

The utilization of *zakat* for improving economic growth in Indonesia (case study at BAZNAS of Kendal regency)

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Abstract

Purpose – This study aimed to analyse the utilization of *Zakat* at BAZNAS Kendal Regency.

Method – This study used a qualitative approach with interview as the data collection strategy.

Result – The utilization of productive *Zakat* by BAZNAS of Kendal regency was implemented well.

Implication – This study can assist the government in making a policy and regulation related to *zakat* management

Originality – This was the first study examining *zakat* management in Kendal Regency.

Keywords: *zakat*, almsgiving, economic improvement, BAZNAS, Kendal, Indonesia

Introduction

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Every country tries to create prosperity for its people, and so does Indonesia. Various challenges are faced to achieve the goal of creating a good economy. The emergence of the Covid-19 outbreak has hit parts of the world and has impacted the entire world economy on all sides, from health, social, education, to the economy. The OECD (Organization for Economic Co-operation and Development) projected that global economic growth in 2020 experienced minus 7.6%. At the same time, Indonesia itself experienced a contraction of 3.49%. This economic condition illustrates a decrease in economic activity, which increases poverty. Therefore, solid, and broad social safety is needed to deal with the problems of poverty, which becomes the top national problem. The government has taken various steps to tackle poverty with all kinds of complex challenges. Thus, multiple programs are planned by the government to achieve a prosperous and proper economy.

Indonesia is known for its high number of adherents of Islam. Based on data from World Population Review, the Muslim population in Indonesia in 2020 reaches 229 million people or 87.2% of the total population of 263 million people. To encourage the achievement of national priorities in terms of reducing poverty and bringing prosperity, we can look at the potential of *zakat* as one of the instruments in the economic field, especially in Indonesia, where most of its population is Muslim. Based on the results of the IPPZ (*Zakat* Potential Mapping Indicator) study, it is revealed that the potential amount for *Zakat* in Indonesia is Rp. 233.8 trillion in 2019. By focusing on the breadth of *zakat* sources, it is estimated that the potential for *zakat* will increase every year. It is in line with what The Global Islamic State estimates: in 2023, Indonesia's *zakat* potential reaches \$3,809 Billion or Rp. 500 Trillion. This fact illustrates that *zakat* has a reasonably high potential to reduce poverty. One of them is to create an economic system with a fair distribution to realize the rich community's concern for the poor society.

A *zakat* institution is established to reach the community more efficiently as a form of the government's seriousness in dealing with *zakat*. The existence of BAZNAS is the first step in managing *zakat* at a national level. BAZNAS is a formal institution responsible for the management of *zakat* nationally and is in the national capital. In order that *zakat* management runs optimally, a private *amil zakat*

institution is formed to assist the collection, distribution, and empowerment of *zakat* in the regions. Amil *zakat* institutions established by the central BAZNAS have positions in provinces or areas of Indonesia.

BAZNAS of Kendal regency was established in 2004. In carrying out its duties, it has taken many policies. It also creates several programs that aim to maximize its performance. In January 2019, it invited WQA (Worldwide Quality Assurance) to provide training on Awareness, Understanding, and Internal Auditor ISO 9001: 2015, packaged in House Training to all Leaders and Implementers. Then on March 22, 2019, BAZNAS of Kendal Regency officially received the ISO 9001:2015 Certificate.

Its innovation goes around managing *zakat*, cooperating with state employees in collecting *zakat*, and making various innovations in distributing *zakat*. One of them is the distribution of productive *zakat*.

Based on the limitations of the problems discussed above, the researchers classify the problems into research questions as follow:

1. How is the utilization of *zakat* to *mustahik* by BAZNAS of Kendal regency?
2. What is the role of *zakat* in improving the economy of MSMEs in Kendal Regency?

