

The Effect of Zakat Productivity Toward Small Medium Enterprise Incomes of Recipient of Zakat

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Abstract—This study aims to find out how *zakat* productive affect the Small Medium Enterprise (SMEs) incomes of recipient of *zakat* in South Sumatera. This study uses quantitative approaches, while data collection techniques use questionnaires and also through interview, observation and documentation. The population in this study is all recipient of *zakat* which receives *zakat* productive fund from BAZNAS South Sumatera. In taking a sample used a random sampling techniques and get 110 recipients of *zakat*. Data analysis using multiple regression analysis model. The results of this study indicate that *zakat* productive funds, length of business and training have a good results toward increasing the income of recipients of *zakat*, so that *zakat* productive program can be developed more broadly so that more recipients of *zakat* can join this program and become a giver of *zakat* in the future.

Keywords: *zakat* productive, recipient of *zakat*, small medium enterprises

I. INTRODUCTION

The relatively high poverty rate in Indonesia should be an evaluation material used to find the right instruments in reducing poverty. Various sectoral, monetary and fiscal policies as well as other policies that have been implemented have been able to reduce poverty, but have not been effective enough in reducing poverty. This is reflected in the percentage of poor people in September 2018 of 9.66 percent, down 0.16 percent from March 2018 and down 0.46 percent from September 2017. The number of poor people in September 2018 of 25.67 million people decreased 0, 28 million people in March 2018 and decreased 0.91 million in September 2017 (BPS, 2018).

Vicious circle of poverty that occurred in Indonesia was caused by the lack of capital for poor people. The current economic system which does not favor the poor is suspected to be the cause of the difficulty in reducing poverty in Indonesia. Financial institutions as intermediaries that channel funds from investors to debtors who cannot obtain loans from banks, because they do not have assets for collateral as a basis for credit loans, and lack of entrepreneurial skills. This is what makes it difficult for poor people to escape poverty. Therefore we need a method and instrument that can empower the poor people, and make it easier for the poor to get access to business capital. One of these instruments is *zakat* [14].

To make the role of *zakat* better in enhancing the economy of recipient of *zakat*, the *zakat* experts began to develop ideas to make *zakat* funds more productive, so there was a thought to distribute *zakat* funds in the form of *zakat* productive to recipient of *zakat* who have expertise in opening Small Medium Enterprise (SMEs) and expertise in trading [6].

One of the countries that has been implementing productive *zakat* for a long time is Malaysia. Malaysia is a country that has introduced the distribution of *zakat* productive since 1980. Almost all *amil zakat* institutions in Malaysia have implemented a *zakat* productive. Every *zakat* institution has a strategy and concept for distributing of *zakat* productive funds. *Zakat* productive distribution consists of four categories: business capital assistance, business equipment assistance, business financing and wage of employment [2]. In 2010-2011, *zakat* funds amounting to RS2.82 billion from 36 provinces were collected in Pakistan. The funds are allocated as much as RS. 1,585 billion for subsystem allowances, educational scholarships, patient care, for marriage, and benefits on Eid al-Fitr. The obstacle in the allocation of *zakat* funds is the lack of *zakat* funds that collected in *amil zakat* institutions in Pakistan. This is due to the lack of trust from the giver to *amil zakat* institutions due to lack of transparency in the management of the *zakat* funds [19].

Zakat productive has a strategic role in poverty alleviation efforts in Indonesia. This is indicated by the potential of *zakat* in Indonesia, as well as the mechanism of *zakat* management that allows it to be used as a poverty alleviation program. Conceptually, social entrepreneurship has a close orientation with the mission of *zakat* productive. Like *zakat*, the concept of social entrepreneurship also promotes the aspect of togetherness in the spirit of brotherhood which is shown by social goal, also emphasizes the aspect of sincerity for the recipient of *zakat* in building the economic empowerment. It also educates recipients morally about good and bad to be a guide in carrying out charity as determined by Allah SWT in Al-Quran, which is demonstrated by the application of ethical business principles. Social entrepreneurship also provides space for *maslahah* that can continuously be felt by the community, this is shown through social impact and sustainability. Empirically, social entrepreneurship is relatively able to be a solution to the problem of poverty independently and sustainably [8].

