



Management and Empowerment of zakat National Amil Zakat Agency of Jambi, city in Supporting Community Microeconomic Growth in the Islamic Economic Perspective)

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Abstract: During to supporting Community Microeconomic Growth in the Islamic Economic Perspective). The activities of collecting, distributing and empowering zakat funds which are the core of the activities of zakat management organizations are still a problem that occurs in Baznas Jambi City. This study aims to determine how the management and Empowerment of Zakat funds carried out by Baznas Jambi City in improving the mustahiq economy. This research is a qualitative research with methods of collection and observation, interviews, and documentation. This research produces four conclusions, are: 1) the concept of implementing zakat management and empowerment by the Jambi City National Amil Zakat Agency in Supporting the microeconomic growth of society in the perspective of Islamic economics, Zakat has benefits for realizing the goals of broader Islamic social development. 2) the zakat empowerment model carried out consists of consumptive zakat and productive zakat. Consumptive zakat is distributed in the form of cash and food packages. Meanwhile, productive zakat is distributed in the form of business capital, business equipment, assistance for repairing business premises, training and assistance. However, in terms of economic improvement, it has not have a significant improvement, it has not have a significant impact and the are no report on business development from zakat recipients to Baznaz. 3). The factors that cause the low collection of zakat in Baznas Jambi City are the low public awareness in distributing zakat in Baznas. The ability in limitations of human resources in zakat management, as well as the lack of government support for zakat management institutions. The problems faced by the Jambi City Baznas in utilizing zakat are first, the collection of zakat funds has not been optimal so that it has an impact on the limited number of mustahiq and zakat funds received by mustahiq. Second. The limitations of human resources in socializing and utilizing zakat so that it has not been able to reach all are as in Jambi City they face.

Keywords: Zakat Management, Zakat Empowerment, Zakat

INTRODUCTION

Islam teaches that the assets we have include the rights of others, therefore Islam prescribes alms, qurban, endowments, infaq, aqiqah, zakat, respect for guests, and respect for neighbors, and spending their wealth to realize the public good, and various other worships that has a social dimension. Zakat is also in the context of improving the community's economy. "Where is the position of Islamic economics as an integral part of the Islamic religion, including the scope of Islamic economics.

The fourth pillar of Islam is paying zakat, which is an act that obliges someone who has more wealth to donate his wealth to the poor. Both in the form of grain, livestock, crops (gold and silver) and merchandise. Zakat is worship related to property. The growth and development of one's assets has an influence on the growth and development of zakat. Someone who fulfills the conditions, namely a Muslim who has certain wealth and has reached the conditions such as that wealth has reached his nisab, is obliged to issue zakat. And the essence of zakat worship, which is in addition to cleaning oneself and property, as stated in the Qur'an Surah At Taubah verse 103 which reads:

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

Meaning: "Take zakat from some of their property, with that zakat you clean and purify them, and pray for them. Truly your prayers (become) peace of mind for them. And Allah is All-Hearing, All-Knowing.

Based on the verse above that, zakat cleanses them from stinginess and excessive love for property, zakat nourishes the good qualities in their hearts and develops their property. Thus that, zakat is worship ma'aliyah ijma'iyah (worship related to the community's financial economy) and is one of the five pillars of Islam which is the mainstay of Islamic teachings, it is one of the fourth pillars of Islam besides prayer, fasting, and Hajj. Indonesian Muslims attach great importance to prayer, fasting and pilgrimage, but pay little attention to zakat. Even though zakat and prayer are written a lot in the Qur'an, for example Surah At-Taubah verse 11 which reads:

فَإِنْ تَابُوا وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ فَإِخْوَانُكُمْ فِي الدِّينِ وَنُفَصِّلُ الْآيَاتِ لِقَوْمٍ يَعْلَمُونَ

Meaning: "If they repent, establish prayer and pay zakat, then (they) are your brothers in the same religion. and We made clear the verses for a people who know.

The implementation of prayer symbolizes a person's good relationship with God, while zakat is a symbol of harmonious relations with fellow human beings. So, zakat is not only a servant's business with Allah SWT, but is a worship related to assets that need to be empowered optimally to improve the community's economy. As long as the attention of Muslims with zakat is not balanced with prayer, fasting and pilgrimage, the social awareness of the people will not develop properly. The teachings of zakat provide a foundation for the growth and development of the people's socio-economic strength. The content of the teachings of zakat has broad and complex dimensions, not only economic and worldly values. Thus that zakat must really be empowered for the benefit of the Muslim community, and encourage that zakat must be managed productively, because through productive management of zakat, there are many benefits and benefits in the context of developing the community's economy in the future.