Literature review

***Zakat* and its utilization**

Etymologically, the word *zakat* is the synonym of the word *zaka asy-syai'*, which means growing and multiplying. Therefore, *zakat* can be interpreted as a blessing, purity of growth, and goodness. In terminology, it is a part of a predetermined property rather than a specific property, at a particular time, then handed over to certain groups of people.

Imam Taqiyuddin said that *zakat* according to language means increase, blessing, and abundant goodness. Meanwhile, according to sharia, *zakat* is part of assets given to specific groups with certain conditions. It is called *zakat* because some of the wealth issued by muzakki will increase based on hoping for the pleasure of Allah and

the prayers of those who receive it, Allah says as stated in Qoran Arrum: 39:

وَمَا آتَيْتُمْ مِنْ زَكَاةٍ تَرِيدُونَ وَجْهَ اللَّهِ فَإِنَّكُمْ هُمُ الْمُضْعِفُونَ

"But what you give in *zakah*, desiring the countenance of Allah – those are the multipliers." (QS. Ar rum:39)

In addition to *zakah*, Qur'an also mentions the word *shadaqah* as stated in Surah At-Taubah: verse 103, 58, and 60. Several verses and hadiths about *zakah* use the word *shadaqah*. In fact, amil uses the word *mushaddiq*, because his job is to collect and distribute *sadaqah*. However, the meaning of *sadaqah* is very narrow, which is limited to sunnah alms. *Sadaqah* or *zakah* is a proof of faith in the Day of Judgment. As stated in the Prophet Muhammad SAW's hadith, *sadaqah* is an indicator of one's faith. And by understanding that *zakah* as *shadaqah* gives an essential message for Muslims that they are not considered believers if they do not pay *zakah*.

The word "utilization" is taken from the root word "utilize" which means benefit. In the big Indonesian dictionary, utilization has the following meanings:

- a. An effort to be able to bring results and benefits,
- b. Employment in the form of energy and the like to carry out tasks well.

Zakat intended for the poor in the form of business capital is classified as productive *zakah*. Such *zakah* aims to improve the standard of living of *mustahik*. The Prophet once carried out Productive *Zakat* when the Prophet handed over *zakah* assets as business capital by friends. As the following hadeeth:

حُدُّهُ فَتَمَوَّلْهُ أَوْ تَصَدَّقْ بِهِ وَمَا جَاءَكَ مِنْ هَذَا الْمَالِ وَأَنْتَ غَيْرُ مُشْرَفٍ وَلَا سَائِلٍ فَخُدُّهُ وَمَا لَا فَلَا تُتْبِعْهُ نَفْسَكَ

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

One of the main objectives of managing productive *zakah* is to increase the position of *mustahik* (receiver) to be muzakki (giver). The process goes through several stages. Described by Siti Zalikha, the process from *mustahik* to muzakki starts from a *mustahik* who

transforms into a *muktafy*, namely a person who can fulfil his own needs even though he is not able to share. However, it can be said a *muktafy* is financially independent. A pre-feasibility study is needed to achieve the potential for productive *zakat* to turn muzakki into *muktafy*. *Mustahik* is trained in sound financial management to increase the economy.

Zakat management begins with good planning to achieve the goals. Such planning cannot be separated from the programs that become the process of planning activities. There are several programs implemented by *zakat* management institutions or what are called grand programs, namely:

1. Economic programs. The program includes an economic empowerment program, i.e., through the utilization of managed *zakat* funds to solve the financial problems of the community, especially the poor. Among others, by developing local community agribusiness development, empowering farmers, and forming economic empowerment to assist small businesses by giving aid and guidance.
2. Social program. It includes health, housing, and environmental issues, to the availability of food. Social programs by *zakat* management institutions include social service compensation funds, emergency assistance in disaster areas, and guidance for people in need.
3. Education programs. In this case, *zakat* management institutions can collaborate with foundations or community organizations that support the poor who need educational assistance. It can be realized in the form of compensation for orphans, scholarships for the poor, foster parent programs, management training, and appropriate technology.
4. Da'wah program. To practise religious teachings correctly and adequately, guidance to the wider community is needed through da'wah programs. The *zakat* management institution launches a program in the form of mental coaching and rehabilitation of places of worship, coaching and training for missionaries, sending preachers to remote areas, coaching *majlis ta'lim*, and providing necessities to the converts.

