

Optimizing The Use of Zakat in The Indonesian Entrepreneurial Sector as A Means of Improving Umat's Economy

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ABSTRACT

Zakat is the strongest and clearest formulation to realize the idea of social justice, so that the obligation to pay zakat covers the entire community, and the goods that must be spent are essentially community goods and gifts for the poor. The zakat to the poor aims to completely eliminate the sources of poverty and the possibility of eliminating the causes of poverty, so that in the future they no longer need zakat assistance and even become zakat payers. Especially in the utilization of zakat in the entrepreneurial sector in Indonesia, a means of optimizing the improvement of the people's economy. So that it can be a national economic stimulus. The research uses a qualitative normative approach and is supported by primary and secondary data.

Keywords: *Zakat, Entrepreneurial Sector, Economy Improvement*

INTRODUCTION

In terms of capital, Islam has certain principles, including: Accumulation and freezing of wealth is wrong in matters of wealth. Wealth must be developed and zakat is a manifestation of this. If capital is not developed, the owner of the capital remains obliged to pay zakat. This means he has to reduce his share of the capital every year. Eventually, this will lead to the depletion of the capital. For example, a person has fifty million rupiah in capital that is not developed. He will pay zakat on that money every year at the rate of 2.5% (Muhad Sadili & Amru, 2003). In a few years, the fifty million, except for the nisbah, will be completely depleted. Therefore, the owner of the capital is forced to develop his wealth if he wants his capital not to be depleted. Hence, zakat is paid on the profits, not on the capital itself. Thus, the zakat system keeps the capital rotating.

With this, we can understand Allah's words: "And those who store up gold and silver and do not spend it in the

cause of Allah, then let them know (that they will have) a painful punishment". (Q.S. At-Taubah:34). So, it is not possible to have hoarding and zakat together. Capital, as undeveloped capital, has no profit. However, it has the right of others, namely the receipt of zakat. Capital is entitled to profit after it has been developed in return for its willingness to bear losses. Zakat is the most appropriate solution to alleviate poverty, because in addition to property (wealth), zakat also functions as a social security for people who experience misfortune. Zakat is a compulsory levy for every member of the Muslim community who has assets that must be zakat (Abdul Ghofur Anshori, 2006). So that if all of these levies are collected, then zakat can become a collective fund of society, so that all members of society who have an interest in the zakat, can take advantage of the funds. For the poor, zakat is a priority for them, while for the rich who pay zakat, if one day they need zakat funds, they can also benefit from these funds. So it is interesting to

examine how the utilization of zakat for the economy of the people and the extent of the role of zakat to increase the turnover of Micro, Small, and Medium Enterprise or MSME in Indonesia.

Utilization of Zakat for the Improvement of People's Economy

The definition of productive zakat is the provision of zakat that can make the recipients produce something continuously, with the zakat assets they have received. Productive zakat is thus zakat where the property or zakat funds given to mustahiq are not spent but are developed and used to help their business, so that with this business they can meet their needs continuously (Asnaini, 2008). K.H. Sahal through the Pesantren Community Development Agency (BPPM) implements the management of zakat funds to the poor through this basic needs approach. Furthermore, according to Kiai Sahal: The basic needs approach aims to find out the basic needs of the community (the poor), as well as to find out what the background of poverty is. If the poor have sewing skills then they are given a sewing machine, if their skills are driving a rickshaw, the poor are given a rickshaw. So in this case, motivating the poor is also very basic, so that they want to make an effort and not just wait for the helping hand of the rich. Zakat in a broader sense, not just the implementation of obligations but more than that, namely concerning the economic growth of the community so that the utilization for the improvement of the people can be concretely implemented. As stated: "Zakat must be reinterpreted, so that talking about zakat means talking about the economy more broadly, no longer the orientation of zakat is just the implementation of legal obligations in a classic cross, but must be associated with economic growth, especially in the field of increasing purchasing power and

strong reserves of funds. Imam Nawawi in the book *al- Majmu`* said that "What is given to the poor and needy, should be able to get them out of the vale of poverty to a decent standard of living (enough), which is a number of gifts that can be used as a basis for achieving a certain level of living.

A benefit that can be used as a basis, can be interpreted as a benefit that can be used as capital to seek and pursue a business, so that the results can meet their needs for a long time, not just a moment. Shaykh Yusuf Qardhawi's opinion: Paying zakat is a social act of worship in order to help the poor and the economically weak to support their economy so that they are able to stand on their own in the future and be steadfast in maintaining their obligations to Allah SWT. "If zakat is the strongest and clearest formula for realizing the idea of social justice, then the obligation of zakat covers the entire Ummah, and that the wealth to be expended is essentially the wealth of the Ummah, and a gift to the poor. The zakat to the poor is intended to erode the sources of poverty and to be able to eliminate the causes of destitution and poverty, so that in the future they do not need help from zakat anymore and even turn into zakat payers.

