

## PRODUCTIVE ZAKAT AND ECONOMIC EMPOWERMENT: IMPACT ON *MUSTAHIQ* INCOME AT DARUL ILMI ISLAMIC SCHOOL

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**Abstract:** Despite its substantial zakat potential, economic inequality remains a significant challenge in Indonesia. This study examines the impact of productive zakat on the economic empowerment of *mustahiq* (zakat recipients) at the Modern Islamic Boarding School Darul Ilmi Indonesia. The research employs a mixed-method approach, combining quantitative income analysis before and after receiving zakat with qualitative insights from beneficiary interviews. The Wilcoxon signed-rank test results indicate a significant increase in *mustahiq* income post-zakat. This highlights the effectiveness of productive zakat in enhancing economic self-sufficiency. The study's novelty lies in its comprehensive evaluation of zakat's role in socio-economic upliftment within an Islamic educational context. These findings underscore the potential for replicating such models in similar institutions to mitigate economic disparities.

**Keywords:** Productive Zakat; Economic Empowerment; *Mustahiq* Income; Socio-economic Impact

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## Introduction

Economic inequality in society often arises from uneven income redistribution. In Indonesia, this issue is reflected in the Gini index of 0.40, indicating a moderate level of inequality.<sup>1</sup> Islamic economic systems offer an alternative approach to mitigating inequality, mainly through income redistribution. This concept is deeply rooted in Islamic teachings, as evidenced by the Quranic verse Q.S Al-Hasyr: 7, which states, "...So that wealth does not merely circulate among the rich among you...".<sup>2</sup> With its predominantly Muslim population, Indonesia has significant zakat potential, estimated at IDR 217 trillion in 2018. However, the collection of zakat by *amil*-zakat institutions only reached IDR 6.12 trillion, approximately 2.8% of the national potential.<sup>3</sup>

Apart from aiming to restore the people's economy, zakat also aims to clean and purify their property, in accordance with the word of Allah Said:<sup>4</sup>

حُذِّ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ  
سَمِيعٌ عَلِيمٌ

*"Take, [O Muḥammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allāh's blessings] upon them. Indeed, your invocations are reassurance for them. And Allāh is Hearing and Knowing."*

From the word of Allah above, it can be concluded that zakat can purify and cleanse the souls of people who pay it from greed and miserliness. On the other hand, zakat can encourage them to donate and spend their wealth on good things.

Zakat is a donation and a step to help advance the people's economy. Zakat as economic empowerment for the people's distribution is not only limited to the consumptive life of *mustahiq*, but can also empower *mustahiq* directly for the survival and even progress of the *mustahiq*'s economy. In other words, the zakat funds collected

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<sup>1</sup> "Statistik Zakat Nasional - BAZNAS," diakses 30 Juni 2024, <https://baznas.go.id/statistik-zakat-nasional>.

<sup>2</sup> Abdullah bin Muhammad bin Abdurahman bin Ishaq Al-Sheikh, *Tafsir Ibnu Katsir*, vol. VIII (Bogor: Pustaka Imam Syafii, 2000).

<sup>3</sup> BAZNAS RI, "Outlook Zakat Indonesia," 2022.

<sup>4</sup> Abdullah bin Muhammad bin Abdurahman bin Ishaq Al-Sheikh, *Tafsir Ibnu Katsir*, vol. II (Bogor: Pustaka Imam Syafii, 2000).

are used as productive funds that generate profits and are able to support the needs of the poor and needy on a broader scale.<sup>5</sup>

Hafidhuddin stated that productive zakat is given to *mustahiq* as capital to carry out an economic activity, namely to develop the economic level and productivity potential of *mustahiq*. Anwar also believes that productive zakat is the productive management and distribution of zakat, which has long-term effects on zakat recipients. <sup>6</sup>The zakat given to *mustahiq* will act as a form of productive use of zakat. In fact, it has a careful planning and implementation concept, such as examining the causes of poverty, lack of working capital and lack of employment opportunities. With these problems, there is a need for planning that can develop productive zakat.<sup>7</sup>

