

Empowering Zakat Funds for the development of MSMEs

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ABSTRACT

The growth of MSMEs is one sector that can increase national income, economic growth which leads to social wellbeing. However, in the course of their business, MSMEs often face several problems such as; capital, knowledge, market access, infrastructure, management skills, and community support. Observing, this phenomenon, we do not just have to stand by government policy completely, Islamic social financial instruments can play a vital role, one of which is through zakat collection funds. These funds can be allocated not only for consumptive functions but also productive ones. Thus, the urgency of this research is to analyze the empowerment of zakat collection funds for the development of MSMEs. The research method is qualitative in nature with a content analysis approach. The data was collected through theoretical analysis, empirical research, and case studies that have been published in the scientific literature. The findings of the research emphasize that zakat has great potential as an Islamic social finance instrument that can have a positive impact on the empowerment and growth of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. With efficient and effective implementation, empowering zakat funds can be a valuable instrument in realizing economic, social, and environmental development goals at the local and national levels.

Keywords: *Empowering, Zakat Funds, MSMEs, Development.*

INTRODUCTION

Islamic economics has long been a subject of interest in the global economic world. One of the key principles in Islamic economics is the concept of zakat, which mandates Muslims to donate a portion of their wealth to those in need. Zakat is not only an important aspect of religious practice, but it also has a significant role in addressing issues of economic inequality and improving social welfare.

One way to realize prosperity is through Micro, Small, and Medium Enterprises (MSMEs). MSMEs are also considered a pillar of the economy in many countries as they drive economic growth and create jobs. This is particularly important as MSMEs are often the main

focus in efforts to reduce poverty, improve community welfare, and strengthen local economies (Vinatra, S, 2023). By understanding how zakat can be integrated into the business model of MSMEs, we can identify the huge potential positive impact that zakat principles can have in supporting sustainable and inclusive economic growth.

The study of Kusuma, F. C. H. P., & Noor, I. (2023) investigates the potential use of zakat as working capital for MSMEs and provides insight into how zakat can play a role in supporting MSME business development. By further understanding the principles of zakat and how zakat can be used to support MSMEs, we can identify how zakat can be a

powerful tool in driving the growth of MSMEs.

The main problems of MSMEs in developing their business are limited capital, knowledge, market access, infrastructure, management skills, and community support. Ultimately, Islamic social finance instruments, one of which is zakat, can be a financial and financing instrument for MSME business development.

The research focuses on the main question: how zakat can be given to micro, small, and medium enterprises (MSMEs) as a tool to support their growth. In this regard, this study aims to examine and analyze how zakat helps the growth and empowerment of MSMEs.

LITERATURE REVIEW

The Concept of Zakat

(Nasikhah, U. 2021) states how important and obligatory it is for Muslims to pay zakat. *"Tell them that Allah commands the collection of zakat from the rich among them to be given to the poor among them as well,"* Ibn Abbas said in a hadith. According to HR Jamaah from Ibn Abbas, *"Beware of the splendor of wealth and beware of the prayers of the oppressed because there is no boundary between them and Allah."* The command to pray and the command to pay zakat have almost the same purpose: to improve the quality of people's lives. Zakat is intended to encourage people to be generous and sympathetic towards others as well as to cleanse themselves from greed and humbleness (Muhammad, M. T. 2017). Zakat is mentioned 30 times in the Qur'an, along with the word "prayer" 27 times (Baznas, P. 2019).

During Islamic history, since the time of Caliph Umar Bin Khatab, Baitul Maal was the institution that handled zakat. This institution includes:

1. National Amil Zakat Agency

To implement zakat management, Law of the Republic of Indonesia Number 23 Year 2011 on Zakat Management stipulates that the government establishes BAZNAS. BAZNAS is a non-structural government institution that is independent and responsible to the president through the minister. BAZNAS organizes various functions to carry out its functions (Baznas, 2017):

- a. Planning how to collect, distribute, and use zakat
- b. Implementation of zakat collection, distribution, and utilization
- c. Supervise the collection, distribution, and utilization of zakat
- d. Report and accountability on zakat control

