

Age Limits and Online Registration as Eligibility Barriers in Baitul Mal Aceh Business Aid

Authors:

Akbar Muraqy^{1*}

¹Lembaga Ilmu Pengetahuan Islam dan Arab (LIPIA) Banda Aceh, Indonesia

E-mail: akbarmuraqy110306@gmail.com

Muyasir²

² Universitas Islam Negeri Ar-Raniry Banda Aceh, Indonesia

E-mail: muyasirielshirazy@gmail.com

Abstract

Business capital assistance from Baitul Mal Aceh is designed to reduce poverty through productive zakat and infaq, yet prior research has mainly assessed its effects on recipients rather than on applicants screened out before aid is granted. This article analyzes the eligibility criteria of five business capital schemes run by Baitul Mal institutions in Aceh between 2024 and 2026, focusing on an age range of 20–60 years and mandatory online registration. The study uses qualitative document analysis of legislation, classical and contemporary fiqh texts on the asnaf categories, official statistics from Statistics Indonesia (BPS), and public announcements; it involves no human participants. The findings show that the age ceiling affects a population in which 55.21% of older persons are in the labour force and 84.69% of working older persons are in the informal sector, while online registration relies on digital access that is lower among older persons, particularly women. Neither the qanun definition of mustahik nor the classical asnaf framework contains an age limit, and another scheme in the same system sets no upper age limit. The article argues that procedural criteria may function as a distributive policy, shifting eligibility from need toward administrative convenience. Its contribution is a coding matrix that links each criterion to its normative basis, burden type, and statistical exposure. Because the analysis is documentary and relies on secondary sources, it identifies potential exclusion rather than measuring its scale.

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Introduction

Poverty in Aceh has moved against the national trend. In March 2026, the number of poor people in Aceh was 713.78 thousand, or 12.34% of the population, an increase of 10.45 thousand from September 2025, and 540.22 thousand of them lived in rural areas.¹ Over the same period, the national poverty rate fell to 8.07%.² Within this context, Aceh has an institution found in no other Indonesian province: Baitul Mal, a special-status body that manages zakat, waqf, and religious property under the Law on the Government of Aceh.³ Some zakat provisions of that law remain unimplemented because their implementing regulations have not yet been issued.⁴ One of its flagship programmes is business capital assistance for poor micro-entrepreneurs. In 2025, Baitul Mal Aceh (BMA) allocated IDR 20 billion of infaq funds to 6,666 recipients at IDR 3 million each,⁵ and in 2026 the allocation rose to IDR 35 billion for about 7,000 recipients, with priority given to flood victims.⁶ At this scale, eligibility design is a public issue: each criterion determines which of the many poor residents can access these community funds.

Studies of business capital assistance from Baitul Mal have so far focused mainly on recipients. Riyaldi and Salma, in a survey of 86 productive ZIS mustahik of Baitul Mal Aceh, found that socialization, guidance, and mentoring have a significant effect on recipients' welfare.⁷ Zahri et al., through interviews with asnaf entrepreneurs in Banda Aceh, found that capital from Baitul Mal helped their financing and increased their income.⁸ Mubarrak et al.

¹ Chandra Dwi Pranata, "Penduduk Miskin RI Turun, tapi di Aceh, Bali, Papua Malah Naik" [Poverty Falls Nationally but Rises in Aceh, Bali, and Papua], *CNBC Indonesia*, 5 August 2026, <https://cnbcindonesia.com/news/20260805135224-4-756761/penduduk-miskin-ri-turun-tapi-di-aceh-bali-papua-malah-naik>; for the rural breakdown, see Agus Dwi Darmawan, "BPS: Jumlah Penduduk Miskin di Aceh Naik 1,49% (Data Maret 2026)" [BPS: Number of Poor in Aceh Rises 1.49% (March 2026 Data)], *Databoks Katadata*, 2026.

² Badan Pusat Statistik, "Persentase Penduduk Miskin Maret 2026 Turun menjadi 8,07 Persen" [Poverty Rate Falls to 8.07 Percent in March 2026], *Berita Resmi Statistik*, 5 August 2026, <https://www.bps.go.id/id/pressrelease/2026/08/05/2594/persentase-penduduk-miskin-maret-2026-turun-menjadi-8-07-persen.html>.

³ Law No. 11 of 2006 on the Government of Aceh, Article 191.

⁴ Mukhlis Faisal, Jamaluddin, Manfarisyah, and Fitri Maghfirah, "Strengthening Zakat Rules in Indonesia: A Legal Study of the Law on the Government of Aceh," *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 7, no. 1 (2023): 126–45, <https://doi.org/10.22373/sjhk.v7i1.13993>.

⁵ Nurul Hasanah, "Segera Daftar, Baitul Mal Aceh Buka Bantuan Modal Usaha untuk 6.666 Mustahik" [Register Now: Baitul Mal Aceh Opens Business Capital Assistance for 6,666 Mustahik], *ANTARA Aceh*, 12 March 2025, <https://aceh.antaranews.com/berita/380861/segera-daftar-baitul-mal-aceh-buka-bantuan-modal-usaha-untuk-6666-mustahik>.

⁶ Tibrani, "Baitul Mal Aceh Salurkan Rp35 Miliar untuk Modal Usaha Mikro, Korban Banjir Jadi Prioritas" [Baitul Mal Aceh Disburses IDR 35 Billion for Micro Business Capital; Flood Victims Prioritized], *Nukilan.id*, 10 September 2026, <https://nukilan.id/baitul-mal-aceh-salurkan-rp35-miliar-untuk-modal-usaha-mikro-korban-banjir-jadi-prioritas/>.

⁷ Muhammad Haris Riyaldi and Salma, "The Effect of Utilizing Productive Zakat, Infaq, Sedekah (ZIS) in Improving Mustahik's Welfare at Baitul Mal Aceh," *International Journal of Zakat* 7, no. 2 (2022): 77–90, <https://doi.org/10.37706/ijaz.v7i2.373>.