There are at least three purposes of zakat contained in Sheikh Qardhawi's statement above. That is to create social justice, raise the economic status of the weak and make mustahiq become muzakki. This is only possible, if the sources of zakat are utilized as capital in the production process, the orientation of community activities is always towards productive, useful and effective, and looking far ahead with the sacrifices made today. So that a productive society will be created, not a consumer society (Qardhawi, 2011). Opinion from Saefuddin: The zakat should be based on a structural approach. Because it prioritizes the provision of further assistance aimed at the poor / weak to overcome the problem of poverty. If the cause of poverty is the scarcity of jobs,

then jobs should be provided for them. If the cause is the lack of business capital, even though they have entrepreneurship, then provide funds for business stalls, and so on. If the cause of poverty/weakness is ignorance, then provide funds or scholarships for their education (A.M. Saefuddin, 1986).

With this approach, solving the problem of poverty is not incidental, but changing / fixing the most basic causes of poverty, ignorance laziness, weakness, backwardness, backwardness and other forms contained in the compound word "*duaafa-fukoro-masakin*". Saefuddin's opinion approves the method of distributing productive zakat, by creating jobs with zakat funds such as companies, business capital or scholarships so that they have a permanent business and skills and knowledge to sustain a better life. The of zakat must pay attention to what is actually needed by the *mustahiq* (Yusuf Qardhawi, 1996). KH. Sahal's opinion, "The of zakat may use a basic needs approach. Because the meaning of zakat itself besides meaning *ubudiyah* (eschatological) also means social. Zakat is one way to narrow the gap of income differences in society, so that there is no social gap that can potentially chaos and disrupt the harmony of society. Simply put, zakat is an institution to achieve social justice, in the sense that it is a mechanism to suppress capital accumulation in a small group of people (Sahal Mahfudh, 2003). Zakat is a medium (*wasa'il*) provided by Islam to solve the problem of poverty in the community in order to create community harmony. Referring to the data on zakat collection in 2022 by the National Amil Zakat Agency (Baznas), it was noted that the collection of zakat, *infaq*, *sadaqah* (ZIS) and other social religious funds (DSKL) reached IDR 22.43 trillion in 2022. This value increased by 58.90% compared to the previous year. The increase mainly came from the payment of mal zakat by 22.11% and sacrificial

animal zakat by 400.95%. Although, this realization only reached 86.29% of the target set in 2022 of IDR 26 trillion. Meanwhile, the amount of fund collection includes zakat mal, zakat fitrah, *infaq* / alms, DSKL, ZIS & fitrah off-balance sheet, and sacrifice & DSKL off-balance sheet. Here are the details of the collection of ZIS and DSKL funds in 2022: Zakat Mal: Rp 3,787,509,515,618 Zakat Fitrah: Rp 204,435,792,548 Infaq/Sedakah: Rp 2,350,172,161,836 Other Religious Social Funds: IDR 537,726,223,799 ZIS & Fitrah Off-Balance Sheet: IDR 5,222,016,862,873 Qurbani & DSKL Off-Balance Sheet: IDR 10,332,628,191,681 (Baznas, 2022). Based on the data above, Muslims pay their zakat at the end of the month of Ramadan, namely the obligation to pay zakat fitrah. Awareness of the importance of paying zakat and the religious obligations that require it plus the more active of the activists to sensitize the public in paying zakat because the assets they spend will help other siblings, making the absorption higher because of the many values that are obtained after paying zakat. The strategic value of zakat can be seen through: First, zakat is a religious calling, it is a reflection of one's faith. Second, the financial resources of zakat will never stop. This means that people who pay zakat will never run out and those who have paid every year or other time period will continue to pay. Third, empirically zakat can eliminate social inequality and instead can create asset re and equitable development (Fauziyah et al., 2019). The zakat system has targets and objectives. The target here is the people allowed to receive zakat; while the goal is something that can be achieved from the allocation of zakat proceeds in the socio-economic framework, namely improving the welfare of the community in the economic field so as to minimize the group of poor people, which in turn

will increase the group of muzakki. The utilization of zakat must also be right on target in making it. There are 4 schemes of zakat fund utilization as follows:

1. Traditional consumptive, in which zakat is distributed to mustahiq to be used directly, such as Zakat Fitrah which is given to the poor to fulfill their daily needs or Zakat Mal which is distributed to victims of natural disasters.
2. Creative consumptive, where zakat is realized in another form from its original goods, such as given in the form of school supplies or scholarships to zakat targets in need.
3. Traditional productive, where zakat is received in the form of productive goods such as goats, cows, shaving tools, and so on. Giving in this form will be able to create a business that opens employment for the poor.
4. in the creative productive form, where zakat is realized in the form of capital either to build social projects or increase the capital of small business traders so that it will contribute to the ummah economy in micro and macro.

