

## Encouraging Productivity Chain Through Zakat Values

Sabila Rosyida<sup>1</sup>, Syamsuri<sup>2</sup>, Syamsyuddin Arif<sup>3</sup>  
University of Darussalam Gontor<sup>1,2,3</sup>  
Correspondence Email: sabilarosyida95@gmail.com

### ABSTRACT

Zakat is a wealth transfer from the rich to the poor to improve the welfare of poverty. Further, zakat has broad implications and values to study. This paper aims to explore zakat values in encouraging the productivity chain. It uses a qualitative research approach with library research and unstructured interviews. The study found several interesting findings. First, zakat values are not only wealth transfer for consumptive purposes, but also encourage *ummah* to be productive and avoid consumerism. Second, the encouragement of productivity contains in zakat values is not only to maximize profits but also intended to maximize the *maslahah*. It also explains that zakat values have a close relationship with the ideal concept of the economy to achieving welfare.

Keywords: Zakat, Productivity, Maslahah, Welfare, Economy

### Research Background

Inequality of income and poverty is the impact of unequal distribution of wealth which is the beginning of the emergence of the problem of poverty<sup>1</sup> and if not addressed will be a threat to the faith of a Muslim.<sup>2</sup> The goal of all economic systems is to create the optimal welfare of *ummah*. But to improve welfare cannot be separated from how to increase growth. The term growth tends to connote production in the nation's economy and how to create an equitable distribution of distribution so that inequality does not occur.<sup>3</sup>

If we pay further attention, poverty is not only seen as an inability to meet basic needs<sup>4</sup> but also a lack of access to education and employment that is able to overcome the problem of poverty and obtain proper respect as citizens.<sup>5</sup> In addition, the cause of social inequality and poverty, in general, is because unemployment does not have sufficient business capital to run a business, even though most of them have the potential to escape from the cycle of poverty.<sup>6</sup> Therefore poverty alleviation should not only focus on reducing the number of poor households but also pay attention to access to education, employment and sustainability after escaping poverty to become independent.<sup>7</sup>

Poverty can be minimized by the equal distribution of income and wealth, by collecting zakat funds and distributing them on target.<sup>8</sup> According to Kahf, zakat acts as an egalitarian property distribution system so that assets will continue to revolve and circulate to all levels of society.<sup>9</sup> The low motivation for the practice of zakat has been inseparable from the insights of the fiqh books of zakat which only discuss the issue of zakat in terms of its legal substance, without clearly stating its urgency and purpose, especially in relation to the concept of justice and other related concepts. Some studies emphasize his research on the economic aspects of zakat, even though zakat can be interpreted as more than just meeting the needs of the poor.

<sup>1</sup> Nurul Huda at all, *Zakat Perspektif Mikro-Makro; Pendekatan Riset*, (Jakarta: Kencana, 2015), 74.

<sup>2</sup> Abdurrahman Qadir, *Zakat Dalam Dimensi Mahdah Dan Sosial*, (Jakarta: PT Raja Grafindo Persada, 1998), 165.

<sup>3</sup> Muhammad Ridwan Mas'ud, *Zakat dan Kemiskinan Instrumen Pemberdayaan Ekonomi Umat*, (Yogyakarta: UII Press, 2005), 26.

<sup>4</sup> Yusuf Wibisono, *Mengelola Zakat Indonesia, Diskursus Pengelolaan Zakat Nasional*, (Jakarta: Kencana, 2015), 23.

<sup>5</sup> Nurul Huda at all, *Zakat Perspektif Mikro-Makro...*, 74.

<sup>6</sup> Abdurrahman Qadir, *Zakat Dalam Dimensi Mahdah Dan Sosial...*, 165.

<sup>7</sup> Puskas BAZNAS, *Konsep Dasar Zakatnomic*, (Jakarta: Puskas BAZNAS, 2019), 90.

<sup>8</sup> *Ibid*, 90-91.

<sup>9</sup> Monzer Kahf, *Ekonomi Islam*, Translated by Machnun Husain (Yogyakarta: Pustaka Pelajar, 1995), 74

When comparing several previous studies, Aibak's research<sup>10</sup> emphasizes the aspect of *masalah* in the long term by directing the importance of developing productive zakat for the welfare of mustahik. While Husin<sup>11</sup> and Anwar<sup>12</sup>, both studied and dissected the study of literature on productive zakat, where productive zakat can be carried out on condition that the basic needs of mustahik have been fulfilled. Based on Syarifuddin's research,<sup>13</sup> ZIS statistically has a significant positive effect on business productivity, business performance and Mustahik's welfare measured by Maqashid Syariah. According to Danica's research,<sup>14</sup> productive zakat has a good role to empower the Mustahiq especially in the economic field, which will also affect poverty rates in Indonesia. Likewise, Cahyadi on his research show that productive zakat has a significant positive effect on the growth of community microenterprises.<sup>15</sup>

Various problems arise from the above research, the implementation of zakat refers to the welfare of mustahik by encouraging the productivity of its economy. In essence, there are values in the teachings of zakat that are able to encourage someone to be actively working and productive. Productivity is considered very important because national income or GNP is obtained by increasing effectiveness and labor compared to capital formation and additional work. Increased productivity also results in a direct increase in the same standard of living from the acquisition of productivity in accordance with labor input. Productivity contains a view of life and a mental attitude that is always trying to improve the quality of life. Productivity is a comparison between the results achieved (output) with the overall resources (input) used in the unity of time<sup>16</sup> Based on the brief explanation above, the researcher want to analyse encouragement of productivity through zakat values.

### **Research Method**

This study uses a qualitative approach i.e library research and unstructured interviews. The data needed in this study is entirely derived from the interview and various written sources related to the research title. Primary data were obtained from interviews and books related to the zakat. Secondary data was obtained from various books, articles, magazines and several sources. The data collection technique used is an unstructured interview with the director of BAZNAS Jakarta and Manager of Marketing and communication of LAZ Nurul Hayat. National BAZNAS was chosen because it is the central management of zakat in Indonesia and LAZ Nurul Hayat as the best national LAZ in 2018.

Documentation method in this research is by examining sources related to the zakat. The data analysis technique used is descriptive analysis because this research starts from the zakat values to the productivity aspect. This paper focuses on studying the encouragement of productivity through zakat values.

### **Definition of Zakat**

Etymological understanding of zakat, derived from the word *zaka*, which means the *namaa*, which means to grow or something that grows.<sup>17</sup> Etymologically it contains several

<sup>10</sup> Kuthbuddin Aibak, "Pengelolaan Zakat Di Badan Amil Zakat Nasional Kabupaten Tulungagung Dalam Perspektif Maqashid Al-Syariah," in *Journal AHKAM*, (Vol. 4, No. 2, November 2016), 247-288.