⁸ Mohd. 'Adli Zahri et al., "Membasmikan Kemiskinan dalam Kalangan Usahawan Asnāf melalui Kewangan Sosial Islam: Iktibar dari Baitul Mal Aceh" [Eradicating Poverty among Asnaf Entrepreneurs through Islamic Social Finance: Lessons from Baitul Mal Aceh], *Journal of Contemporary Islamic Law* 9, no. 1 (2024): 60–69, <https://doi.org/10.26475/jcil.2024.9.1.07>.

proposed *maqāṣid al-sharīʿah* as a guiding framework for productive zakat programmes in Aceh.⁹ Isnaliana et al. identified targeting problems at Baitul Mal Banda Aceh City, including the selection of recipients by village officials without following the criteria, recipients without active businesses, and the fact that most recipients were over 40 years old.¹⁰ Research on productive zakat at the national level is likewise dominated by measurements of welfare impact on *mustahik*.¹¹ Most of these studies take the eligibility criteria as a given framework and assess outcomes for recipients. Isnaliana et al. are an exception in examining targeting accuracy, but only among applicants who had already been admitted. The reverse question has received less attention: do the criteria themselves match the definition of *mustahik* in law and *fiqh*? Outside zakat studies, public administration research shows that requirements and procedures can screen out eligible citizens without ever being recorded as refusals.¹² This literature has not yet been connected to research on zakat institutions in Indonesia.

This article analyzes the eligibility criteria of business capital assistance in Baitul Mal institutions in Aceh, focusing on the productive-age limit of 20–60 years and the requirement to register online. It separates four questions that are often conflated: the status of a person as *mustahik*, the eligibility of a person under a programme’s rules, substantive restrictions imposed by those rules, and the administrative burden of meeting them. It addresses three research questions. First, which population groups are most exposed to the two criteria, according to official statistics? Second, do the criteria have a basis in Qanun Aceh No. 10/2018 on Baitul Mal and in the *asnaf* concept of zakat jurisprudence? Third, how do design variations across schemes within the same Baitul Mal system indicate whether these criteria are a necessary feature of the institution or a policy choice? The analysis is limited to the access stage, from the announcement of a programme to the point at which a resident can submit an application. It does not assess the effect of assistance on recipients’ income, which requires field data.

The argument of this article is that the procedural criteria in Baitul Mal business capital assistance may function as a distributive policy in their own right. Age limits and the online channel do more than screen applications; they may shift the basis of eligibility from need (*ḥājah*), the core of *asnaf* jurisprudence, toward administrative convenience and the prediction of productivity. The burden would fall most heavily on older poor people who are still working, particularly women and rural residents, who are furthest from digital access. If this reading is correct, improving the programme requires more than tighter verification of

⁹ Husni Mubarrak, Badrul Munir, and Gamal Achyar, “Enhancing Productive Zakat Programs in Light of *Maqāṣid Syarīʿah*: Chance and Challenge in Contemporary Aceh,” *El-Barka: Journal of Islamic Economics and Business* 6, no. 1 (2023): 1–25, <https://doi.org/10.21154/elbarka.v6i1.6140>.

¹⁰ Isnaliana, Inayatillah Djakfar, Jalilah, and Nining Puji Rahayu, “Development Strategy for Business Capital Assistance Programs for Micro, Small, and Medium Enterprises at Baitul Mal Banda Aceh,” in *Proceedings of the 2nd Aceh International Seminar on Zakat and Waqf (AISZAWA)* (Banda Aceh: UIN Ar-Raniry, 2024).

¹¹ Imron Mawardi et al., “Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients,” *Journal of Islamic Accounting and Business Research* 14, no. 1 (2023): 118–40, <https://doi.org/10.1108/JIABR-05-2021-0145>.

¹² Donald Moynihan, Pamela Herd, and Hope Harvey, “Administrative Burden: Learning, Psychological, and Compliance Costs in Citizen-State Interactions,” *Journal of Public Administration Research and Theory* 25, no. 1 (2015): 43–69, <https://doi.org/10.1093/jopart/muu009>.

applicants; it requires reviewing the eligibility criteria themselves so that they align with the definition of *mustahik* in the *qanun* and in *fiqh*. We present this as a hypothesis supported by the documentary evidence, not as a demonstrated outcome.

Zakat jurisprudence specifies eight categories of recipients (*asnaf*) in QS al-Tawbah [9]:60. The first two categories, the poor (*fuqarāʾ*) and the needy (*masākīn*), are defined by need. Al-Qaradawi explains that the poor and the needy are those who cannot meet the sufficiency (*kifāyah*) of themselves and their dependants.¹³ On this measure, age is not an element that determines poverty status; what matters is the gap between needs and the capacity to meet them. The Shafiʿi school, which is dominant in Aceh, permits giving poor persons who have trading or craft skills enough capital or tools to sustain their livelihood over the long term.¹⁴ This is where the idea of productive zakat is rooted. Under positive law, Article 27 of Law No. 23/2011 permits zakat to be used for productive business in the context of handling poverty and improving the quality of the community, provided that the basic needs of *mustahik*, which the explanatory section lists as food, clothing, housing, education, and health, have been met.¹⁵ The general tendency in the literature is to treat productive zakat as a more advanced form of empowerment than consumptive zakat.¹⁶

In institutional practice, productive zakat takes three forms. The first is a non-repayable grant of business capital or tools. The second is an interest-free revolving loan (*qardḥ ḥasan*); Qanun Aceh No. 10/2018 explicitly allows Baitul Mal to manage loan or revolving funds through sharia microfinance institutions.¹⁷ Riyaldi and Salma report that both forms have been used by Baitul Mal Aceh and that neither produced a significant welfare difference among its recipients.¹⁸ The third form is business mentoring that accompanies capital, which several studies identify as a mediator of zakat's welfare effects.¹⁹ All three forms are operationalized through an instrument that measures need. The Badan Amil Zakat Nasional (BAZNAS) has developed the concept of *had kifāyah*, a minimum living-cost standard per household that can serve as an eligibility threshold for *mustahik*.²⁰ Ministry of Religious Affairs Regulation No. 52/2014 further regulates the requirements for using zakat for productive business.²¹ Taken together, these categories show that, within the framework of *fiqh* and regulation, the legitimate instrument for screening *mustahik* is a measure of need, not a measure of age.

