

## The Role of Baitul Mal in Empowering MSMEs Through Productive Zakat in Aceh

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### ABSTRACT

*The purpose of this research is to evaluate Baitul Mal's contribution to the utilization of business capital for the poor in Aceh and empowering MSMEs through productive zakat. This study uses a qualitative method with literature review using secondary data obtained from various existing sources such as the Central Bureau of Statistics (BPS), journals, books, websites and others which are of course related to research. The results of the study show that Baitul Mal Aceh uses *aqad qardl al-hasan* which is channeled to two sectors, namely agriculture and trade to channel productive zakat funds into Cash Capital Assistance (Cash). Plus, it's given as a favor to buy items. A lease purchase system is used to channel this assistance in the form of goods. Baitul Mal Aceh creates zakat that is beneficial for the economic empowerment of recipients and so that the less fortunate can consistently manage or finance their lives. Poor people will be able to increase their business, develop it, and set aside their money for savings with the help of these zakat funds.*

Keywords: *Baitul Mal, MSME, Productive Zakat*

### INTRODUCTION

The economic crisis that hit Indonesia caused the national economy to collapse. The large number of large-scale businesses in various industries, including industry, trade and services, which remained stagnant even after ceasing operations in 1998 had an impact on the direction of the economy. The growing poverty in Indonesia due to the economic crisis is an issue that continues to attract attention throughout the world. The monetary crisis in various economic sectors has caused a downturn, but Micro, Small and Medium Enterprises (MSMEs) can survive and become economic recoveries. One business sector that is able to grow consistently in the national economy is MSMEs.

Table 1. Development of MSMEs in Indonesia in 2020-2021

Information	2020	2021
Micro Businesses	63,30%	64,601%
Small Businesses	783,132%	798,679%
Medium Businesses	60,702%	60,702%

Source: BPS (2022)

MSMEs show resilience in facing the economic crisis. Apart from that, it has been proven that MSMEs can influence public opinion. According to TAP MPR UUD 1945 NO. XVI/MPR-RI/1988, it is necessary to study and empower the economy of micro, small and medium enterprises to develop a sustainable and balanced economic structure.

Based on Table 1 micro business growth for the 2020 and 2021 periods

continues to increase. For example, micro businesses increased by 98.68%, small businesses by 1.22%, and medium businesses by 0.09%, but this is different from small businesses. The percentage is still 60.702%. Improving the standard of living and welfare of the people has become a necessity for a country. One of them is by increasing economic growth in the MSME (Micro, Small and Medium Enterprises) sector. MSMEs have shown an important role in driving the economy both nationally and regionally. This can be seen from its dominant existence and its ability to survive during the economic crisis. The ability of MSMEs to survive during the economic crisis makes them the driving force of society's economy. The characteristics that make MSMEs able to survive in a crisis include: (Dwi Wulansari & Hendra Setiawan, 2014).

- 1) Contains quite high local content in the production process
- 2) Have high value-added creativity and innovation,
- 3) The main market share is the domestic market,
- 4) Produce products that are closely related to the needs of daily life,
- 5) Use rupiah currency in every transaction.

Based on research conducted by the Ministry of Cooperatives and SMEs together with BPS, it is stated that difficulties in accessing capital for SMEs are caused by difficult procedures set by commercial banks, debtors are not interested, do not have collateral in accordance with bank requirements, do not understand procedures, high interest rates, and proposals submitted by SMEs are rejected. Therefore, a method and instrument is needed that can empower the poor, and make it easier for the poor to get access to capital for business. One of these instruments is zakat (Usman & Sholikin, 2021) Zakat is part of the pillars of Islam that must be implemented by every

Muslim. Zakat has two dimensions of wisdom in its implementation, namely the vertical and horizontal dimensions (Meerangani, 2019). The vertical dimension is interpreted as a manifestation of one's worship to Allah, while the horizontal dimension is interpreted as a manifestation of love and a sense of social concern for fellow human beings. Thus, zakat is a form of social service and devotion to Allah SWT. Yusuf Al-Qardhawi said that by optimising the implementation of zakat can reduce the problem of poverty. This is because zakat is a source of funds that will never dry up and run out. As long as Muslims have the awareness to give zakat and zakat can be managed properly, the funds will always be useful for the benefit and welfare of the community (Ichsan et al., 2021).