The zakat system must be able to raise and improve the standard of living of Muslims, especially those with social problems. Both BAZNAS and LAZ have a mission to realize community welfare and social justice. The number of amil zakat that was born will certainly encourage the collection of community zakat funds. This is certainly good because the more zakat funds collected, the more funds for social interests. This can even help the government overcome poverty if managed properly. However, to boost public confidence to give zakat to a professional zakat institution. In order for amil zakat to be professional, it is required to have valid muzakki and mustahiq data, submit financial reports to

the public transparently, be supervised by public accountants, and have amylin or professional resources, as well as work programs that can be accounted for. In addition, the management of zakat funds also needs to be supported by the use of information and technology to facilitate the management and organization of zakat funds.

The effect of zakat on economic growth

In general, economic growth is measured using a number of indicators. To determine the impact of zakat on economic growth, zakat can be included in the measurement indicators. Correlation analysis will provide a clear picture of the relationship between zakat and growth. In this way, zakat will be integrated into the financial system and can contribute to economic activities that aim to achieve sustainable development.

Studies on this subject have long been conducted. Among them are conducted by AlJarihi (1997), Zaim (1989) as cited by Bakar and Rahman, (2007). Zakat also provides a multiplier effect on the economy. Some Islamic economists believe that zakat invested in accordance with productive priorities as a whole will benefit the poor in particular and the economy in general, especially through multiplier effects on employment and income (Anik & Iin Emy Prastiwi, 2019). Zakat would gradually alleviate poverty and reduce price fluctuations for the few. As a result, employment and income in the economy will increase, thereby improving people's living standards and ultimately increasing the total amount of zakat collected, which in turn will have a positive impact on the rate of economic growth in terms of poverty alleviation, reducing unemployment and inflation rates. Empirically, the effect of zakat on economic growth has also been widely studied.

The study in Malaysia shows the

positive effect of zakat implementation on economic growth by Mohammed B. Yusoff (using panel regression method for the period 2006-2009 (Yusoff, 2011). In Pakistan, zakat has a positive impact on Pakistan's economic development. In particular, zakat significantly increases the well being of households and contributes significantly to Pakistan's economic growth (Azam et al., 2014). This section will explain conceptually or theoretically how the implementation of zakat affects economic growth using one approach. Shariatically, as explained in the Quran or Hadith, the implementation of zakat will not have an impact on economic contraction but will actually increase economic growth. As mentioned in the Quran letter at-Taubah (9) verse 103, it is explained that zakat, besides functioning to clean wealth, also grows wealth. It is also explained in a hadith of the Prophet narrated by Ahmad and At-Tirmidhi from Abu Hurairah which explains, meaning: "Allah accepts zakat with His right hand and then makes it grow for each of you, just as you raise a foal or camel. The shares of wealth then become as large as Mount Uhud" (Hadith Ahmad and at-Tirmidhi).

To explain the above understanding through the economic science approach, the impact of zakat for economic growth can be measured through multiplier effects caused through consumption, savings, investment and employment. For example, the effect of zakat on aggregate demand and supply, the effect of zakat on general equilibrium and the role of zakat in macroeconomics can be analyzed (Al Suhaibani, 1997). As explained above, zakat can increase or decrease consumption depending on the level of consumption desired between the person paying zakat and the recipient group and the majority of the population receiving zakat. To determine the impacts of zakat on economic development, it could be explained by the multiplier effect of zakat on the

sources of economic growth, namely consumption and investment (Departemen Ekonomi dan Keuangan Syariah - Bank Indonesia & P3EI Fakultas Ekonomi - Universitas Islam Indonesia, 2016).