¹³ Yusuf al-Qaradawi, *Fiqh al-Zakāh: Dirāsah Muqāranah li Ahkāmihā wa Falsafatihā fī Ḍawʾ al-Qurʾān wa al-Sunnah*, vol. 2 (Beirut: Muʾassasat al-Risālah, 1973), chapter on the poor and the needy. Page references are pending (see Limitations).

¹⁴ Abu Zakariya Yahya ibn Sharaf al-Nawawi, *al-Majmūʿ Sharḥ al-Muḥadhdhab*, vol. 6 (Beirut: Dar al-Fikr, n.d.), chapter on the distribution of charity. Page references are pending (see Limitations).

¹⁵ Law No. 23 of 2011 on Zakat Management, Article 27 and its explanation.

¹⁶ Mawardi et al., "Analyzing the Impact of Productive Zakat," op. cit..

¹⁷ Qanun Aceh No. 10 of 2018 on Baitul Mal, Article 19(b).

¹⁸ Riyaldi and Salma, "The Effect of Utilizing Productive Zakat," op. cit..

¹⁹ Tika Widiastuti et al., "A Mediating Effect of Business Growth on Zakat Empowerment Program and *Mustahiq's* Welfare," *Cogent Business & Management* 8, no. 1 (2021): 1882039, <https://doi.org/10.1080/23311975.2021.1882039>.

²⁰ Pusat Kajian Strategis BAZNAS, *Kajian Had Kifayah 2018* (Jakarta: Puskas BAZNAS, 2018).

²¹ Ministry of Religious Affairs Regulation No. 52 of 2014 on the Requirements and Procedures for Calculating Zakat Mal and Zakat Fitrah and on the Productive Use of Zakat.

The concept of administrative burden was formulated by Moynihan, Herd, and Harvey as the costly experience citizens encounter when interacting with the state. It comprises three kinds of cost: learning costs (finding out about a programme and its requirements), compliance costs (completing forms, gathering documents, and meeting deadlines), and psychological costs (stigma, anxiety, and loss of autonomy).²² Herd and Moynihan later argued that burden is not a neutral side effect but may be a political choice that changes who actually receives benefits without changing the rules about who is entitled; this is why they describe it as “policymaking by other means.”²³ Baekgaard and Tankink note that the literature has not agreed on whether burden should be understood as state action or as individual experience, and they propose a sharper distinction between the two.²⁴ A systematic review by Halling and Baekgaard of 119 studies reinforces three core claims in the field: administrative burden has effects, it is unevenly distributed, and it is often constructed deliberately.²⁵

Administrative burden can be classified by where it arises in the programme cycle. At the information stage, burden arises from announcement channels, for example announcements circulated only on social media. At the application stage, it arises from registration channels, the number of documents, file formats, and deadlines. At the verification stage, it arises from requirements to attend in person, to be interviewed, or to prove a business. The pattern tends to be regressive. Christensen et al. show that resource scarcity, health problems, and age-related cognitive decline make those most in need the least able to bear the costs of obtaining help.²⁶ Chudnovsky and Peeters explain variation in the experience of burden in Global South contexts through a combination of poverty costs and limited human capital,²⁷ while Masood and Nisar introduce the concept of administrative capital, meaning the understanding of rules and bureaucratic processes that determines citizens’ ability to navigate burdens.²⁸ This produces a targeting paradox: programmes designed for the most vulnerable are more easily accessed by those who are relatively better off. Within this framework, a criterion such as an age limit can be read as an extreme form of burden: it adds no cost to applying, but it closes access entirely for the people it excludes.

The concept of social exclusion describes poverty as detachment from the institutions and relations that enable full participation in society. Silver maps three paradigms of exclusion,

²² Donald Moynihan, Pamela Herd, and Hope Harvey, “Administrative Burden,” op. cit.

²³ Pamela Herd and Donald P. Moynihan, *Administrative Burden: Policymaking by Other Means* (New York: Russell Sage Foundation, 2018).

²⁴ Martin Baekgaard and Tara Tankink, “Administrative Burden: Untangling a Bowl of Conceptual Spaghetti,” *Perspectives on Public Management and Governance* 5, no. 1 (2022): 16–21, <https://doi.org/10.1093/ppmgov/gvab027>.

²⁵ Aske Halling and Martin Baekgaard, “Administrative Burden in Citizen–State Interactions: A Systematic Literature Review,” *Journal of Public Administration Research and Theory* 34, no. 2 (2024): 180–95, <https://doi.org/10.1093/jopart/muad023>.

²⁶ Julian Christensen et al., “Human Capital and Administrative Burden: The Role of Cognitive Resources in Citizen–State Interactions,” *Public Administration Review* 80, no. 1 (2020): 127–36.

²⁷ Mariana Chudnovsky and Rik Peeters, “The Unequal Distribution of Administrative Burden: A Framework and an Illustrative Case Study for Understanding Variation in People’s Experience of Burdens,” *Social Policy & Administration* 55, no. 4 (2021): 527–42, <https://doi.org/10.1111/spol.12639>.

²⁸ Ayesha Masood and Muhammad Azfar Nisar, “Administrative Capital and Citizens’ Responses to Administrative Burden,” *Journal of Public Administration Research and Theory* 31, no. 1 (2021): 56–72, <https://doi.org/10.1093/jopart/muaa031>.

namely solidarity, specialization, and monopoly, which respectively view exclusion as the breakdown of social ties, the consequence of differentiated roles, or the outcome of resource control by particular groups.²⁹ Walsh, Scharf, and Keating map the social exclusion of older persons across six interrelated domains, including material and financial resources and services, and show that exclusion in later life is cumulative.³⁰ Sen distinguishes active exclusion, meaning removal through deliberate policy, from passive exclusion, meaning removal that results from social processes without the intention to exclude.³¹ The distinction is relevant to religious institutions. Zakat institutions rarely intend to exclude older residents, but their criteria may generate exclusion that is formally active, because the rule itself removes access, even when the intent behind it is passive. The analysis below uses the distinction in this narrower sense: the existence of a restrictive rule, the deliberateness of its design, and the deliberateness of any resulting harm are assessed separately.