Article 3 of Law No 23 of 2011 on Zakat Management states that the management of zakat funds has the objectives of increasing the effectiveness and efficiency of services in the management of zakat and increasing the benefits of zakat to realise community welfare and poverty reduction. Regarding the management and zakat, the law in article 27 also states that zakat funds can be utilised for productive businesses in the context of handling the poor and improving the quality of the people. Productive utilisation of zakat can be done in two ways, conventional productive and creative productive. Conventional productive is the distribution of zakat funds in the form of productive goods such as sewing machines, goats and others while creative productive is the distribution of zakat funds in the form of cash to be used in business activities, for example as business capital.

Aceh, as one of the provinces in Indonesia, has great potential in the development of MSMEs as one of the sectors that can encourage regional economic growth. To support the development of MSMEs, various efforts need to be made, including empowerment

through productive zakat funds. In Aceh, this productive zakat programme has been carried out since 2006. Based on data on zakat distribution in Baitul Mal Aceh, it is found that the amount of zakat distributed to mustahiq varies, depending on the level of need and according to several indicators that are applied. The maximum platform distributed is IDR 10 million and the lowest is IDR 1 million, according to the level of need. The distribution of productive zakat in Baitul mal Aceh is channelled through the Productive Zakat, Infaq and Shadaqah (ZIS) Unit of Baitul mal Aceh. Productive ZIS Unit is a unit established by Baitul Aceh in order to empower the economy of the poor, through the distribution of productive zakat funds in the form of benevolent financing or called *Qardhwl Hasan*.

Research study (Rusli, A. H., & Syahnur, 2013) looked at the impact of the utilisation of zakat from profitable businesses to help underprivileged communities in North Aceh District. The provision of business capital as productive zakat capital turned out to have a positive impact and could reduce the poverty rate in North Aceh Regency by 0.02%. As a result, according to Rusli and Syahnur (2013), Baitul Mal of North Aceh Regency can announce and expand the distribution of productive zakat in the form of business capital. And in their 2019 study, Nurbismi, Maulida, Ridha, and Astuti examined the role of amil productive zakat in Banda Aceh City in overseeing productive zakat. The findings show "amil performance is able to reduce poverty in Banda Aceh City as a moderating variable" (Nurbismi et al., 2019).

It is undeniable that micro and small enterprises contribute significantly to increasing the income of the community, especially low-income communities. Seeing the increasing presence of small micro enterprises in Banda Aceh City, small micro enterprises have a strategic role, but this sector is also faced with various problems that generally stem from

weaknesses that occur within small micro enterprises. Problems often faced by micro and small entrepreneurs include capital shortages in work and investment, difficulties in marketing business products, limited information about market changes and opportunities, difficulties in procuring raw materials, especially raw materials that still have to be imported, in addition to a long time and expensive prices, human resource skills (workers and managers) are still low, the technology used is still low as indicated by the production equipment used is still traditional, and difficulties in bookkeeping administration (Wahyudi,2016).

The essence of productive zakat distribution through MSMEs can answer problems and solutions in order to empower the mustahik economy and society. Zakat, Infaq, and Sadaqah (ZIS) are some of the instruments in Islam that can be used to develop MSMEs. According to (Dwi Wulansari & Hendra Setiawan, 2014), in addition to improving the performance and income of MSMEs, the use of productive ZIS funds can also help MSMEs in overcoming their problems related to limited capital. As many as 70% of MSMEs fail to survive for non-financial reasons, such as lack of access to technology, lack of skills and poor management and difficulties in marketing (Tambunan,2019). Therefore, in developing MSMEs, continuous training and coaching is needed for mustahiks so that their business activities can run well, and so that the mustahiks improve the quality of their faith and Islam. In connection with the above, the author is interested in studying the role of Baitul Mal in Aceh in empowering MSMEs through productive zakat.