<sup>11</sup> Muhammad Husin, "Pengelolaan Zakat Mal Secara Produktif Perspektif Maqashid Syariah," in *Magister Thesis* 2011, UIN Sultan Syarif Kasim Riau, 1-234

<sup>12</sup> Anwar, "The Law of Productive Zakat in Islam and Its Impact Towards Economy," in *International Journal of Engineering Technologies and Management Research*, (Vol. 4, No. 2, February, 2017), 10-21.

<sup>13</sup> Syarifuddin, "Pengaruh dan Manfaat ZIS terhadap Produktifitas Usaha dan Kinerja Usaha serta Kesejahteraan Mustahiq pada BAZDA Kabupaten di Provinsi Kalimantan Timur," in *Dissertation of Airlangga University*, 2014, p. 1-76

<sup>14</sup> Danica Dwi Prahesti et al, "Pemberdayaan Usaha Kecil dan Mikro Melalui Dana Zakat Produktif," in *Journal of Ilmu Dakwah: Academic Journal fo Humiletic Studies*, (Vol. 12, No. 1, 2018), 141-160

<sup>15</sup> Muh. Amri Cahyadi, "Analisis Pengaruh Zakat Produktif terhadap Kesejahteraan Dengan Perkembangan Usaha Mikro Sebagai Variable Intervening (Studi Kasus BAZNAS daerah Yogyakarta)," in *Magister Thesis of UIN Sunan Kalijaga* 2016, p. 1-45

<sup>16</sup> Sukotjo, "Produktivitas Suatu Faktor Penentu Bagi Pembangunan Sosial dan Ekonomi," *Majalah Ilmiah Ekonomika* (Vol. 12, No. 13, 2009), 110.

<sup>17</sup> Abu Luis Ma'luf, *Al-Munjid fi al-Lughah wa al-A'lam*, (Beirut: Dar al-Mashriq, 1973), 303.

meanings namely *at-thaharah* or holy, *al-ziyadah* or increasing and developing, *al-nama* or growing, *al-salah* or good, al-barakah or blessing and *al-madh* or praise.<sup>18</sup>

The word zakat with these meanings is widely mentioned in the Qur'an and Hadith.<sup>19</sup> As an example indicated in QS.87: 14, where the word *zakkaha* in this verse implies *at-thuhri*, which means holy,<sup>20</sup> zakat can purify themselves *muzakki* from evil and evil or zakat can purify the owner's property<sup>21</sup> as revealed by An-Nawawi that the amount expended from wealth is called zakat because it adds a lot, makes it more meaningful, and protects that wealth from destruction.<sup>22</sup> This is hinted at in QS. 9: 103, by the meaning of the verse "... with that alms you cleanse and purify them and pray for them".<sup>23</sup> In other verses also mentioned the word *wazzakata* which means purity, that is in the QS. 19: 13, with the meaning "and deep compassion on the part of Us and Holiness, and he is a pious person".<sup>24</sup>

The word *zakka* which means *silaahan* or goodness or *maa zakaa* in this verse can mean *maa salaha*,<sup>25</sup> which is found in the QS. 24: 21. In addition, Zakat which means goodness or piety or al-wrong is found in QS.18: 81. Zakat also has the meaning of praise or *al-Madh*, which is contained in QS. 53: 32. As for zakat with the meaning of growing or increasing or also called al-ziyadah, al-nama and al-numuw are contained in the sentence '*zaka al-zar'u*' which means 'the plant grows and increases'.<sup>26</sup> It is said to grow and develop because of the tithes of wealth or assets that are issued will be replaced by Allah when in the world and will be rewarded with rewards when in the hereafter,<sup>27</sup> as written in the QS. 34: 39 which has the meaning, "And whatever things you spend, then God will replace it and He is the best provider of sustenance".<sup>28</sup> Yusuf Qardhawi also added that something is called zakat, if something grows and develops.<sup>29</sup>

In addition, Zakat also purifies its owner with blessings that come from it and cleanses its owner with forgiveness from Allah<sup>30</sup> as stated in the verses above. According to Ibn Taymiyah, the soul of the tithe becomes clean and wealth will be clean too: clean and increase in meaning.<sup>31</sup> Allah SWT also associates the command of zakat with the prayer command, as mentioned in the QS. 2: 43, which means "and establish prayer, pay zakat ..." Prayer is an embodiment of human relations with God, while zakat is an embodiment of relations with God and fellow human beings.<sup>32</sup> With zakat, man will get his blessings in the world and get merit from tithing in the hereafter.<sup>33</sup>

In terms of *syara'*, the term zakat has a lot of understanding, among them, According to Yusuf al-Qardhawi, zakat is a certain amount of assets that are required by Allah and given to those who are entitled.<sup>34</sup> Abdurrahman al-Jaziri argues that zakat is the transfer of certain

<sup>18</sup> Alamah ibn Mandzur, *Lisanul Arab*, Sec. 14 (Cairo: Dar al-Hadits, 2003), 358; Majma Lughah al-Arabiya, *al-Mu'jam al-Wasith*, (Egypt: Dar al-Ma'arif, 1972), 396; Ibnu Atsir, *an-Nihayah fi gharib al-Hadits wa al-Atsar*, Sec. 2 (Beirut: Maktabah al-'Alamiyah, 1979), 307; Wahbah Zuhaily, *al-Fiqh al-Islamiy wa Adilatuhu*, (Damaskus: Dar al-Fikr, 1985), 729-730; Abdullah bin Mansur, *Nawazil al-Zakah*, (Qatar: Idarah al-Su'un al-Arabiya, 1430 H), 39..

<sup>19</sup> Abdullah bin Mansur al-Ghafily, *Nawazil az-Zakah*, 39.

<sup>20</sup> Sarakhsi, *al-Mabsuth*, Sec. 2 (Beirut: Dar al-Ma'rifah, 1993), 149.

<sup>21</sup> Ibnu Atsir, *an-Nihayah fi gharib al-Hadits wa al-Atsar*, Sec. 2 (Beirut: Maktabah al-'Alamiyah, 1979), 307.

<sup>22</sup> Ibnu Taymiyah, *Majmu al-Fatawa*, Sec. 5 (Saudi: Mathba'ah Malik Fahd, 1995), 324.

<sup>23</sup> QS. At-Taubah:103.

<sup>24</sup> QS. Maryam: 13

<sup>25</sup> Abdullah bin Mansur al-Ghafily, *Nawazil az-Zakah*, 39

<sup>26</sup> *Ibid*, 39.

<sup>27</sup> Sarakhsi, *al-Mabsuth*, Sec. 2 (Beirut: Dar al-Ma'rifah, 1993), 149.

<sup>28</sup> QS. Saba: 39

<sup>29</sup> Yusuf Qardhawi, *Fikih zakat*, Penerj. Salman Harun dkk, (Bogor: Pustaka Litera Antar Nusa, 2011), 34.

<sup>30</sup> Ibnu Atsir, *an-Nihayah fi gharib al-Hadits wa al-Atsar*, juz 2, (Beirut: Maktabah al-'Alamiyah, 1979), 307.

<sup>31</sup> Ibnu Taymiyah, *Majmu al-Fatawa*, Juz. 5 (Saudi: Mathba'ah Malik Fahd, 1995), 8.

