freedom from Servitude: To Be Able To Choose, increasing the knowledge and ability of society to choose life, namely the welfare of life in all forms of order which is basically a human right (Todaro and Smith, 2003:22).

The emergence of the concept of sustainable development began with global concerns about increasing poverty rates and frequent social injustice and limited natural resource conditions in meeting economic development needs. In the development of sustainable development goals, especially in Indonesia, the parties see each other's potential resources including funding in achieving the Sustainable Development Goals (SDGs). Zakat is one of the instruments that has a strategic role and contribution to achieving the SDGs. For example, poverty alleviation, hunger, getting quality education and so on. The contribution of zakat to support the SDGs is also supported by Law No. 23 of 2011 concerning zakat management, which states that zakat is a religious institution that aims to improve justice and community welfare. In addition, specifically in article 3 of the same law, it explains that zakat management aims to increase the effectiveness and efficiency of services in zakat management and increase the benefits of zakat to realize community welfare and poverty alleviation (BAZNAS, 2016:20).

The implementation of SDGs has had a positive impact in Indonesia. Although there are several targets and goals that have not been achieved and there are still many challenges under the implementation of SDGs, SDGs have become a witness to human history. Indonesia has achieved a decrease in poverty rates from around 15% around 20-30 years ago to 11.7% today (Kurtubi and Dodi 2018). The International NGO Forum on Indonesian Development (INFID, 2016) stated that local governments have a very important role in achieving the goals and success of SDGs, because city and district governments are closer to their communities, have the authority and funds, can carry out various innovations and are the spearhead of public service providers and various government policies and programs. SDGs are implemented with the principles of universality, integrity and inclusiveness to ensure that no one is left behind. SDGs consist of 17 goals, 169 targets and 240 indicators divided into four pillars. Economic pillar with 5 goals and 45 targets, Social pillar with 6 goals and 55 targets, environmental pillar with 4 goals and 38 targets, inclusive development pillar and implementation method with 2 goals and 31 targets (Sardjoko, 2016). There is also an opinion stating that in each SDGs goal are points that are entirely in accordance with zakat, or precisely can be supported by zakat work, and others (BAZNAS, 2016:30). Zakat's contribution to the SDGs currently focuses on the following goals; 1. Eradicating poverty; 2. End hunger; 3. Good health and well-being; 4. Quality education.

The potential for the relationship between zakat and SDGs is not only in the program but also with SDGs actors, namely through cooperation between multi-stakeholders in the community from the approach and method of program management, resource allocation, recipients of zakat programs, and accountability and accountability in achieving the expected goals and results. Indonesia is one of the most populous countries in the world. The relatively large population certainly has various economic problems, such as the large number of poor and unemployed people. Winoto (2011:1) stated that the real economic problems faced by the Indonesian nation are poverty and disparity (inequality) in income distribution. Poverty in Indonesia is currently a real problem as is the problem of unemployment. Both of these problems, namely poverty and unemployment, are problems that are difficult to solve. This is due to the uneven and unbalanced distribution of income and wealth among each individual in society itself (Zakiyah, 2017:38). The problem of poverty is experienced evenly in various provinces in Indonesia. One of the provinces that faces a relatively high poverty problem is Aceh Province..

2. LITERATURE REVIEW

Zakat Theory

Zakat according to language means pure and fertile, while according to the term, although the scholars put forward with slightly different wordings between one and another, but in principle it is the same, namely that zakat is part of the property with certain requirements that Allah SWT requires the owner to be handed over to those entitled to receive it with certain requirements as well (Hafidhuddin, 2008:7). Pamungkas and Surahman (2010:165) in a work called Fiqh 4 Mazhab provide several definitions of zakat according to four scholars of the school of thought, namely:

1. Syafi'iyah: Zakat is the name for a property that is issued in a certain way and under certain conditions.
2. Hanafiyah: Zakat is the ownership of a certain portion of property for a certain person or party that has been determined by syar'i.
3. Malikiyah: Zakat is issuing a specific part of property that has reached its nisab for those who are entitled to receive it if the property is perfect, reaching nisab, other than mining and rikaz crops.
4. Hanabilah: zakat is an obligatory right and certain wealth given to certain groups and at certain times.