2. Amil Zakat Institution

Article 17 of Law of the Republic of Indonesia Number 23 Year 2011 on Zakat Management stipulates that the community can form an Amil Zakat Institution (LAZ) to assist the National Amil Zakat Agency (BAZNAS) in implementing, collecting, distributing, and utilizing zakat. Lembaga Amil Zakat is a zakat management institution established by the community and confirmed by the government after fulfilling certain requirements (Baznas, 2017). In Law Number 23 of 2011 concerning zakat management, amil zakat institutions authorized by the minister must meet the following requirements:

- a. Registered as an Islamic community organization that manages education, da'wah, and social affairs.
- b. Take the form of institutions and legal entities.

- c. Receive recommendations from BAZNAS.
- d. Has a sharia supervisor.
- e. Have the technical, administrative and financial capability to carry out its activities.
- f. Non-profit.
- g. Have a program to utilize zakat for the welfare of the community.
- h. Willing to be audited periodically for sharia and financial aspects.

From the explanation above, it is clear that in accordance with statutory duties, LAZ and BAZNAS are responsible for managing and distributing zakat. In addition, the Islamic Banking Law Number 21 of 2008, article 4 paragraph 2, states that Islamic banking not only acts as a financial intermediary but also acts as a social institution by being involved in the management and distribution of zakat. This law shows the role of Islamic banking as a social institution.

The role of Zakat in Islamic Economics.

In Zuardi's study (2023) it is said that in the Islamic economy, zakat has a very important role, especially in reducing poverty levels in society. Zakat is based on the principle that those who are richer should help those who are less well-off. Individuals or groups who have a lot of wealth can directly donate a portion of their wealth to the poor and needy through the payment of zakat. This results in a very important social and economic balance in Islam, where the value of solidarity and caring for others is very important. Zakat is not only a religious obligation but also a tool to reduce economic disparities, strengthen the sense of brotherhood, and create better relationships among different layers of society.

Zakat also benefits the wider economic sector. When a person or company pays zakat, they have economic

value and help people in need. Zakat allows a large flow of funds into the economy, which can boost overall economic growth. When wealth is given through zakat, the money rotates within society, creating a more active circulation of money, which encourages business growth and other economic opportunities. Zakat, therefore, not only serves as a way to alleviate poverty, but also serves as one of the important tools that help sustainable economic growth in the Islamic region. (Indonesia, B. 2016).

Zakat and SMEs

Within the framework of Islamic finance and ethics, zakat can also help the growth and development of micro, small and medium enterprises (MSMEs) by supporting entrepreneurship and financial inclusion. In this way, zakat can join other sources of Islamic finance to help MSMEs thrive and contribute to the general economic well-being of the community (UNDP, 2019).

Based on Law No. 38 of 1999 concerning zakat management prepared by the government as a guideline for the implementation of zakat management, namely:

1. Distribution of zakat funds through Rumah Zakat for community empowerment.
2. Transparency in human data management involves better control and location, allowing users to understand the nature of the data and its importance.
3. Amanah is the key to quality assurance of public trust by amil zakat. The development of zakat management will be able to reduce poverty while improving Indonesia's security. Rumah Zakat strives to distribute zakat to the rightful in a transparent, professional, and well-organized manner.

Micro, Small, and Medium Enterprises (MSMEs) play a very important role in

local economic development. They are often the backbone of a region's economy due to their contribution in creating jobs, increasing community income, and supporting sustainable economic growth. In the context of zakat, Sukesti, F., & Budiman, M. (2018) MSMEs can benefit significantly. Zakat institutions such as Baitul Maal Wa Tamwil (BMT) are often a source of business capital and investment for MSMEs. This capital is very meaningful for MSMEs because it can be used to maintain their operations, increase business scale, or even open new jobs.

Apart from getting capital, MSMEs also often get support in the form of training and mentorship from zakat institutions. This helps MSMEs in developing their skills and capabilities, which in turn improves the quality of products and services they offer. In addition, by helping MSMEs, zakat institutions indirectly help drive the local economy by creating a healthier business climate. The more MSMEs develop, the more local people are involved in the business world, creating a dynamic and competitive economic environment. Thus, MSMEs are not only a pillar of the local economy, but also a tool to improve community welfare and inclusive economic growth.