<sup>32</sup> Abdurrahman Qadir, *Zakat...*, 43.

<sup>33</sup> Al-Ashfahani, *al-Mufrodah fi Gharib al-Qur'an*, (Beirut: Dar al-Qolam, 1412 H), 381.

<sup>34</sup> Yusuf al-Qardhawi, *Fiqh Zakat...*, 34.

ownership to those who are entitled to receive it under certain conditions.<sup>35</sup> Muhammad al-Jarjani defines zakat as an obligation that has been determined by Allah for Muslims to spend a number of possessions.<sup>36</sup>

According to Wahbah Zuhaily in *al-Fiqh al-Islami wa Adilatuhu* defines the meaning of zakat from the point of view of four schools of thought.<sup>37</sup> According to the Maliki school of thought, zakat is the issuance of a certain portion of certain assets which has reached nishab to those who are entitled to receive it, when the owner is full and the haul has reached besides mining and agricultural goods.<sup>38</sup> According to the Hanafi school of thought, zakat is to make certain levels of certain assets as property rights which have been determined by the makers of shari'a solely because of Allah SWT.<sup>39</sup> According to Shafi'ie, zakat is the name for the amount issued from property or objects in certain ways.<sup>40</sup> The Madrasah Hambali provides the definition of zakat as a right (certain degree) that is required to be excluded from certain assets for certain groups at a certain time.<sup>41</sup> Zamakhsyari also defines zakat as being similar to the definition stated by Hanafi, which is a certain amount of assets that are required by Allah and given to those who have the right to issue certain amounts themselves.<sup>42</sup> According to Ibn Umar, Zakat is a special provision of special assets given to certain people with certain conditions as well.<sup>43</sup> According to Shaykh Atsyimin zakat is the worship of Allah by issuing a portion of the assets that have been determined to be distributed to certain people (*Jihah Mahsushah*).<sup>44</sup>

Based on the terminology above, it can be understood that zakat is the fulfillment of the obligations contained in certain assets that have reached *nishab* and then given to those who are entitled as summarized in QS.9: 60, namely the *Fuqara, Masakin, Amil, Gharim, Riqab, Muallaf, Ibn Sabil, Fi Sabilillah*.

#### Economic and Social Dimension of Zakat values

Zakat is an obligation to issue assets with a specified amount, condition and group of recipients.<sup>45</sup> Zakat is divided into two, namely zakat *fitriah* and zakat property/wealth. Zakat property has three aspects, namely worship, social and economic aspects. in terms of worship, the intention of zakat is to carry out the commands of Allah SWT. From a social perspective, zakat property is a right of the poor, because they need help from a well-off community. From an economic perspective, the circulation of zakat funds can move the community to be more advanced<sup>46</sup> and to eradicate poverty<sup>47</sup>

In an unstructured interview with Mr. Arifin Purwakananta, he stated that it is not the zakat money which resolves poverty, but the teachings contained in zakat. This indicates that zakat contains a very deep meaning, he said that the meaning of zakat is more than alleviating poverty. Zakat must not be interpreted to manage the money, because zakat has a very extraordinary impact the zakat value is integrated with *syahadaat*. If zakat is only interpreted with 25% of the money spent, it shows the minimum meaning of zakat. Zakat makes a person

<sup>35</sup> Abdurrahman al-Jaziri, *al-Fiqh 'ala al-Madzahib al-Arba'ah*, (Beirut: Dar al-Kitab al-Ilmiyah, 2003), 536.

<sup>36</sup> Muhammad al-Jarjani, *al-Ta'rifat*, (Beirut: Dar al-Kitab al-Ilmiyah, 1983), 114.

<sup>37</sup> Wahbah Zuhaily, *al-Fiqh al-Islamiy .....*, sec.3, 1789.

<sup>38</sup> Maliki, *al-Hidayah al-Kafiyah al-Syafiyah libayani Haqaiq al-Imam bin 'Urfah*, (Beirut: Maktabah al-'Alamiyah, 1350 H), 71.

<sup>39</sup> Fakhruddin al-Zayla'i, *Tubayyinu al-Haqaiq Syarkh Kanzu al-Daqaiq wa Hasyiyatu al-Syalby*, (Cairo: Matba'ah al-Kubro al-Amiriyah, 1313 H), 250.

<sup>40</sup> Mawardi, *al-Hawy al-Kabir fi Fiqh Madzhab al-Imam Syafi'ie*, Juz. 3, (Beirut: Dar al-Kitab al-Ilmiyah, 1999), 71.

<sup>41</sup> Abu an-Naja', *al-Iqna' fi Fiqh al-Imam Ahmad bin Hambal*, (Beirut: Dar al-Ma'rifah), 242.

<sup>42</sup> Zamakhsyari, *al-Fa'iq fi Gharib al-Hadits wa al-Atsar*, sec. 2, (Beirut: Dar al-Ma'rifah), 118.

<sup>43</sup> Muhammad Ibn Umar Bazmul, *At-Tarjih fi Masa'il al-Shaum wa al-Zakah*, sec. 2, (Riyadh: Dar al-Hijrah, 1995), 107.

<sup>44</sup> Syaikh Atsyimin, *Fatawa Fadhilah Syaikh al-Alamah Muhammad Ibn Sholih Atsyimin fi Zakah wa As-Siyam*, Juz. 2, Editor: Fahd Nasr Sulaiman, (Riyadh: Maktabah Al-Malik Fahd, 1428), 11.

<sup>45</sup> Abdul Hamid al-Ba'ly, *Ekonomi Zakat*, 4-9

<sup>46</sup> Abdul Al-Hamid Mahmud al-Ba'ly, *Ekonomi Zakat*, 4

<sup>47</sup> Abdurrahman Qadir, *Zakat.....*, 64.

lose his ego.<sup>48</sup> That with the teachings of the obligation to pay zakat, someone wants to give his wealth to help the poor, so that the accumulated funds collected can realize the economic welfare of the poor.