Productive zakat is the distribution of zakat funds to mustahik in the form of business capital or productive facilities aimed at increasing the income and economic independence of zakat recipients in a sustainable manner. Hafidhuddin (2008) explains that productive Zakat is Zakat given to Mustahik to be managed and developed through business activities, so that it can improve the standard of living of Mustahik. According to Yusuf al-Qaradawi in his book Fiqh az-Zakah: Productive zakat is zakat distribution that is not solely consumptive, but is directed towards creating economic independence for mustahik through productive activities. Umer Chapra also explained that: Zakat has a socio-economic function that can increase the productivity of poor communities through economic empowerment, including in the form of productive zakat.

Zakat as an Instrument of Development

One of the important instruments in economic development is zakat. Because zakat has a very important role, especially to reduce wealth, distribute funds to those who are entitled and in need, and zakat also plays a role as a source of development funds that are very potential in Islamic countries or countries with a majority Muslim population (Sudibyo, 2017:16). Evidence of the relationship between zakat in supporting the achievement of sustainable development programs

(SDGs) is the existence of Law No. 23 of 2001 concerning "Zakat Management" where zakat as a dimension of religious institutions functions to improve community welfare and eradicate poverty. One of the goals of the Sustainable Development Goals (SDGs) which is in line with the orientation of zakat is to eradicate poverty which until now the government is still trying to find a solution to overcome it (Trihano, 2015).

Sustainable Development Goals (SDGs) Theory

SDGs (Sustainable Development Goals) are a continuation of MDGs (Millennium Development Goals) which is a millennium declaration resulting from an agreement between heads of state and representatives from 189 countries in the world in the form of eight goals. On September 25, 2015, a meeting was held at the UN Headquarters, New York, United States. World leaders officially ratified the Sustainable Development Goals Agenda or called Sustainable Development Goals (SDGs) as a global development attended by representatives of 193 countries, including Indonesian Vice President Jusuf Kalla who also attended the ceremonial event. With the theme "Changing Our World: Agenda 2030 for Sustainable Development", SDGs which contain 17 Goals and 169 Targets are a global action plan for the next 15 years (valid from 2016 to 2030), in order to end poverty, reduce inequality and protect the environment. SDGs are universal in nature, meaning they apply to all countries, so that without exception, countries have a moral obligation to achieve the SDGs Goals and Targets (Ishartono and Rahardjo, 2017:159).

Sustainable Development Goals (SDGs)

The UN General Assembly (2015:21) explains that the 17 SDGs are also equipped with 169 integrated, interrelated and inseparable targets. In sustainable development (SDGs) there are 2 important ideas. (1). The idea of needs, especially the essential needs of the world's poor that must be prioritized, (2). The idea of limitations, which originate from the condition of technology and social organization towards the environment's ability to meet current and future needs (Mahi and Trigunarso 2017:300). The Sustainable Development Goals (SDGs) emphasize the 5Ps, namely: Humans (humans), Planet (earth), Peace (peace), Prosperity (welfare), and Partnership (partnership). The final goal of the SDG's program in 2030 is to achieve three noble goals: ending poverty, achieving equality, and addressing climate change (Sofianto, 2019). The primary target of the Sustainable Development Goals (SDGs) is zero poverty, a fundamental issue that is a central concern for governments in all countries. Goal 1, zero poverty, is the ultimate goal of all SDGs and a prerequisite for the successful implementation of sustainable development (Alisjahbana and Murninigtyas, 2018:319). SDGs have 17 goals that must be achieved as shown in Figure 1:

Figure 1. Symbols of the 17 Sustainable Development Goals (SDGs)

Source: https://sdgactioncampaign.org/resources/ (2025)

