

## Productive Zakat as a Form of Welfare Improvement for Productive Zakat Mustahiq in Improving the Economy of the People

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### ABSTRACT

*The utilization of productive zakat is the key purpose of the national zakat management institution, the national alms agency (BAZNAS), as a program for channeling zakat to mustahiq with long-term utilization. In contrast to productive zakat, consumptive zakat is zakat with quick utilization. Therefore, programs in productive zakat are crucial and need attention. Because the success of productive zakat opens up very wide opportunities for mustahiq to get welfare. Thus, BAZNAS launched several zakat utilization programs to achieve the main goal of zakat, namely alleviating the poor so that they are more prosperous and independent. So, the researcher was interested in researching productive Zakat to improve the welfare of productive zakat mustahiq in improving the people's economy.*

*Keywords: Productive zakat, Mustahiq, Economic improvement.*

### INTRODUCTION

Especially in Indonesia, where the majority of the population is Muslim, *zakat* is one of the economic tools with the potential to promote the attainment of national goals in terms of eliminating poverty and generating prosperity. Based on the Zakat Potential Mapping Indicator (IPPZ) research findings, the potential for *zakat* in Indonesia is estimated to be IDR 233.8 trillion in 2019 (BAZNAS, n.d.). Based on the variety of *zakat* sources, it is projected that the potential for *zakat* will expand annually. In accordance with the Global Islamic State, Indonesia's potential *zakat* revenue will exceed USD 3,809 billion or IDR 500 trillion. (Novrizaldi, 2020).

This indicates that *zakat* plays a relatively strong capacity in alleviating poverty. One of which is to establish an economic system with equitable distribution to fulfill the affluent community's care for the impoverished community.

As a sign of the government's commitment to *zakat*, a *zakat* institution is

established so that it can reach the community easily. BAZNAS is the beginning of managing *zakat* at the national level. It is an official agency headquartered in the nation's capital that is responsible for the national administration of *zakat*. A private *amil zakat* organization is responsible for aiding in the collection, distribution, and empowerment of *zakat* in the areas so that *zakat* administration functions properly. The central BAZNAS has established *amil zakat* institutions in each province or region.

The distribution of *zakat* by BAZNAS focuses on the economic sector, which aims to alleviate poverty and distribute social welfare to improve the people's economy. This phenomenon shows that it is the task of the BAZNAS of Kendal Regency to manage and distribute *zakat* funds for poverty alleviation and equal welfare distribution in the regency. So that the discussion in this study focuses on the following: First, how is the utilization of *zakat* for *mustahiq* by BAZNAS of Kendal Regency? Second, what is *zakat*'s role in improving the

people's MSME economy in Kendal Regency?

Based on the gap between the collection of productive *zakat*, the distribution of productive *zakat* and the poverty rate in Kendal Regency, it is interesting to explore further the existence of BAZNAS in Kendal Regency, which is tasked with channeling *zakat* funds for poverty alleviation and equal distribution of people's welfare, as well as the main role of productive *zakat* in improving the people's economy. This attracts the researcher to explore and study the usefulness of productive *zakat* as an instrument in improving the economy of the people in Kendal Regency.

## LITERATURE REVIEW

The focus of the studies discussed in this study is regarding the role of *zakat* management as an instrument for improving the people's economy. With regard to the problems above, the researcher collected several works that were relevant to previous researchers. Among them:

The first research by Rizal Fahlefi, entitled "Revitalizing the Role of *Zakat* in Poverty Alleviation through the Mediation of *Muzakki* and *Mustahiq* Communication" (Fahlefi, 2019). This research resulted in communication mediation between *Mustahiq* and *Muzakki*, where *Muzakki* has helped the community, especially in Nagari Rambatan (West Sumatra), to revive the generous attitude of the residents and a sense of care that had been lost. In this study, the researcher had a strong impetus to establish a community, namely an association, which became the meeting point for *muzakki* and *mustahiq* of Nagari Rambatan. This association is a forum for the *muzakki* community, who cares to directly hear the complaints and difficulties experienced by the *mustahiq* community. *Muzakki*, at the same time, tries to find

solutions to the difficulties experienced by *mustahiq*. The researcher also hoped that various parties also participate in supporting the association's sustainability. The management formed in this association, raising hopes that *muzakki* and *mustahiq* could communicate effectively.