Zakat is not only interpreted theologically (worship), but also interpreted socio-economically, namely the mechanism of wealth distribution, namely people who are rich with abundant assets to give and purify themselves and their wealth through the zakat payment channel, because there are already several passages in the Qur'an. In other words, in addition to cleansing the soul and property, zakat is also a powerful income in the economic life of

society. As for the Nash Al-Qur'an, the implementation of zakat is listed in the letter At-Taubah verse 60 which reads:

﴿يَتِمَّ الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ
فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Meaning: In fact, the zakat is only for the needy, the poor, the administrators of zakat, the mu'allaf who are persuaded by their hearts, to (liberate) slaves, people who are in debt, for the way of Allah and for they are on their way, as a decree obligated by Allah, and Allah is All-knowing, All-Wise (Q.S. At-Taubah: 60).

In addition to being a form of obedience to Allah SWT, zakat also aims to realize economic and social functions where utilization is expected to help solve economic problems, therefore zakat in Islam gives birth to two things, namely trust and benefits because zakat is not just collected but managed and distributed. As a form of social solidarity in Islam, zakat triggers a sense of responsibility to help one another. Zakat can erode greed and greed, prevent the accumulation of wealth and function to eradicate poverty from society.

The existence of zakat paying subjects, objects of zakat assets, tariff rates, limits on ownership of assets to the allocation of the distribution of zakat recipients makes zakat a financial system that has the first complete rules in the world. The distribution of zakat funds has also been determined with certainty in sharia which is expected to support increased welfare, especially for those who are entitled to receive it so that the recipient's life becomes better. The provisions have also been set for eight groups only. Therefore, zakat is considered more effective in reducing poverty because in addition to the allocation of funds that is more precise and definite, zakat is directly related to the needs of the poor.

Therefore, the National Amil Zakat Agency (BAZNAS) is a zakat institution that aims to improve justice, community welfare, and poverty alleviation. The purpose of zakat has a social goal to build an economic system that has the welfare of the world and the hereafter, and does not just serve the poor consumptively but has a more permanent goal, namely alleviating poverty in the long term. In this regard, the allocation of zakat is not only limited to certain short-term activities (consumptive activities) because the use of consumptive zakat is only used for short-term matters, and emergencies only. But zakat can also be allocated for long-term activities to reduce unemployment by giving productive zakat to those who need it as business capital.

The distribution of assets through zakat is expected to minimize the problem of poverty due to differences between the rich and the poor. Islam introduces the concept of zakat as an effort to eliminate this gap by requiring a Muslim who meets the criteria to spend in the range of 2.5% to 20% of the proportion of assets owned to be given to those who have economic deficiencies.

Zakat plays a crucial role in the Islamic economic system which has a function as a source of funds to distribute welfare and the economy, and zakat can connect ties between dhu'afa and muzakki groups. Therefore it is necessary to establish a more structured zakat management system because zakat involves people's funds to be distributed to those who are entitled to receive zakat in an appropriate manner.

Zakat with its role as a potential source of funds for Muslims needs to be managed professionally so that it can support the government's role in overcoming the problem of poverty so as to realize social welfare. The management of zakat which is under the auspices of official bodies will be far more effective in carrying out its duties and functions so that it will have a greater impact on building the welfare of the people compared to zakat which is only collected and distributed by private institutions.

The birth of Law Number 23 of 2011 which contains related to the management of zakat has become an important history in the management of zakat in Indonesia. The contents explain that zakat management is an activity of implementing, planning, and coordinating the utilization, distribution, and collection of zakat by BAZNAS (National Amil Zakat Agency) which is an official body formed by the government with the function and task of carrying out the collection and distribution of ZIS (zakat, infaq, and alms) at the national level

Then zakat empowerment can also be managed with a more professional management system so that this problem is not only limited to theories, but also applies to realities in the field. The utilization of zakat in the third and fourth categories needs to be developed because such utilization of zakat approaches the essence of zakat both in its function as worship and in its position as a public fund.

