

**PRODUCTIVE ZAKAT AS AN ALTERNATIVE ISLAMIC SOCIAL
FINANCIAL INSTRUMENT IN COMMUNITY ECONOMIC
EMPOWERMENT REFLECTION OF THE COVID-19 ERA**

Dina Arfianti Siregar^{1*}, Saparuddin Siregar², Marliyah³

Politeknik Negeri Medan Indonesia¹, Universitas Islam Negeri Sumatera Utara Medan,
Indonesia^{2,3}

Email : dinaarfianti@polmed.ac.id^{1*}, saparuddin@uinsu.ac.id², Marliyah@uinsu.ac.id³

*Correspondence

ABSTRACT

<p>Keywords: Productive Zakat; Financial Instruments; Economic Empowerment.</p>	<p>The Muslim population that has great potential in giving zakat is Indonesia. One of the functions of zakat is as a social fund that can be used to overcome social problems such as poverty that occurs in society. Of course, an appropriate formulation is needed to utilize zakat assets to overcome these social problems. Among the efforts is to build a paradigm that the use of zakat must be productive, educational, and economical so that in the end, zakat recipients (mustahiq) will leave the mustahiq zone and will automatically enter the mandatory zakat zone (muzak). Productive zakat is giving zakat that can make recipients produce something continuously through the zakat assets they have received. This program can not only help underprivileged people. However, it can also enable people who have been economically deprived and have always been zakat recipients to change their position to become muzakki. This research describes productive zakat and its empowerment in Indonesia. Apart from that, we also found that productive zakat is very powerful in playing its role as one of the sharia financial instruments in Indonesia in empowering and alleviating poverty through the philanthropic institutions that support it.</p>
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Introduction

Indonesia is a unitary state where the majority of the population is Muslim; even the number of Muslims in Indonesia is the largest in the world. As a religious country, Indonesia upholds human values. Therefore, one of the national goals of the Indonesian state is to promote general welfare to create a just and prosperous society (Saripudin, 2021).

To prosper the community, the state has run various programs such as tax collection, the proceeds used to provide various subsidies, cheap rice, and others. However, an important step related to efforts to reduce economic inequality is the establishment of Law No. 38 of 1999 concerning the management of zakat; this law provides the broadest possible opportunity for Muslims to show their religious contribution to solve a crucial problem faced by the state, namely the existence of socio-economic inequality. By the foundation of the Republic of Indonesia, namely Pancasila, and by the provisions of Article 29 of the 1945 Constitution, the government must provide guidance and assistance to facilitate religious development efforts through the teachings of their respective religions, including taking care of everything related to Islamic religious matters, including in terms of zakat management (Dimiyati, 2018).

Islam wants man to prepare his best life and utilize everything on earth as well as possible so that he can thank Allah Almighty and worship Him fervently without being burdened by unfulfilled and urgent economic affairs. With this purpose, Allah Almighty obliges zakat and makes the foundation for the survival of Islam on earth by taking zakat from those who are able and giving to the poor to help cover their material needs, as stated by Allah SWT in Sura At-Tawbah 60:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرْمِينَ وَفِي سَبِيلِ اللَّهِ وَالْبَنِ
السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Meaning: Indeed, zakat is only for the poor, the poor, the amil zakat, which are softened in the heart (converts), for (free) Yahaya servants, for (free) debtors, for the way of Allah and for people who are on the way, as an obligation from Allah. Allah is All-Knowing, All-Wise (QS. At-tawbah: 160).

With this, zakat allows rich people to channel their wealth into the lives of underprivileged people because zakat plays a role in realizing justice and social solidarity and supporting the realization of security from various harmful acts in society, such as theft or other criminal acts. Of course, to realize the function of zakat, which plays a role in realizing justice and social solidarity, zakat must be managed properly and correctly. Zakat management here is an activity of planning, organizing, implementing, and supervising the collection, distribution, and utilization of zakat. An inseparable part of zakat management is muzak, zakat, mustahiq, and amil (Hayati, Saragih, & Siregar, 2019).