In the book of al-Amwal, Abu Ubaid explained that in the history of Islam, *Zakat* is one of the sources of state income that has an essential role in spreading Islam. In addition, it also plays a role in

the development of the education, science, and culture sectors. Besides, it plays a role in developing infrastructure and social welfare, namely social services that include assistance for the poor and needy.

One of the goals of the utilization of *zakat* is the empowerment of the poor to help the weak (powerless) so that they can empower themselves totally (physically and mentally) to achieve social welfare in their lives. There are three elements that can encourage community empowerment, namely:

1. Creating an atmosphere that has the potential so that the community can develop
2. Strengthening the potential of the community (empowering)
3. Communities need to get protection in the empowerment process so that the weak will be stronger.

Methodology

This research was conducted through a qualitative approach with an interview as data collection strategy. The subject of the research is The Kendal Regency Amil *Zakat* Agency (BAZNAS).

Results and discussion

Productive *zakat* of BAZNAS of Kendal Regency

Kendal Regency is a regency with an agricultural area, as evidenced by the extent of agricultural land. From the total land area in Kendal regency, 26% is paddy fields, 20% is dry land, 8% is plantations, and 46% others.

The area of Kendal Regency is 1,002.23 KM² for land and 313.20 KM² for water areas, so the total area is 1,315.43Km². From the calculations of the Central Statistics Agency (BPS) of Kendal Regency, in 2019, the population of Kendal Regency reached 1,023,074 people, with the number of men being 511,537 people and the women are 500,402 people

One of the goals of development is to create prosperity and reduce poverty. Every year, Kendal Regency experiences economic growth, evidenced by the decline in poverty both in number and percentage. It is a sign that the government has succeeded in

tackling poverty in the programs launched related to poverty alleviation. The poverty rate in Kendal regency decreased in 2018 by 9.84% to 9.41% in 2019. So, the decline reached 0.43%. Even if the drop rate was low, this showed that there were achievements from the efforts of the government and related parties.

The Kendal Regency Amil *Zakat* Agency (BAZ) was established on September 24, 2004, marked by the Regent's Decree No. 451.1/333/2004 concerning the Establishment of the Kendal Regency Amil *Zakat* Agency (BAZ) for the 2004-2007 term of service. The enactment of Law Number 38 of 1999 concerning Management of *Zakat*, the issuance of Decree of the Minister of Religion Number 581 of 1999 concerning the Implementation of Law Number 38 of 1999 concerning Management of *Zakat*, then the issuance of the Decree of the Director-General of Islamic Guidance and Hajj Affairs Number D/291 of 2000 did not immediately follow by the formation of BAZ in Kendal Regency.

In fact, the formation of the Kendal Regency BAZ was more than one year after the birth of KMA No. 373 of 2003, dated July 18, 2003. The next period was formed on November 1, 2007 and confirmed on February 28, 2008 based on the Decree of the Regent of Kendal No. 45.1/38/2008 concerning Amendments to the Decree of the Regent of Kendal Number: 45.1/689/2007 concerning the Establishment of the Regional Amil *Zakat* Agency (BAZDA) of Kendal Regency for the period of 2007-2010, at the suggestion of the Head of the Office of the Ministry of Religion of the Kendal Regency.

Along with changes to the applicable laws and regulations based on the Law. No. 23 of 2011 concerning *zakat* management, in 2016 the Kendal Regent Decree No. 451.12/73/2016 dated February 29, 2016, concerning the Appointment of the National Amil *Zakat* Agency for Kendal Regency Working Period 2016-2021 was issued so that the Kendal Regency BAZDA became Kendal Regency BAZNAS.