There are several advantages of zakat management by zakat management institutions. First, in order to show Islamic symbols in the spirit of administering Islamic government. Second, in order to achieve effectiveness and efficiency, and target accuracy in the utilization of zakat assets according to the priority scale that exists somewhere. Third, in order to maintain the feelings of inferiority of mustahik zakat when dealing directly with receiving zakat from muzakki. Fourth, in order to guarantee the discipline and certainty of zakat payers.

The National Amil Zakat Agency (BAZNAS) is an official zakat amil body managed by the Jambi city government. BAZNAS Jambi City was formed to achieve professionalism in managing zakat, infaq and alms funds so that it can support the increase in the contribution of Muslims in Jambi City to awareness of paying zakat through zakat management institutions. Jambi City is a city with a majority Muslim population. The total population that adheres to Islam is 89% or as many as 526,297 people out of a total population of 606,200 people. The economic condition of the City of Jambi, when viewed from the development of the GRDP (Gross Domestic Regional Product) value, which is a benchmark to measure the success of the development of a region, is considered good enough, namely IDR 29,815.12 billion. The economic growth rate in 2020 is -3.28%. However, the problem of poverty still seems to be a fundamental problem, even though the percentage has decreased every year, the population of poor people in Jambi City still reaches 8.27% or as many as 50,440 thousand people.

Receipt of zakat funds at BAZNAS Jambi City from 2015 to 2020 has indeed experienced a significant increase. However, this amount is still not optimal enough to achieve the target of receiving ZIS funds in helping solve economic problems and realizing the people's welfare as expected. As an effort to improve welfare, the management of zakat at BAZNAS Jambi City does not only distribute consumptive zakat but is empowered productively in the form of business capital assistance and business tools. The productive zakat program has only been running for about 2 years and it is felt that its utilization has not been maximized because it has not yet reached all sub-districts.

Especially in the condition of Covid-19 which has had a major impact on the people's economy, layoffs, unemployment, many medium and small businesses have gone out of business, it is difficult to earn money and meet the needs of daily life, people are experiencing difficulties. Conditions that need full attention to the administrators of BAZNAS Jambi City.

On the other hand, consumptive giving of zakat which has been carried out and even for years is only a gift which, when measured by needs, has not been able to overcome poverty, for example the poor are given by the amil zakat committee every year from mosques, langgars and other institutions. obligation to comply with syara' or law. For example, one family only gets 10 kg of rice and Rp. 300,000 – Rp. 350,000, in an instant the zakat runs out. So all parties must start to think critically in dealing with the problems of the poverty of the people.

Based on the elaboration of the background of the previous problem, that the receipt of zakat through the BAZNAS institution has not been maximized and the productive zakat program has just been realized, this has made researchers interested in discussing how the management and empowerment of zakat through the BAZNAS institution supports the economic growth of the people in Jambi City.

So with this problem the researcher took the research theme with the title "Management and Empowerment of Zakat in Supporting Community Economic Growth (Case Study at Baznas Kota Jambi)."

Based on the background, the formulation of the problem in research and thesis writing is:

1. How is the implementation of zakat management and empowerment by the Jambi City National Amil Zakat Agency in supporting community economic growth?
2. Why has the collection and distribution of Zakat in the city of Jambi not been optimally implemented?

Based on the formulation of the problem above, the objectives in writing the thesis are:

1. To find out the implementation of zakat management and empowerment by the Jambi City National Amil Zakat Agency in supporting community economic growth.
2. To find out why the collection and distribution of Zakat in Jambi City has not been maximally implemented.

LITERATUR REVIEW

Definition of zakat

The meaning of the word zakat seen from the language is zaka which means good, clean, growing, and blessing. While the basic meaning of the word zakat is commendable, blessing, growing, and holy. Zakat also has several meanings, first, zakat means as-shalalhu which means good. Second, means an-numuw means developing and growing. Third, means al-barakatu which means blessing. Fourth, it means at-thaharu which means to purify or cleanse. The meaning of zakat in terms is to issue certain assets to be given to individuals who are entitled to receive them in accordance with the provisions that apply in zakat. Fiqh, zakat means rights in the form of certain assets which are required to be issued in order to be given to a group with a predetermined time.