In increasingly digital public services, exclusion takes the form of a digital divide. Van Dijk describes digital access in layers: motivational access, material access (devices and connectivity), skills access, and usage access.³² Seifert, Cotten, and Xie describe older people who are cut off from digital access as facing a double burden of exclusion, both social and digital.³³ Mubarak and Suomi show that the digital divide among older people widens as services are digitized, including benefit claims.³⁴ In Southeast Asia, Nguyen et al. find that older people's digital adaptation in Vietnam is most strongly influenced by age, education, income, and place of residence,³⁵ while in Jakarta, Laksmi et al. report that although most older residents use mobile phones, their main difficulty is learning to use applications.³⁶ Madsen, Lindgren, and Melin add that digital self-service shifts some caseworker tasks onto citizens, who become "accidental caseworkers" for their own applications.³⁷ When registration for assistance is available only through an online form and PDF uploads, these layers of access become hidden requirements that do not appear in the programme announcement.

²⁹ Hilary Silver, "Social Exclusion and Social Solidarity: Three Paradigms," *International Labour Review* 133, no. 5-6 (1994): 531-78.

³⁰ Kieran Walsh, Thomas Scharf, and Norah Keating, "Social Exclusion of Older Persons: A Scoping Review and Conceptual Framework," *European Journal of Ageing* 14, no. 1 (2017): 81-98, <https://doi.org/10.1007/s10433-016-0398-8>.

³¹ Amartya Sen, *Social Exclusion: Concept, Application, and Scrutiny*, Social Development Papers No. 1 (Manila: Asian Development Bank, 2000).

³² Jan van Dijk, *The Digital Divide* (Cambridge: Polity Press, 2020).

³³ Alexander Seifert, Shelia R. Cotten, and Bo Xie, "A Double Burden of Exclusion? Digital and Social Exclusion of Older Adults in Times of COVID-19," *The Journals of Gerontology: Series B* 76, no. 3 (2021): e99-e103, <https://doi.org/10.1093/geronb/gbaa098>.

³⁴ Farooq Mubarak and Reima Suomi, "Elderly Forgotten? Digital Exclusion in the Information Age and the Rising Grey Digital Divide," *Inquiry: The Journal of Health Care Organization, Provision, and Financing* 59 (2022): 1-7, <https://doi.org/10.1177/00469580221096272>.

³⁵ Thi Xuan Hoa Nguyen et al., "Elderly People's Adaptation to the Evolving Digital Society: A Case Study in Vietnam," *Social Sciences* 11, no. 8 (2022): 324, <https://doi.org/10.3390/socsci11080324>.

³⁶ Purwita Wijaya Laksmi et al., "Digital Divide: Knowledge, Attitudes and Practices toward Mobile Phone and Apps Use among Indonesian Older Adults Residing in a Megapolitan City," *Gerontechnology* 23, no. 1 (2024): 1-13, <https://doi.org/10.4017/GT.2024.23.1.845.03>.

³⁷ Christian Østergaard Madsen, Ida Lindgren, and Ulf Melin, "The Accidental Caseworker - How Digital Self-Service Influences Citizens' Administrative Burden," *Government Information Quarterly* 39, no. 1 (2022): 101653, <https://doi.org/10.1016/j.giq.2021.101653>.

Each of the three bodies of literature has limits when used alone. Work on productive zakat is strong on who is entitled but rarely examines how institutional procedures can defeat that entitlement. The administrative burden literature was developed mainly from studies of state agencies; although it has been applied in Global South contexts,³⁸ it has not considered institutions whose distributive legitimacy derives from religious texts. The digital divide literature describes unequal access but does not explain when such inequality becomes distributive injustice within a particular programme. This article brings the three together: the *asnaf* definition serves as a normative benchmark for who should be reachable, the concept of administrative burden is used to read the criteria as policy choices, and digital divide data are used to identify which groups are most exposed to the online channel.

Metode

This qualitative document analysis, supplemented by descriptive analysis of secondary BPS statistics, examines the eligibility criteria of five Baitul Mal business capital schemes in Aceh: BMA 2024 (zakat funds), BMA 2025 (infaq funds, online registration, age limit of 20–60 years), BMA 2026 (IDR 35 billion, priority to flood victims), Banda Aceh City 2026, and Aceh Besar Regency 2026. Document analysis was chosen because it treats policy texts as data produced without researcher intervention³⁹, and no primary data were collected. The sources comprise legislation and *qanun*, classical and contemporary *fiqh* texts on zakat, BPS statistics, and purposively selected public Baitul Mal announcements; each scheme is documented by at least one announcement or news report, and where an original announcement was available it took precedence over press coverage.

Data were collected and processed in four stages between September and October 2026: an inventory of every criterion in a matrix, tracing of normative bases in *Qanun Aceh* No. 10/2018, Law No. 23/2011, and *fiqh* texts, mapping of restrictive criteria onto BPS indicators, and cross-scheme comparison. A single researcher coded each criterion for normative basis, type of burden (learning, compliance, or closure of access), and potentially affected groups. A criterion was classified as potentially exclusionary only if it closes access for a population that *fiqh* classifies as poor or needy and lacks a basis in the *qanun* or the *asnaf* framework. BPS indicators are read as tendencies, not as estimates of the number of people excluded. Trustworthiness rests on a source hierarchy, triangulation across at least two sources where available, and an audit trail linking each code to its source excerpt; single-source schemes and unverified items are reported explicitly.

