

The Role Of Productive Zakat In Tapin Regency On The Economic Empowerment Of MSMEs: Contributions And Problems

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Abstract

The purpose of this research is the contribution, the problem of productive zakat funds to the economic empowerment of MSMEs. This study uses a type of field research or it can be called (*file research*). The approach in this study uses a qualitative approach that is descriptive. The data sources used are primary and secondary data sources. Data collection techniques use observation, interviews, and documentation. Data analysis methods through data reduction, data presentation, and conclusions. The results obtained from the research are: *first*, in the productive zakat contribution activities carried out by BAZNAS Tapin there are two mechanisms, namely proposals and territorial programs. The pattern of zakat contribution to BAZNAS Tapin uses an even pattern, which is given to all groups, in accordance with Islamic law. But BAZNAS Tapin in contributing productive zakat prioritizes groups that are still able to be empowered (productive age/willing to try). *Second*, in general, the problems faced by BAZNAS Tapin in carrying out productive zakat contribution activities can be seen from the four management functions of productive zakat management planning, mustahik requests that are not in line with the skills they have. Organizing, in the mustahik election of BAZNAS Tapin, did not go directly into the field but collaborated with the sub-district UPZ and the Village UPZ. Briefing, there is no technical assistance. Supervision, Baznas cannot routinely supervise mustahik developments once a month. *Third*, the solutions provided by BAZNAS Tapin to all the problems experienced, namely: improving the performance of Amil, socialization, and cooperating with the District UPZ and Village UPZ. The social and economic impact of productive zakat in Tapin Regency shows an increase in mustahik economic independence, poverty reduction, and strengthening of the local economy. The program improves quality of life, creates jobs, and reduces social inequality. Practical recommendations include improved monitoring, provision of skills training, and closer collaboration with sub-district and village UPZ.

Keywords: Contribution, Productive Zakat, MSMEs, BAZNAS Tapin

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Introduction

The management of zakat in Indonesia has been carried out since the beginning of Islam, the management is carried out individually and in groups, but the majority of scholars in the world and Indonesia agree that the management of zakat should be carried out by the government, the management is expected to overcome the collection and allocation of zakat funds so that the expected goals are achieved.

Table 1.1
Receipt of Zakat, Infaq and Alms
in South Kalimantan Top 3 in 2022

Kabupaten	Zakat	Infaq, Sedekah	Jumlah	Presentase
Tapin	262 779 997	111 801 641	374 581 638	28,8
Kota Baru	83 567 289	216 645 860	300 213 149	23,1
Tabalong	78 765 657	230 781 920	309 547 577	23,8
Kota Banjarmasin	234 567 778	81 089 875	315 657 653	24,3

Source: South Kalimantan BAZNAS Report 2023, *Data processed, 2023*

Based on research by the National Amil Zakat Agency (BAZNAS) in 2023 the management of zakat is always increasing, this shows that zakat management organizations are increasingly serious and professional in carrying out their mandates, zakat collection in 2022 will reach Rp. 61.2 trillion, this figure will increase along with the increase in the amount of GDP, due to people choosing not to pay zakat through the official Zakat Management Organization (OPZ), causing the number of ZIS collections in Indonesia to fall lower than the existing potential. (Badan Amil Zakat Nasional et al., 2020)

The contribution to the empowerment of productive zakat funds must be done evenly so that there is no social gap between the poor in Indonesia. In distributing zakat, infaq, alms and waqf funds to 8 asnaf carried out by Baznas, Tapin Regency has one of the programs, namely to help the poor who have micro, small and medium enterprises. Various things are done, including distributing productive zakat funds or revolving funds that function as a contribution to the economic empowerment of MSMEs in all areas of Tapin Regency or in nearby areas, the Baznas program is one part of the government's program to alleviate poverty and improve the economy in Indonesia, including the Tapin Regency area. The program carried out is one of the things that can help mustahik on the part of MSME actors who are experiencing capital difficulties in starting or developing their businesses. Usually, what is called starting is given a cart while developing is a business but given program capital is called a blessing cart and productive zakat funds, in the sense that the blessing cart is a form of gift from Baznas to help MSME business actors to start their businesses independently, while productive zakat funds are given in cash and directly to mustahik who want to start a business or need additional assistance with their business capital.

