

Potential Of Zakat In Poverty Reduction In Indonesia: Literature Study

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Keywords: *Zakat,
Poverty Alleviation*

ABSTRACT

Zakat can be a useful tool for alleviating poverty in a location having a very large effect on the surrounding area. Poverty is one of the most pressing problems in Indonesia in terms of economic development. Since the majority of Indonesia's population is Muslim, one of the efforts to alleviate poverty is to utilize the potential of zakat. Apart from being the third pillar of Islam and a component of worship of mahdhah to Allah SWT, zakat is also a maliyah worship with various strategic social roles in improving the welfare of the people. This research is a qualitative descriptive study that uses a literature study approach to collect information from books, literature, theses, and library materials that are relevant to the research objectives. This literature review was conducted on 38 text publications between 2015 and 2021.

Keywords: *Zakat,
Pengentasan
Kemiskinan*

ABSTRAK

Zakat dapat menjadi alat yang berguna untuk mengentaskan kemiskinan di suatu lokasi yang memiliki pengaruh yang sangat besar bagi daerah sekitarnya. Kemiskinan merupakan salah satu masalah yang paling mendesak di Indonesia dalam hal pembangunan ekonomi. Karena mayoritas penduduk Indonesia beragama Islam, salah satu upaya pengentasan kemiskinan adalah dengan memanfaatkan potensi zakat. Selain sebagai rukun Islam ketiga dan komponen ibadah mahdhah kepada Allah SWT, zakat juga merupakan ibadah maliyah dengan berbagai peran sosial yang strategis dalam meningkatkan kesejahteraan umat. Penelitian ini merupakan penelitian deskriptif kualitatif yang menggunakan pendekatan studi kepustakaan untuk mengumpulkan informasi dari buku, literatur, tesis, dan bahan pustaka yang relevan dengan tujuan penelitian. Tinjauan pustaka ini dilakukan pada 38 publikasi teks antara tahun 2015 dan 2021.

A. Introduction

Zakat is a pillar of Islam that is prescribed in Islam and is obligatory. Zakat fitrah is required first, followed by zakat mal, or property zakat. Muslims who have nisab assets,

or minimum assets for which zakat must be issued, must be issued zakat. If the wealth owned is less than that, then it is not subject to zakat. In terms of distance, it is the time when zakat must be issued after the nishab is fulfilled (DepagRI, 2003). In the Qur'an as many as 82 verses of Allah SWT mention zakat and prayer. Therefore, zakat is the most basic pillar of Islam after prayer. In the Qur'an and Al-Hadith, the symbols of zakat and prayer are used to represent the general principles of Islam. Prayer is needed to maintain human relationship with Rabb, while zakat is needed to maintain human harmony. Therefore, the foundation of the Islamic structure is zakat and prayer. Islam will have an existence if the two foundations can be well integrated (Muhammad, 2002).

Poverty is one of the most pressing problems in Indonesia in terms of economic development. In fact, poverty alleviation programs are often mentioned in development programs, but poverty continues to increase. To alleviate poverty, the government implements a development economy, which is a program directed by the government that aims to achieve the program by utilizing existing resources, including natural resources and other sources received from the community, such as taxes and zakat. Development goals in this context, but rather to reduce suffering and reduce the economy. High economic development will not reduce income disparities unless it is accompanied by income distribution. As a result, a fair income distribution mechanism is presented in Islamic economic ideas, one of which is zakat.

The facts of poverty in Indonesia according to BPS data as of March 2021, the poor in Indonesia reached 27.54 million people, this value is equal to 10.14%. On July 15, 2021, BPS released a report that in March 2021 10.14% or 27.54 million Indonesians were poor. The March 2021 poverty rate slightly decreased from September 2020 but was still higher than the conditions before the pandemic in September 2019. The following is the distribution of the poor population in districts/cities in 2021.



