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**Zakat Empowerment in *Mustahiq* Economic Recovery  
During the Covid-19 Pandemic**

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**Abstract:** This study determined to examines zakat empowerment in *mustahiq* economic recovery during the Covid-19 pandemic. This study uses quantitative approaches using primary and secondary data through interviews, observation, and documentation. Methodology used in this study is a quantitative approach with multiple regression model. Population are *mustahiq* zakat who become a member in zakat productive program. Findings of this study indicated that zakat productive and length of business has a significant effect and positive correlation on *mustahiq* income during the Covid-19 pandemic. On this point the empowerment of zakat to recovery the *mustahiq* economic during this pandemic can be developed with more innovation, so that more *mustahiq* zakat got a better living through this program. This research is expected to maximizing the role of zakat empowerment to improve *mustahiq* welfare and can be a reference in developing sustainable programs in zakat empowerment in Indonesia.

**Keywords:** Covid-19; Zakat Productive; Income; *Mustahiq*

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## Introduction

Covid-19 outbreak which has spread to whole countries in the world is predicted to have a major impact on world economic growth. Even superpowers countries such as the United States, Europe, and China, has a great economic contraction. At this time, the world is in a state of disorder and chaos in various fields, such as health, economy, education, religion and socio-culture. This happened because of Covid-19 virus from Wuhan China, which then spread to other countries, even Indonesia. Covid-19 virus is has a positive trend of cases, currently on November 25, 2020, there are 512 thousand positive cases in Indonesia with 430 thousand declared cured and 16,225 dead. To reduce the spread of this virus the

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government implemented a PSBB regulation which was followed by the stipulation of a public health emergency status (Irfandi and Maisyal, 2020). The government has set a policy of Large-Scale Social Restrictions (PSBB) to reduce Covid-19 virus. This policy makes some people activities is limited and have an impact on the economic activities, especially vulnerable workers such as online taxi drivers, public transport, small traders, laborers, and who earn the income from daily routine activities. Meanwhile, basic commodities price has increased (Amanda et.al. 2021).

Zakat is an obligation for whole Muslim as the implementation of the five pillars of Islam where the existence of zakat itself has the aim of instilling the value of faith. So, zakat is a religious obligation that must be paid by every Muslim who has fulfilled the requirements under any circumstances. Practically, zakat is an act of worship with socio-economic dimensions. Zakat is used help people who has a low welfare Zakat is used as a mediator for people to work together as a strong Muslim community (Fitri, 2017). Zakat was the economic system belongs to Islamic economy. It shows that Islam wants to reduce against poverty of *mustahiq* zakat who entitled of it. To make the zakat empowerment is better for improving the *mustahiq* economic some experts develop the ideas to make zakat is more productive than before, so there was an idea to distribute zakat in the productive ways. (Hamidi, 2021).

In recent years, the collection of zakat in Indonesia has increased significantly. This is inseparable from the various efforts by all zakat stakeholders. This point showed in Table 1:

Table 1. **Zakat, Infaq, and Shadaqah (ZIS) Collection Projection Scenario 2020**

Scenario	Growth	Collection 2019*(billion)	Collection Projection 2020 (Billion)
Optimistic	>30%		>13,215.96
Moderate	20%-30%	10,166.12	12,189.34-13,215.96
Pessimistic	<20%		<12,189.34

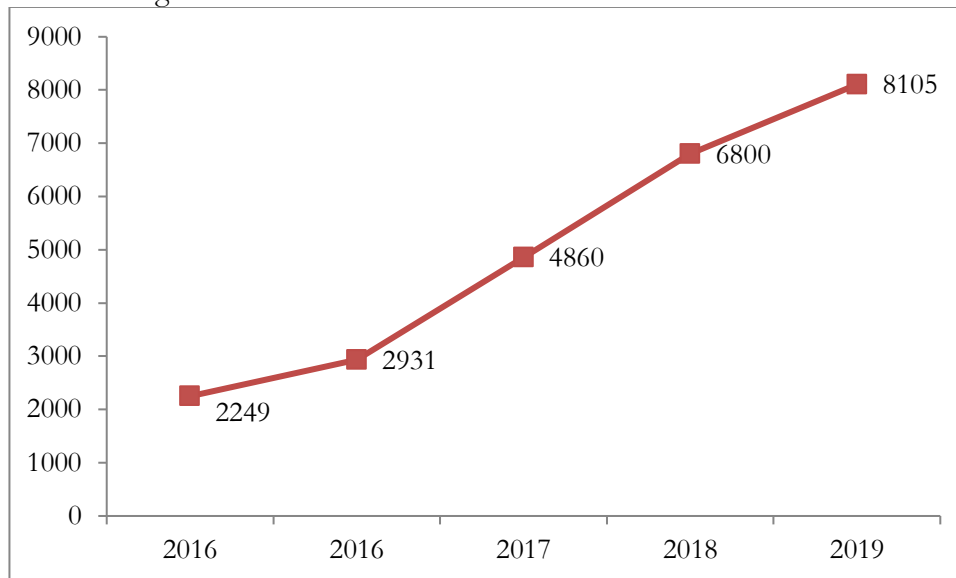
Source: Processed Data, Outlook Zakat Indonesia (2020)