BAZNAS of Kendal Regency is tasked with collecting, distributing, and distributing *zakat* following religious provisions and applicable laws. Moreover, BAZNAS of Kendal regency reaped achievements as evidenced by the acceptance of ISO 9001 by WQA (World-Wide Quality Assurance) on April 22, 2019. It shows the seriousness of BAZNAS of Kendal regency in managing *zakat*.

The potential for *Zakat* in Kendal regency is very high, considering that most of the population in this regency is Muslim. BAZNAS estimates the potential for *zakat* in this regency reaches Rp 9 billion per year. However, in 2014 BAZNAS of Kendal regency was only able to collect 2.31% of the potential *Zakat* in Kendal regency. Even in 2015, it decreased to 2.25%.

Viewing the potential of Kendal regency as a regency with an agricultural area opens opportunities for the people of Kendal Regency to utilize land in both agriculture and animal husbandry. Kendal Regency is also most of the population whose livelihood is as traders. BAZNAS of the regency launches several productive *zakat* programs in accordance with the phenomena in Kendal regency, which are classified into three programs, namely:

1. BAZNAS Village Micro finance (BMD)
2. Livestock Centre Program
3. MSME Program

General description of the respondents (*mustahik* of productive *zakat*)

Respondents in this study were BAZNAS *mustahik* of Kendal regency who received productive *zakat*. There were 6 respondents consisting of 2 *Mustahik* who received productive *zakat* in the BAZNAS Microfinance Village (BMD), two *Mustahik* who received productive *zakat* in livestock centre, and 2 *Mustahik* who received productive *Zakat* in MSME sector.

The consideration for determining respondents was the consistency of respondents in managing productive *Zakat* from BAZNAS of Kendal regency so that respondents utilized productive *Zakat* as *Mustahik*.

The following are the characteristics of respondents in this study:

1. Profile of Respondents *mustahik* BMD 1

He is a member of the BMD formed by *mustahik* recipients of productive *Zakat* from BAZNAS, Kendal regency. As many as 30 *mustahik* got *zakat* funds as much as Rp. 2,000,000 collected into one, and BAZNAS Village Microfinance became a forum. Then the managed funds were loaned to members and non-members with sincere thanks from the borrower.

A member did not take the *zakat* funds he got because he felt that the *zakat* he earned could be used by those who needed business capital.

2. Profile of Respondents *mustahik* BMD 2

He is the treasurer of BMD. He is 42 years old. His job is to trade cooked side dishes and street snacks or what is commonly called "*bakul tetot*". He has been working in this profession for seven years. There is also an association of food vendors, side dishes, and snacks called the "*tetot* community". The *Tetot* community has become one of the targets for BMD loans because many traders complain that many traders apply for daily loans, so it is difficult for many traders. And there have been several *tetot* traders who lent from BMD and found it very helpful. However, for now, BMD is only for residents residing in the village of Penanggulan. So that *tetot* traders who live outside the village cannot apply for a BMD loan.

3. Profile of Respondents *mustahik* livestock centre 1

Respondent 1 is a farmer in Sumur Village, Brangsong district. He is 51 years old with poor educational background in that he did not complete his elementary school. Then he received information on the existence of livestock opportunities from BAZNAS, Kendal regency, which would open a livestock centre in Sumur village.

He became the head of the livestock group, considering his willingness to make his land as a cattle pen. In addition, he is included in the *Mustahik* category. Besides the cattle barn, vacant land is used as a field to grow animal feed. The existence of livestock assistance from BAZNAS of Kendal regency in Sumur village is considered very useful by all livestock members. Even some other residents hope to participate as members of the livestock centre.