Results

Data from BPS indicate that the population affected by the upper age limit of 60 is large and economically active. People aged 60 and over make up 11.97% of Indonesia's population, according to the 2025 Inter-Censal Population Survey (SUPAS).⁴⁰ An estimated 55.21% of the

³⁸ Chudnovsky and Peeters, "The Unequal Distribution of Administrative Burden," *op. cit.*.

³⁹ Glenn A. Bowen, "Document Analysis as a Qualitative Research Method," *Qualitative Research Journal* 9, no. 2 (2009): 27–40.

⁴⁰ Rahmah, "BPS: Indonesia Resmi Masuki Fase Penuaan Penduduk, Lansia Hampir 12%" [BPS: Indonesia Officially Enters the Ageing Phase, Older Persons Near 12%], *Katadata*, 5 May 2026,

33.43 million older persons were in the labour force, and 84.69% of employed older persons worked in the informal sector.⁴¹

The share of older persons who use the internet rose from 14.10% in 2021 to 34.13% in 2025, but this still means that two of every three older persons do not use the internet.⁴² Mobile phone use among older persons reached 52.23% in 2025, with sharp gaps: 59.91% for older men against 45.17% for older women, and 56.76% in urban areas against 46.31% in rural areas.⁴³ Table 1 summarizes the indicators.

Table 1. Official statistical indicators relevant to the eligibility criteria

Indicator	Value	Source (data year)
Poor population of Aceh (percent; number)	12.34%; 713.78 thousand	BPS via Databoks (March 2026)
Poor population of Aceh in rural areas	540.22 thousand	BPS via Databoks (March 2026)
National poverty rate	8.07%	BPS (March 2026)
Population aged 60 and over, share of total population	11.97%	SUPAS (2025)
Older persons in the labour force	55.21%	BPS (2025)
Employed older persons in the informal sector	84.69%	BPS (2025)
Older persons who access the internet	34.13%	BPS, Statistik Penduduk Lanjut Usia (2025)
Older persons who use mobile phones: men / women	59.91% / 45.17%	BPS, Statistik Penduduk Lanjut Usia (2025)
Older persons who use mobile phones: urban / rural	56.76% / 46.31%	BPS, Statistik Penduduk Lanjut Usia (2025)
Population with internet access: Aceh / national	70.03% / 77.63%	BPS, Statistik Telekomunikasi Indonesia (2025)

<https://katadata.co.id/finansial/makro/69f98f9b16452/bps-indonesia-resmi-masuki-fase-penuaan-penduduk-lansia-hampir-12>.

⁴¹ Reni Erina, “Lebih dari Separuh Jumlah Lansia di Indonesia Masih Terus Bekerja karena Desakan Hidup” [More than Half of Indonesia’s Older Persons Keep Working Due to Economic Pressure], RMOL, 27 August 2025, reporting remarks by a deputy head of BPS, <https://rmol.id/bisnis/read/2025/08/27/677717/lebih-dari-separuh-jumlah-lansia-di-indonesia-masih-terus-bekerja-karena-desakan-hidup>.

⁴² Annisa Rendanianti, “Akses Internet Lansia Terus Meningkat, Capai 34% pada 2025” [Internet Access among Older Persons Keeps Rising, Reaching 34% in 2025], GoodStats Data, 16 January 2026, summarizing BPS, Statistik Penduduk Lanjut Usia 2025, No. Katalog 4104001 (Jakarta: BPS, 2025).

⁴³ Agnes Z. Yonatan, “52% Lansia Indonesia Menggunakan HP pada 2025” [52% of Indonesia’s Older Persons Use Mobile Phones in 2025], GoodStats Data, 18 December 2025, summarizing BPS, Statistik Penduduk Lanjut Usia 2025.

Source: *BPS publications as reported in the notes (processed by the author, 2026). Primary tables were not yet consulted (see Limitations).*

The data suggest why the age limit and the online channel cannot be treated as neutral technical requirements. If more than half of older persons are in the labour force and most of those employed work in the informal sector, many of them are likely to be small traders, farmers, fishers, or craftspeople: the same profile as the target group of business capital assistance. This is a pattern of exposure, not proof that these workers are all prospective recipients; many informal workers do not run a business that meets programme requirements. Academic studies point the same way. Aqil, Sukamdi, and Pitoyo report that about 85% of working older persons are in the informal sector, that older people who stop working are most likely to move into self-employment, and they recommend capital assistance and mentoring for micro-enterprises run by older persons.⁴⁴ Suriastini et al. show that poverty and limited social protection keep older Indonesians working,⁴⁵ and Putri and Sari find that being poor increases the likelihood that older persons work.⁴⁶ On these findings, the poorest older persons are among the most likely to still be working. Aceh, on the other hand, is among the ten provinces with the lowest internet access in 2025, at 70.03% compared with the national average of 77.63%.⁴⁷ The online channel was therefore introduced in a province that was already behind in digital access.

Normative and Doctrinal Standards

A review of Qanun Aceh No. 10/2018 on Baitul Mal found no provision that restricts mustahik by age. Article 1(34) defines mustahik as a person or body entitled to receive zakat, without any age limit.⁴⁸ Article 2 sets out the principles of benefit and justice, and Article 3(d) places poverty alleviation among the objectives of management.⁴⁹ Article 29(2)(a) assigns the recording of mustahik to the gampong level, a face-to-face, community-based mechanism.⁵⁰ The absence of an age provision in the definition does not, by itself, prove that an age criterion is prohibited; it shows only that the qanun does not contain one. The analysis therefore distinguishes three conditions: a criterion that is not explicitly regulated, a criterion for which there is no authority to set it, and a criterion that contradicts a norm. Qanun No. 3 of 2021 amends Qanun No. 10/2018. In the part of its Pasal I reviewed for this article, the revised provisions are Article 1 points 20 and 45; the provisions cited above (Article 1(34), Article 2,

⁴⁴ Hafizh Meyzar Aqil, Sukamdi, and Agus Joko Pitoyo, "Pilihan Pekerjaan Penduduk Lanjut Usia pada Sebelum dan Saat Pandemi Covid-19" [Older Persons' Employment Choices Before and During the COVID-19 Pandemic], *Jurnal Kependudukan Indonesia* 18, no. 1 (2023): 43–58, <https://doi.org/10.55981/jki.2023.1694>.