Source: bps.go.id

In Indonesia, the potential for zakat is very large; estimated to be worth Rp. 217 trillion, but only about 1% was collected. The country's zakat market is growing at a rate of 30 percent to 40 percent per year. Zakat funds received in 2012 amounted to Rp. 2.2 trillion, increased to Rp. 2.4 trillion in 2013. This favorable trend will continue as the government takes a more serious approach to zakat management at the national level, as seen in the Zakat Law no. 23 of 2011. In Indonesia, the collection, distribution, and optimal use of zakat can be a solution to poverty alleviation.

Zakat collection should be optimized, so it is necessary to analyze the potential of zakat in Indonesia. There is a study that zakat is used to reduce poverty and reduce income inequality using CHAID analysis in three different cities and districts in West Java Province namely, Bogor, Depok and Sukabumi, this study shows that the current zakat distribution program can significantly reduce poverty and reduce inequality. income among the observed zakat recipients (Ayuniyyah, 2018). There is also literature that analyzes the relationship between amil zakat institutions and the government, the results find a low relationship between amil zakat institutions and the government (Halimatusa'diyah, 2015). According to (Ali, 2014) specifically examines the role and effect of zakat on reducing poverty in three Muslim countries, namely Bangladesh, Malaysia and Indonesia.

Therefore, researchers feel it is important to conduct a literature search that focuses on the potential of zakat in poverty alleviation. This study will reveal whether zakat institutions have maximized their potential to alleviate poverty and what are the problems faced in maximizing zakat potential. Research is considered important so that it becomes an evaluation material for zakat management institutions in developing zakat potential and alleviating poverty that occurs.

B. Literature Review

Potential and Optimization of Zakat

Muslims have various difficult and complex problems, such as the problem of understanding religion that is not yet straight, the problem of poverty that still entangles most of the people, the problem of ignorance and so on, Muslims also have a lot of potential that has not been explored and has not been utilized optimally to overcome these problems, as well as to revive Islamic civilization in this era of globalization. These

potentials include zakat, infaq, alms and waqf (ZISWAF) which are spread evenly in Muslim-majority countries.

Zakat, apart from being the third pillar of Islam and part of the worship of mahdah to Allah SWT, is also a maliyah worship that has various strategic social functions in order to improve the welfare of the people. Empirically, this has been proven in history during the Caliph Umar bin Abdul Azis. At that time, zakat was managed by officers (amil zakat) who were trustworthy and professional, under the control of a just and responsible government, it turned out to have been able to improve the welfare of the people and minimize things related to poverty in a relatively short time.

Poverty can be overcome if the assistance provided is productive. The assistance provided by the National Amil Zakat Agency (BAZNAS) is in the form of skills training so that they can develop their abilities to be able to get out of the confines of poverty. The trainings in question are economic development in terms of the business sector by providing revolving business capital but monitoring will still be carried out. Optimizing the function of zakat as an instrument of equitable distribution of the economy of the people must have a professional institution that can take care of zakat management properly and is trustworthy (Nur Taufiq Sanusi, 2020).

Zakat in Poverty Alleviation

In zakat, there is an element of developing mutual cooperation and mutual assistance. Because zakat can help people who are in need and help settle debts for people who are bankrupt. Zakat also helps people who are overseas, refugees, to senile or elderly parents. With zakat, the scope of Islamic da'wah can be expanded, including to tame the hearts of converts. The social mission of zakat which is so idealistic cannot be fulfilled properly without a zakat management institution that is run professionally. Zakat is one of the social security rules in Islam, and Islam introduces this rule in a wider and deeper scope that covers all aspects of human life (Qaradhawi, 2005).

Therefore, the pattern of relations between the rich and the poor must be built systemically and programmed using the social security system for the economic development of the people. Because, conceptually normative, Islam teaches the basic framework of the pattern of relations between the rich and the poor in the concept of property ownership and this system in the Muslim community is known as zakat.