## LITERATURE REVIEW

### *The Concept of Zakat*

According to Qardhawi (1999) in (Nasikhah, 2021) explains how important and mandatory zakat must be paid as

Muslims. In a hadith Ibn Abbas mentioned that when the Prophet Muhammad PBUH sent Mu'adz bin Jabal to Yaman, he said: "Tell them that Allah requires the collection of zakat from the wealthy among them to be given to the poor among them as well. When the alms have been collected, be careful of the glory of the wealth and be careful of the prayers of those who are oppressed because there is no limit between them and Allah" (HR Jamaah from Ibn Abbas). The command to pay zakat goes hand in hand with the command to pray because both have almost the same goal, namely improving the quality of people's lives. The purpose of zakat is to cleanse oneself from greed and miserliness, and encourage people to be generous and sympathetic to others (Sarboini et al., 2021). In the Qur'an, zakat is mentioned 30 times side by side with the sentence prayer 27 times (Center for Strategic Studies / Puskas Baznas, 2017).

In Islamic history since the time of Caliph Umar Bin Khatab, the zakat management institution is known as Baitul Maal. Zakat management institutions include:

- 1) Badan Amil Zakat Nasional  
The Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management explains that to carry out zakat management, the government forms BAZNAS. Where BAZNAS is a non-structural government institution that is independent and responsible to the president through the minister. In carrying out its duties BAZNAS organizes functions (Baznas, 2017):
  - a. Planning the collection, distribution, and utilization of zakat.
  - b. Implementation of zakat collection, distribution, and utilization.

- c. Controlling the collection, distribution, and utilization of zakat.
- d. Reporting and accountability for the implementation of zakat management.

## 2) Amil Zakat Institution

In the Law of the Government of the Republic of Indonesia Number 23 of 2011 article 17 concerning Zakat Management emphasizes that to assist the National Amil Zakat Agency (BAZNAS) in implementing, collecting, distributing and utilizing zakat, the community can form an Amil Zakat Institution (LAZ). Lembaga Amil Zakat is a zakat management institution formed by the community whose confirmation is carried out by the government if it has met certain requirements (Baznas, 2017). The requirements of the Amil Zakat Institution licensed by the Minister in Law Number 23 of 2011 concerning zakat management are as follows:

- a) Registered as an Islamic community organization that manages the fields of education, da'wah, and social affairs.
- b) In the form of an institution and legal entity.
- c) Receive a recommendation from BAZNAS.
- d) Having a sharia supervisor.
- e) Have the technical, administrative, and financial capability to carry out its activities.
- f) Be non-profit
- g) Have a program to utilize zakat for the welfare of the people
- h) Willing to be audited periodically for sharia and finance.

From the explanation above, it is known that LAZ and BAZNAS are authorized institutions in managing and distributing zakat in accordance with the mandate of the legislation. Moreover, in the Islamic Banking Law number 21 of 2008 article 4 paragraph 2, it is stated that the role of Islamic banking is not only as a financial intermediary institution but also acts as a social institution by participating in managing and distributing zakat. The law explains that Islamic banking acts as a social institution.

#### *Empowerment of Zakat for Productive Sector*

Productive zakat is zakat given to mustahik in the form of goods. The goods have added value. Productive zakat is said to be zakat treasure or zakat funds. The zakat is given to mustahik and is not used up directly. Zakat property is able to be developed as in business activities. Thus, the mustahik is able to meet their needs continuously (Hartatik, 2015). Zakat is managed productively, which is done by providing business capital to the poor and needy as recipients of zakat and then developed, to meet their needs in the future. Productivity contains philosophical understanding and working definition. Philosophically, productivity is a view of life and a mental attitude that always strives to improve the quality of life. Today's situation must be better than yesterday and tomorrow's quality of life must be better than today and so on. The amount of productive zakat given to mustahik will be used as business capital. The capital factor has an important role in carrying out production activities and business development. The greater the amount of productive zakat received by mustahik, the greater the scale produced so that it will affect the productivity of mustahik (Alfira et al., 2021).