Definition of Productive Zakat

According to Asrifin An-Nakhrawie, productive zakat is the use of zakat assets as productive business capital by providing revolving funds to productive mustahik. Mustahik is given a capital loan from zakat assets and he is required to provide an accountability report on the use of this capital within a predetermined time, with the obligation to return his business capital gradually. Zakat funds that are channeled productively must be handled by institutions or bodies that are capable of coaching, monitoring, and assisting mustahik who are carrying out business activities so that they can run well and develop. Practically, the distribution of productive zakat can be in the form of business capital, livestock which is developed and then used as work land, or revolving parentage, while consumptive zakat is the provision of zakat funds to mustahik in the form of food or goods that are consumable for daily needs.

Definition of Empowerment Management

Management according to Stoner (in Hani Handoko) is the process of planning, organizing, directing and supervising the efforts of other members of the organization in order to achieve the organizational goals that have been set.

Management becomes very important to run the organization to achieve its goals effectively. Basically management is a way of managing an organization by utilizing resources properly and correctly. This simplification of meaning, of course, should not make the meaning narrower. Therefore, it is better to present some views of management experts.

Empowerment according to language comes from the word power which means power or strength. Empowerment is an effort that builds community power by encouraging, motivating and raising awareness of the potential they have and trying to develop it.

Productive Zakat Empowerment

Empowerment indicators In terms of fund empowerment, there are empowerment indicators that can help make it easier to empower a fund, including:

1. Increasing purchasing power (consumption)
2. Increasing goods and services
3. Increase consumers and encourage economic growth

In this economic field, zakat institutions focus more on their programs to help empower traders and small and medium enterprises (SMEs) from people who are classified as dhuafa in the form of providing venture capital, entrepreneurship coaching and business assistance so that the businesses they run can be more productive and can improve their economic status. This program has also been owned by all zakat institutions in the city of Jambi at Baznas, although the focus of the program is different, it has the same goal, namely to improve the economic status of the people in Jambi city. In this economic field, the beneficiaries of zakat funds from zakat institutions in the city of Jambi are in the context of improving the economy and welfare of people's lives in the city of Jambi.

RESEARCH METHOD

1. Type research

From the aspect of research methodology, the authors use a qualitative approach. Quoting Usman's opinion, there are two reasons for using this approach. First, the data to be disclosed is data in the form of opinions, views, comments, criticisms, reasons and so on. Second, researchers must understand and interpret the meaning of an interaction event of human behavior in certain situations

2. Data and Types Souch

This research utilizes secondary and primary data types. Primary data is data collected by researchers directly from field subjects or objects, namely from sources or first hand. The primary data of this study is data that the researcher collected directly from the results of interviews with researchers with BAZNAS Jambi City. The sources of primary data in this study were BAZNAS staff/employees of Jambi City, while the secondary data in this study were existing documented data. relation to the theme of this research such as books, journals and previous research.

The setting (population) of this study is the Management of the Jambi City National Amil Zakat Agency (BASNAS). The sampling technique used is the side snow ball technique. According to Sanafiah Faisal, the snow ball sampling technique is a process of dispersing the sample like a snowball which is small at first and then gets bigger. The spread of sample choices, both for the informants who want to be interviewed and for the social situations observed, will eventually reach the terminal point. The informants in this study totaled 5 officials from the Jambi City National Amil Zakat Agency (BASNAS), 2 recipients of assistance from BAZNAS, and 2 Ulama or community leaders. The basic consideration for selecting each informant from the Jambi City National Amil Zakat Agency (BASNAS) is because the administrators are key informants from all the data to

be collected, they have duties and responsibilities for the management and running of this zakat management institution.

3. Data Collection technique

In this study the authors used three forms of methods namely observation, interviews, and documentation.

- a) Direct observation is a way of collecting data that is carried out through observing and recording the symptoms that appear on the research object which is carried out directly at the place where an event, condition, situation occurs. In this case the researcher came directly to the Jambi City National Amil Zakat Agency (BAZNAS) with an unspecified time, according to data needs and opportunities to conduct research.
- b) Direct interviews are interviews by collecting data that require a researcher to make direct contact orally or face to face with a data source, either in an actual situation, or in a situation that is deliberately made for that purpose.
- c) 3Documentation. Data obtained from documentation can be used to test, interpret, and even predict. On that basis this method was also used in this study.

Documentation is needed to find data relating to the history of the Jambi City Baznas, organizational structure, state of the board and other documentation.