The implementation of zakat is essentially an effort to: (1) Clean the soul of muzakki (obligatory zakat) from the nature of miserliness, greed and greed and instill a

sense of solidarity (solidarity) towards the mustadzafin group. (2) Clean up dirty assets due to mixing with mustahiq assets (people who are entitled to receive). (3) Growing wealth muzakki as Allah says in the Qur'an: "Who wants to give a loan to Allah, a good loan (spend his wealth in the way of Allah), then Allah will multiply the payment to him with a lot of doubles, and Allah narrows and expands (sustenance) and to Him you will return", Al-Qur'an Surah Al Baqarah verse 245. (4) Cleanses the souls of mustahiq (people who are entitled to receive zakat) from feelings of hurt, hate, and revenge against groups of people Rich people who live in luxury but are not willing to pay zakat. (5) Providing working capital to the weak (poor) groups to become human beings who are capable of living a decent life.

To realize the Poverty Alleviation Program through zakat as an alternative model that will be carried out, are: (1) Amil zakat, mapping the sources of zakat (including providing assistance services for calculating zakat obligatory assets and the amount of zakat to be paid/issued by muzakki), and the potential possessed by the mustahiq. (2) Organizing mustahiq. (3) Organizing training on community development (community development) for mustahiq with the target (output) they are able to formulate the problems they face and can choose alternative solutions. (4) Program realization, monitoring and evaluation.

Distribution of Zakat

Distribution is an activity where zakat can reach mustahiq correctly. Distribution activities are closely related to utilization, because what will be distributed is adjusted to utilization. But also can not be separated from the collection and management. If the collection is not maximized and maybe you don't even get any zakat funds, then no funds will be distributed.

Muhammad (2006) argues that the distribution of zakat is related to inventory, distribution channels, distribution coverage, location of mustahiq, distribution area, inventory level, zakat funds and location of amil, delivery, and agency.

Zakat collected by the Zakat Institution must be immediately distributed to the mustahiq in accordance with the priority scale that has been prepared in the work program. The distribution mechanism of zakat to mustahiq is consumptive and also productive. According to Mufraini (2006) the distribution of zakat is not only in two ways but there are three ways, namely: consumptive distribution, productive distribution, and investment.

To alleviate poverty, zakat distribution is more focused on distributive so that it can have a long-term impact and also has implications for increasing mustahiq assets. Distribution of zakat productively, for example:

1. Distribution of Traditional Productive Zakat. Zakat is given in the form of productive goods such as goats, cows, razors, and so on. Giving in this form will be able to create a business that opens employment opportunities for the poor.
2. Distribution of Zakat in Creative Productive Forms. Zakat is realized in the form of capital either to build social projects or to increase the trading capital of small entrepreneurs. As seen from the above innovations, the zakat institution in addition to distributing zakat consumptively, has also developed a productive zakat distribution system. The pattern of distribution of productive zakat funds is interesting to discuss considering the shari'ah provisions emphasize that the collected zakat funds are entirely the property of the mustahiq eight asnaf. Zakat is not only a matter of mahdah worship (pure rituals) but also a matter of maliyah ijtimai'yyah (social property) therefore it must be ma'qulul ma'na (reasonable). This is the opinion of the Hanafiyah group and this opinion is acceptable because ma'qulul ma'na can be applied according to the times. And can answer the demands of the benefit of the people, anytime and anywhere. The Qur'an itself does not regulate how it should and should be distributed zakat to the asnaf. Umar bin Khattab r.a. once gave zakat funds in the form of goats in order to breed. The Prophet once gave it to a poor man as much as two dirhams, by giving advice to use the money, one dirham to eat and another dirham to buy an ax as a work tool.

With a distribution that is not only consumptive but also productive, the impact of zakat will be more beneficial, not only eliminating obligations for muzakki but also becoming a social instrument to create prosperity.