Developing productive zakat by learning how to use zakat funds as start-up capital, to improve the recipient's economy, and so that the underprivileged

can consistently manage or finance their lives. Those in need will be able to increase their income, develop their business, and save money for the future with the help of zakat funds. Since Baitul Mal is a reputable organization in allocating, utilizing, and distributing zakat funds, the Amil Zakat Institution will be more effective in using zakat funds for productive activities. They do not just distribute zakat, instead they assist, provide guidance, and training so that zakat funds are actually used as working capital so that zakat recipients get a decent and independent income. The economic empowerment program is one of the ways used to fight poverty through productive zakat distribution. This distribution is in the form of capital assistance for trade and equipment for livelihood businesses (in the form of money or goods). The availability of productive Zakat is given to businesses that have the potential to generate long-term profits and free those in need of financial assistance from their dependence on outside assistance (Scientific & Islamic, 2022) (Suryani et al., 2022).

#### *Small and Medium Enterprise (SME)*

Micro enterprises are productive businesses owned by individuals or individual business entities that meet the criteria of micro enterprises as stipulated in Law No. 20/2008. Small business is a stand-alone productive economic business, carried out by an individual or business entity that is not a subsidiary or branch of a company that is owned, controlled, or part of either directly or indirectly a medium or large business that meets the criteria of a small business (Usman & Sholikin, 2021). As for medium enterprises, they are productive economic businesses that stand alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part of either directly or indirectly with small or large businesses

with a total net worth or annual sales as regulated in this law (Mariana, 2016).

## DATA AND METHODOLOGY

This research uses qualitative research with a descriptive approach. Qualitative research is research that describes something, phenomena, events and human life that is directly or indirectly involved by looking for meaning and understanding of the studies as a whole (Sugiyono, 2015:15). The data collection method used by the author is the library study method (library research), namely the method of collecting data by understanding and studying theories from various literature related to research and data sources using secondary data. Secondary data, namely data collected and obtained from various existing sources such as the Central Bureau of Statistics (BPS), journals, books, websites and others which are certainly related to this research (Sugiyono, 2015:68). This research intends to explain the role of the Amil Zakat Agency in empowering MSMEs through productive zakat in Aceh.

## RESULT AND DISCUSSION

### *The Role of Baitu Mal Aceh in Utilizing Productive Zakat*

Baitul Mal is a Muslim religious organization authorized to manage religious assets for the benefit of the community and act as a trustee in accordance with Islamic law. Carrying out zakat management, fostering musta'iq and muzakki, and enforcing religious laws in accordance with Islamic law is one of the main responsibilities of Baitul Mal. The Aceh Provincial Baitul Mal Agency is tasked with collecting mustahiq data, collecting zakat, investing and researching religious property, maintaining, protecting and improving the quality of religious property, and empowering religious property in order to complete the above tasks.

In order to realize social justice and the welfare of the population, zakat management seeks to increase public awareness of rights and obligations. In addition, to improve the role and function of the Aceh Provincial Baitul Mal Agency and maximize its effectiveness and efficiency. Zakat and other sacred assets. Zakat is only distributed to Musta'iq in accordance with Islamic law which has eight senif, including fakir, amil, muallaf, riqab, gharim, and fi sabilillah. The first group is the Poor and Destitute, who are particularly vulnerable to various economic shocks and since most of them live below the poverty line on a monthly basis. As a result, even small economic shocks can In order to realize social justice and the welfare of the population, zakat management seeks to increase public awareness of rights and obligations. In addition, it is also to improve the role and function of the Aceh Province Baitul Mal Agency and maximize its effectiveness and efficiency. Zakat and other sacred assets.

Zakat is only distributed to Musta'iq in accordance with Islamic law which has eight senif, including fakir, amil, muallaf, riqab, gharim, and fi sabilillah. The first group is the Poor and Needy, who are particularly vulnerable to various economic shocks and as most of them live below the poverty line on a monthly basis. As a result, even small economic shocks can make them even poorer. However, the goal of the priority group in empowering the musta'iq here is prayer. So, these two organizations are Ashnaf. It must first be strengthened by effective utilization of zakat (Sundari, 2018).

Productive zakat management involves using zakat funds as seed capital in order to increase the economic beneficiaries and the ability of the poor to consistently manage or finance their lives. These zakat funds will help the poor in many ways, including by providing a reliable source of income, more business opportunities, and the ability to set aside

money for savings. If implemented, zakat funds for productive activities will be more effective. Baitul Mal, a reputable zakat fund allocation, utilization, and distribution organization, sends volunteers to each location where Mustaiqs are productive recipients of zakat to provide guidance and input on businesses run by Mustaiqs. They also provide training to ensure that the zakat funds actually function according to their intended purpose (Purbasari Indah, Encik Muhammad Fauzan, 2015).