A study (Raihan & K, 2021) shows that productive zakat can significantly improve the mustahik's economy, especially if accompanied by entrepreneurial mentoring and training. As a result, mustahiks are better able to manage the business capital provided, thus creating economic independence. Studies on similar programs in other areas, such as "Gerobak Berkah" in Central Java, show that providing capital in the form of goods such as carts can help mustahiks start businesses. The study found that mustahiks who received assistance were more motivated to become economically independent.

The MSME economic empowerment program was launched from 2020 in Tapin Regency which was just inaugurated in 2017 and began by providing directly through the selection or monitoring stage, whether the business actor is eligible to receive productive zakat fund assistance or not with several surveys that have been conducted by the Tapin Regency Baznas.

Literature Review

Empowerment linguistically comes from the word power which means power or participation. Empowerment is an effort to strengthen the community by encouraging, motivating and raising awareness of the potential of the community and striving to develop it.

In the book entitled *Building a Community Empowering the People: A Strategic Study of Social Welfare Development and Social Work*, conceptually, empowerment, or empowerment, comes from the word "power". Empowerment is related to direct correlation with the concept of very high power. This empowerment is the ability to get others to do what we want, regardless of their desires and interests. The social sciences emphasize that power is directly related to the influence of control. (Muh Zidni Syukran et al., 2019)

Empowerment is a community power with the development of a skill that the community has in their field, especially some skills are needed to be developed again in business training so that the community can develop more in terms of their business. (Darus et al., 2017) The empowerment of productive zakat must have a positive impact on the mustahik, both economic and social impacts. From the economic side, mustahik is required to be completely independent in order to live a decent life. Meanwhile, socially, mustahik is required to live on an equal footing with others and be able to socialize well with others. This means, zakat is not only for distributing consumptive things but zakat can also be distributed for other productive things. Productive zakat is the distribution of zakat funds that can cause mustahik to continuously produce something whose value is the same as the zakat property he receives. (Nurhasanah et al., 2018)

The provision of production zakat funds can be in the form of capital to strengthen the mustahik economy so that it can rotate zakat funds in the form of a business that will be able to provide a fixed income to finance their family life. (Abdurrahman Kasdi et al., 2016) With this efficient zakat fund, the poor will get a stable income, increase their activities, develop their business and can set aside their income to save. The distribution of zakat generated in the form of business capital will quickly support the development of micro businesses in the community. The development of small and medium enterprises with capital from zakat will absorb labor, so that it can reduce the unemployment rate, and can be used as an indicator of economic development growth. (Najiyah et al., 2022)

This can show that the empowerment of mustahik through the productive zakat program has a positive impact on reducing poverty and income inequality. Mustahik also became more independent in a long period of time. The implementation that must be fulfilled in zakat for productive businesses as stipulated in article 29 of Law No. 38 of 1999 concerning the implementation of zakat for productive businesses is as follows: (Ridwan, 2013: 210-211)

1) Conducting a Feasibility Study A feasibility study is an effort made to obtain confidence that a business financed from zakat funds must really be able to develop and be useful. The implementation that must be fulfilled in zakat for productive businesses as stipulated in article 29 of Law No. 38 of 1999 concerning the implementation of zakat for productive businesses is as follows: (Ridwan, 2013: 210-211)