Income Theory

Suroto (2000:26) states that income theory can be defined as all receipts in the form of money or goods obtained from other parties which are assessed based on the amount of money from the assets in force at that time. In Islamic economic theory, community income is the acquisition of money or goods produced or received by the community based on rules derived from sharia law. A target that is a difficult problem to achieve is the uneven distribution of community income, but reducing social inequality is one of the benchmarks for successful development. Income can be obtained by working. In Islamic economic theory, community income is the acquisition of money or goods produced or received by the community based on rules derived from Islamic law. A target that is a difficult problem to achieve is the unequal distribution of community income, but reducing social inequality is one of the benchmarks for successful development. Income can be obtained by working. Every head of the family has a responsibility and dependence on the income earned to meet their living needs. Income can be defined as money given by an economic subject and received by a person based on one's work and achievements. Basically, a person's income comes from 3 sources, namely: (1) from wages or wages received in return for work; (2) from property rights, namely capital, land and so on; and (3) from the government (Case and Fair, 2007:403). The amount of a person's income depends on the type of work he does (Sukirno, 2006:47). In addition to their primary job, family members can seek income from other sources or assist the head of the family in their work to increase their income (Toweulu, 2001:30). The amount of income earned determines a person's level of well-being.

Research Paradigm

The framework of thought in this research can be seen in Figure 2.

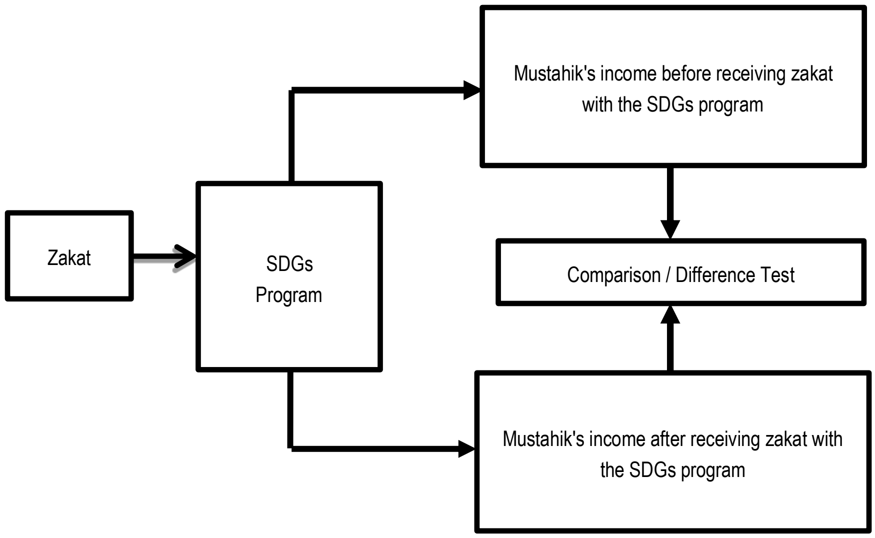

Figure 2. Thinking Framework Scheme

Source: Processed data (2025).

Hypothesis Development

Based on the research background and theoretical basis that have been put forward previously, the hypothesis in this research is:

H0: There is no significant difference in the income of Mustahik before and after receiving zakat funds with the SDGs program by Baitul Mal Kota Banda Aceh

Ha: There is a significant difference in the income of Mustahik before and after receiving zakat funds with the SDGs program by Baitul Mal Kota Banda Aceh.

3. METHODOLOGY

This study is included in a descriptive study using a quantitative approach. The quantitative method in this study is used to see how big the role of zakat is in realizing the Sustainable Development Goals (SDGs) to increase community income as seen from income before and after receiving zakat. Research data were obtained directly from primary sources. The research data were obtained through observation with the Baitul Mal of Banda Aceh City and direct observation of respondents, namely Mustahik who had received productive zakat funds from the Baitul Mal of Banda Aceh City in the form of income data before receiving zakat from the Baitul Mal of Banda Aceh City, and income after receiving zakat from the Baitul Mal of Banda Aceh City. The population in this study is the productive zakat Mustahik in 2025 in Banda Aceh City, totaling 418 Mustahik. By using the Slovin formula, with a population of 418 productive zakat recipients and a sampling error of 10% or 0.10, the sample size in this study was 81 productive zakat recipients in Banda Aceh City. The number of samples in this study was 81 Mustahik who received productive zakat in Banda Aceh City. The method used in sampling used the Area Cluster Random Sampling method (sampling according to region).