The second research, by Nurul Huda and Abdul Ghofur, entitled "Analysis of *Muzakki*'s Intentions in Paying Professional *Zakat*" (Huda & Abdul Ghofur, 2012). The results of this research show a significant influence between attitude variables, subjective norms, behavioral control, income, education, and knowledge on *Muzakki*'s intention variable in paying professional *zakat*. However, partially, the subjective norms and behavior control variables positively and significantly influence *Muzakki*'s intention variable in paying professional *zakat*.

The third research by Irfan Syauqi Beik entitled "Analysis of the Role of *Zakat* in Reducing Poverty: A Case Study of Dompot Dhuafa Republika" (Beik, 2009). The researcher explored the performance of Dompot Dhuafa regarding the utilization of *zakat* in reducing poverty through empirical scientific study and research. Respondents from this study were 50 *mustahiq* consisting of participants in the Free Health Service (LKC) Program Dompot Dhuafa who were randomly selected. Then, the respondents received questionnaires followed by interviews. According to the findings of this research, *zakat* may lower the number of impoverished households from 84% to 73%. The poverty and income gap have been reduced from IDR 540,657.01 to IDR 410,337.06 as a result of *zakat*'s ability to alleviate the severity of poverty.

Based on the description above, previous research differs from the research the researcher will examine. Even if there are some parallels in methodologies and beliefs pertaining to the collection and distribution of productive *zakat*, the researcher's study has a distinct emphasis.

The purpose of this study was to evaluate and collect information from informants on the management of productive *zakat* by BAZNAS of Kendal Regency and the distribution of productive *zakat* to accomplish economic sector objectives and enhance the economy of the Kendal people.

## RESEARCH METHODOLOGY

This study used a descriptive qualitative research approach: field research. Descriptive qualitative research aimed to describe a state of phenomena status systematically and logically (Surahkamad, 1989). In qualitative research, the researcher played a crucial role in data collection and interpretation. Then, the data were described with selected words arranged logically and could be understood by others. Data collection tools could use direct observation, interviews, and document studies.

The research focused on exploring and revealing the reality of informants' information regarding the management of productive *zakat*, from collection to distribution by BAZNAS of Kendal Regency. Informants were free to explain the reality of the process of collecting *zakat* to the distribution of *zakat* so that it reaches the *mustahiq* and the evaluation of it.

## RESULT AND DISCUSSION

### *Zakat Utilization*

Al-Qardhawi has revealed that *zakat* aims to solve various social problems, like poverty, unemployment, and so on. Then, the mechanism for channeling *zakat* becomes a solution to social problems by distributing aid to those in need regardless of ethnicity, race, skin color, and otherworldly attributes (Yusuf Qardhawi, 2005).

Productive *Zakat* is *zakat* meant for the needy in the form of business capital.

This *zakat* is intended to enhance the level of life of the *mustahiq*. The Prophet once administered productive *zakat* when he distributed *zakat* assets to friends for use as business capital. As stated in the following hadith:

حُدِّهِ فَتَمَوَّلْهُ أَوْ تَصَدَّقْ بِهِ وَمَا جَاءَكَ مِنْ هَذَا الْمَالِ لِي وَأَنْتَ غَيْرُ مُشْرَفٍ وَلَا سَائِلٍ فَخُذْهُ وَمَا لَا فَلَا تُنْبِغْهُ نَفْسَكَ

"Take it; either keep it with you or give it as a charity, and whatever comes to you in the form of this type of wealth, without your being avaricious or begging for it, accept it, but in other circumstances do not let your heart hanker after it." (Narrated by Muslim)

Fahim khan answered one solution to economic problems for developing countries where the quality of human resources is low. Both in terms of education and entrepreneurial management skills, namely by providing entrepreneurial opportunities. The point is to provide opportunities or business facilities for them to manage their own business (Murtadho, 2016). Here the human resources who get entrepreneurship opportunities are *mustahiq* for productive *zakat*.