Zakat productive in Indonesia has been implemented by existing *amil zakat* institutions, such as Rumah Makmur BAZNAS (RMB) in Semarang City, which has conducted *zakat* productive in the form of capital assistance for micro-small businesses, thus encouraging increased profits. The profits before getting capital assistance ranged on average by 43% and after getting capital assistance profits increased by 57%. Although the average increase that occurs is not so large, but every recipient efforts has increased an average of up to 14%. Meanwhile, Rumah Makmur BAZNAS (RMB) as of September 2013, has provided business capital to 2,414 *mustahiq*, with a total business capital assistance of Rp 2,722,195,800 [20].

South Sumatra is a province that has extraordinary *zakat* potential in reducing poverty. BAZNAS South Sumatera as an *amil zakat* institution in South Sumatra has a program in distributing *zakat* productive to the recipient of *zakat*, namely "Sumsel Makmur" and has been received by the recipients of *zakat* community which during its implementation was assisted by Baitul Qiradh which in mosque in the program target zone of *zakat* productive. During this program the community gets positive results from increasing their Small Medium Enterprise (SMEs) income. This has led researchers to want to dig deeper to see how the effect of *zakat* productive towards the SMEs income of recipients of *zakat* in South Sumatra Province. This research was also conducted to find out and provide solutions to the problems and obstacles that exist in the *zakat* productive program which is managed by BAZNAS South Sumatera.

II. LITERATURE REVIEW

A. Zakat

In the Al-Qur'an which is the main law foundation of Islam often mention about *zakat* accompanied by prayer. It can be concluded that *zakat* is obligatory like prayer, so that all Muslims in the world must heed Allah's order to pay *zakat*. Allah says in Surah Al-Baqarah verse 267 which means: "O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy".

The verse of the Al-Qur'an above concludes that *zakat* is not only giving, but how to give the best to those who need, not giving the bad. [21] said that *zakat* is not only giving something to others on the basis of good deeds, rather the assumption that *zakat* is an important pillar in Islam and also a form of Muslim worship to Allah SWT. One of the reasons for the creation of *zakat* is for humans to help each other. Because humans are social beings, which means that humans cannot live alone without the help of others. *Zakat* also teaches Muslims to respect each other, so that a life of peace and harmony is created [1].

B. Function of Zakat

According to [12] *Zakat* is primarily the *maliyah* worship and prayer is primarily *badaniyah* worship. Therefore, we are not wondered that all scholars stipulate that: "denying the law of *zakat* (denying its obligation) is punished by *kufur*, out from Islam. [13] also said that *Zakat* can be used for social purposes, especially for those who belong to the recipients of *zakat* which has been determined

in the Al-Qur'an because of the roles and functions contained in *zakat* so that it is seen as a religious levy which must be set aside by a Muslims or institution owned by Muslims in accordance with religious provisions. *Zakat* in *muamalah* can prevent society from the social gap between the rich and the poor. *Zakat* can also foster and develop the stability of social, economic life, grow a sense of social responsibility. Helping, reducing and lifting the poor people from economic and social difficulties, fostering and growing brotherhood among human beings, and developing individual responsibility for the society and public interests.

[10] said that through eight *asnaf* financed by *zakat* as determined by the Al-Qur'an, *zakat* can be used social function as a tool of social security and unifying the community in fulfilling the basic needs of each individual, eradicating poverty and waste against fellow Muslims, then as a heart softener and a tool for spreading Islam. Is not *zakat* among others used for *muallaf* who are persuaded by their hearts, which means the *muallaf* who are persuaded by their hearts are those who deserve to be given *zakat* as a softener of their hearts or the hearts of their people, or to strengthen Islam in their hearts.

C. Allocation of Zakat Funds

The allocation of *zakat* funds is devoted to eight groups or commonly referred to the recipients of *zakat*. This is in accordance with the provisions of Allah in his word in Surah At-Taubah verse 60 which means: "Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah . And Allah is Knowing and Wise."

In the verse mentioned above, the poor people are the top priority of the 8 groups who are entitled to receive *zakat*. The aim is to eradicate poverty and destitution of Muslims. [6] revealed that groups including the poor are, people who have no wealth at all, people who have wealth or business but not enough for themselves and their families, people who have assets and business but can only meet half of their own needs and their families. In giving this *zakat*, it should be sufficient, meaning that this *zakat* should be given until the *mustahiq* can suffice for its life. For example, a poor or poor person who is good at trading is given a large amount of capital which can produce sufficient profits for his life [15].