1. Conducting a Feasibility Study A feasibility study is an effort made to gain confidence that a business financed from zakat funds must really be able to develop and be useful. (Jumingan et al., 2011)
2. Determining the Type of Productive Business In determining the type of productive business, there are two ways. *First*, if the mustahik does not have a business, then the task of the amil zakat encourages and directs the mustahik to be able to open a business that is feasible and in accordance with his wishes. *Second*, if mustahik already has a productive business but his business does not show any development, the task of a zakat manager is to find out the reason for the non-development of the business, from the results of the analysis will produce several possibilities. (Alfaridz Fiscalaga, dkk 2019)
3. Providing guidance and counseling is a task to keep the business running and developing. Without providing this assistance and counseling, it is feared that the zakat funds that have been given to mustahik will be misused for personal interests that are not in accordance with his proposal. (Faridhatun Faidah, dkk 2021) Monitoring, Controlling,

and Supervision This activity is carried out so that the productive zakat funds given to mustahik can be used as they should, mustahik must also be aware of the importance of controlling their business, even though amil zakat is tasked with providing responsibility and monitoring the business of mustahik but mustahik must also have awareness that how important it is to be responsible for all the businesses they run.

4. Conducting an Evaluation is a step taken from a sequential process with the aim of improving the quality of something. The zakat regulator should evaluate after issuing zakat funds for the mustahik. The activity aims to check the growth of businesses owned by mustahik by receiving money from productive zakat. Making a report is a form of transparency of zakat organizations. The results of the empowerment of zakat funds carried out by mustahik in managing their productive businesses must be socialized to the community at large, including socialization to the government and to the muzakki, this must be done in such a way that there is no misunderstanding by the public about the institution that manages zakat. Productive zakat empowerment is the distribution of productive zakat with the aim of transforming zakat recipients from a condition called mustahik to muzaki who have a complete understanding in performing their role as a muzaki.

Research Methods

This research uses a quantitative approach with primary data obtained through direct interviews with the Chairman of Baznas Tapin Regency as the main informant. (Moleong, 2011; Sugiyono, 1998, 2017) The selection of respondents was done purposively, namely choosing individuals who have an in-depth understanding of productive zakat management in Baznas Tapin. The interview process was structured, starting with preparing an interview guide containing relevant questions related to planning, organizing, directing, and monitoring productive zakat. (Muhaimin & Aisyah, 2022) To ensure data validity and reliability, each answer was recorded in detail and re-clarification was made during the interview if there was unclear information. In addition, a triangulation approach was used by comparing interview data with secondary data, such as the annual report of Baznas Tapin Regency, as well as input from related parties such as UPZ Kecamatan and Desa, to strengthen the validity of the research findings. This aims to ensure that the data obtained has a high level of credibility and reflects the real situation.

Result and Analysis

Contribution of productive zakat funds to the empowerment of MSMEs in improving the Mustahik economy in BAZNAS Tapin Regency

BAZNAS Tapin Regency is an amil zakat institution tasked with collecting, distributing, and utilizing zakat zakat in accordance with religious provisions. Productive contribution activities are zakat distribution activities that are not directly exhausted but can be used by one party to another. Productive zakat is usually zakat in the form of capital or objects. BAZNAS Tapin Regency in distributing ZIS funds refers to five programs, namely Tapin Sehat, Tapin Pintar, Tapin Makmur, Tapin Peduli and Tapin Taqwa. Meanwhile, in the field of productive zakat contribution, this is included in the Tapin Makmur program, where the activity of the Tapin Makmur program is MSME Empowerment.

In this productive zakat contribution, there are two mechanisms run by BAZNAS Tapin, namely, proposals and territorial programs. The purpose of the proposal mechanism is that mustahik candidates come in person to submit an application letter to get productive zakat in the form of capital or goods. As for the territorial program, BAZNAS coordinates with the District UPZ and Village UPZ to find mustahik candidates who really deserve to be given productive zakat assistance. Perdesa is usually given an allotment of about three people. In

providing productive zakat assistance here, BAZNAS Tapin always emphasizes mustahik who have skills in their fields. For example, there is a mustahik who has the ability to cook, he will be given directions for trading/catering business. Or usually in the field of handicrafts, a gallery is opened or industrial development or empowerment of the home industry in Tapin Regency, more specifically in the food sector.