C. Results and Discussion

Research Findings

Searching the literature review using the publish and perish application on Google Scholar with the keywords zakat on poverty alleviation, there are 4 papers related to the title "Potential of Zakat in Poverty Alleviation" related articles include the following:

No.	Artikel	Tahun
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1.	Efektifitas Zakat Produktif Terhadap Pengentasan Tingkat Kemiskinan Studi Kasus BAZNAS Kabupaten Bengkalis. IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita - Desember Vol 10 No 2	2020
2.	Analisis Pengaruh Zakat, Pembiayaan Syariah dan APBN Terhadap Pengentasan Kemiskinan DI Indonesia dan Malaysia. Jurnal Dinamika Ekonomi dan Bisnis, Vol 17 (02) 2020, 123-130	2020
3.	Pengelolaan Zakat Terhadap Pengentasan Kemiskinan Pada BAZNAS Kabupaten Soppeng. Iqtishaduna: Jurnal Ilmiah Mahasiswa Jurusan Hukum Ekonomi Syariah 81 Volume 2 Nomor 2 Januari 2021	2021
4.	Dampak Zakat, Infak dan Sedekah (ZIS) Terhadap Penurunan Tingkat Kemiskinan Dan Percepatan Pengentasan Kemiskinan Dampak Zakat, Infak dan Sedekah. Vol. 2 No. 01 (2019): Jurnal Bina Ummat: Membina dan Membentengi Ummat.	2019

Through a literature review on Emerald Publishing related to the title "Potential of Zakat in Poverty Alleviation" with the keyword "potential of zakat", six related articles were found, including the following:

No.	Artikel	Tahun
1.	The Role of Zakat Potential in Reducing Poverty in Turkey. International Journal of Islamic Economic and Finance Studies Volume 5, Issue 2, 90 - 110	2019
2.	Correlation Of Zakat Distribution With GINI Index: Maximizing The Potential of Zakat For Equitale Income Distribution In Indonesia. Airlangga International Journal of Islamic Economics and finance Vol 2, No. 1	2019
3.	Strategy Model for Increasing the Potential of Zakat through the Crowdfunding-Zakat System to overcome Poverty in Indonesia. International Journal of Zakat ISSN: 2548 2335 Vol. 3 (4) 2018	2018
4.	The Potential of Application of Technology-Based Innovations for Zakat Administration in India. Vol 4 No 2 (2019): International Journal of Zakat	2019
5.	The Impact of Covid-19 on Zakat Shares Potential in Indonesia. Vol 6 No 2 (2021): International Journal of Zakat	2021
6.	Utilization of Zakah Application as Zakah Management Innovation to Increase Zakah Potential. Vol 6 No 2 (2021): International Journal of Zakat	2021

D. Discussion

Based on the results of the study, it was found that there are several factors that influence poverty alleviation in Indonesia. The factors are zakat, sharia financing, APBN and so on. In this paper, the author will focus on discussing the potential variables of zakat.

The results of the research with the title Construction of CIBEST Model as Measurement of Poverty and Welfare Indices From Islamic Perspective. The results of this study explain that the concepts of poverty and welfare in the Islamic perspective are not only seen from the material dimension, but also from the spiritual dimension. This study succeeded in formulating the CIBEST model which consists of the welfare index, material poverty index, spiritual poverty index, and absolute poverty index. This index is based on the concept of the CIBEST quadrant which represents the Islamic concept of poverty and welfare (Beik, 2016).

Zakat is an obligation for all Muslims who are able and have sufficient wealth. However, this obligation seems to be treated differently by some Muslim communities, unlike the obligation to pray or fast during Ramadan, because perhaps praying and fasting will be easily recognized by people. This means that if someone does not live it, others will easily know.

However, the obligation to pay zakat is not like that, because the time to issue zakat is not at the same time, but separately, so that even if one deliberately does not pay zakat obligations, a person will not be known by the public. That is why the issue of zakat has not shown encouraging developments and is still as it was in the past, which is only relying on those who consciously pay it.

In fact, the obligation to pay zakat is the same as the obligation to pray and fast. Even the obligation of zakat is always accompanied by the obligation to pray, so it should be understood that if one does not pay taxes, one must feel like praying as if he does not pray. The problem lies in how to understand the community about the obligation of zakat.