Productive *Zakat* means *zakat*, which in its distribution activities is productive (Isnaini, 2008). The conclusion is that productive *zakat* is a kind of *zakat* distribution that may generate continually from the *zakat* received by the *mustahiq*, with productive *zakat* as a form of optimizing the distribution of *zakat*. In the *Qur'an*, it is also taught to pay attention to the poor, and that action is part of the mission of the religion of Islam that was revealed in the world (Hasan, 1997). *Zakat* has a significant position in channeling wealth between citizens, especially Muslims. Within the macroeconomic orientation, *zakat* is an instrument where *zakat* can provide funds to increase business productivity, investment, and open employment opportunities. So, *zakat* is the

best distribution mechanism in society (Beik, 2009).

Izzah Masruroh and Muhammad Farid, in their research, show that *zakat* can reduce the poverty rate, both the number and percentage of low-income families, as well as the depth and severity of their poverty. The research also shows that through *zakat*, poverty can be reduced by

up to 67.39%, especially through productive *zakat* (Masruroh, 2019).

The poverty rate in Kendal Regency decreased in 2018 by 9.84% to 9.41% in 2019. Thus, the drop reached 0.43%. Even if the rate of loss is minimal, nonetheless, this demonstrates that the efforts of the government and affiliated parties have had results.

Table 1. Number of Poor People in Kendal Regency

Year	Poor Population	
	Number (Thousand People)	Percentages
2015	109.27	11.62
2016	107.81	11.37
2017	106.07	11.10
2018	94.70	9.84
2019	91.20	9.41

Source: Central Statistics Agency (BPS) of Kendal Regency

BAZNAS is an institution that helps benefit the people, so it must be transparent in its management and trustworthy in all processes of its distribution and utilization. The accreditation of ISO 9001 by World-Wide Quality Assurance (WQA) on April 22, 2019, is proof that BAZNAS of Kendal Regency has achieved success. This demonstrates the seriousness with which BAZNAS of Kendal Regency manages *zakat*.

Considering that the majority of the people in Kendal Regency are Muslim, the possibility for *zakat* is quite large. BAZNAS estimates that the annual potential for *zakat* in this district is IDR 9 billion. In 2014, however, BAZNAS of Kendal Regency collected just 2.31% of the available *zakat* in Kendal Regency. In reality, it declined to 2.25% in 2015, as indicated in the table below.

Table 2. BAZNAS of Kendal Regency

Year	Collection		Total
	Zakat	Infaq/Sadaqah	
2014	61,442,051	146,545,815	207,987,886
2015	57,804,808	145,207,726	203,012,534
2016	449,123,779	148,508,835	597,632,614
2017	787,681,789	259,258,898	1,046,940,687
2018	2,025,413,276	792,175,600	2,817,588,876

Source: BAZNAS of Kendal Regency

### *Mustahiq of Productive Zakat*

One of the purposes of using *zakat* is the empowerment of the poor and the impoverished, with the notion of an endeavor to aid the weak (powerless) so that they might empower themselves completely (physically, psychologically, and mentally) to attain social welfare in their lives. There are three factors that may foster community empowerment: (a) creating an atmosphere that has the potential for the community to develop, (b)

strengthening the potential of the community (empowering), (c) communities in need receive protection throughout the empowerment process so that the weak do not become more vulnerable (Departemen Agama RI, 2009).

In an effort to increase the collection of *zakat*, *infaq*, and *sadaqah*, BAZNAS of Kendal Regency collects *zakat* funds directly from the community and produces the following:

Table 3. Acquisition of *Zakat*, *Infaq*, and *Sadaqah* in 2019

No.	Month	Zakat	Infaq/Sadaqah	Total
1.	January	652.000	3,611,700	4,263,700
2.	February	93,804,084	3,096,700	96,900,784
3.	March	136,512,684	3,459,700	139,972,384
4.	April	115,892,561	39,536,700	155,429,261
		<b>346,861,329</b>	<b>49,704,800</b>	<b>396,566,129</b>

Source: BAZNAS of Kendal Regency

In addition to consumptive *zakat* distribution, BAZNAS of Kendal Regency has made several innovations in maximizing productive *zakat*. Considering the potential of Kendal Regency as an agricultural region enables Kendal Regency residents to employ land for agriculture and animal husbandry. The bulk of the population of Kendal Regency is similarly comprised of merchants. BAZNAS of the regency offers numerous productive *zakat*

initiatives in line with Kendal Regency's phenomena, which are categorized as follows:

1. BAZNAS Village Microfinance (BMD)
2. Livestock Center Program
3. MSME Program

Every year *Zakat*, *Infaq*, *Sadaqah* (ZIS) funds obtained at BAZNAS of Kendal Regency increase:

Table 4. Acquisition of *Zakat* Funds in Kendal Regency in 2016-2020

Month	2016	2017	2018	2019	2020
<b>January</b>	45,297,482	27,789,683	215,060,692	127,000,508	747,398,255
<b>February</b>	5,074,396	26,944,195	103,971,883	227,210,979	757,451,775
<b>March</b>	5,292,137	28,092,674	110,051,704	281,334,350	844,683,560
<b>April</b>	12,344,578	31,983,058	109,943,099	257,911,816	859,119,823
<b>May</b>	12,525,632	64,865,066	141,106,097	416,647,418	940,662,452
<b>June</b>	50,574,676	52,179,757	170,573,921	245,611,291	752,459,867
<b>July</b>	7,189,908	157,522,163	207,432,792	301,021,215	754,345,850
<b>August</b>	5,304,408	92,217,679	161,525,872	445,439,776	804,072,279
<b>September</b>	13,370,561	75,572,678	157,776,366	668,795,514	746,266,721

Month	2016	2017	2018	2019	2020
October	14,545,457	86,078,851	167,699,636	781,484,730	715,589,116
November	36,839,060	53,020,855	166,726,707	759,872,841	703,570,653
December	237,942,484	58,122,283	122,593,894	813,117,640	
<b>Total</b>	<b>446,300,779</b>	<b>754,388,942</b>	<b>1,834,462,663</b>	<b>5,325,448,078</b>	<b>8,625,620,351</b>

Source: BAZNAS of Kendal Regency

The table above illustrates that the acquisition of *zakat* at BAZNAS of Kendal Regency has increased. In 2019, BAZNAS of Kendal Regency experienced a fairly

rapid increase in funding compared to the previous year. From 2016 to 2020, BAZNAS of Kendal Regency distributed *zakat* funds as follows:

Table 5. Distribution of *Zakat* Funds in 2016-2020

Month	2016	2017	2018	2019	2020
January		3,473,710	17,500,000	68,798,651	243,693,201
February		7,797,524	41,001,000	58,231,373	329,087,715
March		14,993,877	67,563,000	207,496,249	568,793,309
April		4,052,882	19,100,000	111,408,970	512,343,613
May		164,858,133	42,780,000	271,873,647	909,234,080
June	124,150,862	89,492,470	247,070,675	278,209,708	779,131,289
July		24,900,416	313,974,326	165,975,179	982,335,671
August		35,710,116	107,332,000	189,000,787	1,248,590,850
September		17,126,585	107,894,000	223,849,611	628,653,074
October		16,077,856	98,469,100	629,194,853	629,740,266
November		80,312,607	28,109,800	667,907,706	511,404,530
December		58,188,785	172,493,217	691,648,888	
<b>Total</b>	<b>124,150,862</b>	<b>516,984,961</b>	<b>1,263,287,118</b>	<b>3,563,595,622</b>	<b>7,343,007,598</b>

Source: BAZNAS of Kendal Regency

To conduct an analysis of productive *zakat* at BAZNAS of Kendal Regency, it is necessary to understand the purpose of the Amil Zakat Institution, which is a religious-based institution with the objective of increasing justice, community welfare, and poverty alleviation (Interview with the chief executive of BAZNAS of Kendal Regency).

*Mustahiq*, who receive productive *zakat*, use it to develop their businesses so that the productive *zakat* they receive can create sustainable income. Thus, *mustahiq* can be more independent and improve their economy. One of the primary goals of productive *zakat* management activities is to enhance the *mustahiq*'s ability to become a *muzakki*. The procedure involves multiple phases. As described by Siti Zalikha, the transformation from *mustahiq* to *muzakki* begins with the transformation of a *mustahiq* into a *muktafi*, a self-sufficient individual. However, he is not yet able to share but can be considered as a *muktafi* in terms of the economy. To reach the potential for productive *zakat* to transform *muzakki* into *muktafi*, a feasibility study must be conducted beforehand. *Mustahiqs* are educated in sound financial management to enhance their economy (Zalikha, 2016).