Ghozali (2011:160) explains that the normality test aims to determine whether data distribution is normal. The normality test aims to determine whether the confounding variables or residuals in a regression model have a distribution. This study conducted a data normality test by examining the significance values in the Kolmogorov-Smirnov or Shapiro-Wilk sections of the Test of Normality table. Furthermore, Sarjono and Julianita (2013:64) also explain that in the normality test, researchers used the significance values in the Kolmogorov-Smirnov section if the data being tested were greater than 50. If the data being tested were less than 50, researchers used the significance values in the Kolmogorov-Smirnov section. The basis for decision-making in the normality test is based on the following testing criteria:

1. A significant value in the Kolmogorov-Smirnov or Shapiro-Wilk test of > 0.05 indicates a normal distribution of the data.
2. The Kolmogorov-Smirnov or Shapiro-Wilk test significance value is < 0.05, indicating that the data is not normally distributed.

The results of the normality test in this study can be seen in Table 1:

Table 1. Normality Test Output Results

	Kolmogorov-Smirnov[a]			**Shapiro-Wilk**		
	Statistic	**df**	**Sig.**	**Statistic**	**df**	**Sg.**
Income Before - Income After	0.170	81	0,000	0,809	81	0,000

Source: Processed Data (2025)

Based on Table 1 of the normality test output above, it is known that the significance value for the difference in income variables before and after is 0.000, which is less than 0.05. Therefore, in accordance with the decision making in the Kolmogorov-Smirnov or Shapiro-Wilk normality test above, it can be concluded that the difference in income before and after is not normally distributed, because the data is not normal, this study uses an alternative test, namely the Wilcoxon Match Pairs Test.

In this study, the data analysis model used to see the role of zakat in increasing the income of the people of Banda Aceh City before and after receiving zakat assistance from Baitul Mal Banda Aceh City using the Wilcoxon Match Pairs Test analysis model. The Wilcoxon test is a nonparametric test, often used as an alternative to the Paired T-test which does not meet the requirements for the difference in paired data to be normally distributed. In the data of 2 paired groups with a ratio/interval scale whose difference in paired data is not normally distributed, parametric testing cannot be carried out with the Paired T test, so the alternative test that can be used is the Wilcoxon sign rank test.

$H0 = \mu1 = \mu2$

$Ha = \mu1 \neq \mu2$

2-way test

Hypothesis:

$H0=\mu1 \geq \mu2$

$H_a= \mu1 < \mu2$

Information:

μ1 = average income before obtaining business capital through distribution of productive zakat by Baitul Mal Aceh.

μ2 = average income after obtaining business capital through distribution of productive zakat by Baitul Mal Aceh.

If the sample pair is greater than 25, then the distribution will approach the normal distribution. For that, the z formula is used in the test.

$$z = \frac{T - \mu_T}{\sigma_T}$$

Where: T = Number of small levels/rankings

$$\mu_T = \frac{n(n+1)}{4}$$

$$\sigma_T = \sqrt{\frac{n(n+1)(2n+1)}{24}}$$

Thus,

$$z = \frac{T - \mu_T}{\sigma_T} = \frac{T - \frac{n(n+1)}{4}}{\sqrt{\frac{n(n+1)(2n+1)}{24}}}$$

Rejection area:

z tables (α/2)

Information:

Accept H0, Reject Ha, if — z Table ≤ z Count ≤ z Table

Reject H0, Accept Ha, if z Count > z Table

Accept H0, Reject Ha, if P value ≥ 0,05

Reject H0, Accept Ha, if P value < 0,05

In this study, the Wilcoxon Match Pairs Test was used with two directions to see the difference test in 2 paired groups (related) which was carried out with the aim of determining whether there were differences in the two sample groups, namely the income of Mustahik before receiving productive zakat business capital assistance and income after being given productive zakat capital assistance from Baitul Mal Kota Banda Aceh. The Mustahik income data used in this study is monthly net income data.