The order of zakat is a form of one of the important income from other income that was owned by the State during the time of Rasulullah S.A.W and the Khulafa 'al-Rashidin in the form of money. Zakat is a form of the lowest limit that must exist in the economic rules in society. The nature of zakat which must exist in the economic rules in a society can be seen when zakat is an obligation on one of the pillars of Islam. Allah SWT always includes zakat in His word when mentioning the word "prayer" which shows that zakat is very important to maintain economic stability. therefore zakat is the right rule for the economy.<sup>49</sup> Rasulullah built zakat institutions as a system to create economic justice and distribution of social wealth. At that time, the Islamic community was a society that lived in a strong brotherhood with a high level of prosperity thanks to the functioning of the zakat system. This system is held to transform society with socio-economic inequality into a just and prosperous society.<sup>50</sup> with zakat, wealth will be safe from disaster, meaning that zakat will grow and develop with its holiness. And also zakat plays an important role in the distribution of wealth in society. The success of zakat as one of the ways to restore the distribution of wealth is because zakat is required for all kinds of assets that grow so that zakat is comprehensive and broadly applied.<sup>51</sup>

Zakat is the most effective means and vehicle for bridging between two groups with different economic levels,<sup>52</sup> namely the transfer of wealth from the rich to the poor.<sup>53</sup> This transfer of wealth means the transfer of economic resources, and this action will certainly result in economic changes such as consumption and production.<sup>54</sup> According to Dawam Rahardjo, by using economic approaches, zakat can develop into the concept of *muamalah*, the concept of community.<sup>55</sup> Zakat will prevent the accumulation of assets in one hand and at the same time encourage humans to invest and promote distribution.<sup>56</sup> the accumulation of wealth in the hands of a person or group of rich people is expressly forbidden by Allah in QS: al-Hasyr: 7. The property must not be idle, it must revolve in the wheel of the economy. Through zakat, assets can be developed, circulated and distributed, also there is an equitable distribution of income distribution.<sup>57</sup> with zakat, the development of assets continues to move and revolve in the community while fulfilling the needs of the owner of these assets, so that the results obtained do not only stop at one place but keep moving.<sup>58</sup> From this point of view, zakat is an instrument that functions to spin the economy continuously. Zakat becomes an instrument to overcome the socio-economic problems of the lower classes whose life needs must be fulfilled immediately in the short term.<sup>59</sup>

In microeconomics, zakat has important economic implications, among others, on aggregate consumption, national savings, investment, and aggregate products. Aggregate consumption is the most important implication in zakat. The community, in this case, is divided into two namely muzakki and mustahik, where muzakki will transfer a proportion of their income to the mustahik group. thus, disposable income from mustahik will increase. an increase in disposable income will increase consumption and at the same time allow mustahik to increase their consumption even higher.<sup>60</sup> The implications of zakat from macroeconomic aspects (allocative efficiency, macroeconomic stabilization, social security, income distribution, and economic growth) will increase demand for goods and services from the poor (generally basic

<sup>48</sup> Unstructured Interview with Mr. Arifin Purwakananta, Director of BAZNAS DKI Jakarta, Wednesday, July 24, 2019, 7:21 PM

<sup>49</sup> Abdul Hamid al-Ba'ly, *Ekonomi Zakat*, X

<sup>50</sup> Umarotul Hasanah, *Manajemen Zakat Modern*, Malang: UIN Maliki press, 2010, 6.

<sup>51</sup> Muhammad Ridwan Mas'ud, *Zakat dan Kemiskinan...*, 29

<sup>52</sup> Abdurrahman Qadir, *Zakat...*, 154

<sup>53</sup> Muhammad Ridwan Mas'ud, *Zakat dan Kemiskinan...*, 118

<sup>54</sup> *Ibid*, 42.

<sup>55</sup> Dawam Rahardjo, *Islam dan Transformasi Sosial ekonomi*, (Jakarta: Lembaga Studi Agama dan Filsafat, 1999), p.

<sup>56</sup> Didin Hafidhuddin, *Zakat dalam Perekonomian Modern*, (Jakarta: Gema Insani, 2002), 14

<sup>57</sup> Abdul Al-Hamid Mahmud al-Ba'ly, *EKonomi Zakat*, 28

<sup>58</sup> *Ibid*, 33

<sup>59</sup> Umarotul Hasanah, *Manajemen Zakat Modern*, Malang: UIN Maliki press, 2010, 51

<sup>60</sup> Yusuf Wibisono, *Mengelola Zakat Indonesia*, Jakarta:Kencana, 2015, p. 7

needs), this demand will affect the composition of the production of goods and services produced in the economy, thus leading to the allocation of resources towards more socially desirable sectors. this will increase allocative efficiency in the economy.<sup>61</sup>

Zakat acts as an instrument for the stability of the value of money. Zakat in the short term will force money owners to invest their money in the real sector to get returns because the prohibition of usury negates the opportunity to lend money for profit so that the velocity of money increases, which in turn will increase economic growth. on the other hand, zakat will also effectively minimize the non-monetary demand for gold and silver so that the money supply will be maintained. The impact of zakat on economic stabilization is traced through savings and investment channels. In Islamic economics, zakat is applied and usury is prohibited, investment decisions become an integral part of saving decisions. Zakat is imposed on savings and unemployed funds. if the investment is not an integrated part of a savings decision, then the level of wealth will decrease. if savings are followed by investment, then the level of wealth will depend entirely on the profit-sharing ratio and the project's return, because the zakat rate is constant. thus, savings are positively related to investment opportunities and expectations. when investment expectations decline, savings will decrease and consumption will increase, so aggregate demand rises and investment expectations improve. in an economy where investment is an integral part of a savings decision, there will be an automatic mechanism that brings the economy to stability.<sup>62</sup>

### **Productivity Encouragement of Zakat Values**

The activity of earning a wealth is a form of worship, the most basic use is to pay alms and donation because the treasure becomes sacred and will increase blessing and mental soul *muzakki* increasingly clean and pure holy.<sup>63</sup> Zakat contains religious values and piety reflected in the values of sharing, compassion, help in kindness, justice and avoiding greed and materialism.<sup>64</sup> According to Hafidhuddin, through the obligation of zakat the teachings of Islam encourage his people to be able to work and try so that they have assets that can be used for zakat.<sup>65</sup> In the interview, Mr. Arifin also stated:

*"ummat yang tidak produktif tidak bisa berzakat, pilar ini (pilar produktivitas) menjadi kunci bagaimana membuat umat ini kaya dan produktif agar bisa berzakat. Hanya orang-orang yang sukses yang bisa berzakat. Untuk itu ajaran zakat mendorong ummat agar terus produktif sehingga mereka dapat berzakat. Produktivitas mendorong mereka untuk lebih bermanfaat."*<sup>66</sup>

Its mean that *"Unproductive ummah cannot pay zakat, this pillar (pillar of productivity) is the key to making these people rich and productive in order to pay zakat. Only successful people can pay zakat. For this reason, the teaching of zakat encourages the Ummah to continue to be productive so that they can make alms. Productivity encourages them to be more beneficial."* This indicates that the teachings of zakat directly encourage and motivate Muslims to be able to work so that they can continue to be productive so that they can pay zakat

Abdurrahman Qadir agrees with this, that to carry out zakat, one must have wealth, in other words, the obligation to issue zakat while encouraging the obligation to look for wealth in order to become a capable person (*muzakki*).<sup>67</sup> Zakat aside from helping *mustahik* to fulfill his basic needs, he also encourages *mustahik* to be independent and free from poverty traps. Zakat is not merely fulfilling the needs of the *mustahik*, especially the poor who are consumptive in a short period of time, but it provides sufficiency and prosperity to them, by eliminating or minimizing the causes of their lives to be poor and suffer.<sup>68</sup> This is the implication of the dimension of piety as the principle of the implementation of zakat, so that production is encouraged not only to maximize profits but also to maximize *maslahah*.<sup>69</sup> When viewed from an ethical approach and rational-economic thought, zakat is an economic policy that can

<sup>61</sup> *Ibid.*, 13

<sup>62</sup> *Ibid.*, 14.