#### *Improvement of People's Economy*

Economic growth is a term often used to express economic development, economic prosperity, and long-term economic progress in a country. Every country will always strive to reach the highest point in its economic growth, accompanied by economic growth in each region towards a better life for its people. Each government will regulate the success of increasing the economy in each region with various methods or indicators that are the most ideal for each economic change in each region. This is, of course, to know each government element's performance. According to Sadono Sukirno, economic

growth refers to an annual change in the level of economic activity. To determine this, we must compare national income from year to year, often known as the economic growth rate.

The indicator commonly used to assess economic development is the change in long-term real income. Moreover, a country can be said to grow and develop its economy if its real income increases from the previous period. One indicator of the success of economic development is where the welfare and progress of the economy are determined by the magnitude of the change output nation, and the government has a crucial role in building the economy (Ma'ruf & Latri Wihastuti, 2008).

According to Moeliono, improvement is a way to get skills or abilities so that they become better (Moeliono, 1988). From this understanding, improving the people's economy is a way or effort made by the community to manage their household to be better, intending to meet their needs. In this research, the intended community is *mustahiq*, who receive productive *zakat*.

All processes certainly have advantages and disadvantages. In this case, the programs created by BAZNAS of Kendal Regency regarding the utilization of productive *zakat* have the following benefits and drawbacks:

#### 1. BAZNAS Village Microfinance (BMD) Program

BAZNAS Village Microfinance (BMD) program is part of the utilization of productive *zakat* in the Kendal Regency. The new BMD is currently located in Penanggulan Village, Pegandon District. Many residents of Penanggulan village used daily loans, which led to its selection. However, in the end, the borrower feels heavy about the loan and the interest that must be paid.

BMD was formed in December. BMD is comprised of thirty *mustahiq*, from

which management is constituted. Each *mustahiq* receives IDR 2,000,000 productive *zakat* money. Collecting and managing productive *zakat* funds for all *mustahiq* for lending to members and non-members. Members are *mustahiq* who get productive *zakat* payments, whereas non-members are Penanggulan village people in need of business funding.

In BMD, the *mustahiq* is the owner of *zakat* monies loaned to business players lacking finance or seeking to expand their company. In this instance, the *mustahiq* does not directly receive the *zakat* funds. However, the *mustahiq* is no longer a member of the BMD if he withdraws his *zakat* payments.

According to interviews conducted with two BMD members who have become *mustahiq*, they have not seen major advantages. Because BMD has the concept of using productive *zakat* funds as business capital or additional business capital for those in need in Penanggulan, Pegandon District.

BMD has thirty members. Each individual receives IDR 2,000,000. Thus, the total productive *zakat* fund in BMD amounts to IDR 60,000,000. For example, business actors may borrow IDR 2,000,000 from BMD. It is due back within ten months. At the conclusion of the return, they provide a token of gratitude of IDR 100,000. The thank-you funds are collected and then handled for operational expenses (20%), residual operating results (40%), and extra savings (40%), respectively.

Because BMD is in the neighborhood of street food vendors, many of them are interested in applying for loans at BMD. However, they are constrained because they do not live in the village of Penanggulan, so they cannot apply for a loan. Nonetheless, each BMD member contributed to the group's optimal development by exchanging ideas.

## 2. Livestock Center Program

BAZNAS distributed ten goats in the first phase, and in the second phase, BAZNAS distributed five goats. This breed of goat is the Etawa hybrid. BAZNAS in Kendal Region also gave Indigofera and Pakchong Fodder Seeds in addition to goats. Then, four goats gave birth, bringing the total number of goats to 19.

The entire cost for the cage construction is borne by BAZNAS, valued at IDR 20,000,000, while the land belongs to the leader of the livestock center group, who also owns the land. Every day the livestock members take turns to guard, provide food to clean the stables, and take care of the fodder seeds that grow around the stables.