Economic Impact

Zakat can provide various economic benefits to micro, small, and medium enterprises (MSMEs). These benefits include:

- a. Improving the performance of MSMEs; Empowerment of productive zakat funds as MSME business capital can improve the performance of MSME human resources in the Amil Agency. This shows that productive zakat can help MSMEs in improving business performance and productivity. (Atabik, A. 2016).
- b. Sukesti, F., & Budiman, M. (2018). Empowering MSMEs through productive zakat; Productive zakat can empower MSMEs through the provision of business capital. This can help MSMEs in increasing business turnover and economic independence.
- c. Mufidati, K. (2016). Improving Mustahik's welfare and assisting them in obtaining a better income through micro small medium enterprises (MSMEs); Productive zakat can assist Mustahik in obtaining a better income through micro small medium enterprises (MSMEs). This can help Mustahik in improving welfare and reducing poverty.
- d. Asegaf, M. M., & Ramadhan, F. A. (2022). Improving business productivity and economic independence of MSMEs; Zakat can improve business productivity and economic independence of MSMEs. This can help MSMEs in improving competitiveness and business growth.
- e. Alaydrus, M. Z. (2017). Improving MSME business growth and Mustahik welfare; Productive zakat distribution can improve MSME business growth and Mustahik welfare. This can help MSMEs in increasing business turnover and Mustahik in improving welfare.
- f. Wahyuni, R. H. (2021). Strengthening productive zakat distribution as an effort to assist MSME financing to improve community welfare; Productive zakat fund management can strengthen productive zakat distribution as an effort to assist MSME financing to improve community welfare. This can help MSMEs in increasing economic

- independence and Mustahik in improving welfare.
- g. Wulansari, S. D., & Setiawan, A. H. (2014). Capital improvement: Productive zakat can be used as a source of funding for MSMEs, allowing them to expand their operations, invest in new equipment, or recruit more employees. This increase in capital can help MSMEs expand and become more competitive in the market.
 - h. Sa'diyah, K. (2021). Increased operational profit: Zakat can help MSMEs increase their operational profits by providing additional funds. This can be achieved in various ways, such as spending more money on marketing and advertising, improving manufacturing processes, or increasing the number of goods available for purchase.
 - i. Apip Alansori, S. E., & Erna Listyaningsih, S. E. (2020). Job creation: MSMEs are known to be able to create jobs and absorb most of the labor force. By supporting MSMEs through zakat, more jobs will be created, which will have an impact on reducing unemployment and improving the economy.
 - j. Tambunan, T. T. (2012). Poverty alleviation: MSMEs are usually run by low-income people. These people can improve their living standards and move out of poverty by giving zakat funds, which in turn can contribute to the overall progress and welfare of society.
 - k. Mardanugraha, E., & Akhmad, J. (2022). Resilience during economic crisis: Micro, small, and medium enterprises (MSMEs) are more resilient to economic crisis than large enterprises. By supporting MSMEs through zakat, they can better survive and

recover from the economic crisis, ensuring the sustainability of the local economy.

Determinants of Zakat Compliance

Compliance with zakat is one of the most important components in the context of Micro, Small and Medium Enterprises (MSMEs) in Islamic society. In research by Dharmawan and Rahmawati (2018) found several factors that influence MSME zakat compliance. Understanding and awareness of zakat is a very important component. Many MSMEs may not really understand zakat in Islam. Therefore, becoming more aware of the importance of zakat to help the less fortunate can be the first step to becoming more obedient to it.

In addition to understanding, economic factors also play a significant role in the level of zakat compliance of MSMEs. MSMEs facing financial pressures or economic problems may be more likely to delay or even ignore zakat payments. In contrast, MSMEs with financial stability and healthy businesses tend to be more compliant in fulfilling their zakat obligations.

Cultural and social aspects should not be ignored either. A culture that encourages mutual help and caring for the less fortunate can encourage MSMEs to fulfill zakat obligations. On the other hand, social pressure and community expectation on zakat compliance can also influence the behavior of MSMEs. Therefore, a culture that glorifies zakat compliance can provide moral support to MSMEs.