In Aceh Province and even in some other Indonesian provinces, zakat distribution has been done for a long time. This distribution is usually done directly (separately) to fulfill human needs such as basic food and other basic needs. Zakat distribution is a complicated process. This consumptive behavior causes zakat to lose its crucial function as the foundation of people's economic development. Moving from mustaiq to muzakki, zakat cannot seem to increase. This strategy prevents Mustaiq from receiving money from the target of financial independence. One solution is zakat capital, which will change the status of the Dhu'afa from mustaiq to muzakki.

As the smallest economic driver in an area, this transformation requires variations or new models of zakat utilization to empower their economy in increasing family income. This strategy prevents Mustaiq from receiving money from the target of financial independence. One solution is zakat capital, which will change the status of the Dhu'afa from mustaiq to muzakki. As the smallest economic driver in an area, this transformation requires variations or new models of zakat utilization to empower their economy in increasing family income (Murni et al., 2021).

One of the efforts made by Baitul Maal in the region such as Baitul Maal Aceh which conducts zakat management, distribution, Zakat. In 2007, the birth of Qanun Aceh Number 10 of 2007 dated

January 17, 2008 concerning Baitul Mal as a derivative of the LoGA where in article 3 paragraph 1 states that Baitul Maal is a Non-Structural Regional institution which in carrying out its duties is independent in accordance with sharia provisions and is responsible to the Governor. The functions and authorities of Baitul Mal are listed in Qanun Number 10 of 2007 article 8 paragraph 1, that is:

- 1) Administering and managing zakat, waqf and religious treasures
- 2) To collect, distribute and utilize zakat.
- 3) To socialize zakat, waqf, and other religious assets.
- 4) To be the guardian of a child who no longer has a nasab guardian, the supervisory guardian of a nashab guardian, and the guardian of an adult who is incapable of performing legal acts.
- 5) To be the manager of assets whose owners or heirs are unknown based on the decision of the Sharia Court.
- 6) Make cooperation agreements with third parties to increase the economic empowerment of the people based on the principle of mutual benefit (baitulmal.acehprov.go.id)

In addition, the focus of Baitul Maal's role has several excellent programs such as providing zakat funds to asnaf Ibnu Sabil and asnaf Muallaf in the form of educational assistance such as full scholarships for the tahfid al-Quran program. In economic empowerment, Baitul Maal provides productive zakat in the form of business capital under the Qardul Hasan (virtue loan) scheme.

#### *Baitul Mal Aceh's Program in Utilizing Productive Zakat Funds*

Zakat in the form of capital or also called empowerment zakat is one of Baitul Mal Aceh's programs, and is intended to be channeled productively into the economic activities of the local community. The

distribution of productive zakat is in the form of capital assistance (in the form of money), for the exchange of goods, acquisition of livestock, and equipment loans. In order to fight poverty, the people's economic empowerment program is one of the effective ways to distribute zakat (Juliani, 2020).

Productive zakat distribution is carried out for businesses that generate long-term profits and free the economy of the poor from dependence on external assistance. Another goal of Baitul Mal Aceh is to turn zakat recipients (mustaiq) into zakat givers (muzakki). To develop the potential/talent of entrepreneurial mustahiqs, business assistance must be provided on an ongoing basis with zakat funds. By helping them work independently, we can help them eventually become independent from outside assistance. In addition, Mustahiq must provide business assistance in the field of religion. Increase your piety to Allah SWT, your gratitude for the blessings bestowed upon you, and your ability to be noble. In order to overcome the economic problems of the poor and reduce poverty in the province of Aceh, it is hoped that zakat will also have mu'amalah value in the social field (Nurbismi et al., 2019).

The types of productive zakat in Baitul Mal Aceh province are as follows:

1) Cash Capital Assistance

Money from the zakat fund is used to provide these benefits to underprivileged families through business capital assistance. This transfer uses the "aqad qardl al-hasan" or good loan assistance without benefit, and the mustaiq (borrower) only returns the capital. In order for them to finally be successful and independent, poor families have the means to generate the income they need to survive. Baitul Mal Aceh provides the agriculture and trade sectors

with working capital assistance in the form of productive zakat.