Table 1 describes the results of the author's calculations regarding the projection of zakat collection in 2020 based on the three scenarios used. For a pessimistic scenario with an assumption of growth below 20 percent, it is projected that zakat collection will be below Rp12.19 trillion. Furthermore, zakat collection is predicted to reach Rp12.19 – 13.22 trillion with a moderate scenario of 20-30 percent growth. Furthermore, the zakat collection projection will reach more than Rp13.22 trillion in 2020 with an optimistic scenario of growth of more than 30 percent. The high gap between realization and potential could be because the ownership of wealth in Indonesia is very unequal and not owned by Muslims.

Figure 1 describes the zakat distribution trend in OPZ nationally in the range of 2015 to 2018. Overall, zakat distribution has increased significantly from year to year. The growth of zakat distribution from 2015 to 2019 reached an average of 44.67 percent. This shows the consistency and measurable commitment of OPZ in transforming *mustahiq* into muzaki. Of the ten richest people in Indonesia, only one Muslim is ranked ninth. In addition, the collection of ZIS funds from the agricultural, livestock, mining, etc. sectors has not been optimal. Conceptually, zakat can indeed help *mustahiq* to increase consumption and

production which in aggregate contributes to increasing economic growth, especially in the pandemic era. However, the amount of funds owned by the ZISWAF sector is still relatively small. Therefore, it takes strategic and tactical steps that can be taken.

Figure 1. Zakat National Distribution Trend 2015-2019



Source: Zakat National Statistic 2019

Hamidi et.al (2019) said that zakat productive can be divided into three parts. First, zakat productive can be made by *mustabiq* themselves. Second, zakat productive can be made by muzakki. Third, zakat productive can be organize by amil zakat institutions. Author revealed that zakat productive benefit are intended for the *mustabiq* zakat income in the short and long term based on sharia principle. The results of zakat may be used for providing financial assistance in *mustabiq* business capital who has a skills, so that this program can reduce poverty and being independent.

Indonesia as a country with the most Muslim population in the world has implemented zakat productive concept. Nurbismi & Ramli (2018) stated that zakat productive, income and performance from amil zakat institution has a significant effect and positive correlation to reducing poverty in Banda Aceh. it shows all independent variables had a 18% contribution to reducing poverty and amil zakat institution performance has a significant effect to reduce the *mustabiq* poverty rate by 0.246%. Increasing of *mustabiq* income from zakat productive program will decrease *mustabiq* poverty by 0.217%. This research are supported by Widiastuti and Rosyidi (2015) that revealed in their research that the empowerment of zakat productive distributed through seven superior programs, one of this programs is named "PROSPEK" which includes the Community Self-Help Group (KSM) and Joint Business Group (KBU) programs, is a model for the utilization of zakat productive by PKPU which according to this study is optimal, this is evidenced by the increase in *mustabiq*'s income to fullfill installment payments and the ability to donate or shodaqoh. Taufiq et.al (2018) stated that zakat productive received by the farmersin Tasikmalaya Regency has a positive affect on their income, meaning the higher zakat productive aid received, the higher the income of the farmers, when farmers obtain zakat funding, they obtain additional capital. As thair capital increases, their productivity also

increases. Increased productivity lean to increased agricultural output, which will also affect their income.