Administrative and regulatory factors are also important. Small and medium-sized businesses (MSMEs) can more easily fulfill their zakat obligations with clear guidelines and simple payment procedures. Conversely, complicated bureaucracy or confusing regulations may hinder zakat fulfillment.

Finally, incentives and positive reinforcement, such as tax deductions or public recognition of zakat contributions, can encourage MSMEs to pay zakat

properly. This encourages small and medium enterprises (MSMEs) to fulfill their zakat obligations.

Efforts to improve zakat compliance among MSMEs can focus on education, financial support, simplification of procedures, and incentives that suit small and medium businesses. This can help create an environment where MSMEs better comply with their zakat obligations, which aids more inclusive economic growth in Islamic societies.

Empowerment through Productive Zakat

The utilization of zakat must be developed in such a way, both its function as worship and as a public fund. Jaya, D. P., & Hurairah, H. (2020) in their research on productive zakat as capital for local companies stated that financial assistance from productive zakat plays an important role for mustahik companies. Mustahik who are constrained by business capital, can help through productive zakat donations.

Mustahik is the recipient of zakat. Mustahik who want to start a business do not need to repay the loan and interest to the zakat office. Because the zakat company in this case uses a qardhul hasan contract, which is an exchange of money used to increase the number of people affected (Murhayati, S., & Hayani, N. 2019).

The other benefits of Productive Zakat are to increase, empower and strengthen Productive Zakat:

1. Based on economic and social principles, especially the low income of the community through capital support and management of existing resources for the welfare of the community (Oktaviani. Reni, Bahri, Efri Syamsul 2018).
2. Based on moral and spiritual principles, zakat is one type of religion that can protect humans from various forms of corruption, oppression and economic exploitation, all in the name of Allah (Oktaviani. Reni, Bahri, Efri Syamsul 2018).
3. Improving MSME performance; Effective empowerment of zakat funds as MSME business capital can improve the performance of MSME human resources in the Amil Agency. This shows that effective zakat can help MSMEs improve their business performance and productivity. Empowerment of MSMEs through effective zakat; Effective zakat can empower MSMEs by providing business capital. This can help MSMEs increase their income and be economically independent (Karim A, 2015).
4. Improving the welfare of Mustahik and helping them earn a better income through micro, small and medium enterprises (MSMEs); Productive Zakat can help Mustahik earn a better income through micro, small and medium enterprises (MSMEs). This can help Mustahik improve their welfare and reduce poverty (Karim A, 2015).
5. Increasing business productivity and economic independence of MSMEs; Zakat can increase business productivity and economic independence of MSMEs. This can help MSMEs improve their competitiveness and business growth (Karim A, 2015).
6. Growth and welfare of Mustahik's MSME business; Effective distribution of Zakat can encourage the growth of MSME business and the welfare of Mustahik. This can help MSMEs increase their income and Mustahik increase their welfare (Karim A, 2015).
7. Improving the effectiveness of zakat distribution aimed at providing financial support to MSMEs to improve community

welfare; Effective management of zakat funds Effective zakat distribution can be improved as part of efforts to help finance MSMEs to improve community welfare. This can help MSMEs increase their economic independence and improve their welfare (Karim A, 2015).

METHODOLOGY

This research employs a qualitative methodology centered on analyzing data from relevant academic journals. The complexity of the topic relating to the application of zakat to MSMEs and its effects in the context of Islamic economics prompted the selection of a qualitative method. This method allows for an in-depth understanding of the perspectives and experiences involved as well as an in-depth exploration of the issue.

The data for this study was collected through theoretical analysis, empirical research, and case studies that have been published in the scientific literature. Each journal article was critically evaluated to find important ideas, key findings, and patterns found in the literature. The results of the data analysis from the academic journals will be used as the basis for compiling key findings and a conclusion that provides a summary of the entire paper. By using this method, this research aims to improve the understanding of the role of zakat in supporting MSMEs within the framework of Islamic economics.