The high poverty rate is the subject of evaluation of government monitoring in dealing with unresolved poverty problems. Various policies, both sectoral, monetary, and fiscal, as well as other policies, have not effectively reduced the significant poverty rate for this nation. This is illustrated by the current poverty rate, which reaches 14% of the total population in Indonesia, meaning that there are around 30 million poor people in Indonesia (Amirudin & Sabiq, 2021).

Indonesia, with a majority Muslim population, has considerable zakat potential. Consumptive distribution of zakat will only make mustahiq a recipient of zakat. It is necessary to distribute zakat productively to empower mustahiq to improve their economy to become muzakki (Mulyawisdawati & Nugrahani, 2019).

Zakat is an Aaliyah ijtima'iyah worship that has a critical, strategic, and decisive position, both in terms of Islamic teachings and in terms of developing the welfare of the people. Zakat is also the third pillar of Islam out of the five pillars of Islam, so the existence of zakat is considered as maximum mind-dlin bids-dharuurah or known automatically and is an absolute part of one's Islam.

In Islam, the obligation of zakat has a fundamental meaning. Besides being closely related to divine aspects, zakat is also closely related to social, economic, and social

aspects. Zakat has a role in the distribution and redistribution of income from the poor to the poor or indigent and is the return of part of the wealth of those who can afford to belong to the have-nots (Nopiardo, 2016).

Zakat has two characteristics: consumptive and productive. Zakat has a consumptive character if the wealth or zakat funds are given to mustahiq to meet their living needs. In contrast, zakat has a productive character if the wealth or zakat funds given to mustahiq are not spent but developed funds to help their productive businesses (Husnah, 2021).

There are two models carried out in Zakat, namely distribution and empowerment. The distribution of zakat is only limited to temporary use, while in empowerment, zakat can be allocated in productive program programs and is one of the Islamic instruments used for income and wealth distribution. Besides that, zakat can also be relied on as one of the mechanisms for overcoming poverty problems in Indonesia Through the Productive Zakat Program (Huda, 2018).

According to (Dg. Mustafa, 2021), Zakat is given in the form of productive goods, where by using these items, mustahik can create a business, such as assisting livestock, dairy cows, carpentry tools, embroidery sewing machines, and so on.

According to Hafidhuddin Inside (Pratama, 2015) explained that scholars such as Imam Shafi'i, an-Nasa'i, and others stated that if mustahik zakat can trade, he should be given business capital that allows him to obtain profits that can meet his basic needs. Likewise, if the person concerned has specific skills, he can be given production equipment for his work. Suppose the mustahik does not work and does not have specific skills, according to Imam Shamsuddin ar-Ramli. In that case, he is given a guarantee of life from zakat, for example, by investing (from the zakat money) in certain businesses so that the mustahik has income from the zakat turnover.

Zakat has many positions; one side can be a potential source for alleviating poverty; on the other hand, it can be a working capital for people experiencing poverty to open jobs. It can even be used as zakat, a last shield for the economy not to slump when consumption power stagnates (Aravik, 2017).

When Covid-19 problems between 2019-2022 hit Indonesia, According to (Danuludin, Ibdalsyah, & Hakiem, 2021), the COVID-19 pandemic significantly impacted the national economy, including in the MSME sector. Productive zakat distributed to MSMEs has the potential to develop and form mustahik MSMEs in the era of the COVID-19 pandemic. Therefore, implementing zakat is essential to see its potential to help Mustahik be more empowered to face the challenges of the times. This proves that productive zakat funds have a role in overcoming various economic problems.

Productive zakat provides many results or produces for zakat recipients to meet their living needs and become independent in developing the economy. However, Indonesia has a significant problem with the productive zakat gap. Some of these problems include a lack of public understanding of productive zakat, the Absence of institutions that specifically handle productive zakat, the Absence of clear productive

zakat management standards, and the Absence of an effective supervision system (Nugraha, 2021).