D. Zakat Productive

[3] said that *zakat* productive or *zakat* investment based on the term is looking for the acquisition of wealth by doing business with *zakat*. *Zakat* investment can be divided into three parts. First, the *zakat* investment by the recipient itself. Secondly, the *zakat* investment carried out by the recipient. Third, the *zakat* investment carried out by the ruler or the institution of *amil zakat*. At first, the scholars differed on the law of *zakat* investment. However, in the end the scholars who did not allow the *zakat* investment made several provisions which allowed the *zakat* investment to be carried out with several considerations, such as; pay attention to the needs of the poor people; investment can really bring benefits; hasten to collect *zakat* when there is a need; investments are made by government or their representatives, both from departments, social organizations

or donor agencies; this investment is consulted with experienced and trustworthy people; the investment is carried out on businesses that are permitted according to sharia and not a prohibited business.

The results of *zakat* may be used for productive purposes, such as providing financial assistance in form of business capital to the poor who have certain skills and are willing to try / work hard, so that they can regardless of poverty and dependence on others and be able to be independent. In addition, the results of *zakat* can also be used to establish factories and profitable projects and the results for *zakat* recipients in need.

Based on research background, problem formulation, research objectives, theoretical review, and conceptual framework carried out by researchers, the Research hypothesis can be formulated as follows:

H1: Allegedly *zakat* productive funds, length of business and training positively affected on the Small Medium Enterprise (SMEs) income of recipients of *zakat* in South Sumatera.

E. Previous Research

[5] conducted research in Kudus about *zakat* productive . This research revealed that *zakat* productive for economic empowerment of recipients of *zakat* conducted by LAZISNU Kudus has helped the community in developing their economy in order to support the needs of daily life and also the allocation of *zakat* productive is done to improve their live, so the poor people could be empowered and not given compensation or alms continuously, with hope they can become a giver of *zakat* in the future.

The positive result of *zakat* productive is also disclosed in the research conducted by [16]. This study found that the impact of the *zakat* productive capital on poverty alleviation in North Aceh district is run well than their expectation in increasing their income and living needs. [20] also revealed that the role of *zakat* productive program is very encouraging to increase the income of recipients of *zakat* in Semarang. This study found that the impact of the *zakat* productive capital on poverty alleviation in North Aceh district is run well than their expectation in increasing their income and living needs. [20] also revealed that the role of *zakat* productive program is very encouraging to increase the income of recipients of *zakat* in Semarang. Their business is become bigger after they receive the funding of *zakat* productive in this district and they hope they receive *zakat* more than before to increase their business and become muzakki in next year.

Research on the management of *zakat* productive as an instrument of improving the welfare of the people has also been carried out by [9]. This research reveals that the conception of *zakat* as an instrument of improving the welfare of the people can be implemented by applying the *zakat* giving scheme for productive activities. The application of this scheme can be justified according to Islamic law as long as the basic needs of the recipients of *zakat* are fulfilled. some amil *zakat* institutions in several cities in Indonesia that have implemented good and modern management have run *zakat* productive schemes (economic empowerment) alongside *zakat* productive funds (social protection). Most of the purpose of utilizing *zakat* funds for productive economic activities is to increase the socio-

economic independence of the recipient of *zakat* in order to transform become a giver of *zakat* in the future.

A study on *zakat* productive was also conducted by [18] who revealed that the implementation of *zakat* productive as a means of economic empowerment recipients of *zakat* is in accordance with the existing provisions of the fiqh council and proved to be effective as a tool in improving the economy of recipients of *zakat*, although the results were not too maximum but this program can be used to reduce poverty

Research on *zakat* productive whose purpose is to develop the recipient of *zakat* is also done in Malaysia. Research [11] revealed that the mechanism to organize *zakat* productive funds must right on target which is the recipients of *zakat* who has the micro-business, because the purpose of this study is to make *zakat* more productive than before. The modern approach in the implementation of *zakat* is also studied by a Malaysian student named [21] that founded the approach of *zakat* as instrument to reduce the poverty and increase the stability of the people among muslims is suitable and accepted by the recipients of *zakat*.

So this paper want to talk about the effect of *zakat* productive towards the Small Medium Enterprise (SMEs) income of recipients of *zakat* in South Sumatera and to increase their welfare rather than they use *zakat* in consumptive way.