4. Data Analysis Techniques

The data analysis used in this study is the flow data analysis model. A number of analysis steps are contained in this model, namely data reduction, data presentation, and drawing conclusions. In order to achieve trustworthiness of the data, techniques for extending participation, accuracy of observation, triangulation, and peer discussion will be carried out.

a. Data reduction

This step is closely related to the process of selecting, focusing and simplifying, abstracting and transforming the raw data obtained from research results. The data selection process focuses on information that answers research questions. This activity will take place from the beginning to the end of the study.

b. Data Presentation

Presentation of data or a set of information that allows researchers to draw conclusions. The form of presenting data is more narrative, namely written disclosure, the purpose of which is to make it easier to follow the chronological flow of events. Through the display of this data, it is possible to understand the interaction pattern of the whole context. This coherent and systematic data presentation technique really helps researchers in drawing conclusions from adequate vertical data in the form of a permanent relationship pattern between the orphanage administrators and students.

c. Conclusion Drawing

Drawing conclusions is part of the research as a complete configuration. Conclusions or verification are carried out during the research. The meanings that emerge from the data must always be tested for correctness and suitability, so that validity is guaranteed.

RESULTS AND DISCUSSION

Zakat Management Mechanism at BAZNAS Jambi City. as follows :

1. Cash deposit service at the Jambi City BAZNAS office. Muzakki can directly deposit zakat in cash at the office through staff/employees during working hours Monday to Friday 08:00 - 16:00 WIB at the Jambi Baznas Office Jl. Gajah Mada, Lebak Bandung, Jambi City.

2. Payment services through banking. Specifically for ASN Jambi City Government Employees, zakat is deposited through a Jambi Bank account with a direct salary deduction mechanism by the Institution Treasurer:
3. Providing infaq and alms box services in various places such as restaurants, supermarkets, etc.
4. BAZNAS also forms a Zakat Collection Unit (UPZ) to assist in collecting zakat funds within government offices/agencies at the institution concerned. UPZ can submit collected zakat funds to the BAZNAS office or can deposit directly into a predetermined account. BAZNAS Jambi City in carrying out its activities has carried out four management functions, namely planning, organizing, implementing and supervising.

The number of poor people in the city of Jambi can be seen in the following table:

Table 1. Number of Population and Number of Poor People in Jambi City

Year	Total of people	Total of Poor People	Percentage
2016	583.487	51.610	8.87%
2017	591.134	52.080	8.84%
2018	598.103	50.610	8.49%
2019	604.736	48.950	8.12%
2020	606.200	50.440	8.27%

In the management of zakat by the Jambi City BAZNAS for the last 5 years it can be seen through the following table:

Table 2. Data on Recapitulation of Realization of Zakat Acceptance by BAZNAS Jambi City in 2016 – 2020

Year	Target	Implementation	Development
2016	Rp. 4.000.000.000	Rp. 3.300.000.000	increase
2017	Rp. 4.500.000.000	Rp. 3.500.000.000	increase
2018	Rp. 4.800.000.000	Rp. 4.600.000.000	increase
2019	Rp. 4.500.000.000	Rp. 4.900.000.000	increase
2020	Rp. 5.000.000.000	Rp. 5.200.000.000	increase

Data Source: Jambi City BAZNAS 2021

Based on the table above, it can be seen that zakat management must be correct. Managers have formulated management-based zakat management with the basic assumption that all activities related to zakat are carried out professionally. In this case, the relationship between socialization, collection, distribution or utilization, and supervision. All of these activities must be carried out as a whole activity, not carried out partially or moving separately.

Collection and distribution of zakat in the city of Jambi

Based on data released in the 2020 Annual Report on Management of Zakat, Infaq and Alms of the National Amil Zakat Agency (BAZNAS) Jambi Province, the collection of zakat funds obtained by BAZNAS Jambi City is ranked 3rd highest when compared to the acquisition of zakat funds in other districts. The following is data on the collection of zakat / infaq BAZNAS throughout Jambi Province:

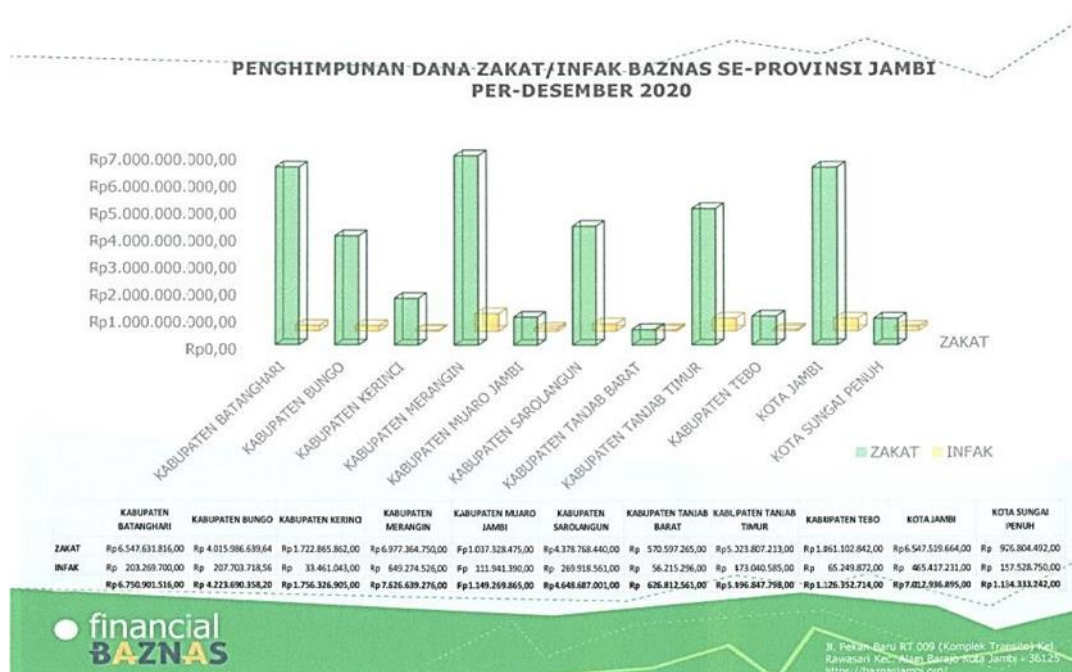


Figure 1. Collection of Zakat/Infak Funds for BAZNAS throughout Jambi Province

The collection of zakat and Infak/Alms BAZNAS funds above shows a comparison of the gains achieved by other districts in Jambi Province, where the average income is over one billion rupiah.

Even though the funds collected exceeded the target set, it is hoped that in the future the collection of zakat will also be more focused on the general public, so that the zakat funds collected can increase. The increase in collected zakat can expand the distribution of zakat and it is hoped that one day it will have a good influence in providing welfare for the people of Jambi City.

CONCLUSION.

1. The zakat management mechanism carried out by BAZNAS in Jambi City is through the collection and distribution of zakat. For zakat collection, zakat is collected in two ways, first through individual deposit, namely the community pays their zakat to BAZNAS themselves, second through the Jambi Bank Account for ASN Jambi City Government with a salary account deduction mechanism. For the distribution of zakat, it is distributed according to what has been mandated in the Koran, which is given to eight groups. The form of distribution is consumptive, that is distributed in the form of cash or groceries and the distribution is productive. In general, BAZNAS Jambi City has carried out management functions in the management of zakat. The planning process involves determining the program and the amount of funds to be channeled to each BAZNAS program. The implementation of the organizing function can be seen in the BAZNAS organizational structure which describes the grouping of activities. However, the management function is still not optimal in terms of implementation and supervision due to several obstacles, namely the limited human resources who are professional in managing zakat and the lack of BAZNAS monitoring of zakat recipients.
2. Obstacles faced by BAZNAS Jambi City in optimizing the management and empowerment of zakat, namely first, the collection of zakat funds has not been optimal. Most of the zakat funds collected still come from the Jambi city government's ASN Professional Zakat. Second, Mapping and Data Collection of Muzakki and mustahiq

which have not been maximized. Third, the limited human resources and the lack of quality human resources managing BAZNAS funds at the Jambi City BAZNAS Institution and finally the government's role in managing zakat in Jambi city is still not maximized, as evidenced by the absence of strict regulations governing Zakat in Jambi City.

3. Efforts have been made by the Jambi City BAZNAS in improving the management and empowerment of zakat in the city of Jambi, although it is still not optimal and effective, BAZNAS continues to try to improve performance and increase the professionalism of Human Resources at BAZNAS Institutions and continues to collaborate with related parties to support the implementation of the objectives of BAZNAS

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