2) In-kind assistance

Baitul Mal of Aceh Province offers the mustaiq the goods he needs as part of the assistance based on each person's area of expertise. The "aqad al Ijarah Munatiya Bitamlak" (lease-purchase system) is the 'aqad used in this application, and it entails Baitul Mal handing over the goods on the condition that the capital it expended must be paid back within two or three years in installments, and the agreement will be terminated by giving the goods to the musta'iq as property after that.

When zakat is given to Mustahiq, Baitul Mal Aceh uses it in a very inappropriate way. Baitul Mal officials are obliged to keep the location and financial situation of the mustahiq a secret before giving zakat to them so that they can determine whether the mustahiq really need help or not. The zakat utilization program was successfully carried out through a revolving fund starting in 2006. A certain amount of Ashnaf fakir miskin is set aside each year to be used as revolving business capital and is specifically given to a number of business groups that have been operating but lack funding. Officials/'amil of Productive Zakat Management Unit (UPZP) formed specifically for that purpose, manage the capital separately and are not related to the financial administration of Baitul Mal.

*Encouraging and inhibiting factors for the implementation of the MSME empowerment program through Productive Zakat in Aceh*

In managing zakat in the form of mustahik amil zakat must have driving factors that can help smooth the operational process of collecting, managing and distributing zakat. The role and function of Baitul Amil is very important for the success of zakat management which includes the



collection, management and distribution of zakat. Supporting factors for productive zakat management, Baitul Mal Aceh has made various efforts to increase levies in order to increase its levies in accordance with what has been targeted so that expectations can be met, one of which is poverty alleviation in the city of Aceh, including collaborating with various agencies in the city of Aceh by forming Zakat Receiving Units (UPZ) in various agencies in the city of Aceh (Murni et al., 2021).

Baitul Mal Aceh established the Zakat Collection Unit (UPZ) at the Aceh City level due to its success in collecting zakat. UPZ has a very significant role in the work it does, namely the collection of mal zakat or the withdrawal of zakat funds from employees or workers in general. Currently, there are 20 UPZs in BUMD, private, and government organisations in Baitul Mal Aceh City. Effective implementation of zakat management does not come without driving and inhibiting factors. Factors inhibiting zakat funds from muzakki to be distributed and difficulties in coaching and mentoring are only a small part of the problems found in the practice of zakat management.

The inhibiting factors faced by Baitul Mal, namely:

- 1) The poor are still a very small minority due to internal factors that hinder Baitul Mal Aceh in providing productive zakat funds for business capital. The maximum amount of money that Mustahiq can receive is IDR 1,000,000. This amount is considered insufficient for their company expansion capital. The small amount that is still available is because there is no fundraising effort. Baitu Mal Aceh hopes to maximize fundraising efforts to increase the amount of zakat money collected.
- 2) Lack of coordination. Cooperation between Baitul Mal Aceh and local hubbub is one of the obstacles to the effectiveness of zakat funds for

empowerment. Village branches do not consistently report to Baitul Mal Aceh. Therefore, Baitul Mal Aceh lacks reliable information about the actions of productive zakat recipients. This lack of coordination is due to the lack of intense coordination between the village branch and Baitul Mal Aceh. Internal ambiguity affects how well each person does their job due to lack of coordination. Then anticipate an increase in frequent coordination between Baitul Mal Aceh and village heralds so that they can submit reports regularly.

## CONCLUSION AND RECOMMENDATION

Based on the discussion above, the researcher draws the conclusion that Baitul Mal Aceh uses aqad qardl al-hasan which is channeled in two sectors, namely agriculture and trade to channel productive zakat funds into Cash Capital Assistance (Cash). Then it is given as assistance to buy goods. The lease purchase system is used to channel this assistance in the form of goods. Baitul Mal Aceh creates zakat that benefits the economic empowerment of its recipients and so that underprivileged people can consistently manage or finance their lives. The MSMEs will be able to improve their business, develop it, and set aside money to save with the help of the zakat funds.

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