III. METHODS

The scope of this study is to examine the influence of *zakat* productive funds, skill and training toward the SMEs income of recipients of. The object of this study is the recipients of *zakat* who receives a *zakat* productive funds from Amil *Zakat* National Institution of South Sumatera (BAZNAS SUMSEL) and has a Small Medium Enterprise (SMEs). The data used in this study is the primary data that collected from the interviews and questionnaires given to the recipients of *zakat*.

To obtain the relevant data in this study author used a quantitative research, the interviews, document analysis, archival records, and observation [17]. In this study, interviews were conducted to the recipients of *zakat* that received a *zakat* productive funds from BAZNAS South Sumatera that chosen by the researcher. The population in this study is the whole recipients of *zakat* that receiving assistance from BAZNAS South Sumatera. The analysis technique in this study is multiple regression estimation techniques used the method of least squares (OLS) There is also a model equation regression analysis of this study are as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e \quad (1)$$

Explanation:

Y = Income SMEs of recipients of *zakat*
X1 = *Zakat* Productive Fund
X2 = Length of Business
X3 = Training
 β = Regression Coefficient
 α = Constant
e = Error

IV. FINDINGS AND DISCUSSION

The results of the study have obtained quantitative data during the interview and observation process. The data

obtained were analyzed by multiple regression methods and calculated from the three independent variables, there are the productive *zakat* funds received, length of business and training. Based on the data obtained by the researcher, multiple regression equations can be arranged as follows:

$$Y = 3,130 + 0.442 \text{ Funds} + 0,433 \text{ Length of business} + 0.859 \text{ Training}$$

The results above showed that the beta value of the *zakat* productive fund variable is 0.442, this shows that in this study *zakat* productive fund has a positive relationship to the dependent variable, this positive relationship showed that the *zakat* productive funds has so far provided good influence and enough to help the recipient of *zakat* in improving their Small Medium Enterprise (SMEs) incomes.

Where as for the length of business variable shows the beta value is 0.433 which means that the length of business and SMEs income of recipient of *zakat* have a positive relationship. This is in accordance with the theory which says that if the business owner has good experience, the income will increase. Besides being seen from the length of business, to improve the expertise, it is necessary to provide trainings related to improving the recipients expertise in run the business. In the regression equation above it is shown that the beta value of the training variable is 0.859. This shows that the training and SMEs income of recipient of *zakat* variables have a positive relationship. This indicates that the training provided by BAZNAS or other parties whose purpose is to develop businesses owned by recipient of *zakat* has an important role in increasing the income, which in turn will make the recipient can become a giver at a later time.

The results of the constant are 3.130, which means that without all these independent variables, the Small Medium Enterprise (SMEs) incomes of recipient of *zakat* variable has a positif value, so it is concluded that the dependent variable which is SMEs income of recipient of *zakat* always has added value to their income, but with all the independent variables that used by the researcher can improve their welfare become better than before. The independent variables used in this study should be expected to be assistants in increasing the SMEs income of recipient of *zakat*. Multiple regression estimation results using statistical tools are as shown in the table below:

TABLE I. MULTIPLE REGRESSION ESTIMATION RESULTS

Variable	Coefficient	t value	Significance
Constant	3,130	2,208	0,029
Funds	0,442	3,997	0,000
Skill	0,433	3,285	0,001
Traing	0,859	6,293	0,000
R-Square : 0.598 F Value : 52,530 (sig = 0.000)			

^a Source : Data Process Result

Based on the estimation table above, it can be concluded that the R-Square value is 0.598, it means show the variable *zakat* productive funds received by recipients, length of business and training affect 59.8% of the SMEs income of recipients of *zakat* in South Sumatera, while 41.2% is

influenced by variables that are not examined by researchers. This shows that the independent variables used by researchers have a considerable effect on the dependent variable.

TABLE II. F TEST

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	16,689	3	5,563	52,530	0,000
Residual	11,226	106	0,106		
Total	27,915	109			

^b Source : Data Process Result

From the results of the above table it can be seen that independent variables have a significant effect on the dependent variable. This can be proven by looking at the significance value of ANOVA f table, which is equal to 0.000b or smaller than the significance level determined by the researcher, which is 0.05 or 5%, then the regression transformation model can be used to predict the *zakat* productive funds, length of businesses and training together affect the SMEs income of recipient of *zakat* in Palembang, so that it can be concluded that:

H0: *Zakat* productive funds, length of business and training for the recipients not significantly affected the SMEs income of recipient of *zakat* simultaneously rejected, and

Ha: *Zakat* productive funds, length of business and training for the recipients not significantly affected the SMEs income of recipient of *zakat* simultaneously received.