⁴⁵ Ni Wayan Suriastini, Ika Yulia Wijayanti, and Dwi Oktarina, "Older People's Capacity to Work in Indonesia," *Asian Development Review* 41, no. 1 (2024): 69–94, <https://doi.org/10.1142/S011611052440002X>.

⁴⁶ Elfisa Putri and Dyah Wulan Sari, "What Keeps Elderly Indonesians Working?," *Jurnal Ekonomi Pembangunan* 22, no. 1 (2021): 90–103, <https://doi.org/10.23917/jep.v22i1.13807>.

⁴⁷ Annisa Rendanianti, "10 Provinsi dengan Akses Internet Terendah pada 2025" [10 Provinces with the Lowest Internet Access in 2025], *GoodStats Data*, 4 September 2026, summarizing BPS, *Statistik Telekomunikasi Indonesia 2025*, No. Katalog 8305002 (Jakarta: BPS, 2026).

⁴⁸ Qanun Aceh No. 10 of 2018 on Baitul Mal, Article 1(34).

⁴⁹ Qanun Aceh No. 10 of 2018 on Baitul Mal, Article 2(f) and (g) and Article 3(d).

⁵⁰ Qanun Aceh No. 10 of 2018 on Baitul Mal, Article 29(1)(b) and (2)(a).

Article 3(d), and Article 29(2)(a)) were not identified among them. The consolidated text should nonetheless be confirmed before submission (see **Limitations**).

In national legislation, Law No. 13/1998 on the Welfare of Older Persons recognizes the category of potentially productive older persons (*lanjut usia potensial*): those who are still able to perform work or activities that produce goods and/or services. It guarantees their rights to employment opportunities and to easier use of public facilities.⁵¹ The group that the upper age limit of 60 removes from eligibility is therefore one that national law recognizes as productive.

Fiqh offers a basis for treating age as irrelevant to poverty status. In the Shafi'i reasoning summarized in the literature review, capital given to poor persons who are able to trade is meant to meet their needs over the long term.⁵² On this reasoning, advanced age does not reduce *mustahik* status and may strengthen the claim of need. Two qualifications apply. First, the programme analyzed is financed from *infaq* rather than *zakat*. Qanun No. 10/2018 defines *infaq* as property spent for the public good,⁵³ so its distribution is not tied closely to the eight *asnaf* categories, and Baitul Mal has wider discretion in setting the criteria of *infaq*-based programmes. Second, the same programme calls its recipients *mustahik* and uses *had kifāyah* as its poverty measure. By adopting the language and instruments of *asnaf* jurisprudence, the programme invites assessment against *asnaf* standards. We evaluate it against those standards while acknowledging the difference in legal basis.

The relationship between the normative sources and the programme design shows a discontinuity. The qanun builds the recording of *mustahik* on the *gampong* and rests on the principle of justice; fiqh determines *mustahik* by need; the law on older persons recognizes the productivity of older persons. The programme criteria, by contrast, determine who may apply by age and by online channel. One possible interpretation is that a logic common in microfinance lending has entered a *zakat* institution: productive age is treated as a proxy for the ability to develop a business, and online registration as an efficient way to handle thousands of applications. Both assumptions make sense from an administrative standpoint, but neither is derived from the qanun or fiqh. This is consistent with what Herd and Moynihan describe as policy made by other means: the rules about who is entitled do not change, but who can access them does.⁵⁴

Comparison of Five Schemes

The five schemes show considerable variation in design (Table 2). BMA 2024 used *zakat* funds and disbursed IDR 3.35 billion to 1,270 ultra-micro entrepreneurs after administrative verification, factual verification, and field interviews.⁵⁵ BMA 2025 used *infaq* funds of IDR 20 billion, accepted online registration through an *s.id* link with a deadline of 15 March 2025, set an age range of 20–60 years, allowed one recipient per family card, and used *had kifāyah* of approximately IDR 859 thousand per person per month.⁵⁶ BMA 2026 opened two submission routes, individually or through the district or municipal government, and involved *geuchik*

⁵¹ Law No. 13 of 1998 on the Welfare of Older Persons, Article 1(3) and Article 5(2).

⁵² al-Nawawī, *al-Majmūʿ*, vol. 6, op. cit..

⁵³ Qanun Aceh No. 10 of 2018 on Baitul Mal, Article 1(32).

⁵⁴ Herd and Moynihan, *Administrative Burden*, op. cit..

⁵⁵ Surry, "Baitul Mal Salurkan Rp3,35 M," op. cit..

⁵⁶ Hasanah, "Segera Daftar," op. cit..

(village heads) and *teungku imum* (mosque leaders) in field verification.⁵⁷ The Banda Aceh City scheme used paper submissions with schedules divided by sub-district and set no upper age limit.⁵⁸ The Aceh Besar Regency scheme returned to a Google Form with document uploads.⁵⁹

Table 2. Comparison of eligibility designs across five business capital assistance schemes

Scheme	Funding source	Registration channel	Age provision	Verification and notes
BMA 2024	Zakat; IDR 3.35 billion (phase III)	Application submitted in 2023 (channel not specified)	Not stated	Administrative and factual verification; field interview
BMA 2025	Infag; IDR 20 billion; quota 6,666	Online (s.id); deadline 15 March 2025	20–60 years	Had kifāyah ≈ IDR 859 thousand; one recipient per family card; priority to families
BMA 2026	IDR 35 billion; target ≈ 7,000	Individual, or through district/municipal government	Not stated in source	Geuchik and <i>teungku imum</i> in verification; priority to flood victims
Banda Aceh City 2026	Not stated; quota 600	Offline (paper); schedule by sub-district	No upper limit; applicants aged 40+ without dependants considered	DTSEN deciles 1–4; certificate of low income issued by geuchik
Aceh Besar Regency 2026	Not stated	Online (Google Form) and document upload	Not stated	Administrative selection and business site survey

Source: *compiled from the announcements and news reports cited in the notes. Schemes BMA 2024, BMA 2025, BMA 2026, and Aceh Besar Regency 2026 are each documented by a single source; Banda Aceh City is additionally supported by Isnaliana et al. (2024) for targeting outcomes. “Not stated” means that the source does not mention the criterion. It does not establish that the criterion was absent in practice.*

The variation shows that age limits and online registration are not necessary features of the institution. Within the same legal framework, Banda Aceh City runs a programme without

⁵⁷ Tibrani, “Baitul Mal Aceh Salurkan Rp35 Miliar,” *op. cit.*.