Statement above is supported by the other research that founded the implementation of zakat productive by National Amil Zakat Institute Nahdhatul Ulama (LAZISNU) Yogyakarta focused on the distribution of zakat productive to *mustabiq* who has an experience in businesses is important to make zakat empowerment effective towards *mustabiq* welfare. LAZISNU Yogyakarta will supervise, assistance and training for them to make this program better for their welfare, so the length of business and training is important to increase the *mustabiq* zakat welfare (Salam & Risnawati, 2018). This result also supported by research conducted by Amanda et al. (2021) that revealed zakat is an option to help people who affected by Covid-19 virus, even MUI allowed to use zakat to overcome the Covid-19 pandemic. Zakat funds from muzakki can be distributed through three sectors, such as health emergency sector, the socio-economic emergency sector, and to recovery economic conditions that affected by Covid-19 virus, providing assistance for *mustabiq* zakat. total distribution of zakat through the three sectors reached Rp7,578,461,063.

Research above is not in accordance with the research conducted by Rachmawati et al. (2019) that found that zakat productive distributed by BAZNAS Riau to *mustabiq* in the last three years amounted to Rp100,000 to 6 *mustabiq* and Rp1,500,000 to 46 *mustabiq* every year. Zakat productive effect on *mustabiq* businesses was advanced by 3.8%, and quite developed by 46.2% while those muzakki responses were 48.1%. some effect from zakat productive is not significant to *mustabiq* welfare, this is due to several factors such as the lack of less optimal supervision of *mustabiq* zakat, zakat productive distributed and lack of socialization and literacy of *mustabiq* related to zakat productive program. This Research was contradicts with the research conducted by Nasution & Prayogi (2019) that find out the effect of zakat productive on the growth of MSMEs and *mustabiq* zakat welfare of *mustabiq* in Medan. This study reveals that zakat productive has a significant effect *mustabiq* zakat welfare by 60,5%. This shows that zakat productive has important effect on their welfare as well as the MSME growth factor.

Based on the introduction above, author want to explore deeply about zakat empowerment in *mustabiq* economic recovery during the Covid-19 pandemic in South Sumatra. If some *mustabiq* can provide business for others, what if most of them who receive zakat productive can provide jobs for others?. This is what prompted this research to be carried out, to see and analyze zakat empowerment in *mustabiq* economic recovery during the Covid-19 pandemic and to see the problems in its implementation and find solutions to make this program goes well for *mustabiq* economic recovery during the Covid-19 pandemic. This research is expected to contribute in maximizing the role of zakat empowerment to improve *mustabiq* welfare and can be a reference in developing sustainable programs in zakat empowerment in Indonesia.

## Methods

This study is to analyze the effect of zakat empowerment in *mustabiq* economic recovery during the Covid-19 pandemic. Respondent of this study is 100 *mustabiq* who becomes a member of zakat productive program from Amil Zakat National Institution of South Sumatera (BAZNAS SUMSEL) and has a business. Data used in this study is the primary data that collected from *mustabiq*.

This study uses a quantitative approach and interviews to the respondent, literature study and observation. Interviews were conducted to the population which is a *mustabiq* zakat who become a member of zakat productive program developed by BAZNAS SUMSEL. The analysis technique uses a multiple regression. There is multiple regression equation model as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e \dots\dots\dots (1)$$

Where:

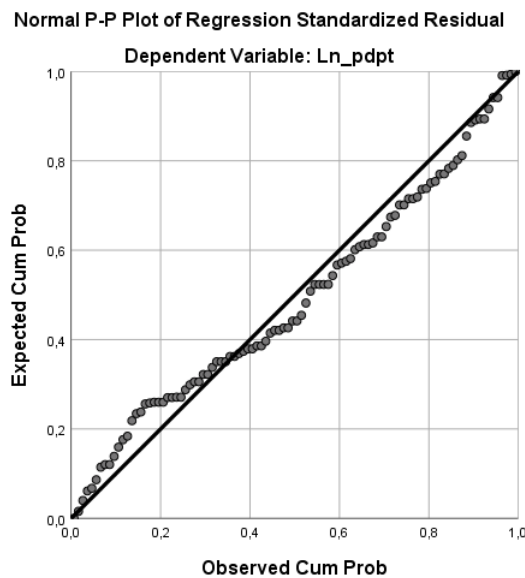
- Y: *Mustabiq* Zakat Incomes.
- X1: Zakat Productive (ZP).
- X2: Length of Business (LB).
- $\beta$ : Coefficient.
- $\alpha$ : Constant.
- e: Standard Error.

Hypothesis of this study is zakat productive variable and the length of business variable have a significant effect on *mustabiq* zakat income during Covid-19 Pandemic. zakat productive data in this study can be seen from the amount of zakat productive capital received by *mustabiq*, while the length of business is seen from the length of this business established in a matter of months. *Mustabiq* zakat income in this study can be seen from their income while become a member of this program. Before testing the hypothesis, it is necessary to do classical assumption test which is normality test, heteroscedasticity test and multicollinearity test.