The development of zakat is productive because it uses zakat funds as business capital for the economic empowerment of recipients so that people experiencing poverty can run or finance their lives consistently.<sup>8</sup> With these zakat funds, *mustahiq* will get a steady income, increase their business, and develop their business, and they can set aside their income to save.<sup>9</sup> It is hoped that the existence of productive zakat will give rise to new *muzakki* so that those who are currently *mustahiq* can pay zakat in the next two or three years.<sup>10</sup>

Zakat management has been progressively developing over the years. Posts that distribute zakat funds to the four categories (people experiencing poverty, people in need, travellers, and those in debt) from the eight zakat recipients can be empowered as a socio-economic safety net program. This program can assist communities in becoming

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<sup>5</sup> M. Nasri Hamang dan Munawwir Anwar, "POTENSI ZAKAT, INFAK, SEDEKAH (ZIS) DALAM PENGEMBANGAN UMKM (USAHA MIKRO KECIL MENENGAH) DI LAZISMU KOTA PAREPARE," *Jurnal Al-Ibrah* 8, no. 1 (4 Maret 2019): 129–43.

<sup>6</sup> Nasrullah Nasrullah, "REGULASI ZAKAT DAN PENERAPAN ZAKAT PRODUKTIF SEBAGAI PENUNJANG PEMBERDAYAAN MASYARAKAT (Studi Kasus Pada Baitul Mal Kabupaten Aceh Utara)," *INFERENSI: Jurnal Penelitian Sosial Keagamaan* 9, no. 1 (1 Juni 2015): 1–24, <https://doi.org/10.18326/infsl3.v9i1.1-24>.

<sup>7</sup> Sapriadi Adi, Darliana Ina, dan Hardiyanti Ridwan, "Optimalisasi Pengelolaan Zakat Di Indonesia," *Al-Kharaj* 2, no. 1 (2022): 50–68, <https://doi.org/10.30863/alkharaj.v2i1.2748>.

<sup>8</sup> Selsilia Apriliani dan Ayub Wijayati Sapta Pradana, "PENGARUH PEMANFAATAN DANA ZAKAT PRODUKTIF TERHADAP TINGKAT PENDAPATAN MUSTAHIK DI MASA PANDEMI," *Jurnal Ilmiah MEA (Manajemen, Ekonomi, & Akuntansi)* 6, no. 3 (Oktober 2022): 594–605, <https://doi.org/10.31955/MEA.V6I3.2400>.

<sup>9</sup> Fitria Intan Sri Dewi dan Azhari Akmal Tarigan, "Optimalisasi Pendistribusian Dana Zakat, Infaq dan Sedekah (ZIS) Badan Amil Zakat Nasional (BAZNAS) Kabupaten Asahan," *Jurnal Masharif Al-Syariah: Jurnal Ekonomi dan Perbankan Syariah* 7, no. 3 (Oktober 2022): 1030–41, <https://doi.org/10.30651/JMS.V7I3.12747>.

<sup>10</sup> Abdulrahman bin Abdullah Alsaadi, "Integration and Development of Zakat Collection and Distribution in the Islamic Finance Industry," 2021, 196–205, <https://doi.org/10.4018/978-1-7998-3452-6.CH014>:

economically and socially self-sufficient.<sup>11</sup> The Islamic economic system emphasizes the importance of solidarity among Muslims, especially in Indonesia, which has the largest Muslim population in the world. The government regulates zakat through Minister of Religious Affairs Regulation No. 581 of 1999 on implementing zakat management laws and Director General of Islamic Community Guidance and Hajj Affairs Decree No. D/291 of 2000 on technical guidelines for zakat management.<sup>12</sup>

Islamic boarding schools (pesantren) should ideally serve as exemplary institutions in managing zakat effectively. In 2017, the government established Micro Waqf Banks, Islamic microfinance institutions licensed by the Financial Services Authority (OJK),<sup>13</sup> which are aimed at providing business capital loans to small communities and are established in pesantren.<sup>14</sup>

This research focuses on the Modern Islamic Boarding School Darul Ilmi Indonesia, which receives zakat funds of IDR 800 million annually from students, teachers, and pesantren leaders. The Modern Islamic Boarding School Darul Ilmi Indonesia has implemented a productive zakat system. In terms of education, the pesantren offers scholarships to underprivileged local communities, enabling children to attend school for free at the pesantren. Some students have even received scholarships to study abroad.