It is possible that if asked the Muslim community whether zakat is an obligation or not, they will answer that zakat is an obligation, but once again the level of obligation is seen as not the same as other obligations. There is even the impression that zakat is not mandatory. Or maybe because the examples of the characters themselves are lacking. This means that the figures who always give religious lectures do not pay zakat, on the grounds of being underprivileged and others.

Theoretically, the potential for zakat in our environment is very large, and if it can be maximized, of course many of the needs of the people, such as facilities and infrastructure, construction of places for education, public facilities and others will be supported by the zakat funds. Likewise, the problem of poor children who are intelligent, but lack money, will be able to study to a high level and can compete with those from the wealthy. If the limits of zakat are clarified as the offer, of course there will be many parties, namely Muslims who are affected by the obligation of zakat. If we count from the number of civil servants who are group 2 and above, of course their income has reached the obligatory zakat limit, then the zakat money collected will be very large. That's not to mention the number of middle-upper entrepreneurs who are very large.

The point is not entrepreneurs in the sense of cukong with large capital, but those who are trying with sufficient capital, both in the field of shops, buying and selling basic needs in the market and others. The problem is that they don't seem to have any zakat obligations except for zakat fitrah every year which is only 2.5 kg of staple food or rice. Of course, this view is very ironic because in our country Muslims are the majority, but they do not seem to contribute to the welfare of the people (Noor, 2021)

It is time for us to revolutionize the way we think and raise awareness to the people in general that every property we have has the right of the poor, whether it is in the form of zakat that we must spend or in the form of infaq, alms and the like which we also have to spend. The next appeal is that all of these, namely zakat, infaq and alms are highly recommended to be channeled through reliable and trustworthy management institutions and have clear programs. PIRAC researcher Hamid Abidin assessed that the utilization of zakat was lacking because it only used a compensation approach. Zakat is still more focused on the eight groups who are entitled to receive it. In fact, zakat has a strategic function in wealth distribution, economic empowerment of the people, advocacy aspects, and education (Kompas.com, 2018).

Perhaps many are not aware of the difference between the administration of zakat, infaq and alms independently and through institutions. But as an initial and more general description, it can be presented as follows. That if the zakat, infaq and alms are delivered individually to each poor person, then they will not turn out to be empowered, and will forever remain poor, because what they receive must be only for consumptive purposes. It is different if the zakat, infaq and alms are channeled through a management institution that is trustworthy and has a clear community empowerment program, then whatever we

leave to the manager, it will certainly be collected with others, and used to empower the people. Part of it is to provide skills training to the people, and part of it is used to support business capital carried out by those who have been trained.

In the implementation of zakat management, it would be better if it was done by zakat managers. So that in the implementation of zakat management it can run well, and zakat funds can be channeled properly. In the zakat management, there must be strengths, weaknesses, opportunities, challenges or threats. From some of these things, it is necessary to carry out a SWOT (Strength Weakness Opportunity Treatment) analysis to analyze some of these things. With a SWOT analysis, the special competencies possessed and prominent weaknesses can be assessed and associated with various determinants of the success of a business (Munir, 2006).

The implementation of good management includes planning, organizing, implementing and supervising the distribution and utilization of zakat, and the implementation of zakat management depends a lot on the guidance of the three parties concerned. Regarding the first party, the guidance will be focused on efforts to increase awareness of zakat, giving charity and giving infaq fi sabilillah, and pushing towards increasing the amount of zakat payments.

Furthermore, those concerning the second party require accuracy so that they can be nurtured in accordance with the provisions stipulated in fiqh. Al-Ashnaf (types/groups) of zakat recipients which are determined directly by Allah as stated in verse 60 of Surah At-Taubah is a complete list of zakat recipients: Zakat administrators, converts who are persuaded by their hearts, to (free) slaves, people who are in debt, for the way of Allah and for those who are on their way, as a decree that is required by Allah, and Allah is All-Knowing, All-Wise (At-Taubah; 60).