4. RESULT AND DISCUSSION

Descriptive Statistics of Research

The results of descriptive statistical tests show that the average income before and after the distribution of productive zakat from the Baitul Mal of Banda Aceh City is different. The descriptive statistics of the study can be seen in Table 2.

Table 2. Descriptive Statistics Output Results

Variable	N	Mean	Std. Deviation	Minimum	Maximum
Income Before	81	2,669,753.09	2,627,673.389	300,000	12,000,000
Income After	81	3,008,888.89	2,943,223.148	400,000	13,500,000

Source: Processed data (2025)

Based on Table 2, we can see that the average income after receiving productive zakat is greater than the average income before receiving productive zakat, so it can be concluded that the average income after receiving productive zakat from all Mustahik who received productive zakat from Baitul Mal Banda Aceh City increased significantly.

Wilcoxon Matched Pairs Test Results

The testing in this study uses quantitative analysis and uses a 2-way hypothesis test, therefore testing is carried out using the difference test method between two groups of ordinal or interval scale data but not normally distributed (Wilcoxon Matched Pairs Test). This technique is a refinement of the sign test. If in the sign test the magnitude of the difference in the number of positive and negative numbers is not taken into account, while in this Wilcoxon test it is taken into account. As in the sign test, this technique is used to test the significance of the comparative hypothesis of two correlated samples if the data is ordinal (hierarchical). The results of the Wilcoxon Match Pairs Test in this study can be seen in Table 3.

Table 3. Wilcoxon Matched Pairs Test Output Result

	Income After - Income Before
Z	-6.109[b]
Asymp. Sig. (2-tailed)	0.000

Source: Processed data (2025)

Based on Table 3, we can see that the P value = 0.000 means that the P value is less than 0.05 with an alpha of 5%, so according to the decision making in the Wilcoxon Match Pairs Test, it can be concluded that there is a difference in income before and after receiving productive zakat from the Baitul Mal of Banda Aceh City (Z = -6.109, P = 0.000).

Hypothesis

Initial hypothesis (H0) says that there is no difference in the income of the Mustahik before being given zakat with the income of the Mustahik after receiving zakat. On the other hand, the alternative hypothesis (Ha) said that there is a difference in the income of the Mustahik before receiving zakat and the income of the Mustahik after receiving zakat.

$H0 = \mu 1 \geqslant \mu 2$

$Ha = \mu 1 < \mu 2$

Based on the results of Table 3, the statistical value of the z count test is obtained = -6.109, in the Wilcoxon Matched Pairs Test, looking at the z value with an absolute value of z = $|-6.109| = 6.109$, with a confidence level of 95% and an error rate of 0.025 ($\alpha/2$), where z count > z table, proven by the statistical value of the z count test = 6.109 > 1.96, this shows that,H0 rejected and Ha accepted, meaning that there is a significant difference between the income of Mustahik before and after receiving zakat from Baitul Mal Kota Banda Aceh. The results can also be seen from the P value. The P value in Table 1 also proves that H0 rejected and Ha accepted, because the P value < 0.05 is proven by the sig value of 0.000 < 0.05. So, it can be concluded that the income of Mustahik before being given productive zakat is different from the income of Mustahik after receiving productive zakat. This shows that the effect of giving productive zakat on the income of Mustahik has a positive effect, because the income of Mustahik increases after receiving zakat at Baitul Mal Banda Aceh City.