Despite the vast potential of zakat in Indonesia, its utilization remains far from optimal. There is limited research on the effectiveness of productive zakat management by Islamic boarding schools in empowering the local economy. This study aims to fill this gap by evaluating and analyzing the productive zakat management system at the Modern Islamic Boarding School Darul Ilmi Indonesia. The research will identify best practices in zakat management that can be replicated in other pesantren and provide

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<sup>11</sup> Mu'adil Faizin dkk., "Development Of Zakat Distribution In The Disturbance Era," *JURNAL ILMIAH MIZANI: Wacana Hukum, Ekonomi, Dan Keagamaan* 10, no. 2 (3 Oktober 2023): 186, <https://doi.org/10.29300/mzn.v10i2.9721>.

<sup>12</sup> Muh Zumar Aminuddin, "Kontribusi zakat, infak, sadaqah dan wakaf terhadap civil society (studi kasus di Yayasan Solopeduli Surakarta)," *IJTihad Jurnal Wacana Hukum Islam dan Kemanusiaan* 13, no. 2 (2013), <http://ijtihad.iainsalatiga.ac.id/index.php/ijtihad/article/download/71/38>.

<sup>13</sup> Muhammad Fikry Aransyah, Muhammad Noor, dan Amjad Hamad Abdullah, "Policy Analysis of Micro Waqf Banks in Indonesia," *Jurnal Perspektif Pembiayaan Dan Pembangunan Daerah* 10, no. 2 (30 Juni 2022): 63–74, <https://doi.org/10.22437/ppd.v10i2.12876>.

<sup>14</sup> Nur Jamaludin dan Siti Aminah, "Efektifitas Digitalisasi Penghimpunan Dana Zakat pada Badan Amil Zakat Nasional (BAZNAS) Kota Tangerang," *Management of Zakat and Waqf Journal (MAZAWA)* 2, no. 2 (2021): 180–208.

recommendations to enhance the effectiveness of productive zakat in alleviating economic inequality in Indonesia.

### **Productive Zakat**

According to AlSaadi, productive zakat refers to productively utilizing zakat, focusing on methods of delivering zakat funds to recipients in a broader sense that are aligned with the spirit and objectives of Sharia. The appropriate and effective distribution of zakat, with a versatile and productive system, aligns with the Sharia's messages and the socio-economic functions of zakat. Productive zakat is defined as zakat in the form of assets or funds given to recipients (*mustahiq*) that are not immediately consumed but are developed and used to support a business.<sup>15</sup> The primary beneficiaries of productive zakat, mainly for economic empowerment, are the poor (*fakir*) and the needy (*miskin*), thus fulfilling the primary goal of zakat: poverty alleviation. The distribution of productive zakat funds is as follows:<sup>16</sup>

#### 1. In-kind System

This model involves providing zakat funds in the form of production tools needed by the *mustahiq*/economically weak individuals who wish to engage in production, whether starting a new business or expanding an existing one.

#### 2. *Qardhul hasan* System

This model uses a *qardhul hasan* system, providing business capital loans that must be repaid without additional charges. The *mustahiq* repays the principal loan or capital to the zakat institution, but it does not mean the capital no longer belongs to the *mustahiq*.

#### 3. Mudharabah System

This system involves providing business capital with a profit-sharing agreement. This model is similar to *qardhul hasan* but differs because the profits are shared between the zakat recipients and the zakat institution.