<sup>63</sup> Abdurrahman Qadir, *Zakat*...., p. 17

<sup>64</sup> *Ibid.*, 6

<sup>65</sup> Didin Hafidhuddin, *Zakat dalam Perekonomian Modern*, Jakarta: Gema Insani, 2002, 9-14

<sup>66</sup> Interview with Mr. Arifin Purwakananta, Director of BAZNAS DKI Jakarta, Wednesday, July 24, 2019, 7:21 PM.

<sup>67</sup> Abdurrahman Qadir, *Zakat Dalam Dimensi Mahdah Dan Sosial*..., 12.

<sup>68</sup> Yusuf Qardhawi, *Fiqh Zakat*..., 564

<sup>69</sup> Puskas BAZNAS, *Zakatnomic*..., 149

elevate the ranks of poor people.<sup>70</sup> In addition to raising the level of the poor, zakat will also increase community productivity so as to increase employment while increasing community savings.<sup>71</sup>

Zakat is a mandatory levy on assets, so assets or capital that are not invested will continue to erode every year in the collection of zakat. Rasulullah SAW said: "Trade the property of orphans so that they are not consumed by zakat,"<sup>72</sup> Islamic social justice does not require that everyone have the same level of economic capacity and the elimination of poverty in society, but based on the above statement, zakat has a huge influence to encourage the people Muslims to be productive and always use (invest) their capital. And if the capital is not invested in a period of fewer than 12 years, then the capital will lose a quarter. Ibn Taimiyah reiterated the Apostle's words, 'if wealth goes to sleep, it will still be subject to zakat so that it will run out on its own.'<sup>73</sup> with this punishment, the capital owner will try to carry out economic activities and will not provide capital only frozen stored. Meaning, the obligation to pay zakat is not only to meet the needs of religious obligations. but also helps encourage each part of the assets to be involved in productive activities by increasing the punishment for the stockpiled assets so that they turn into productive assets. By paying zakat, the rich people at the same time have functioned their assets, so that the assets revolve and do not accumulate among the economic elite themselves.<sup>74</sup>

Zakat in terms of its acquisition will not be collected other than the property of Muslims, and not from non-Muslims.<sup>75</sup> Its fulfillment is obligatory for every Muslim who has reached one *nishab* as an advantage of his wealth and needs. Zakat will create a harmonious condition of society, not too deep in the gap between the rich and the poor, and the loss of the factors that cause low productivity, growth and development potential of human and natural resources.<sup>76</sup> Distributing some of the assets for the benefit of zakat will provide added value in terms of the economy. When viewed mathematically, zakat is in the form of spending a portion of assets given free of charge to other people in a certain amount, however small it definitely results in a quantitative reduction, but it is different from the expenditure of zakat which is based on faith and piety to Allah the Just and Wise God , it will provide a multiple added value both quantitatively and qualitatively outside human mathematical calculations. The added value theory states that increasing consumer purchasing power, especially the weak economic group, is sure to increase economic and trade activities which in turn will bring benefits to the producers who generally belong to the rich as capital owners<sup>77</sup>

Zakat is directed at groups of people who are increasingly growing a large tendency to consumption. This is one of the causes of increased job demands and leads to increased demand for consumer goods, in turn increasing new employment opportunities to promote economic growth fairly.<sup>78</sup> With equitable distribution of assets in the form of zakat received by a weak economic group, it is then used in the production process and various economic activities or other businesses, more than that, integrate with trading activities or large products owned by the rich as business partners, suppliers or as foster father who is mutually beneficial.<sup>79</sup> payment of zakat by rich people for poor people will provide benefits and provide positive effects for various parties (multiplier effect) because zakat will foster the social and economic life of society in a fair and equitable manner. with the increasing economic growth of the community, it will automatically launch capital turnover and increase economic growth in general.<sup>80</sup> zakah does not only provide relief to the poor but aims also at making the poor own means of production by giving them the necessary tools and machinery for productive work, so

<sup>70</sup> Muhammad Ridwan Mas'ud, *Zakat dan Kemiskinan...*, 43.

<sup>71</sup> *Ibid*, 43.

<sup>72</sup> Abu Ubaid al-Qosim, *al-Amwal: Ensiklopedia Keuangan Publik*, Translated by Setiawan Budi Utomo, (Jakarta: Gema Insani, 2006), 556.

<sup>73</sup> Muhammad Ridwan Mas'ud, *Zakat dan Kemiskinan.....*, p. 27

<sup>74</sup> Abdurrahman Qadir, *Zakat...*, 74

<sup>75</sup> Taqiyuddin An-Nabhani, *Membangun Sistem Ekonomi Alternatif Perspektif Islam*, 256

<sup>76</sup> Muhammad abu zahrah, *al-Mujtama' al-Insani fi Zilal al-Islam* (Dar al-Fikr al-Araby Cairo), 128.

<sup>77</sup> Abdurrahman Qadir, *Zakat...*, 70-71

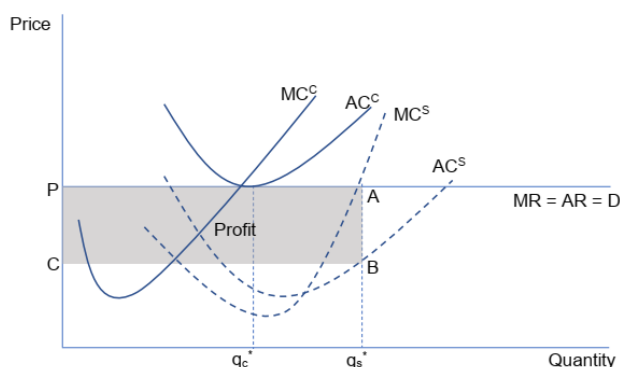
<sup>78</sup> *Ibid*, 164.