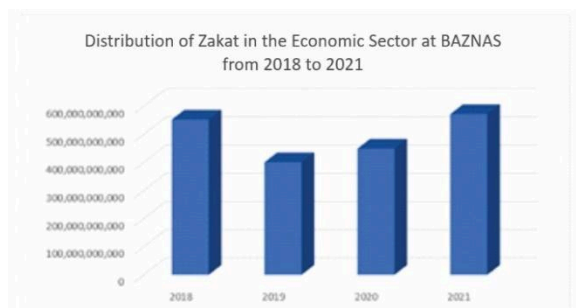
Intuitively, the impact of zakat will increase overall consumption if the mustahiq group has a higher desire to consume than the muzaki group, and in the short run this will increase overall demand and economic growth. At the same time, the impact of zakat on investment also depends on the level of capital efficiency of the muzaki group compared to the capital efficiency of the mustahiq group, which in the long run will promote economic growth. With zakat, re of economic resources from those who are prosperous (rich) to those who are less prosperous (poor) will be achieved. Zakat results in the re of market commodities from the rich to the poor. In principle, there are two channels of income and wealth : functional income, which is expressed in the ownership of factors of production, and through income transfers (Sitepu, 2007). Zakat is the second form of , especially if it is paid in cash to Mustahiq. However, if zakat is distributed to Mustahiq in the form of production factors, then the process will be directed at increasing Mustahiq's functional income sources, such as increasing wages or business profits received by Mustahiq through zakat. In Islamic economics, these two factors receive a lot of concern:

How to prevent the accumulation of factors of production in a group of people and reduce income inequality. For example, in terms of ownership of factors of production, Islam regulates the regulation of land ownership, the prohibition of hoarding, the prohibition of usury and gambling, and all of these will narrow the gap in the factors of production. For example, the prohibition of usury will result in a fairer income among investors and entrepreneurs. At

the same time, Islam also has tools to distribute income transfers, such as zakat, infaq, grants, wills, and waqf. Zakat has two functions at once, namely the income re function and the functional re function. If zakat is distributed in the form of cash payment, it is an effort to redistribute personal income and will increase the purchasing power of mustahiq so that it has the potential to increase demand. On the other hand, if zakat is distributed in the form of production factors, such as working capital or public facilities, then zakat will increase the production capacity of mustahiq which in turn will increase supply or production by mustahiq.

The role of zakat to improve the economy of MSME actors

Small, Micro, and Medium Enterprises (hereinafter referred to as MSMEs) is an entrepreneurial sector engaged in the populist economy. Zakat is an institution that plays a significant role in efforts to increase the turnover of MSME actors in Indonesia. This can be proven by the level of zakat administration in the economic sector by BAZNAS RI from 2018 to 2021.



The zakat funds by Baznas RI in the economic sector have experienced a significant trend. Although there was a decrease in the 2018-2019 period, the trend of the distribution has increased since 2019 until it reached its peak in 2021 with a figure of Rp.

571,880,463,266, 00. This data indicates that one of the trends in the distribution of zakat is in the economic sector so that it will help MSME players to increase their economic level.

One of the zakat distribution programs in the economic field is the DIY LAZISMU MSME assistance program. This program aims to help MSME actors to increase business productivity and welfare. LAZISMU DIY through the MSME assistance program has provided assistance to eighteen MSME actors in 2020 through a fund grant scheme (Anantya Aliyya Arkanbariq, 2023). The LAZISMU DIY MSME assistance program provides several benefits to MSME actors, especially in terms of improving economic levels. Some of these advantages, among others:

1. Mustahiq Business Stimulants

LAZISMU DIY MSME assistance program provides stimulants for mustahiq businesses by providing assistance in the form of capital, either in the form of business tools or cash. LAZISMU DIY through the MSME assistance program has provided material and immaterial assistance to mustahiq. Material support is in the form of business capital assistance, while immaterial assistance is in the form of encouragement to mustahiq so that they can renew their business.

2. Encouraging Mustahiq to Share

The utilization of zakat not only aims to improve the welfare of mustahiq, but also aims to increase the faith capacity of mustahiq. This increase in faith capacity can be characterized by the awareness of mustahiq to pay

zakat, infaq, or shadaqah on their assets and businesses. Although not explicitly mentioned in the objectives of the DIY LAZISMU DIY MSME assistance program, the awareness to share has arisen from within mustahiq as a form of gratitude and learning for the conditions that have been experienced before. This encouraged the increase in muzaki so that the circulation of money in the community will be smoother so that the community's economy will experience an increase.

3. Expanding Mustahiq's Business Market

LAZISMU DIY as an amil institution has several specific activities that require many supporting components. LAZISMU DIY has a tendency to empower its mustahiq to meet all needs and support these activities. This is as when LAZISMU DIY and the Muhammadiyah Central Leadership (PP Muhammadiyah) hold a joint event that requires several supporting components, such as snacks and heavy meals which then if judged possible, will be prioritized to order from mustahiq businesses. In addition, if there is an event such as an MSME bazaar, mustahiq will also be invited and facilitated by LAZISMU DIY to offer or sell their business products. LAZISMU DIY has indirectly helped mustahiq to promote their business so that mustahiq can expand their marketing network to a wider market, including within Muhammadiyah.