⁵⁸ Diskominfo Banda Aceh City, “Baitul Mal Buka Bantuan Modal Usaha,” *op. cit.*.

⁵⁹ Ifdhal, “Baitul Mal Aceh Besar Berikan Bantuan Modal Usaha Individu,” *op. cit.*.

an upper age limit and explicitly considers applicants over 40 without dependants, while accepting applications in person.⁶⁰ Where a source does not state an age limit, we conclude only that the document does not contain one; this does not establish that no limit was applied in practice. The finding by Isnaliana et al. that most recipients in Banda Aceh City were over 40 years old⁶¹ suggests that demand for capital assistance also comes largely from older age groups. The BMA 2026 scheme opens a route through district and municipal governments and involves geuchik and teungku inum. It may be read as a different design that could offset dependence on the online channel, because it restores a role for the gampong that the qanun assigns. Aceh Besar Regency, by contrast, again made the online form the main entry point. These are different designs, however, and the evidence does not show that the BMA 2026 route was adopted in response to the 2025 criteria or that it reached older applicants. Showing that such a claim holds would require an evaluation report or an official explanation. The variation therefore shows that the criteria are policy choices that change across years and institutions. It does not by itself show that the criteria are unnecessary; that claim requires the normative and distributive reasons set out in the Discussion.

When the three sets of evidence are connected, a consistent picture emerges, but each serves a different function. Statistical evidence describes the characteristics of the population most exposed to screening: older persons, women, and rural residents. Normative documents provide the benchmarks for evaluation. Programme announcements describe the design of each scheme. The three sets do not confirm the same fact. The statistics show exposure, not exclusion, and the absence of a criterion from the qanun is not the same as a prohibition. Their combination supports the hypothesis that the criteria are administrative choices that vary across time and institutions, rather than direct derivations of norms, and that these choices determine who can apply. Because such choices shape who is eligible, they are distributive decisions and should be subject to the principle of justice in Article 2 of the qanun. The convergence of the three forms of evidence does not directly demonstrate that actual exclusion has occurred.

Discussion

The results can be summarized in three points. First, the age limit of 20–60 years and online registration are associated with groups that make up a large share of the informal, economically active, and low-income population. Official statistics point to older persons, women, and rural residents as the groups whose access is most constrained, although the data do not show how many people were affected in Aceh. Second, the age limit has no basis in the definition of mustahik in Qanun No. 10/2018 or in the asnaf concept as we read it, and it is difficult to reconcile with the state's recognition of potentially productive older persons. Third, the variation across schemes indicates that the criteria are discretionary rather than necessary. These findings support the argument that procedure may function as a distributive policy in its own right.

This article extends the literature on productive zakat in Aceh and Indonesia by moving the analysis from recipients to applicants. Riyaldi and Salma, and Zahri et al., show the benefits of

⁶⁰ Diskominfo Banda Aceh City, "Baitul Mal Buka Bantuan Modal Usaha," op. cit..

⁶¹ Isnaliana et al., "Development Strategy," op. cit..

capital and mentoring for recipients.⁶² Mawardi et al. and Widiastuti et al. show that business growth mediates the welfare effects of productive zakat.⁶³ However, every sample in those studies consisted of people who had already been admitted as recipients. Ayuniyyah et al. find that the impact of zakat differs by the gender of the household head and suggest that zakat institutions consider the demographic characteristics of mustahik.⁶⁴ This article suggests that such demographic considerations are also relevant at the access stage. Isnaliana et al. recommend a multi-criteria method to improve targeting accuracy,⁶⁵ but any selection method, however objective, chooses only among applicants who have already passed the access stage. In public administration literature, these findings are consistent with the thesis that burden can change the distribution of benefits without changing the rules of entitlement,⁶⁶ and with findings that digital channels shift administrative work onto citizens.⁶⁷ The specific contribution of this article is to show how these mechanisms operate in a religious institution, where distributive decisions carry an additional normative standard that can be breached.

These findings should be read fairly toward the institution. Baitul Mal faces demand far beyond the capacity of its funds. The online channel reduces the cost of processing thousands of files and reduces the scope for interference by gampong officials, which earlier studies have criticized.⁶⁸ The age limit may also be understood as an attempt to direct funds to businesses expected to last longer. Such a trade-off is legitimate to consider, but it has a cost: the targeting problem is addressed in a way that shifts risk onto the most vulnerable residents. Concern about bias among gampong officials is answered by reducing the role of the gampong channel, although the qanun makes the gampong the basis for recording mustahik. In the terms used by Masood and Nisar, gampong officials and *teungku imum* can provide administrative capital to residents who lack it.⁶⁹ A design more consistent with the qanun would strengthen the accountability of the gampong channel rather than replace it with age screening and digital registration.

The significance of these findings extends beyond a single programme. Zakat institutions in Indonesia are moving quickly toward the digitization of collection and distribution. If digital distribution is not accompanied by tests of exposure among vulnerable groups, zakat institutions risk reproducing digital inequality within the distribution of religious funds. In the Aceh context this risk is compounded: poverty rose while the national rate fell, internet access is below the national average, and most of the poor live in rural areas.⁷⁰ Indonesia has also entered an ageing phase.⁷¹ A design that closes the door to older people will become less relevant as a growing share of older persons must keep working to survive.