The Ministry of Religious Affairs' decision regarding the implementation of Law No. 28 of 1999 on zakat management, Article 29, outlines the procedures for the

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<sup>15</sup> Alsaadi, "Integration and Development of Zakat Collection and Distribution in the Islamic Finance Industry."

<sup>16</sup> Atika Zahra Maulida dan Agus Purnomo, "Islamic Public Finance: Productive Zakat and Taxes As Instruments of The Country's Economy," *Journal of Contemporary Applied Islamic Philanthropy* 1, no. 2 (31 Desember 2023): 75–86, <https://doi.org/10.62265/jcaip.v1i2.45>.

productive utilization of zakat funds as follows: (a) conducting a feasibility study; (b) determining the type of productive business; (c) providing guidance and counselling; (d) monitoring, controlling, and supervising; (e) conducting evaluations; and (f) reporting.<sup>17</sup>

Income refers to money individuals, companies, and other organizations earn through wages, salaries, commissions, interest, profits, and fees. The statement of accounting standards No. 23 identifies the sources of income as a) the sale of goods, b) the sale of services, and c) the use of company assets by others generating royalties, interest, and dividends. According to Milton Friedman, as cited in Mankiw's *Macroeconomic Theory* book, income is divided into two categories:<sup>18</sup>

#### 1. Permanent Income

Permanent income is consistently received over a certain period and can be anticipated, such as wages or salaries (expected labour income) and non-wage/salary (human wealth). This income is derived from all factors determining a person's wealth.

#### 2. Temporary Income

Temporary income is unpredictable in amount. Income includes all receipts in the form of money or goods from other parties or the results of industries valued in monetary terms.

### **Productive Zakat at Modern Islamic Boarding School Darul Ilmi, Indonesia**

The Modern Islamic Boarding School Darul Ilmi Indonesia (PMDII) is an educational institution that educates and prepares its students to become community leaders. With a comprehensive 24-hour lifestyle and various activities, PMDII shapes the character and mentality of its students to be beneficial to religion, nation, and country. The education also aims to make its alumni unifiers of the community.

The establishment of PMDII was inspired by K.H. Syamsul Arifin Nababan's admiration for Gontor alums who have become societal leaders. Motivated by this admiration, K.H. Syamsul Arifin Nababan intended to establish a pesantren modelled after Gontor. The Mu'allaf Center An-Naba Foundation successfully established PMDII. K.H. Syamsul Arifin Nababan eventually endowed PMDII to the Muslim community, ensuring its continuation as a waqf institution for Muslims worldwide.

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<sup>17</sup> Mardhatillah Suaka, Mardenis Mardenis, dan Zefrizal Nurdin, "Management and Supervision of Zakat at The National Amil Zakat Agency (Baznas) of Bengkulu Province in 2019-2020," *JURNAL ILMIAH MIZANI: Wacana Hukum, Ekonomi, dan Keagamaan* 8, no. 1 (September 2021): 45–54, <https://doi.org/10.29300/MZN.V8I1.5343>.

<sup>18</sup> N. Gregory Mankiw, *Macroeconomics* (Worth Publishers, 2015).

The Modern Islamic Boarding School, Darul Ilmi Indonesia, has initiated the implementation of productive zakat to increase income. The program includes training and business capital for the local community receiving zakat. The distribution of productive zakat funds by the pesantren includes:

1. In-kind System

This system provides production tools the *mustahiq* needs, such as washing machines to open a laundry business around the pesantren. Previously, these washing machines were used by individuals working as laundry workers in the pesantren.

2. *Qardhul hasan* System

The *qardhul hasan* model involves the pesantren lending capital to *mustahiq* without any interest, and the capital is returned once the business generates profit. If the *mustahiq* wishes to expand the business further, the pesantren can provide additional capital.

In addition to these two systems, the pesantren distributes zakat funds to underprivileged students through scholarships. Outstanding students meeting the zakat recipient criteria may receive scholarships to pursue higher education in Indonesia and abroad.