However, LAZISMU DIY in performing zakat administration through the MSME assistance program certainly

does not always run smoothly, but there are various obstacles found in practice in the field. The following are some of the obstacles to the implementation of LAZISMU DIY's MSME assistance program:

a. Monitoring

Monitoring is one form of LAZISMU DIY's efforts to control the sustainability and development of mustahiq businesses which are carried out regularly in order to achieve the expected goals. Monitoring is an important process to see the progress of mustahiq business development after becoming a beneficiary of the LAZISMU DIY MSME assistance program. LAZISMU DIY experienced several obstacles during monitoring of mustahiq businesses, one of which was that there were mustahiqs who changed their type of business after being given incentives through the MSME assistance program. The various forms of business diversion, among others:

1) Transfer of Business Objects

There are mustahiqs who change the type of business due to natural and social factors that affect the sustainability of their business activities. The transfer of the type of business due to natural factors can be seen in one of the mustahiq of the MSME assistance program who originally had a chicken livestock business then switched to duck livestock because many chickens died due to uncertain weather conditions. Meanwhile, the diversion of the type of business due to social factors can be seen from mustahiq who shifted the type of business due to difficulties in marketing or selling their business products.

2) Switching Professions

There are mustahiq who do not focus on running a business, even to the point of

leaving their business because they already have another profession that is considered more promising. The majority of Mustahiq who transfer their business are done without prior confirmation to LAZISMU DIY, making it difficult for LAZISMU DIY to map and evaluate the sustainability and type of mustahiq business. LAZISMU DIY even found several mustahiq businesses that were no longer running due to difficulties in labor or getting raw materials. The absence of regular monitoring and evaluation of mustahiq has shown that the utilization of zakat is not carried out in accordance with the provisions of Article 15 letter (c) jo. Article 22 paragraph (2) of National Amil Zakat Agency Regulation Number 3 Year 2018 which states that one of the stages of zakat utilization is control which can be done in the form of monitoring and evaluation. The non-implementation of the control stage in the utilization of zakat has shown that the utilization of zakat is not carried out in accordance with the provisions of laws and regulations so that the amil institution that conducts the utilization of zakat has the possibility to be subject to administrative sanctions.

b. Mentoring

LAZISMU DIY has actually provided assistance to mustahiq businesses in the form of marketing skills assistance carried out online, but the assistance did not continue because LAZISMU DIY lacked human resources as a companion and the concept of mentoring was not yet mature. The absence of mustahiq assistance by LAZISMU DIY is certainly unfortunate because Muhammadiyah as one of the largest Islamic organizations in Indonesia has various bodies or devices that allow it to provide assistance to mustahiq. LAZISMU DIY can cooperate with agencies, universities, or autonomous organizations under Muhammadiyah to provide assistance to

mustahiq. LAZISMU DIY can cooperate with the Community Empowerment Council of the Muhammadiyah Regional Leadership of Yogyakarta (Majelis Pemberdayaan Masyarakat Pimpinan Wilayah Muhammadiyah Daerah Istimewa Yogyakarta), Ahmad Dahlan University, or Muhammadiyah Yogyakarta University to provide assistance.

CONCLUSION AND RECOMMENDATION

Zakat is a compulsory levy for every member of the muslim community who has assets that must be zakat, which has a social function to overcome social inequality and alleviate poverty. Zakat can be utilized to improve the economy of the people through the mechanism of distribution zakat for productive businesses, namely making zakat as capital to stimulate community businesses so that it will shape the community to be more productive. Distribution of zakat through zakat schemes for productive businesses will gradually alleviate poverty and increase employment for the people and the wider community which then also has an impact on improving the country's economy. The impact of zakat on economic growth can be measured through the multiplier effect caused by consumption, savings, and investment.

Meanwhile, zakat also plays a role in improving the economy of MSME actors, namely as a Mustahiq Business Stimulant, Encouraging Mustahiq to Share, and Expanding Mustahiq Business Markets. However, on a practical level, there are also obstacles in terms of the implementation of zakat to improve MSME actors. Some of these obstacles are the non-optimal monitoring of MSME businesses and the absence of mentoring. The unavailability of monitoring and mentoring is certainly very unfortunate because in addition the

zakat management institution has the possibility to be subject to administrative sanctions, but the distribution zakat for productive businesses will also not get maximum results.

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