RESULT AND DISCUSSION

In the context of this research, the implementation of zakat in supporting the empowerment of Micro, Small and Medium Enterprises (MSMEs) in Indonesia is obtained. There are several relevant approaches and implementation mechanisms:

1. Productive Zakat Fund Approach as MSME Business Capital: One

approach is to use productive zakat funds as business capital for MSMEs in need. This can help MSMEs in starting or developing their businesses (Wulansari, Sintha Dwi, and Achma Hendra Setiawan, 2014).

2. Provision of Additional Business Capital: Zakat can be used to improve the performance of MSMEs by providing additional business capital. This can help MSMEs increase their turnover and economic independence (Arsani, P., Irwan, M., & Sahri, S, 2023).
3. Providing Productive Zakat Funds to Mustahik: Apart from being given to MSMEs, zakat can also be given directly to mustahiks in need. This productive zakat fund can help mustahik in starting or developing their micro business. (Rahman, I. A, 2021).
4. Zakat Philanthropy for MSME Empowerment: Zakat philanthropy can be used to support MSMEs in achieving Sustainable Development Goals (SDGs). This includes business capital assistance, training, product development, and other support. (Putri, S., Sudiarti, S., & Harahap, R. D, 2023).
5. Sharia Financing for MSMEs: Islamic financing, including zakat, supports MSMEs in achieving SDGs through financing business capital in accordance with sharia principles (Normasyhuri, K., Budimansyah, B., & Rohadi, E, 2022).

In the context of Micro, Small and Medium Enterprises (MSMEs) development, zakat plays an important role in supporting economic growth and business sustainability. The impact of zakat implementation on MSMEs is as follows:

1. Increased Capital for MSMEs: One of the positive impacts of zakat

implementation is the increase in capital for MSMEs. Zakat funds allocated to MSMEs act as an additional source of business capital, which can help improve their liquidity, thus increasing their competitiveness in the market. (Widianingsih, Y, 2022).

2. Economic Growth of MSMEs: MSMEs have the potential to contribute significantly to economic growth at the local and regional levels Through zakat support, MSMEs can grow their businesses, create jobs, and contribute to the increase of Gross Domestic Product (GDP) in the region. Vinatra, S. (2023).
3. Increased Entrepreneurial Spirit: The implementation of zakat in MSME empowerment efforts creates a conducive environment for entrepreneurial spirit. MSMEs that receive zakat support may be more willing to take risks in running their businesses and feel more economically secure due to the presence of safety nets, such as guarantor institutions if their businesses experience difficulties. (Maulina et al., 2023; Norfairuz, 2020).

Several case studies have provided significant perspectives on the benefits of zakat to MSMEs in Indonesia. Here are some examples of studies that reveal the benefits of zakat to MSMEs in Indonesia:

The research conducted by Fatmasari Sukesti and Mamdukh Budiman (2018) in Semarang, Central Java, Indonesia, is one example of a potential case study that shows the benefits of zakat to MSMEs in Indonesia. The study looks at how the National Amil Zakat Agency (BAZNAS) of Semarang provides zakat to SMEs to improve their output. The research shows that productive zakat has a significant positive effect on MSME business growth. The greater the productive zakat received by mustahiq, the more mustahiq's business

grows. In addition, the study found that the independent variable, namely productive zakat, affects 76% of the dependent variable (SME business development), and the remaining 24% is influenced by other variables not included in the study.

In another case study that highlights the positive impact of zakat on MSMEs is a study conducted by Rohman, Anwar, and Subadriyah (2017) in Jepara, Indonesia. This study looks at the potential of BAZNAS zakat for furniture industry MSMEs. The results show that the distribution of productive zakat to MSMEs has a huge impact on the growth of mustahiq micro businesses. This case study provides a concrete example of how individual and community economies interact, and supports the idea that zakat can play an important role in improving the welfare and economic conditions of MSMEs.

The study "The Role of Productive Zakat Funds in Mustahik Economic Empowerment in Baitul Mal, Pidie Regency" was done by Daniel Goleman, Richard Boyatzis, and Mckee in 2019. A qualitative descriptive research methodology is used in this study. The purpose of this study is to determine how the distribution of productive zakat monies impacted the primary mustahik income during the year 2017. In this qualitative study, field data were employed. According to the study, Mustahik's opinion was significantly impacted by the amount of money distributed. The more money distributed, the more money the mustahik will make. The influence of zakat monies on raising mustahik's income is the study's primary topic.