The pesantren also conducts conventional zakat distribution, providing money and rice to *mustahiq*. The number of recipients of conventional zakat distribution exceeds those of productive zakat.

1. Respondent Data of *Mustahiq* Zakat

Table 1.1 Number of Respondents by Gender

<b>Gender</b>	<b>Number</b>	<b>Percentage</b>
Male	9	24%
Female	28	76%
Total	37	100%

It can be concluded that most of the productive zakat recipients at the Modern Islamic Boarding School Darul Ilmi Indonesia are women.

2. Respondents Based on Business Duration

The categorization of respondents based on the duration of running a business is divided into four categories: less than 1 year, 1-2 years, 2-3 years, and more than 3

years. The description of respondents based on the business duration is detailed in the following table:

Table 1.2 Respondents Based on Business Duration

<b>Business Duration</b>	<b>Number</b>	<b>Percentage</b>
1 Year	13	35%
1-2 Years	17	46%
2-3 Years	7	19%
Total	37	100%

### 3. Description of Respondents Based on Business Type

The respondents were categorised based on business type and divided into three categories: street vendors, shop traders, and service businesses. The description is shown in the following table:

Table 1.3 Respondents Based on Business Type

<b>Business Type</b>	<b>Number</b>	<b>Percentage</b>
Street Vendors	9	24%
Shop Traders	5	14%
Service Businesses	23	62%
Total	37	100%

### 4. Description Based on Income Before Receiving Productive Zakat Funds

The table below describes the respondents' income before receiving productive zakat:

Table 1.4 Respondents Based on Income Before Receiving Productive Zakat

<b>Income Range (IDR)</b>	<b>Number</b>	<b>Percentage</b>
500,000 - 1,000,000	10	27%
1,000,000 - 2,000,000	27	73%
Total	37	100%

### 5. Description Based on Income After Receiving Productive Zakat Funds



The table below describes the respondents' income after receiving productive zakat:

Table 1.5 Respondents Based on Income After Receiving Productive Zakat

Income Range (IDR)	Number	Percentage
1,000,000 - 2,000,000	10	27%
2,000,000 - 3,000,000	27	73%
Total	37	100%

### Hypothesis Testing

#### 1. Levene's Test for Homogeneity of Variances

Levene's test for homogeneity of variances determines whether the variances of the groups being compared are equal. The significance should be greater than 0.05 to meet the equal variance requirement. The results are as follows:

Table 1.6 Levene's Test for Homogeneity of Variances

F	df1	df2	Sig.
0.928	1	35	0.342

The significance value is  $0.342 > 0.05$ , indicating that the variances of the independent variable groups (zakat funds and respondent characteristics) and the dependent variable (income) are equal, allowing for ANCOVA testing.

#### 2. Wilcoxon Signed-Rank Test

The Wilcoxon signed-rank test is used to determine if values decrease before and after receiving productive zakat funds. The results are as follows:

Table 1.7 Wilcoxon Signed-Rank Test

Ranks	N	Mean Rank	Sum of Ranks
Negative Ranks (Post < Pre)	0a	0.00	0.00
Positive Ranks (Post > Pre)	37b	19.00	703.00
Ties (Post = Pre)	0c		
Total	37		

Based on the table above, it can be explained:

- Hostile Ranks: No respondents experienced a decrease in income (all values are 0), indicating no reduction in income from Pre-Test to Post-Test.
- Positive Ranks: 37 respondents experienced an increase in income, as shown by the increase from Mean Ranks (19.00) to Sum of Ranks (703.00).
- Ties: There are no ties, indicating no identical values between the Pre-Test and Post-Test.

**Hypothesis:**

- H0: There is no significant difference between the average income before and after receiving zakat.
- H1: There is a significant difference between the average income before and after receiving zakat.

Based on the Wilcoxon signed-rank test, H0 is rejected, and H1 is accepted, indicating a significant difference between the average income before and after receiving zakat. This demonstrates that productive zakat funds have increased the income of *mustahiq* at the Modern Islamic Boarding School Darul Ilmi Indonesia.