<sup>79</sup> Abdurrahman Qadir, *Zakat...*, 71

<sup>80</sup> *Ibid*, 72-73.

that people are given zakah are removed forever from the category of poor and needy deservants.<sup>81</sup>

Zakat can be said to provide relief for businesses that have higher levels of difficulty and production costs, because of their market-friendly nature. Zakat is believed to have the potential to have a positive impact on the business climate and production motivation will ultimately increase aggregate production.<sup>82</sup> This is because zakat collected from part of the business results has a relatively low tariff, which is only 2.5 percent for zakat on business or trade results.<sup>83</sup> Moreover, zakat also provides different rates for different types of assets, for example for rained agriculture zakat of 10% and agriculture with irrigated land only 5%. An economy with a zakat system will encourage increased production in a company with relatively lower production costs,<sup>84</sup> this is explained in the following figure:



Picture 1. Comparison of Corporate Production Curves in the Economy with Zakat  
Source: Zakatnomics, Puskas Baznas 2019

The picture above shows the comparison of the production curve of a company in an economic system with zakat. In the medium term, the ease and system of zakat has the potential to reduce costs and increase producer profits. With relatively cheaper production costs in the zakat-based economy, in the medium term  $MC^c$  and  $AC^c$  will shift to  $MC^s$  and  $AC^s$ . The main reduction in costs occurred because zakat as a levy on businesses only charges levies with relatively low tariffs. More than that, if in one year the business haul suffers losses then the loss becomes a deduction from the assets subject to zakat, so that the alms collected are relatively smaller. This market-friendly zakat system supports small businesses and new businesses that are very likely to still suffer losses to develop, because the obligations that need to be paid are less. Moreover, on a very small scale of business, when the amount of commercial assets does not reach nishab in one haul, the business does not need to pay zakat. On the contrary, these micro-scale businesses have the potential to become mustahik whose production costs can be assisted by zakat or infaq funds. thus the overall economic system with zakat will reduce production costs and encourage small businesses to develop.<sup>85</sup>

#### Strategies To Increase Economic Productivity Through The Management of ZIS Fund

Zakat is an annual fiscal levy of 2.5% of financial assets that remain idle. The levy of zakat is on the well-to-do Muslims. Its purpose is re-distribution of income and wealth for attaining the well-being of the Islamic community. Among such spending categories of zakat, resources are the goals of poverty alleviation and heightened dissemination of the Tawhidi worldview. Zakat is established as a fund to alleviate social needs for the needy, including

<sup>81</sup> Yusuf Qardhawi, *Fiqh al-Zakah* (translated by Monzer Kahf), Saudi Arabia: Scientific Publisher Center King Abdulaziz University, 2000, 183

<sup>82</sup> Puskas BAZNAS, *Zakatnomic...*, 60.

<sup>83</sup> Masudul Alam Choudury, *Islamic Economic and Finance*, (United Kingdom: Emerald Group Publishing Limited, 2011), 246

<sup>84</sup> Puskas BAZNAS, *Zakatnomic*, 60

<sup>85</sup> *Ibid*, 61.



alleviating poverty through productive transformation and empowerment.<sup>86</sup> Zakat is a concrete form of social security prescribed by Islam. Through the Shari'a, the lives of poor people and other suffering people will be well looked after.<sup>87</sup> Zakat is not merely fulfilling the needs of the mustahik, especially the poor who are consumptive in a short period of time, but it provides sufficiency and prosperity to them, by eliminating or minimizing the causes of their lives to be poor and suffer.<sup>88</sup> on the other hand, the influence of zakat on growth is accelerating the flow of consumption. In the case of the economy, increased consumption leads to production businesses.<sup>89</sup> Zakat prevents the accumulation of wealth so that it is productive and creates distribution to groups that have been determined in the Shari'a.<sup>90</sup> the zakat assets will revolve symbiosis between the rich and the poor in a process of economic activity.<sup>91</sup>

Good management of zakat will be able to open up jobs and broad businesses, as well as control of assets by Muslims.<sup>92</sup> Transparency and good management of zakat institutions will impact on aspects of the national economy, which will enable even distribution and the emergence of people's purchasing power and positive economic movement.<sup>93</sup> zakat vision was formulated as a modifier of mustahiq to become muzakki. This vision outlines the acquisition of zakat which should be able to reduce the number of poor people. If zakat has been paid to the poor and they remain poor, it means that the vision is not carried out.<sup>94</sup> Zakah on wealth can be a potential source for eradicating poverty. However, in the context of economic development in managing zakat funds, collaboration is needed as the character of the economic community in the Islamic view. Such cooperation must be reflected in all levels of economic activity, production, distribution of products and services.<sup>95</sup> zakah can also fund job training or job rehabilitation programs. Persons who are unable to find jobs that produce lawful income in their spite of will and search, because of general economic depression or other economic and non-economic factors, must also be supported by Zakah.<sup>96</sup>

In addition to distributing zakat consumptive institutions of charity, it now also has developed a productive distribution of funds systems.<sup>97</sup> However, zakat funds can only be distributed to eight *ashnaf* that has been established, other than for this eight *asnaf*, zakat must not be given at all, including it should not be given to the State's economic<sup>98</sup> affairs as indicated in QS.9: 60. Therefore the concept of productive distribution put forward by a number of zakat collectors, combined with other funds collected namely alms and donations.<sup>99</sup> Productive management of zakat can only be reached when certain basic needs of *mustahik* have been met, and ensuring that the productive zakat assets are able to guarantee the fulfillment of *mustahik* basic needs. This method can only be taken when six rules or *dhawabit* have been fulfilled in managing productive assets as stated by Abdullah bin Mansur in *Nawazil zakat*. First, there is no urgent element to immediately distribute zakat. Secondly, the productive assets must be legally authorized'. Third, make all the outcome contained in the business as zakat assets, all of which are used for the necessity of zakat. And if there is an urgent need to sell the business assets of the zakat assets, the proceeds of the sale must also be returned for *mustahik* purposes. Fourth, it must prioritize businesses that have been carefully analyzed by a team of experts, so as to produce sharable economical production stability. fifth, its

<sup>86</sup> Masudul Alam Choudury, *Islamic Economic and Finance*, (United Kingdom: Emerald Group Publishing Limited, 2011), 246

<sup>87</sup> Didin Hafidhuddin, *Zakat dalam Perekonomian Modern*, Jakarta: Gema Insani, 2002, 12

<sup>88</sup> Yusuf Qardhawi, *Fiqh Zakat*, 564

<sup>89</sup> Muhammad Ridwan Mas'ud, *Zakat dan Kemiskinan.....*, p. 28

<sup>90</sup> *Ibid*, 28.

<sup>91</sup> Abdurrahman Qadir, *Zakat....*, 72

<sup>92</sup> Didin Hafidhuddin, *Zakat dalam Perekonomian Modern*, Jakarta: Gema Insani, 2002, 14

<sup>93</sup> Hertanto Widodo, *Akuntansi dan Manajemen.....*, p. xv

<sup>94</sup> Umarotul Hasanah, *Manajemen Zakat Modern*, Malang: UIN Maliki press, 2010, 53

<sup>95</sup> Mohammad daud Ali dan Habibah Daud, *lembaga-lembaga Islam di Indonesia*, (Jakarta:Rajawali Pers,1995), 88

<sup>96</sup> Yusuf Qardhawi, *Fiqh al-Zakah* (translated by Monzer Kahf), Saudi Arabia: Scientific Publisher Center King Abdulaziz University, 2000, 186

<sup>97</sup> Arif Mufriani, *Akuntansi dan Manajemen Zakat*, 161

<sup>98</sup> Taqiyuddin An-Nabhani, *Membangun Sistem Ekonomi Alternatif Perspektif Islam*, 257

<sup>99</sup> Arif Mufriani, *Akuntansi dan Manajemen Zakat*, 162

implementation must be supported by business arrangement, supervision and guidance of experienced and trustworthy experts. The sixth must be authorized by authorized people<sup>100</sup>