Looking at the test results above it can be said that simultaneously the independent variables have a positive effect on the dependent variable, which means that if the *zakat* productive *zakat* funds received by the recipient are higher, the length of business increases and the training given to the recipient is increased, the SMEs income of recipient of *zakat* will increase.

The results of data analysis show that *zakat* productive funds has a significant effect on the SMEs income of recipient of *zakat* in South Sumatera, and has a positive relationship to their income. Based on data obtained by researchers while in the field by giving questionnaires to the recipient and also observations during the study it can be found that this *zakat* productive program receives positive responses from the community, because many of the recipient of *zakat* need financial assistance to run their businesses.

This *zakat* productive assistance program is given to recipient with a loan system without interest or in Islamic economics called the Qardh and Qardhul Hasan contracts. The recipient who get this loan must return the loan money within 10 months (10 x pay) which the money collected from the return will be channeled back to another recipients. So in essence BAZNAS South Sumatera will not ask for return the *zakat* productive funds that have been given to recipient of *zakat*, because this is one program that is devoted to the recipient who need financial assistance in running their business. The return system that applied is not for obligation but just for their education process that gave to the recipients of *zakat* so that it can be more responsible in managing the funds and not consumptive.

The results above also show that the length of business has a significant effect on the SMEs income of recipient of

zakat in South Sumatera and has a positive relationship. Analysis of the data above also shows that training also has a significant effect on the SMEs income of recipient of *zakat* in South Sumatera and has a positive relationship. Overall the results of the above analysis show that the *zakat* productive fund, the length of business and training have a significant effect on the income of recipient of *zakat* in South Sumatera. From this result, it can be concluded that this *zakat* productive programs needs to be increased again in order to get the desired value.

The *zakat* productive carried out by BAZNAS South Sumatera through the Baitul Qiradh institution is nothing more than a strategy in alleviating poverty in Indonesia in general and in South Sumatera in particular. When the *zakat* funds have been distributed to recipient of *zakat*, the BAZNAS South Sumatera is expected to continue to guide, train and be responsible to all recipient of *zakat* who receive this *zakat* productive, so that the *zakat* funds can be used properly by the recipient of *zakat* to improving their economy for the better.

V. CONCLUSION

From the results of this study, it was found that the *zakat* productive funds, length of business and training together affect the Small Medium Enterprise (SMEs) incomes of the recipient of *zakat* significantly, this is indicated by the significance value of 0,000 and the F value of 52,530. So this can be used as a reference that this *zakat* productive program can continue to be developed and improved again, so that it can become a superior program to apply the values expected from the existence of *zakat*, namely to improve the welfare of the recipient of *zakat*. These three variables also contributed of 59.8% towards the SMEs income of recipient of *zakat* in South Sumatera, while the remaining of 41.2% was effect by other independent variables that were not examined by the researchers in this study. This shows that so far *zakat* productive has been good enough to help the economy of recipient of *zakat*, but the limited *zakat* funds that can be rolled out to recipient in the form of *zakat* productive is still the main problem of BAZNAS South Sumatera, this is because there are still many the giver who do not distribute *zakat* funds through BAZNAS South Sumatera, with the existence of this research is expected the giver are willing to always distribute their *zakat* through BAZNAS South Sumatera, so can encourage this *zakat* productive *zakat* program to be even better.

VI. SUGGESTION

The result of this research revealed several suggestion that needed to improve the implementation in *zakat* funds distribution to the recipients. To improve this program of *zakat* productive from BAZNAS South Sumatera. To improve the *zakat* productive program run by BAZNAS South Sumatra is need more *zakat* funds are collected from giver of *zakat*, so cooperation is needed from the giver of *zakat* in order to deliver their *zakat* through the BAZNAS South Sumatra. with this collaboration it is hoped that the productive *zakat* program can contribute even better in improving the welfare of *zakat* recipients. in addition it also requires intense training to the recipient of *zakat* on how to

maximize existing resources in order to achieve maximum profits, so that the recipients of *zakat* can achieve the desired level of welfare and become a giver of *zakat* in the future.

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