## Research Results

### *Classical Assumption Test*

Figure 2. Normality Test Result



Source: Processed Data Result (2021)

Figure 2 shows that the data distribution pattern is close to normal. Then on the normal plot graph, it can be seen that the distribution points are closer to the normal line. So that the normality assumption test in this study has been fulfilled so that it can be determined further using regression analysis.

Second classical assumption test that will be carried out is the multicollinearity test that can be seen in Table 2.

Table 2. Multicollinearity Test Result

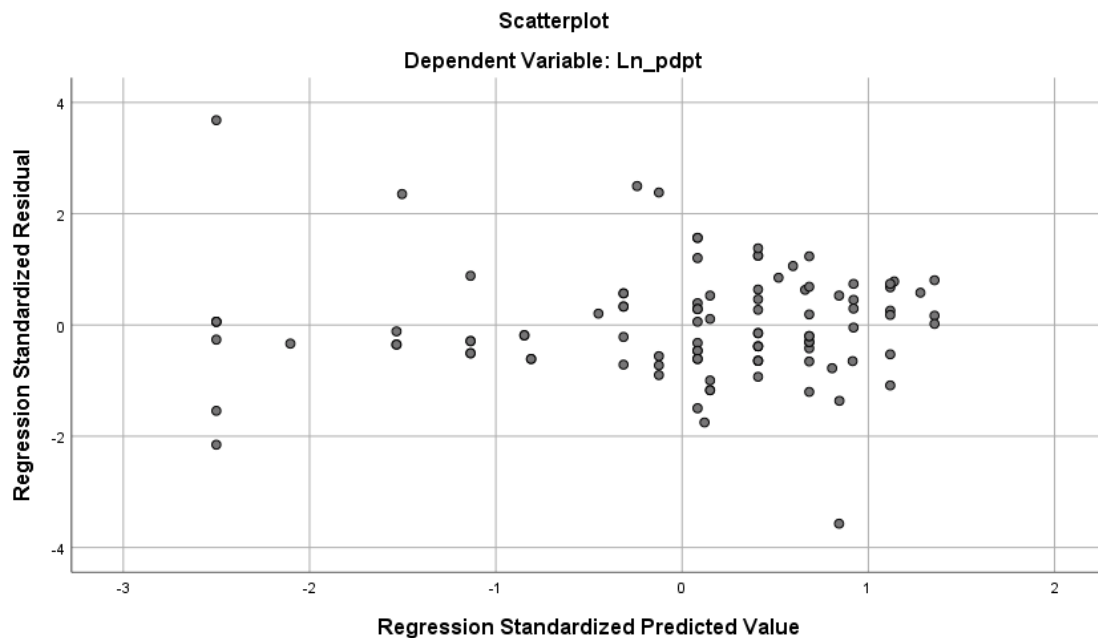
Variable	Colinierity Statistic	
	Tolerance	VIF
Constant		
Zakat Produktif (X1)	0,769	1,300
Lama Usaha (X2)	0,769	1,300

Source: Processed Data Result (2021)

Multicollinearity test shows that for all independent variables, the tolerance value is below 8 and the VIF value is above 0.1. So it can be concluded that there is no multicollinearity in the regression model.

Second classical assumption test that will be carried out is the heterocedasticity test that can be seen in Figure 3.

Figure 3. Heterocedasticity Test Result



Source: Processed Data Result (2021)

Figure 3 shows that the points spread randomly and are spread both above and below the number 0 on the Y Axis. It can be concluded that there is no heteroscedasticity in the regression model, so that the regression model is feasible to use to test the independent variables on the dependent variable.

**Multiple Regression Results**

Based on the data analysis multiple regression equations can be arranged as follows:

$$Y = 1.731 + 0.135_{ZP} + 0.188_{LOB} \dots\dots\dots (2)$$

The equation above described that the coefficient of zakat productive variable is 0.135, it means zakat productive has a positive correlation to the *mustabiq*'s income, this result showed that zakat productive has provided good effect to recovery *mustabiq* income during the Covid-19 pandemic by increasing their Small Medium Enterprise (SMEs) incomes. This result showed if zakat productive increased 1% so *mustabiq*'s income will increase 1.35%. Positive correlation also found in length of business variable by a value of coefficient is 0,188. This indicates that length of business increase per 1 month will increase *mustabiq*'s zakat income as well 1.88%. This result showed either variable zakat productive and length of business has a significant effect to their income, which in turn a *mustabiq* become a *muzakki* in the future.