To empower the economic productivity of the community, several zakat management agencies have launched empowerment programs taken from *infaq* and alms funds. Because zakat funds can only be distributed to eight *ashnaf*, while infaq and alms funds can be grown with investment and capital assistance. Based on an interview with Mr. Ramadhan Yulianto, S.H from LAZ Nurul Hayat,

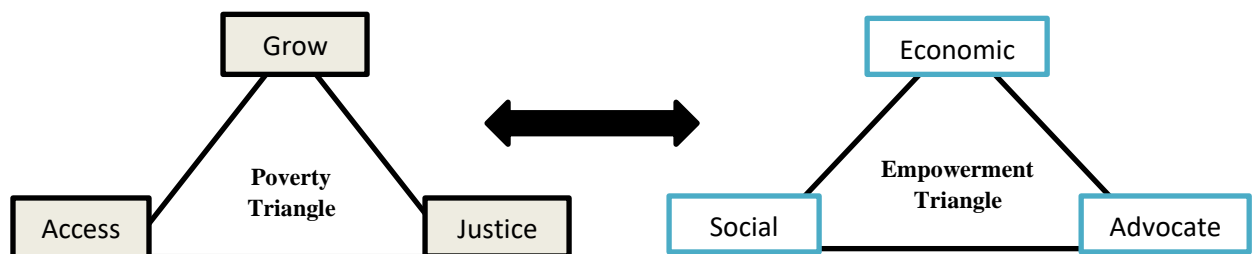
*"Zakat itu sebenarnya tidak boleh diproduksi, yang diproduksi adalah infak atau wakaf, zakat untuk yang istilahnya pendistribusian dan pendayagunaan untuk kebutuhan langsung habis untuk kebutuhan si mustahik, tidak boleh zakat digunakan untuk pinjaman atau dana bergulir yang boleh itu infaknya."*<sup>101</sup>

"Zakat cannot actually be produced, which is produced for infaq or waqf, zakat for the terms of distribution and utilization for the immediate needs used up for the needs of the mustahik, zakat may not be used for loans or revolving funds. that may be given. "This is because the needs of eight ashnaf are the top priority in the distribution of zakat. Maududi also argues that the zakat fund cannot be channeled into the road, rail or canal-building or administrative account, but is meant for fulfilling the right of especially deserving persons as an act of worship ordained by God.<sup>102</sup>

In an interview with Mr. Arifin stated that before developing an empowerment strategy it is first necessary to understand the meaning of poverty and the causes of poverty,

*"Makna kemiskinan adalah kondisi dimana masyarakat tidak mampu memenuhi kebutuhan dasar mereka. Orang miskin adalah mereka yang tidak dapat akses apapun. Orang miskin adalah mereka yang tidak bisa keluar dari cangkang kemiskinan, tidak bisa tumbuh. Orang miskin adalah orang yang tertindas. Baznas mencari solusi dari Kurangnya akses, pertumbuhan dan pengaruh social yang dialami oleh masyarakat miskin dengan membentuk segitiga pemberdayaan untuk menyelesaikan ketiga masalah utama yang dialami oleh masyarakat miskin. Penyelesaian dilakukan dengan membentuk sebuah pendekatan dalam pemberdayaan zakat, yaitu pendekatan social, pendekatan ekonomi dan pendekatan advokasi."*<sup>103</sup>

*"The meaning of poverty is a condition where people are unable to meet their basic needs. Poor people are those who cannot access anything. Poor people are those who cannot get out of the shell of poverty, cannot grow. Poor people are oppressed people. Baznas seeks solutions from the lack of access, growth and social influence experienced by the poor by forming an empowerment triangle to solve the three main problems experienced by the poor. The settlement is done by forming an approach in empowering zakat, which is a social approach, economic approach, and advocacy approach. "* Mr. Arifin described the poverty triangle and empowerment triangle as follows (this diagram has also been officially published by the BAZNAS Puskas in the Zakatnomic book).



Picture 2. Poverty Triangle and Empowerment Triangle

Source: Interview with Mr. Arifin Purwakananta, Director of BAZNAS DKI Jakarta.

Based on the interview results of Mr. Arifin, by knowing the causes of poverty, it will also be known as an appropriate strategy to solve the problem. In relation to the strategy to

<sup>100</sup> Abdullah bin Mansur al-Ghafily, *Nawazil az-Zakah*, p. 495-496

<sup>101</sup> Interview with Mr. Ramadhan Yulianto, S.H, Marketing and Communication Management of LAZ Nurul Hayat Surabaya, May 18, 2019, 10:20 AM.

<sup>102</sup> Syed Abul A'ala al-Maududi, *Economic System of Islam*, (Pakistan, Islamic Publication Ltd), 92

<sup>103</sup> Unstructured Interview with Mr. Arifin Purwakananta, Director of BAZNAS DKI Jakarta, Wednesday, July 24, 2019, 7:21 PM

increase productivity, the approach taken is through an economic approach in the form of capital, production, and markets. Capital here in the form of empowerment programs with the aim of independence, the intended product is as a form of economic strengthening in order to achieve independence. As for the market, in the form of production and marketing assistance, and creating its own market opportunities for *mustahik*. This approach pays attention to the *mustahik* sustainability after moving out of poverty in order to remain independent. To utilize the results of the collection of zakat and alms funds for productive businesses is by a) conducting a feasibility study b) determining the types of productive businesses c) conducting guidance and counseling d) conducting monitoring, controlling, and supervising e) conducting evaluations and f) make a reports.<sup>104</sup>

### Conclusion

Based on the explanation above, zakat have broad meaning. zakat values are not only wealth transfer for consumptive purposes, but also encourage ummah to be productive and avoid consumerism. the encouragement of productivity contains in zakat values is not only to maximize profits but also intended to maximize the *maslahah*. It also explains that zakat values have a close relationship with the ideal concept of the economy to achieving welfare. To encourage productivity zakat institution should have strategy to solve the problem. In relation to the strategy to increase productivity, the approach taken is through an economic approach in the form of capital, production, and markets. Capital here in the form of empowerment programs with the aim of independence, the intended product is as a form of economic strengthening in order to achieve independence.