According to the researcher, the utilization of productive *zakat* in the livestock center program is a fairly suitable, considering the natural potential in Kendal Regency, an agricultural area. There are still several sites suitable for use as livestock centers, which can fulfill livestock needs and increase locals' capacity to raise livestock. The prosperous growth of the livestock center in the hamlet of Sumur shows it.

Apart from the above factors, the provision of goats for productive *zakat* utilization is very effective. This is because goats are easy to care for, and their reproduction process is relatively rapid compared to that of cows or buffalo. In addition, the procedure of selling goats is rather straightforward, given that they are sacrificed on Eid al-Adha and that aqiqah may be requested at any time.

In a business, certainly, not everything is as expected. The researcher found that there were obstacles in the livestock center. Namely, there was a time when livestock died, causing losses to members. However, BAZNAS immediately replaced the livestock. Then another obstacle is that in one group, there are members who are difficult to coordinate

the livestock-keeping schedule with other members, so the chairman of the members must mediate disputes between members.

Members of the Sumur village livestock center have not felt the effects of the cattle. Indeed, no livestock has been sold. Due to an agreement with BAZNAS of Kendal Regency, the livestock cannot be sold for up to two years. However, members of the livestock center were pleased with the presence of these animals and BAZNAS of Kendal's care for them.

The selling price is deducted from the total livestock sales by 3% operating costs, 10% land costs, 15% business development costs, 2.5% *zakat*, and 2.5% social funds. The following is an example of calculating profit sharing for the sale of livestock.

If each goat costs IDR 4,500,000, and all goats are sold (10 heads). Then the total obtained is IDR 45,000,000. Then from the total sales, operational costs are cut by 3%, land costs are 10%, business development costs are 15%, *zakat* is 2.5%, and social funds are 2.5%.

- Selling price IDR 45,000,000
- Costs
  - Operational costs 3% (IDR 1,350,000)
  - Land costs 10% (IDR 4,500,000)
  - Business development costs 15% (IDR 6,750,000)
  - Zakat 2.5% (IDR 1,125,000)
  - 2.5% Social Fund (IDR 1,125,000)
- From the total profit is IDR 14,850,000 when the selling price is subtracted from the costs, five members of the livestock center share equally in the revenues. These five individuals are *Shohibul Maal*. Every person will receive IDR 2,970,000.

### 3. MSME Program

BAZNAS provides productive *zakat* in the form of goods required by business actors for the MSME program. In this instance, the researcher recruited respondents from the hamlet of Bulugede in Patebon District. Two of the respondents were *mustahiq*. The first respondent was a businessperson who obtained equipment from BAZNAS. In the same hamlet, small culinary business operators were also the second group of respondents. He was a *mustahiq* who received assistance in the form of a freezer that could store food-based items.

Respondent 1 from the MSME program was involved in the timber industry. Before receiving productive *zakat* aid, the average weekly income was little more than IDR 300,000. After acquiring equipment from BAZNAS, his daily income increased by IDR 100,000. So, within one week he receives IDR 700,000. As a result, the assistance provided by BAZNAS is extremely beneficial, as it can increase his income as a carpenter.

Respondent 2 operates a snack company. Previously, Respondent 2 sold solely snacks and beverages for an average daily net profit of IDR 35,000. Respondent 2 no longer needs to purchase ice cubes because he has a freezer and can make them himself. It is even possible to sell it. In addition, Respondent 2 can store and resell wet snacks. After receiving productive *zakat* assistance in the form of a freezer, Respondent 2 deemed it to be very useful. In a single day, the revenue reached IDR 75,000.

According to the researcher, the *zakat* utilization program for micro, small, and medium-sized enterprises (MSME) is a good idea. Because business actors can use it directly, they can develop their businesses quickly and precisely.

## CONCLUSION

The utilization of productive *zakat* by BAZNAS of Kendal has been carried out effectively. The existence of programs to maximize the utilization of productive *zakat* is evidence. The programs are BAZNAS Village Microfinance Village (BMD), livestock center, and MSME.

The results of the research in the field indicate that the existence of the BAZNAS Village Microfinance (BMD) program, the livestock center program, and the MSME Program were created to utilize *zakat* to help *mustahiq* in improving their economy quality. After receiving productive *zakat* from BAZNAS, *Mustahiqs* can improve the economy by expanding their businesses.

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