The pattern of productive zakat contribution at BAZNAS Tapin uses an even pattern. If there is a report that comes in, then immediately the report is followed up. The contribution pattern in BAZNAS strives to be evenly distributed. BAZNAS also has a network in each sub-district. They are tasked with assisting in handling mustahik in their respective regions. In productive zakat contribution activities at BAZNAS Tapin, there are two mechanisms and their stages, namely proposals and territorial programs. For the stages are almost the same, there is only one difference, here are the stages of the proposal mechanism:

First, prospective recipients submit an application letter in advance accompanied by attachments of Fc KTP, KK, other poor/fakir/asnaf certificates, and also accompanied by documentation. The application letter must be known by the Village Head, UPZ sub-district and sub-district head. The submission can be made by the person concerned or through someone's recommendation. BAZNAS implements a system based on submission. So, in addition to mustahik submit his application himself or through someone's recommendation. BAZNAS also usually accepts submissions from an organization and so on.

Second, after mustahik carries out the submission. The next stage is registration. Registration usually has to wait in line. This is due to the large number of incoming application letters and limited BAZNAS officers.

Third, if after carrying out the registration stage, a survey will be carried out in the field as well as data validation. Here the BAZNAS Tapin will conduct an assessment, BAZNAS officers will observe according to the needs, not the wishes of the mustahik. When the mustahik application is not assessed, BAZNAS will direct according to the mustahik's activity/skill.

Fourth, the next stage is the submission process to the head of leadership. From the results of the field data, the chairman of the leadership coordinated to decide on the assistance. If mustahik is declared feasible, then the chairman will immediately realize it. Previously, BAZNAS Tapin would budget what was needed by prospective beneficiaries.

Fifth, the last stage, when it has been realized, the distribution process is immediately carried out. BAZNAS immediately buys goods as needed, then distributes them directly and delivers them to their respective homes.

On the other hand, the territorial program mechanism also goes through a number of stages, the stages are almost the same as the stages of the proposal mechanism, here the difference is only in the first stage, namely the BAZNAS is enough to accommodate the data provided by the sub-district UPZ and the Village UPZ.

The contribution of productive zakat in BAZNAS began to be implemented in 2015 after conducting a comparative study in Sukabumi. The contribution pattern at BAZNAS Tapin uses an even pattern to all groups, namely in accordance with Islamic law. However, in this productive zakat contribution, BAZNAS Tapin prioritizes the poor and poor who are still able to be empowered (productive age/willing to try). The background for the implementation of this productive zakat contribution is to carry out the role of BAZNAS in the state to erode poverty and prosper the community. The purpose of the contribution of productive zakat to the empowerment of MSMEs is to improve the mustahik economy and develop mustahik businesses that were originally weak can become high with productive assistance provided by BAZNAS which can be developed through the skills of each mustahik with the value of zakat that does not run out quickly, but in long-term investment. The types of assistance are varied, such as business capital to business tools. So in providing productive assistance at BAZNAS

Tapin adjusts according to the demand or ability of each mustahik.

The main goal of this contribution is to increase the results of community potential/mustahik in the economic field through BAZNAS Tapin is determined to realize a rising and developing Tapin region. The contribution of productive zakat for MSME empowerment is not just allocating assistance. However, they hope to change the condition of mustahik to muzaki for Tapin Regency.

It can be seen Based on the results of interviews conducted by researchers on productive zakat mustahik who receive productive zakat in the form of business capital, and their business carts, they said that the zakat funds distributed by BAZNAS Tapin are very helpful in developing their business. The following are the results of interviews with mustahik recipients of productive zakat assistance:

According to Mrs. Sufiyah regarding the assistance provided by BAZNAS Tapin Regency, she received assistance in the form of business support tools, namely container carts used to develop her business. He knew about this productive zakat assistance was recommended by the village, then he was submitted by the village by attaching all the requirements that had been set by BAZNAS. Then BAZNAS came to conduct a survey. And thank God he was able to get the assistance according to what he needed. She is a widow who has sold children's snacks in front of MTs N 2 Tapin school and Tunas Bangsa Tapin Kindergarten. He admitted that the assistance provided by BAZNAS to him was very helpful, because the assistance of the cart made him more comfortable and made it easier to trade. He was very happy and thanked BAZNAS because this assistance made him more enthusiastic to maintain and develop his business.