Constanta results are 1.731, it means *mustabiq* income variable has a positive value without all independent variables, so it can concluded that *mustabiq* income has a value added, beside all the independent variables used in this study can improve *mustabiq* zakat welfare. Multiple regression estimation results is shown in the Table 3.

Table 3. Estimation Results

Variable	Coefficient	t-value	Significance
Constant	1,731	-0,218	0,828
Zakat Productive (X1)	0,135	6,436	0,000
Length of Business (X2)	0,188	3,448	0,001
R-Square : 0.500 F-value : 48,491 (sig = 0.000)			

Source: Processed Data Result (2021)

Table 3 shows that zakat productive variable and length of business has a 50% contribution to *mustabiq* income in BAZNAS SUMSEL while 50% is affected by other variables. This result shows that all independent variables used by author has a significant effect on *mustabiq* zakat income. It shows that significance value of Zakat Productive is 0,000 and Length of Business is 0,001, it means all these two variables has a good contribution to increase the *mustabiq* income during Covid-19 Pandemic.

Table 4. Anova Table

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	13,051	2	6,526	48,491	0,000
Residual	13,054	97	0,135		
Total	26,105	99			

Source: Processed Data Result (2021)

Table 4 shows that zakat productive and length of business variable has a significant effect on *mustabiq* income variable simultaneously. This can be proven by significance value above which is equal to 0.000. From this result can be concluded that zakat productive and length of business positively significantly affected the *mustabiq* zakat income simultaneously

received which means that if zakat productive and length of business is increased, *mustabiq* zakat income will increase as well.

### ***Discussion***

Zakat productive has a significant effect on *mustabiq* zakat income and has a positive correlation to their income. Based on the data obtained by author it can be found that all *mustabiq* zakat are accepting this zakat productive program to run their businesses. *Mustabiq* zakat made some loans to debt collectors in the past, so they feel difficult to fulfill their debts due to the high interest that applied. Data analysis above shows that length of business has a significant effect on the *mustabiq* zakat income and has a positive correlation. Overall the results above shows that all independent variables has a significant effect on the *mustabiq* zakat income.

Author want the developed idea in this research based on Yusoff (2008) that tries to highlight the contribution of the effectiveness and efficiency of the methods used in the zakat collection and distribution using a modern approach to provide better benefits for Muslims. This paper concentrates more on how zakat do not only contribute to consumptive purposes for *mustabiq*, but can be used for productive investment for economic development for those who are able and willing to work to meet their needs in the long term. According to him, zakat can be an important role in economic development, through eradicating illiteracy, disease, epidemics and poverty. This developed idea has implemented by Aprilianto and Widiastuti (2020) found in their study that LAZISMU succeeded in empowering the *mustabiq* economic during the Covid-19 pandemic, as evidenced by the ability of *mustabiq* zakat to buy basic commodities, health, education, economic security, social care and worship. All *mustabiq* zakat did not meet the additional need indicators, because the impact of the Covid-19 pandemic make their income decreased. So it is more optimizing in buying basic commodities rather than additional needs.

Research results developed by author in this study is supported by a research conducted by Syaiful and Suwarno (2015) that found zakat productive program in Gresik for *mustabiq* economic empowerment is in accordance by Fiqh Council provisions and has proven to be effective as a mediator in *mustabiq* economic improvement, although the results are not too effective enough, but this program can be reduce poverty in Gresik. Same result found by Putri and Prahesti (2017) in her research that stated the effect of zakat productive provided by Rumah Zakat had a low correlation with the *mustabiq* income, with capital variable has a positive effect of 15.6% on *mustabiq* income and increase in their income by 4,97% in empowering *mustabiq* zakat income.

Other Study Stated that zakat productive as a program to reduce poverty in the modern is a part of the process of purifying the property owned by a muzakki. Zakat productive distribution by BAZNAS Yogyakarta has been carried out professionally. It has a positive effect on *mustabiq* income to improve their standard of living. zakat productive program has been able to create a jobs for the other *mustabiq*, and has been able to create *mustabiq* who has high creativity and competitiveness (Haidir, 2019; Naimah and Soenjoto, 2018). Romdhoni (2018) found too that Income affects the improvement of the welfare of the poor in Sragen during rhis zakat productive program. These results is corroborated with the research conducted by Hamzah and Hidayah (2020) that state the participation level of



zakat productive beneficiaries in the Madina Zone of Dompét Dhuafa has a significant effect to *mustahiq's* welfare starts from socialization, implementation, until evaluation of the effect of zakat productive through knowledge, income, network, and so on.