To overcome the problem of the productive zakat gap in Indonesia, several solutions can including increasing public understanding of productive zakat through socialization and education, Establishing institutions that specifically handle productive zakat, such as zakat banks or Islamic microfinance institutions, Establishing clear and transparent productive zakat management standards, Improve effective supervision systems to prevent misuse of productive zakat funds (Husnah, 2021).

From the above problems, it should be appreciated that productive zakat can be one of Indonesia's leading indicators of financial instruments, which can be used as an alternative to make and solve poverty problems. Therefore, the author will research or conduct a mini-research study with a literature study on how to study the role of productive zakat in community economic empowerment in Indonesia and then will also discuss the role of productive zakat in community economic empowerment in Indonesia.

Research Methods

The data used in this article is secondary data from journals published on Google Scholar. This research was conducted by analyzing articles from selected literature that discuss "Productive Zakat" in Community Economic empowerment. The initial stage of this research was to search using the keywords "Productive Zakat" and "Economic Empowerment," collecting articles related to Productive Zakat that were included in the scholar Google data using the Publish or Perish application. It was second, sorting out the focus of discussion in the article by only choosing articles that focus on the discussion of Productive Zakat and its Role in the Economic Empowerment of the community. The third classifies articles related to the author, Article Title, and Year Published. The results of this analysis provide information on the literacy of Zakat regarding the role of productive Zakat in community economic empowerment.

Results and Discussion

1. The Role of Productive Zakat as an Alternative to Islamic Social Finance Reflections on the Covid-19 Era

During the COVID-19 pandemic, Indonesia has the largest Muslim population country in the world; Muslims can give their best role in various ways; this role is expected to overcome the impact caused by COVID-19, namely economic shocks and increasing poverty. Overcoming this requires handling from all parties to recover from the shock.

One is based on research (Iswandi, Zakat, & Amil, 2021). This study states that the government's role is crucial in ensuring that the Amil Zakat institution has fulfilled the Zakat Core Principles and implemented them to achieve economic distribution and income equality objectives. Of course, poverty can be minimized during the COVID-19 pandemic if the economy and income are evenly distributed. Economic distribution policies established on a non-profit basis through Islamic institutions must be supported

and maintained by the government and its supervision system so that all efforts of the institution can run well. The government's role is crucial in ensuring that the Zakat Core Principles are implemented so that the objectives of economic distribution and income equality are achieved, and poverty can be minimized during the Covid-19 pandemic.

Research conducted by (Danuludin et al., 2021) in Baznas Bogor City shows distributing productive zakat as business capital. The productive zakat is distributed to individuals and groups. The Bogor Berkah program is included in productive zakat based on majlis taklim. The maximum limit of assistance provided is Rp.2,000,000. Recipients of productive zakat are also required to infaq every day from the results of their efforts. In addition, there are also obstacles faced by the Bogor City Baznas at the beginning of the pandemic, such as the reduction of muzakki who distribute their zakat, limited space for monitoring, and MSME development efforts that are difficult to do.

According to the research results, There are several roles (Amirudin & Sabiq, 2021). Namely, Ziswaf can be a solution and role to recover the economy due to the COVID-19 pandemic as follows: (1) Making each village a UPZ to maximize zakat, (2) maximizing cash zakat and productive zakat, (3) maximizing zakat and infaq management (4) provide educational assistance for students affected by covid-19, which is prioritized for students majoring in Islamic economics so that in the future they can educate the public about Islamic economics.

According to (Rahman et al., 2020), Muslims are constantly reminded to help others, especially the weak (impactful) through zakat. Moreover, the potential of zakat in Indonesia has been very influential for the community's economic empowerment. Zakat funds used for disaster purposes can be distributed to people in need or affected by the pandemic as it is today. (Nurhidayat, 2020) also said that the impact of this pandemic made the community's economy less stable, in addition to the increase in the poverty rate in Indonesia caused by the COVID-19 pandemic. Moreover, people affected by the pandemic can be said to be a snap or entitled to receive zakat to facilitate services by making Zaki applications. Innovation Platform strategy: Baznas develops fundraising innovations on the needs, demands, and technology adaptation. Now, with these few strategies, it can make it easier for Mzakki to promote his business.