Table 1.8 Wilcoxon Test Statistics

Test Statistics	Post-Test - Pre-Test
Z	-5.583b
Asymp. Sig. (2-tailed)	0.000

If the Asymp. Sig. (2-tailed) value is less than 0.05, H1 is accepted; otherwise, H0 is rejected. The Asymp. Sig. (2-tailed) value is 0.000 < 0.05, indicating that H0 is rejected and H1 is accepted. This confirms a significant difference in income before and after receiving productive zakat funds, signifying a positive impact of the productive zakat at the Modern Islamic Boarding School Darul Ilmi Indonesia.

Table 1.9 Results of Significance Testing Tests of Between-Subjects Effects Dependent Variable: Income\_After

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	4571190533805.271a	5	914238106761.054	10.396	0.000
Intercept	758675653693.429	1	758675653693.429	8.627	0.006
Age	5517168131.904	1	5517168131.904	0.063	0.804
Business Type	174020607433.836	1	174020607433.836	1.979	0.169
Business Duration	534238064094.189	1	534238064094.189	6.075	0.017

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Education	2330911006273.622	1	2330911006273.622	26.506	0.018
Gender	221844550186.730	1	221844550186.730	2.523	0.122
Zakat Funds	2330911006273.622	1	2330911006273.622	26.506	0.001
Error	2726106763492.028	30	87938927854.582		
Total	28300000000000.000	37			
Corrected Total	7297297297297.300	36			

The significance testing results indicate:

1. The age variable has a significance value of  $0.804 > 0.05$ , indicating it does not significantly impact the *mustahiq's* income.
2. The business type variable has a significance value of  $0.169 > 0.05$ , indicating it does not significantly impact the *mustahiq's* income.
3. The business duration variable has a significance value of  $0.017 < 0.05$ , indicating it significantly impacts the *mustahiq's* income.
4. The education variable has a significance value of  $0.018 < 0.05$ , indicating it significantly impacts the *mustahiq's* income.
5. The gender variable has a significance value of  $0.122 > 0.05$ , indicating it does not significantly impact the *mustahiq's* income.
6. The zakat funds variable has a significance value of  $0.001 < 0.05$ , indicating it significantly impacts the *mustahiq's* income.

The hypothesis for the respondent profile characteristics in this study accepts H0 and H1 because the significance values of the education and business duration variables are  $< 0.05$ , while the age, gender, and business type variables are  $> 0.05$ .

The testing results conclude that productive zakat funds, education, and business duration significantly impact *Mustahiq's* income at the Modern Islamic Boarding School Darul Ilmi Indonesia. H0 is rejected, and H1 is accepted because the significance value for productive zakat funds is  $< 0.05\%$ .

The results show that productive zakat funds impact income, providing a significant difference. With productive zakat funds, 37 respondents reported increased income. The study indicates that respondent profile characteristics, including education and business duration, significantly impact income, while age, gender, and business type do not significantly impact income.

## Conclusion

This study's results indicate a significant difference in the income of the *mustahiq* at the Modern Islamic Boarding School Darul Ilmi Indonesia before and after

receiving productive zakat. The income after receiving productive zakat is higher compared to the income before receiving it. The Wilcoxon test evidences this. The RANKS table shows that the Positive Ranks, or the positive difference between gross income before and after receiving productive zakat funds, show 37 positive data points (N). This means that all 37 respondents experienced an increase in income after receiving productive zakat funds compared to their income before. The mean rank, or the average increase, is 19.00, and the sum of ranks is 703.00.

Furthermore, the results of the Wilcoxon test in the TEST STATISTICS table demonstrate that with an asymp. Sig. (2-tailed) value of  $0.00 < 0.05$ ,  $H_0$  is rejected. Therefore, the conclusion is that productive zakat significantly impacts the income of the *mustahiq* at the Modern Islamic Boarding School Darul Ilmi Indonesia.

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