4. Profile of Respondents *mustahik* livestock centre 2

He was a 20-year-old and high-school-graduate member of the Sumur village livestock centre. Due to his high enthusiasm for goat farming, he became a Sumur village livestock centre member. Being the youngest member of the Sumur village goat centre did not dampen his enthusiasm for pursuing the field of animal husbandry. He admitted that he was excited to be a member of the livestock centre. And his main activity now is to cultivate goats and take care of goat feed plants.

He became a member of the Sumur village goat centre because he did not have a job. However, his passion in his job gave benefits to other members.

5. Profile of MSME *Mustahik* Respondent 1

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He is 56 years old. He did not finish elementary school, so he became a carpenter at a young age, even with limited equipment. Then in early 2020, he applied for carpentry tools to BAZNAS of Kendal regency. He got a circle saw, drill and dowel. The equipment made his job easier and faster. His customers were also satisfied with his work results so that his orders were increasing even though they were still around the village where he lived.

6. Profile of MSME *Mustahik* (Respondents 2)

She was a 31-year-old married woman with two children who ran a selling snacks small business. She proposed what she needed to BAZNAS of Kendal regency, and she got a freezer with the assistance of BAZNAS of Kendal regency to store wet snacks so that they lasted longer and could be sold the next day again.

In addition to storing wet snacks, she also provided cold drinks for sale every day so that her income increased after getting a freezer.

The role of productive *zakat* as an instrument for increasing the society's economy level

Regulation of the Amil *Zakat* National Agency (Badan Amil *Zakat* Nasional) No. 3 2018 Section III explains that one of the activities in the utilization of *Zakat* funds is *zakat*-based development. It concerns the distribution of alms in the form of venture capital to the person in the *mustahik* category, either directly or indirectly. The distribution of *zakat* funds is directed at productive economic efforts hoping that the results from the utilization of *zakat* can provide welfare for the community.

Further, the programs made by BAZNAS of Kendal regency related to the utilization of productive *zakat* also have advantages and disadvantages, as follows:

1. BMD Program

BAZNAS Village Micro finance (BMD) program is part of efforts to boost productive *Zakat* in Kendal regency. For now, the new BMD is in Penanggulan Village, Pegandon district. Penanggulan village

was chosen because many villagers used daily loans that put too much burden on the borrowers due to its high-interest rate.

BMD consists of 30 mustahik, in which management is formed. Each mustahik gets a productive *zakat* fund of IDR 2,000,000. Productive *zakat* funds for all mustahik are collected and managed to be lent to members and non-members. Members are mustahik who receive productive *zakat* funds, and non-members are residents of the Penanggulan village who need business capital.

In BMD, mustahik is the owner of *zakat* funds lent to business actors who lack capital or intend to develop their businesses. In this case, the mustahik does not get the *zakat* funds directly. However, if the mustahik takes his *zakat* funds, then the mustahik is no longer a member of the BMD.

From the results of interviews that researchers carried out with 2 BMD members who became mustahik, they did not feel significant benefits. Because indeed, BMD had the concept of jointly utilizing productive *zakat* funds to provide business capital or additional business capital for those in need in the village of Penanggulan, Pegandon district.

BMD had 30 members. Each person got IDR 2,000,000. So that the total productive *zakat* fund in BMD was Rp. 60,000,000. For example, there were business actors who borrowed funds from BMD worth IDR 2,000,000. It must be returned within ten months. At the end of the return, he gave appreciation money with a value of IDR 100,000. The appreciation money was collected, then managed again for operational costs (20%), remaining operating results (40%), and additional savings (40%).

Because BMD was reachable for street food vendors, many traders were interested in applying for loans at BMD. However, the fact that they lived outside the village of Penanggulan made it difficult to apply. Even so, each BMD member shared ideas to be able to develop BMD to be more optimal.

2. Livestock centre program

In the first stage, BAZNAS gave ten goats, then in the second stage, BAZNAS gave five goats. The type of goat was the Etawa crossbreed (PE). In addition to providing goats, BAZNAS of Kendal regency also provided Indigofera and Pakchong fodder seeds. Then from the 15 goats, four goats gave birth, so that there were 19 goats.