Mustahik who received this received productive zakat assistance. He admitted that the assistance was very helpful in improving his economy even if it was little, and he also said that the assistance would be used as best as possible and more enthusiastic about running and developing the business so that it could occupy the position of muzakki. Based on the results of the mustahik interview, it can be concluded that BAZNAS Tapin pays great attention to the contribution of productive zakat in helping and developing the mustahik's business. The productive assistance provided by BAZNAS to mustahik is really coordinated with the needs of mustahik.

Problem of Productive zakat funds on the empowerment of MSMEs in improving the mustahik economy in BAZNAS Tapin Regency

An activity, of course, gets positive and negative things, these two things can certainly be seen from facing the obstacles that exist in supporting the problem, including that in the productive zakat contribution activity carried out by BAZNAS, Tapin Regency must have encountered a number of problems experienced. In general, the obstacles in zakat contribution, namely in the management system, there are four management functions that have been carried out by BAZNAS Tapin, including: (Mochlasin, 2014)

1. Planning, in terms of planning, BAZNAS Tapin has carried out an inventory of the skills of mustahik who apply and aim to develop productive businesses. BAZNAS Tapin provides productive zakat to prioritize the poor with productive age and get assistance according to their skills. But there are mustahik who ask for help not according to their skills but still propose this sometimes not based on the planning they have. (Ridwan, 2016)
2. Based on the results of the interview with the chairman regarding the problem of contribution in terms of planning, namely BAZNAS provides productive zakat assistance who are willing to be strong and intend here those who can develop their business. Some steps that can be taken are usually given a few questions in advance about what skills they have and what plans for the capital or goods provided. For example, mustahik who has skills in the field of sewing, we will present a tutorial of a sewing teacher to train him,

such as how to operate the machine, how to sew, how to make such a pattern. The goal is that the mustahik business can develop with the *skills* they have.

Based on the interview above, the selectivity and investment of mustahik skills is a form of productive zakat contribution planning. BAZNAS Tapin anticipates failures in the utilization of productive zakat by planning the provision of assistance according to skills. Mustahik who have cooking skills will be given capital for catering/trading businesses. On the other hand, mustahik who do not have skills are given goats so that they can be productive.

1. Organization, in the organization of BAZNAS Tapin, several ways are carried out in the division of duties, authorities and responsibilities in line with the ability of the amil. This organization can usually be started with a productive zakat contribution in Baznas Tapin must be clearly acknowledged. In order to avoid the obstacles, BAZNAS went directly to the field to choose mustahik. This is aimed at being able to organize clearly how the implementation of productive zakat is carried out.
 - a. Briefing, in this case Baznas Tapin provides assistance in the form of business capital, storefronts, sales carts and others. The implementation of one of the productive zakat contributions in the form of carts and business capital is completely owned by the mustahik, which means that the mustahik does not need to return the funds/goods. In this case, Baznas Tapin only provides briefings in the field of marketing or marketing carried out. So Baznas does not interfere in the field of financial management, etc., only in the direction of how this business can develop or there are many enthusiasts, one of which is the banner made by Baznas Tapin Regency so that the implementation of productive zakat utilization in Baznas Tapin has not been effective and efficient in the field of financial management.
2. Supervision, Baznas Tapin has carried out supervision on mustahik who receive productive zakat assistance. Supervision activities are usually carried out with various uses, including supervision of whether the business run by mustahik is still running until now or not and what obstacles are faced. However, in terms of supervision of Baznas Tapin, it is usually not carried out every month and does not routinely check directly to the field due to its limited time. The amil at Baznas Tapin is still busy in contributing zakat to mustahik.

Baznas Tapin management in productive zakat distribution activities

Constraints are an obstacle that often occurs in the achievement/goal of a person or in an organization. Obstacles often occur in the world of work, as experienced by Baznas Tapin, namely obstacles in the management system constraints. Management is to contain how to plan, organize, guide, and supervise the efforts of the personnel who have been inaugurated. For productive zakat contributions, management is needed to get effective results. Baznas Tapin has a management function in productive zakat contribution activities, which are as follows.