Zakat has an important role in the Islamic economic system. Zakat serves as a source of funds in creating equitable distribution of economic life, development and welfare of the Islamic community. Aside from being a means to draw closer to Allah, zakat also functions to cleanse oneself and one's wealth from moral impurities and deviations from the faith, as well as being the foundation of hope for the poor (dhu'afa), as well as supporting the preservation and development of Islamic teachings in society. Zakat is also a means that connects the friendship between the muzakki group and the dhu'afa group.

As a source of funds for the development of Muslims, zakat can be a very large capital force if it is supported by a good way of managing it. For that, it is necessary to create the following conditions; (1) There is public awareness of the meaning, purpose and wisdom of zakat. (2) The existence of amil zakat who are truly trustworthy (trusted) and responsible for the world and the hereafter. (3) The existence of planning (planning), organizing (organizing), implementation (actuating), and supervision (controlling) on the management and implementation of good zakat collection (Saleh, 2008).

Before collecting zakat, the amil as far as possible has carried out an inventory or types of community wealth that can be used as a source of zakat, mandatory census of zakat (Muzakki), and people who are entitled to receive zakat (mustahik), how to collect zakat, how to store it, conduct balance between the existing local asnaf. In determining the distribution of zakat to mustahik, various possibilities have been studied, including sectors that are considered the most urgent, both for short-term and long-term needs, so that in its implementation there are no deviations.

With the description of the simple program, it can be seen that there are efforts to change those who always depend on the help of others, to be able to empower themselves, through the efforts they carry out armed with the skills acquired through training. So in fact, if the calculation of the zakat obligation is changed, there will be significant changes, especially in terms of the collection of zakat itself.

The proliferation of amil zakat institutions in Indonesia is due to explore the potential of existing zakat. However, there has been an initiative regarding the role of the National Amil Zakat Agency (BAZNAS) to provide an umbrella for these hundreds of amil zakat institutions so that they can show better performance and do not overlap when serving the community. If we look at our neighbors in Malaysia, the role of zakat institutions has been recognized because of good coordination with all government institutions. The numbers are not mushrooming, there is only one in each country with strategic online services and zakat counters. It should be like that in Indonesia too so that it becomes an organized orchestra. Regarding the performance from the naked eye, we can see the actions of the officers and volunteers of the amil zakat institution when dealing with poverty, natural disasters and their participation in improving education in the country.

Devalina (2008) examines the Effect of Zakat Utilization on Household Empowerment and Poverty Alleviation” (Case: Independent Community Urban Program,

Bidaracina Village, Jatinegara District, East Jakarta) shows that zakat funds through the Independent Community Urban program have not been able to empower poor households to become prosperous but only to empower households to be able to continue their business. This can be seen from the utilization of assistance only to how respondents have to rotate their capital every day, not yet at the stage of how respondents have to develop their businesses and prosper them by increasing their income.

In a country where the majority of the population is Muslim like Indonesia, the potential for zakat is great evidence to support economic development in achieving prosperity. The process of collecting, distributing and optimally utilizing zakat can be a solution to poverty alleviation in Indonesia.

One of the problems related to the potential of zakat in Indonesia is that not all zakat issued by the community is channeled through official institutions. There are several factors that the target achievement was not met. Among them, there is no awareness of muzakki to distribute their zakat in Baznas and there is an assumption that people equate alms and infaq as part of zakat (Pratiwi, 2021).

E. Conclusion

This study shows the importance of zakat institutions for poverty alleviation and improving the welfare of the Muslim community because zakat will meet the basic needs of very poor people by providing funds for consumptive purposes, but will also empower them. Economically by providing them with funds for productive purposes that will increase the participation of the poor in economic activities that will increase their income generating capacity. Zakat has become an important tool for poverty alleviation and the welfare of Muslims during and after the time of the Prophet (SAW) so that for the prosperity of Muslims in Indonesia the use of zakat institutions is not optional but mandatory.

To alleviate poverty, zakat distribution is more focused on distributive so that it can have a long-term impact and also has implications for increasing mustahiq assets. The distribution of zakat productively, for example the distribution of zakat which is productive and creative. In conclusion, if the teachings, tools, and strategies of Islam are seriously implemented, they will be useful.

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