For the construction of the cage, the entire cost was borne by BAZNAS, which was valued with Rp. 20,000,000. Meanwhile, the cage was built in the land of the member who was also the head of the livestock centre group.

According to the researcher, the utilization of productive *zakat* in the livestock centre program was reasonably appropriate, considering the Kendal regency's natural potential as an agricultural area. There were still many proper areas to be used as livestock centres, which could meet livestock needs and build the potential of residents to raise livestock. It was proven by the good development of the livestock centre in Sumur village.

Apart from the above factors, the provision of goats for productive *zakat* utilization was adequate. The care of goats was relatively easy, and the reproduction process of goats was quite fast compared to cows or buffalo. In addition, the process of selling goats was easy, seeing how they were used as sacrifices (*qurban*) during Eid al-Adha and the *aqiqah* that was sought from time to time.

However, members of the Sumur village livestock centre did not yet feel the results of the livestock. No livestock was sold because they needed to complete the agreement with BAZNAS of Kendal regency to wait up to 2 years to sell the livestock. However, members of the livestock centre were happy with the presence of this livestock and the responsibility of BAZNAS of Kendal regency. The selling price was deducted from the total livestock sales by 3% operating costs, 10% land costs, 15% business development costs, 2.5% *zakat*, and 2.5% social funds. An example of calculating profit sharing for the sale of livestock is as follows:

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

- a. Selling price Rp 45,000,000
- b. Costs
 - 1) Operational costs 3% (Rp 1,350,000)
 - 2) Land costs 10% (Rp 4,500,000)
 - 3) Business development costs 15% (Rp 6,750,000)
 - 4) *Zakat* 2.5% (Rp 1,125,000)

5) 2.5% Social Fund (Rp 1,125,000)

- c. From the selling price minus costs, it is found that the total profit is Rp 14,850,000. The profits are divided among five members of the livestock centre. These five people are *Shohibul Maal*. Each person will get Rp. 2,970,000.

3. MSME Program

For the MSME program, BAZNAS provided productive *zakat* in the form of goods needed by business actors. In this opportunity, the researcher took respondents from Bulugede village, Patebon district. 2 respondents were *mustahik*. The first respondent was a business actor as a carpenter who got equipment from BAZNAS. And in the same village, there was also a small culinary business actor who became the second respondent. He was a *mustahik* who got help in the form of a freezer that could store merchandise in the form of food.

Respondent 1 of the MSME program was a timber business actor. Before receiving productive *zakat* assistance, the average income in one week was Rp. 300,000 at most. Yet, after getting equipment from BAZNAS, his revenue increased by IDR 100,000 per day. In one week, it reached Rp 700,000. So that the assistance from BAZNAS was considered very useful because it could increase his income as a carpenter.

Respondent 2 had a snack business. Previously, respondent 2 only sold snacks and drinks with an average net profit of IDR 35,000 per day. After getting a freezer, respondent 2 did not need to buy ice cubes because she made it herself. It could even be for sale. In addition, respondent 2 could store wet snacks for resale. After receiving productive *zakat* assistance in the form of a freezer, she found it beneficial. In one day, the profit reached Rp. 75,000.

According to the researcher, the *zakat* utilization program for MSME productive businesses is the right idea because it can be used directly by business actors to develop their business quickly and accurately.

Conclusion

The utilization of productive *Zakat* by BAZNAS of Kendal regency was implemented well. It was evidenced by the existence of programs to maximize the utilization of productive *zakat*. They were BAZNAS Village Microfinance Village (BMD) program, the livestock centre program, and the MSME program.

The research results indicated that the BAZNAS Village Microfinance (BMD) program, the livestock centre program, and the MSME Program were created to utilize *zakat* for the sake of helping *mustahik* improve their economic quality.

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