### References

- Abu an-Naja'. *al-Iqna' fi Fiqh al-Imam Ahmad bin Hambal*. Beirut: Dar al-Ma'rifah.
- Aibak, Kuthbuddin. (2016). "Pengelolaan Zakat Di Badan Amil Zakat Nasional Kabupaten Tulungagung Dalam Perspektif Maqashid Al-Syariah," *AHKAM*. 4 (2), 247-288.
- Al-Ashfahani. (1412 H). *al-Mufrodah fi Gharib al-Qur'an*. Dar al-Qolam: Beirut.
- al-Ba'ly, Abdul Al-Hamid Mahmud. (2006). *Ekonomi Zakat*. PT Raja Grafindo Persada: Jakarta.
- al-Ghafily, Abdullah bin Mansur. (1430 H). *Nawazil az-Zakah*, Idarah al-Su'un al-Arabiya: Qatar.
- Ali, Mohammad daud dan Habibah Daud. (1995). *lembaga-lembaga Islam di Indonesia*. Rajawali Pers: Jakarta.
- al-Jarjani, Muhammad. (1983). *al-Ta'rifat*. Dar al-Kitab al-Ilmiyah: Beirut.
- al-Jaziri, Abdurrahman. (2003). *al-Fiqh 'ala al-Madzahib al-Arba'ah*. Dar al-Kitab al-Ilmiyah: Beirut.
- al-Maududi, Syed Abul A'ala. *Economic System of Islam*. Islamic Publication Ltd: Pakistan.
- al-Qosim, Abu Ubaid. (2006). *al-Amwal: Ensiklopedia Keuangan Publik*, Translated by Setiawan Budi Utomo. Gema Insani: Jakarta.
- al-Zayla'i, Fakhruddin. (1313 H) *Tubayyinu al-Haqaiq Syarkh Kanzu al-Daqaiq wa Hasyiyatu al-Syalby*. Matba'ah al-Kubro al-Amiriyah: Cairo.
- An-Nabhani, Taqiyuddin. (1999). *Membangun Sistem Ekonomi Alternatif Perspektif Islam*. Risalah Gusti: Surabaya.
- Anwar, (2017) "The Law of Productive Zakat in Islam and Its Impact Towards Economy," in *International Journal of Engineering Technologies and Management Research*, 4(2), 10-21.
- Atsir, Ibnu. (1979). *an-Nihayah fi gharib al-Hadits wa al-Atsar*, juz 2. Maktabah al-'Alamiyah: Beirut.
- Atsyimin, Syaikh. (1428). *Fatawa Fadhilah Syaikh al-Alamah Muhammad Ibn Sholih Atsyimin fi Zakah wa As-Siyam*, Juz. 2, Editor: Fahd Nasr Sulaiman Maktabah Al-Malik Fahd: Riyadh.
- Bazmul, Muhammad Ibn Umar. (1995). *At-Tarjih fi Masa'il al-Shaum wa al-Zakah*, sec. 2. Dar al-Hijrah: Riyadh.
- Cahyadi, Muh. Amri. (2016) "Analisis Pengaruh Zakat Produktif terhadap Kesejahteraan Dengan Perkembangan Usaha Mikro Sebagai Variable Intervening (Studi Kasus BAZNAS daerah Yogyakarta)," in *Magister Thesis of UIN Sunan Kalijaga*.
- Choudury, Masudul Alam. (2001). *Islamic Economic and Finance*. Emerald Group Publishing Limited: United Kingdom.

<sup>104</sup> UU No. 28 Tahun 1999 Tentang Pengelolaan Dana Zakat, Pasal 29.

- Hafidhuddin, Didin. (2002) *Zakat dalam Perekonomian Modern*. Gema Insani: Jakarta.
- Hasanah, Umarotul. (2010). *Manajemen Zakat Modern*. UIN Maliki press: Malang.
- Huda, Nurul at all. (2015). *Zakat Perspektif Mikro-Makro; Pendekatan Riset*. Kencana: Jakarta.
- Husin, Muhammad. (2011). "Pengelolaan Zakat Mal Secara Produktif Perspektif Maqashid Syariah," in *Magister Thesis 2011*, UIN Sultan Syarif Kasim Riau, 1-234.
- Kahf, Monzer.(1995). *Ekonomi Islam*, Translated by Machnun Husain. Pustaka Pelajar: Yogyakarta.
- Ma'luf, Abu Luis. (1973). *Al-Munjid fi al-Lughah wa al-A'lam*. Dar al-Mashriq: Beirut.
- Majma Lughah al-Arabiya. (1972). *al-Mu'jam al-Wasith*, Dar al-Ma'arif: Egypt.
- Maliki. (1350 H). *al-Hidayah al-Kafiyah al-Syafiyah libayani Haqaiq al-Imam bin 'Urfah*. Maktabah al-'Alamiyah: Beirut.
- Mandzur, Alamah ibn. (2003). *Lisanul Arab*, Sec. 14. Dar al-Hadits: Cairo.
- Mas'ud, Muhammad Ridwan. (2005). *Zakat dan Kemiskinan Instrumen Pemberdayaan Ekonomi Umat*. UII Press: Yogyakarta.
- Mawardi. (1999). *al-Hawy al-Kabir fi Fiqh Madzhab al-Imam Syafi'ie*, Juz. 3. Dar al-Kitab al-Ilmiyah: Beirut.
- Prahesti, Danica Dwi et al. (2018) "Pemberdayaan Usaha Kecil dan Mikro Melalui Dana Zakat Produktif," in *Journal of Ilmu Dakwah: Academic Journal fo Humiletic Studies*, 12(1) 141-160.
- Puskas BAZNAS. (2019). *Konsep Dasar Zakatnomic*. Puskas BAZNAS: Jakarta.
- Qadir, Abdurrahman. (1998) *Zakat Dalam Dimensi Mahdah Dan Sosial*. PT Raja Grafindo Persada: Jakarta.
- Qardhawi, Yusuf . (2000). *Fiqh al-Zakah* (translated by Monzer Kahf) Scientific Publisher Center King Abdulaziz University: Saudi Arabia.
- Rahardjo, Dawam. (1999). *Islam dan Transformasi Sosial ekonomi*. Lembaga Studi Agama dan Filsafat: Jakarta.
- Sarakhsi. (1993). *al-Mabsuth*, juz. 2, Dar al-Ma'rifah: Beirut.
- Sukotjo. (2009), "Produktivitas Suatu Faktor Penentu Bagi Pembangunan Sosial dan Ekonomi," *Majalah Ilmiah Ekonomika*. 12(13) 110.
- Syarifuddin. (2014). "Pengaruh dan Manfaat ZIS terhadap Produktifitas Usaha dan Kinerja Usaha serta Kesejahteraan Mustahiq pada BAZDA Kabupaten di Provinsi Kalimantan Timur," in *Dissertation of Airlangga University*.
- Taymiyah, Ibnu. (1995). *Majmu al-Fatawa*, Juz. 5. Mathba'ah Malik Fahd: Saudi.
- UU No. 28 Tahun 1999 Tentang Pengelolaan Dana Zakat, Pasal 29.
- Wibisono, Yusuf . (2015). *Mengelola Zakat Indonesia, Diskursus Pengelolaan Zakat Nasional*. Kencana: Jakarta.
- Zahrah, Muhammad abu. *al-Mujtama' al-Insani fi Zilal al-Islam*. Dar al-Fikr al-Araby: Cairo
- Zamakhshari, *al-Fa'iq fi Gharib al-Hadits wa al-Atsar*, sec. 2 .Beirut: Dar al-Ma'rifah.
- Zuhaily,Wahbah. (1985). *al-Fiqh al-Islamiy wa Adilatuhu*, Dar al-Fikr: Damaskus.