"Empowerment of Small and Micro Enterprises through Productive Zakat Funds" is the topic of research by Mulkan (2019). The data sources for this type of research are capital and transition data from 1672 mustahik in Rumah Zakat, and the method of analysis used is simple linear regression. According to this study, the Zakat House UKM scheme gives

assistance to zakat recipients, the majority of whom are members of the poor Asnaf category (91.26%). The capital and turnover data from 1672 Rumah Zakat mustahik were used in this quantitative study utilizing a straightforward linear regression approach. The findings revealed that capital had a significant impact on turnover and that Zakat House UKM assisted the impoverished asnaf group recipients at a rate of 91.26%.

Finally, a study conducted by Kusuma, F. C. H. P., and Noor, I. (2023) investigated the factors affecting the performance of micro, small, and medium enterprises (MSMEs) in Tanah Abang, Central Jakarta in 2022. The data of this study were collected through questionnaire distribution to productive zakat recipients. Human resource performance variables as the dependent variable of MSMEs, and independent variables of Productive Zakat Fund Granting, Productive Zakat Fund Management System, and Productive Zakat Fund Utilization System. The results of this study indicate that variables X1, X2, and X3 have a significant effect on Y simultaneously. This indicates that the provision of Productive Zakat Funds, Productive Zakat Fund Management System, and Productive Zakat Fund Utilization System contribute to improving the performance of human resources in small and medium enterprises (MSMEs).

Based on the examples of successful case studies of zakat models for MSMEs (Framework 1.1 Zakat Fund Based Model for MSMEs), this research proposes the following model of zakat empowerment for MSMEs:

1. Distribution of Business Capital: One approach is to provide business capital to MSMEs in the form of grants or non-cash loans. With such support, MSMEs can expand their operations, purchase goods, and increase productivity.
2. Training and Mentoring: Training and mentoring programs are important elements in MSME empowerment. Training can improve the skills of MSMEs in areas such as business management, marketing, finance, and manufacturing. Ongoing consultation helps them make better decisions and maximize their business potential.
3. Access to Markets and Networks: Facilitates MSME access to larger markets and enables collaboration with other businesses or organizations. This helps MSMEs increase product value and increase market share.
4. Infrastructure Improvements: Zakat funds can be used to improve infrastructure that benefits MSMEs, such as roads, power grids, and air quality. Better infrastructure creates a more favorable environment for business development.
5. Empowerment through Education and Skills: Zakat can also be used to provide education and training to MSME students so as to increase their business management knowledge.
6. Revolving Funds: Investing in working capital is an effective financial strategy. The fund can provide loans to MSMEs and if the assets are resold, the proceeds can be used to help other MSMEs, increasing the capital available to MSMEs.
7. Support for MSME Clusters or Cooperatives: The development of MSME clusters or operations allows for shared access to resources, collaboration opportunities and strong bargaining power within firms. Zakat can be used to build communities that support MSME business growth.

Zakat Fund Based Model for MSMEs



Source: Nasution, et al, 2008 which has been authors improved.

CONCLUSION

In this study, it is emphasized that zakat has great potential as an Islamic social finance instrument that can have a positive impact on the empowerment and growth of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. The research and case studies presented provide concrete evidence that zakat, especially through the productive zakat approach, can provide solutions to various key problems faced by MSMEs, such as limited capital, knowledge, market access, infrastructure, management skills, working capital, and community support.

By providing business capital, training, and infrastructure financed by zakat, MSMEs can improve their competitiveness, create jobs, and contribute to economic growth at the local and national levels. Zakat models that have been successfully implemented in the case studies show that zakat can also motivate entrepreneurial spirit and create an enabling environment for the growth of MSMEs.

Thus, the main conclusion of this study is that zakat can be a major driving force in supporting the empowerment and

growth of MSMEs in Indonesia. With efficient and effective implementation, zakat can be a valuable instrument in realizing economic, social, and environmental development goals at the local and national levels.

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