Analysis of Hypothesis Test Results

Based on the hypothesis test, we can understand that there is a difference in the income of Mustahik before and after receiving productive zakat. This shows that productive zakat provides benefits to increasing the income of Mustahik in Banda Aceh City. Several factors that cause an increase in income are due to access to capital provided through productive zakat which functions to improve community welfare and eradicate poverty, making zakat one of the factors in achieving sustainable development programs (SDGs).

The Role of Zakat in Realizing Sustainable Development Goals (SDGs) at Baitul Mal, Banda Aceh City

Baitul Mal Kota Banda Aceh in realizing the Sustainable Development Goals (SDGs) is by channeling zakat to Mustahik Kota Banda Aceh. One of the important instruments in economic development is zakat. Because zakat has a very important role, especially in overcoming poverty, reducing wealth, distributing funds to those who are entitled and in need, and zakat also plays a role as a source of development funds that are very potential in a region. Implementation of zakat in realizing the Sustainable Development Goals (SDGs) applied to Baitul Mal Banda Aceh City in increasing the economic income of the community.

Zakat is a wealth distribution mechanism that has an impact on poverty alleviation as the most important point in achieving sustainable development goals (SDGs). The contribution of zakat to the Sustainable Development Goals (SDGs) currently focuses on 4 goals, namely 1. Eradicating poverty; 2. Ending hunger; Good health and well-being; 4. Quality education. The implementation of zakat in realizing the Sustainable Development Goals (SDGs) in Baitul Mal in Banda Aceh city focuses on several sectors including the economic, education, health, and social sectors. In implementing a program, of course, there needs to be a measure to determine the success or failure of the program being run. From the SDGs implementation program carried out by Baitul Mal in the city of Banda Aceh with the number of poor people in 2024 amounting to 6.95% decreasing in 2025 to 5.45%. In this case, in 2025, Baitul Mal in the city of Banda Aceh provided productive zakat business capital. In accordance with the results of the hypothesis test, we can understand that there is a difference in community income before and after receiving productive zakat, this shows that the implementation of zakat in realizing SDGs has been able to run well and is able to increase community income, however, in macro terms it has not been able to realize the SDGs program as a whole.

5. CONCLUSIONS

Baitul Mal Banda Aceh City in realizing the Sustainable Development Goals (SDGs) is carried out by distributing zakat to Mustahik Banda Aceh City. The implementation of zakat is a wealth distribution mechanism that has an impact on poverty alleviation as a key point in achieving the sustainable development goals (SDGs). The implementation of zakat in realizing the Sustainable Development Goals (SDGs) is focused on several sectors including the economic, education, health, and social sectors. In implementing a program, of course, measurements are needed to determine the success or failure of the program being run. In accordance with the results of the hypothesis test, we can understand that there is a difference in community income before and after receiving productive zakat, this indicates that the implementation of zakat in realizing the SDGs has been running well and is able to increase community income in Banda Aceh City.

Some recommendations based on the results of this study include:

1. Policy Recommendations (for Baitul Mal Banda Aceh City):

Improving the productive zakat scheme, the zakat program should not only include capital assistance, but also sustainable business assistance (business mentoring, financial training, digital marketing). More targeted segmentation of beneficiaries, classify beneficiaries based on business type, skill level, and market potential to ensure more effective assistance in increasing income. Periodic Monitoring and Evaluation, conduct periodic evaluations of beneficiary income (e.g., every 3–6 months) to assess the program's tangible impact.

2. Practical Recommendations (for Mustahik):

Improving financial literacy, Mustahik should be educated on managing business and household finances to ensure sustainable income growth. Business Diversification, depend not on relying solely on one source of income, but developing other relevant businesses. Utilization of Technology, encourage the use of social media or marketplaces to expand the market.

3. Academic Recommendations (for Future Researchers)

Addition of research variables, not only income, but also welfare (consumption, education, health) to examine more comprehensive impacts. Using longitudinal methods, long-term research to assess the sustainability of the impact of productive zakat. Regional comparisons, comparing the effectiveness of productive zakat programs in other regions to identify the best model:

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