Most of research done by researcher above stated that zakat productive program has an important role in the recovery of *mustahiq* economic in this world, especially *mustahiq* economic during the Covid-19 pandemic. However, the implementation of zakat productive program cannot be separated from several problems and obstacles during the process. In this study, the author has found several problems, such as how small amount of zakat productive that distributed to *mustahiq* zakat in developing their business, this is due to the limited zakat productive funds collected by BAZNAS SUMSEL from muzakki. They feel that they lack confidence in the credibility of the existing amil zakat institutions, due to the lack of transparency in collected zakat and where their zakat funds are distributed, this problem makes muzakki prefer to distribute zakat themselves to *mustahiq*. In this case, it is necessary to take steps to increase the trust from muzakki by doing more transparency in the management of zakat that collected at the amil zakat institution, then it is also necessary to socialize that zakat program to muzakki and *mustahiq*, so that muzakki can find out the results of the program and see tangible evidence of the empowerment of zakat to *mustahiq*.

Next problem is that there are still many of *mustahiq* who does not understand well the essentials of zakat, which is that they are expected to become muzakki in the future. In the implementation of this zakat productive program, there are still many of them who think being *mustahiq* is better than being muzakki, so they can get zakat productive funds in running their business. To solve this problem, it is necessary to give a deeper literacy to them while participating in this program both in the form of physical assistance in the form of training and spiritually such as recitation and so on, so that they can understand the essentials of zakat more than before and be more active in achieving prosperity.

These results are corroborated by research conducted by Wulansari and Setiawan, (2014) found that the increasing of their business profits before and after *mustahiq* received zakat produktif did not show a significant change. But this increasing surely helps micro entrepreneurs in helping *mustahiq* economy. *Mustahiq* income average before they receive capital assistance from zakat productive is 43% and after receiving capital assistance increased to 57%. Although the increasing of *mustahiq* zakat income that occurred was not so much enough, every *mustahiq* zakat income average is increasing up to 14%. It happens because most of them do not run their business well and just used zakat funds for consumptive activities. Romdhoni (2018) found too that Income affects the improvement of the welfare of the poor in Sragen during this zakat productive program.

Results of this research over all corroborated by Darsono et.al (2019) that explains that distribution of zakat productive in Yogyakarta can reduce income inequality between *mustahiq*. So can be concluded that zakat productive in Yogyakarta can play an active role in increasing *mustahiq* income. Reciprocally this research that found zakat productive carried out by BAZNAS SUMSEL through zakat productive program is just a strategy in reducing poverty in Palembang. When zakat has been distributed to *mustahiq* zakat, then BAZNAS SUMSEL is expected to be more responsible for all *mustahiq* zakat who become a member of zakat productive program, so this program can be used properly by *mustahiq* to improve their welfare in the future. So it can be concluded that zakat productive program in Palembang can be improved and innovated for a better effect to *mustahiq* zakat. This

statement is supported by Furqani et.al (2018) that stated the distribution of zakat productive used to empower *mustahiq* by increasing their capacity in the form of education, coaching and training in lifeskills and improving their business in the form of business capital loans to develop *mustahiq* businesses.

limitation of this research is the high Covid-19 pandemic condition in Indonesia, making it difficult for researchers to dig deeper into the potential of this zakat productive program. However, hopefully this research can encourage all Muslims in Indonesia to support the zakat empowerment program carried out by each Amil Zakat Institution.

## Conclusion

Result of this research shows that zakat productive has been effective enough to recovery *mustahiq* economy during the Covid-19 pandemic. Zakat productive program can be innovated, developed and improved to become a superior program for *mustahiq* zakat income improvement especially during the Covid-19 pandemic. Zakat Productive received by *mustahiq* zakat and the length of business together affect the *mustahiq* zakat income significantly and has 50% contribution in affecting the *mustahiq* income in Palembang during this Covid-19 Pandemic. Several problems that found during this program can be anticipated with proper transparency regarding the zakat collected management and it is also necessary to provide a good literacy of the zakat essentials through physical and spiritual assistance to *mustahiq* zakat. So this research is expected to encourage this zakat productive program to be even better in future.

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