In addition, the vast zakat potential in Indonesia must be maximally optimized. The implementation of Good Corporate Government in the Amil Zakat Institution, digitizing the management system, and synergizing collaboration and cooperation with other institutions by the vision and mission of the Amil Zakat Institution will encourage public trust awareness in the Amil Zakat institution and provide convenience in managing, collecting and distributing zakat funds to increase muzakki as well as increase zakat funds which can then be distributed and reported regularly. Transparent and accountable (Dzikrulloh & Permata, 2019).

Zakat is an option to deal with people affected by this virus; even MUI allows the use of Zakat funds to overcome the COVID-19 pandemic. The fatwa was issued in 2020, number 23, concerning the third utilization of ZIS funds to overcome the COVID-19 pandemic. Zakat funds from muzakki can be immediately distributed to the community;

the funds are distributed through three sectors, namely the health emergency sector, which is used to buy PPE, establish isolation rooms, spray disinfectants, and provide education to the community; the socio-economic emergency sector, to help restore economic conditions caused by the COVID-19 virus, provide family basic food assistance, cash for work, zakat fitrah, BTM, as well as for assistance for laid-off employees or workers and the sustainability sector of the existing program. The total distribution of funds from the three sectors reached Rp. 7,578,461,063. If these programs can be implemented and handled properly, then zakat becomes a source of funds that can be used for public welfare (Amanda et al., 2021).

2. The Role of Productive Zakat in Economic Empowerment in Indonesia

Poverty is a common problem in every country. While zakat is one of the Islamic public financial instruments whose purpose is as a medium for wealth distribution and poverty alleviation, zakat is also one of the Islamic instruments used to distribute income and wealth. The existence of zakat firah, zakat maal, zakat profession, and zakat Produksi is expected to reduce wealth inequality in Indonesia. Besides, zakat can also be relied on as one of the mechanisms for overcoming poverty problems in Indonesia (Pratama, 2015).

Indonesia, with a majority Muslim population, has considerable zakat potential. Consumptive distribution of zakat will only make mustahiq a recipient of zakat. It is necessary to distribute zakat productively to empower mustahiq to improve their economy to become muzakki (Mulyawisdawati & Nugrahani, 2019). The economic empowerment program with zakat funds will positively impact the effectiveness of utilizing zakat funds if zakat is usually used for consumptive and consumable things by mustahik. If developed with an empowerment program, it will undoubtedly be a vehicle for independence for mustahik. The empowered Zakat fund will be rolled out to increase Zakat's broader beneficiaries (multiplier effect).

With the existence of Zakat, poor people who try to carry out entrepreneurial activities constrained by a lack of capital will be helped by Zakat funds with empowerment programs. Based on the results performed by oleh (Siti Hanipah & Abdul Haris, 2021), It is known that the productive zakat empowerment program distributed to mustahik can facilitate and ease the burden on mustahik who lack capital or tools and materials for the sustainability of their production so that the funds distributed to mustahik can minimize poverty and can improve welfare so that mustahik can change status to muzakki.

In addition, one of the zakat institutions, namely BAZNAS, Purwakarta Regency, seeks to implement a productive zakat program by implementing management functions consisting of planning. This program is carried out first by assessing Mustahiq's needs and making a work program. We are organizing this program by creating an organizational structure and division of tasks. Mustahiq's supervision is carried out by meeting with the target group once every month. Productive zakat managed by BAZNAS Purwakarta Regency can improve the mustahiq economy, train independence, and increase mustahiq knowledge of religious science (Apriani & Nuryakin, 2021).

In addition to BAZNAS, there are also several LAZs, namely Yatim Mandiri, which is one of the amil zakat institutions that manages zakat and has an economic empowerment program through the Bunda Mandiri Sejahtera (BISA) program. Research Results (Saputra, 2021) focus on the BISA program and show that YatimMandiri's zakat distribution strategy uses consumptive and productive methods. The distribution of zakat funds through the Bunda Mandiri Sejahtera economic empowerment program positively impacts the business development of program participants by providing revolving capital loans.