1. Planning

Design is an important activity of the management function in all aspects. The gaze in the programming of productive zakat is a priority in budget distribution, carrying out the recording of the abilities possessed by the mustahik that allows them to increase their productive efforts.

For the programming of productive charitable benefits in Baznas Tapin, it is by designing a priority ratio and recording the abilities possessed by mustahik. Of the 8 asnaf who are in power to welcome charity, Baznas Tapin prioritizes the poor who are of productive age. Baznas Tapin in recording always prioritizes musahik who have abilities/expertise. The existence of the priority ratio and the recording of abilities possessed by mustahik proves that Baznas Tapin makes a mature use of productive charity. Prospective

recipients of assistance (mustahik) who have skills in the field of cooking will be given business capital, and so on. Baznas Tapin has designed it so that productive zakat can really empower poor mustahik.

2. Organizing

Baznas Tapin carries out organizing by dividing the duties, authorities and responsibilities of each officer. The division of duties and authorities in the utilization of productive zakat in Baznas Tapin must be carried out clearly. In the election of mustahik candidates, Baznas Tapin assigned the sub-district UPZ and the Village UPZ. The way Baznas is carried out by collaborating with the sub-district UPZ and the Village UPZ should be appropriate.

3. Actuating

Briefing is an effort to mobilize members of the organization who want and strive to achieve maximum goals and objectives. In this case, Baznas Tapin has given a briefing, namely including training and mentoring to the mustahik. So that mustahik is really able to work with the help of productive zakat provided by Baznas Tapin.

a. Supervision (*controlling*)

Supervision is the final stage in an organization. After carrying out a number of stages above, the last step that Baznas Tapin has taken is supervision. The purpose of this supervision is to find out the development of the business run by the mustahik. In this supervision, Baznas Tapin cooperates with the sub-district UPZ and the Village UPZ in supervising the business development of the mustahik (recipients of productive zakat assistance).

Based on the data obtained, the management function, namely planning, organizing, directing, and supervising must be carried out professionally by Baznas Tapin so that this productive management can run optimally and the zakat contribution is really given to mustahik which is in line with the criteria that have been set by Baznas Tapin, the goal is that this productive zakat assistance is right on target.

Conclusion

The contribution of productive zakat to the empowerment of MSMEs in improving the mustahik economy in Baznas Tapin is by providing business capital assistance and business support tools according to the demand and ability of each mustahik. By giving productive zakat like this, it can make the recipients create something in a continuous way with the property they have received. With the charitable activities given to mustahik are not immediately spent, but are to be raised and used to help their business, with this effort they can meet the needs of life and mustahik can manage their business so that it can continue to develop and improve its economy. The problems faced by Baznas S Tapin in carrying out productive zakat contribution activities can be broadly seen from the four management functions of productive zakat management (planning, from mustahik requests that are not in line with the skills they have. Organization, namely in terms of the election of mustahik Baznas Tapin does not go to the field but cooperates with sub-district UPZ and Village UPZ to select prospective recipients of productive zakat assistance. Briefing, namely no technical assistance. And supervision, Baznas cannot routinely supervise once a month in supervising the development of mustahik businesses). So that the function of management cannot be carried out optimally by Baznas Tapin. The contribution of productive zakat to the empowerment of MSMEs in Baznas Tapin can be more optimal with more concrete policies, such as conducting a survey of the needs and skills of mustahiks to ensure that the assistance provided is right on target, as well as providing skills training programs and sustainable business assistance so that mustahiks can manage assistance effectively. To overcome problems in the management of productive zakat, Baznas Tapin can improve coordination

with UPZ Sub-district and Village through training on the selection of prospective zakat recipients, develop a technology-based monitoring system to monitor the development of mustahik businesses, and conduct regular field visits. In addition, Baznas can also work with related agencies, MSME players, or microfinance institutions to provide market access, additional funding, and further training for mustahiks, so that productive zakat management becomes more efficient and has a sustainable economic impact.

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