Why do criteria without a normative basis persist? At least three explanations are possible, although this study cannot confirm which of them operates, because decision records and

⁶² Riyaldi and Salma, op. cit.; Zahri et al., op. cit.

⁶³ Mawardi et al., op. cit.; Widiastuti et al., op. cit.

⁶⁴ Qurroh Ayuniyyah et al., "The Impact of Zakat in Poverty Alleviation and Income Inequality Reduction from the Perspective of Gender in West Java, Indonesia," *International Journal of Islamic and Middle Eastern Finance and Management* 15, no. 5 (2022): 924-42, <https://doi.org/10.1108/IMEFM-08-2020-0403>.

⁶⁵ Isnaliana et al., op. cit.

⁶⁶ Herd and Moynihan, op. cit.

⁶⁷ Madsen, Lindgren, and Melin, op. cit.

⁶⁸ Isnaliana et al., op. cit.

⁶⁹ Masood and Nisar, op. cit.

⁷⁰ Pranata, op. cit.; Badan Pusat Statistik, op. cit.

⁷¹ Rahmah, op. cit.

interviews with decision-makers were not available. First, eligibility criteria are often set in annual technical guidelines that are not subject to public deliberation as qanun are, which may explain why they escape review against the principle of justice. Second, the use of infaq funds may give programme designers more discretion, which may make them feel less bound by asnaf standards, although the programme's language retains the terms *mustahik* and *had kifāyah*. Third, residents who are screened out leave no administrative trace: they are never recorded as rejected applicants, so their exclusion does not appear in distribution reports. Alternative explanations are equally plausible and should be examined: limited funds, the volume of applications, or technical requirements that change every year. The third explanation fits Sen's distinction between active and passive exclusion. The institution does not intend to exclude older people, yet the criteria formally exclude them.⁷²

On the basis of these findings, four steps can be considered. Each should be tested against the same standards used in the critique. First, Baitul Mal could remove the upper age limit and replace it with an assessment of business viability that does not depend on age, for example evidence that a business has operated continuously over the last one or two years. Banda Aceh City already sets no upper age limit (Table 2), but we found no documentary evidence of a business-continuity criterion in its announcement, so this criterion should be treated as a design option rather than a tested practice. Such a criterion may also exclude new businesses or businesses disrupted by disasters, which is a particular concern in a year in which priority was given to flood victims. It would therefore need safeguards: assistance in completing forms, recorded decisions, an appeal mechanism, and verification that can be audited. Second, the online channel should be kept as one option rather than the only route, by offering assisted registration through gampong offices, *meunasah* (village prayer halls), or district and municipal Baitul Mal offices. The announcements examined here do not describe online registration as exclusive, and we found no evidence of an assisted channel; whether online registration is the only route must be verified against the full technical guidelines. Third, programme reports should include data on applicants and recipients by age, sex, and rural or urban location, and should record requests for registration help, access complaints, and unfinished applications, so that exclusion can be monitored rather than inferred. Fourth, every new criterion in technical guidelines should be tested with the matrix used in this study: does it have a basis in the qanun and the asnaf framework, and which groups does it affect?

Conclusion

The most important finding of this article is that the central problem of Baitul Mal business capital assistance in Aceh is not only the accuracy of choosing recipients from among applicants, as earlier studies emphasize, but also who never becomes an applicant. The documentary evidence indicates that the age limit of 20–60 years and online registration may screen out groups that, in our reading of *fiqh*, may qualify as *mustahik* and that official statistics show to be a large share of the informal, low-income population. Because the analysis is documentary, these findings indicate potential exclusion, not its measured scale. We interpret the results as showing that part of the injustice in the distribution of community funds may occur before verification begins.

⁷² Sen, *Social Exclusion*, op. cit.

The conceptual contribution of this article is a framework for reading the eligibility criteria of zakat institutions as administrative burdens that are assessed against asnaf standards. Its added value relative to standard administrative burden theory is that it adds a normative benchmark drawn from religious law. This makes it possible to identify tensions that the existing theory cannot describe, for example between recognition as a person in need under asnaf law and recognition as an applicant who can be processed under procedure. A procedure may be administratively efficient while conflicting with the asnaf definition, and detecting this combination is what the framework is designed for. The methodological contribution is the coding matrix that links each criterion to its normative basis, burden type, and statistical indicator. Because the matrix relies only on public sources, it can be applied by other zakat institutions, sharia auditors, or researchers without costly field data. The matrix is not an innovation in itself, since similar matrices are common in policy analysis; its value lies in the dimensions it integrates for zakat institutions, and its limitations are set out below.

This study has four limitations. First, all data are secondary, so the study cannot count the residents of Aceh who were actually screened out. Second, the employment and digital-access figures for older persons are national, because provincial breakdowns were not available in the sources consulted. Third, part of the programme information comes from official news reports rather than complete technical guidelines, and news reports may summarize requirements selectively. The absence of a requirement from a report is therefore not treated as evidence of its absence. Fourth, the coding was carried out by a single researcher, and several primary sources remain unchecked: the page numbers of al-Qaradawi and al-Nawawi, the consolidated text of Qanun No. 10/2018 as amended by Qanun No. 3/2021 (only Pasal I of the amending qanun was reviewed), and the original BPS tables. Future research should obtain applicant and recipient data by age, sex, and region from Baitul Mal through public information requests; interview micro-entrepreneurs aged 60 and over who did not apply, to understand their reasons; and conduct comparative studies with zakat institutions in other provinces to test whether the patterns found in Aceh are general.

Declarations

Use of AI

ChatGPT (OpenAI) was used to assist with language editing and the preparation of this declaration. The authors reviewed the AI-assisted text and take full responsibility for the final manuscript.

Author contributions

All authors contributed to the conceptualization, methodology, analysis, drafting, and revision of the manuscript. All authors read and approved the final version.

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Conflicts of interest

The authors declare no conflicts of interest.

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