Research conducted by (Alizadeh et al., 2021) In Langsa City, there are several programs such as consumptive zakat, which also acts as a distribution of zakat that can be used, one of which is building/devouring houses for mustahiq who still live in places where are not habitable. Moreover, provide Mosque and Mushalla Rehab Assistance that is under rehab or construction, sending potential students from low-income families to attend Qur'an tahfi zul education in data Al-Atiyah Li Tahfi this Qur'an Saree and MUQ Pagar Air Lam Baroe Banda Aceh through a complete scholarship program, Providing Study Fee Assistance for Muallaf who commit to empowering their Islam by studying didaya/pesantren. Well, some of the programs above are excellent programs.

If the above is consumptive zakat, here is something more interesting than research (Julian & Imari, 2021). This study discusses the Distribution of Productive Zakat through the Cattle Program with the Al Falah Social Fund Foundation in Malang. The results of this study found that the mechanism of distributing productive zakat through cattle programs can help the funding process until the sale of livestock can be done with several programs: (1) Determination of recipients of the cattle program, (2) Socialization of the cattle program to prospective program recipients, (3) Construction of cowsheds, (4) Handover of cows from the Al-Falah Malang Social Fund Foundation with mustahik zakat along with the signing of the contract, (5) Supervision during this program by the da'i, and (6) Al-Falah Malang Social Fund Foundation buys cows owned by mustahik that are ready to be used as sacrificial animals.

Research conducted by (Hasanah, 2018) This research was conducted at the National Amil Zakat Agency of South Sumatra Province through Baitul Qiradh Al-Hidayah. His thesis stated that the productive Zakat given to Mustahik is instrumental in increasing Mustahik's business income. However, the increase in income is not too drastic, but at least it can help Mustahik's survival. In addition, there are changes in the implementation of business/trade, mindset, and routine recording carried out by Mustahik, which affect the productivity of Mustahik. Of the fifteen mustahik recipients of productive zakat fund assistance, four people changed their condition to muzakki, nine people became non-mustahik and not muzakki, and those still in mustahik condition are two people. This research shows that the role of Zakat is vital in carrying out its role as one of the instruments of Islamic financial institutions.

Research results (Syafaati & Rani, 2020) conducted in Gresik Regency, it was obtained that the utilization of ZIS funds by BAZNAS, in this case, the Gresik Berdaya Program in Babaksari Village, Dukun District, was distributed in order to empower the

community and assistance to improve the economy and knowledge. Revolving livestock is a model of utilizing productive zakat by the Gresik Berdaya Program to increase mustahiq income, which, according to researchers, is optimal. This is evidenced by the increase in income and welfare of recipients of rolling livestock assistance that has been successfully rolled every year.

From the explanation above, many more productive activities can be carried out by amil zakat institutions to empower the community's economy. Therefore, both BAZNAS, Laz, and other philanthropic institutions have an essential role in managing, managing, collecting, distributing, and utilizing productive zakat so that the mestahik will later be able to change their role to muzakki.

Conclusion

With a majority Muslim population, Indonesia has considerable zakat potential; consumptive distribution of zakat will only make mustahiq a zakat recipient. Research on productive zakat as economic empowerment of the people in Indonesia has a vital role in improving human life, especially in Indonesia to reduce poverty and improve welfare; this is proof that zakat productivity is very influential and very functional as a tool to make poor people who have been mustahik can change their role as muzakki. The results of this study found that the role of productive zakat is vital, including empowering mustahiq to improve their economy to become muzakki. Zakat funds are not only used for things that smell consumptive and will run out after being used by mustahik. If the empowerment program undoubtedly becomes a vehicle for independence for Mustahikk, the empowered Zakat fund will be rolled out so that the beneficiaries are wider. Not only that, entrepreneurs and MSMEs who lack capital can also be helped by this productive zakat and facilitate and reduce the burden on mustahik to buy and produce and even continue the lives of mustahik.

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