

# THE EFFECT OF ZAKAT, INFAQ AND SHADAQAH MANAGEMENT ON COMMUNITY ECONOMIC EMPOWERMENT IN BAZNAS, CIREBON

**Abdul Aziz and Rizki Amaliah**

Abstract: Management of zakat, infaq, and shadaqah are planning, implementation and supervision of the collection and distribution and utilization of zakat given to the poor (mustahiq). Utilization of zakat, infaq, and shadaqah in principle from year to year has not changed. The main basis used is Islamic Sharia. Therefore, this study aims to determine the effect of how much influence the management of zakat, infaq, and shadaqah partially and simultaneously to the economic empowerment of society in BAZNAS, Cirebon

Keywords: Community Economic Empowerment, Zakat Management, Infaq, Shadaqah

## INTRODUCTION

One way to overcome poverty is the support of people who are able to issue their assets in the form of zakat funds to those who lack. Zakat is one of the five strategic instrumental values and is very influential on the economic behavior of people and society as well as general economic development, (Saefuddin, 1987, 71). Zakat is the command of Allah that must be carried out, "And establish prayer and give zakat. And whatever good you try for yourself, surely you will get a reward from Allah's side. Surely God sees everything you do."

Considering that zakat is so important and is an obligation for Muslims, to improve Islamic law, the government gives attention by establishing the Zakat Management Act number 38 of 1999. This law is a form of government concern in dealing with the work of amil zakat institutions in Indonesia in alleviating poverty. Along with the emergence of the UUPZ, automatically the legality of amil zakat institutions in Indonesia has been very strong. This also encouraged the establishment of new amil zakat institutions in Indonesia. So that in 2011 the government issued Law number 23 of 2011 concerning the collection, distribution, utilization, and reporting of zakat. The law was made in order to increase the usability and results for the management of zakat funds. Zakat must be managed institutionally in accordance with the Islamic Shari'a. Management includes activities in planning, implementing, and coordinating the collection, distribution, and utilization of zakat.

Amil zakat institution has the duty to collect and distribute zakat. In collecting zakat amil zakat institutions must be able to attract and convince muzakki (people who are obliged to pay zakat) to mandate their zakat to the institution. While the distribution of zakat is only if there are funds, it must be distributed and if there are no funds, then there is no obligation to distribute it. (Nisa, 2016, 2)

In Indonesia alone, efforts to raise zakat funds are not only carried out by government-formed instruments such as the Amil Zakat Agency (BAZ) which is networked in the regions to the central level but also carried out by private institutions or often called the Alms Militant Institution (LAZ). Or most of them call it part of the civil society movement. (Azmi, 2013, 3)

In Cirebon, there is an official and only body formed by the government based on the decision of the President of Republic of Indonesia No. 8 of 2001 which has the duty and function of collecting and distributing zakat, infaq and alms (ZIS) at the national level, namely the National Zakat Amil Agency which is addressed at Jl. Kanggraksan, Harjamukti No.57 Cirebon. The birth of Law No. 23 of 2011 concerning the management of Zakat further strengthened the role of the National Narcotics Agency as an institution authorized to manage

zakat nationally. The National Amil Zakat Agency (BAZNAS) in Cirebon City in collecting Zakat, Infaq and Shadaqah through 3 (three) channels, namely through Institutions/Services/Institutions/Companies, community channels, and pathways of educational institutions.

In 2015 the acquisition of zakat, infaq and shadaqah funds in Cirebon reached Rp. 2,724,102,147. From the acquisition, the contribution of the zakat fund of Rp. 2,413,946,000, - (88.6%), from zakat maal & profession Rp. 292,524,105, - (10.7%) of infaq funds and shadaqah Rp. 17,632,042, - (0.7%). All funding sources were obtained from mustahik, which amounted to 1,360 people. While the distribution of the proceeds of zakat is divided into two stages, namely: 1) Distribution of amiline at the RW level, and 2) Distribution is managed directly by the BAZNAS in Cirebon City. The distribution allocation can be seen in table 1 below:

**Table 1**  
**Distribution Allocation**

No	Alokasi	Sebesar
1	Faqir and Poor	IDR. 1.680.148.075,00
2	Amil	IDR. 318.373.156,81
3	Education	IDR. 164.000.000,00
4	Religious Social	IDR. 232.900.000,00
5	Health	IDR. 10.000.000,00
6	Economy	IDR. 44.000.000,00
7	Information & Socialization	IDR. 30.000.000,00
8	Secretariat	IDR. 251.826.358,19
	<b>Total Number</b>	<b>IDR. 2.731.247.591,00</b>

Source: 2015/2016 BAZNAS Report

The principle of zakat at the economic level has the aim of giving certain parties who need to support themselves for the next year even expected throughout their lives. In this context, zakat is distributed to be able to develop (Qadir, 2001, 24), the economy both through skills that produce and in the field of trade. Therefore the principle of zakat provides a solution to alleviate poverty and laziness, waste and accumulation of assets so as to turn on macro and micro economies. (Mursyidi, 2006, 171)

## LITERATURE REVIEW

The word 'zakat', derived from the form “مصدر”, which means 'holy', 'blessing', 'growing', and 'commendable', which all of these meanings are used in translating the Qur'an and hadith, (Sartika, 2008, 79 ) According to the term that zakat is the name for a number of certain assets that have reached certain conditions required by Allah to be issued and given to those who have the right to receive them with certain conditions, (Hafidhudin, 2002, 7). So, zakat is grown, develop, purify, cleanse the number of certain assets that must be issued by people who are Muslim and given to groups that have the right to receive it. (Hidayat, 2014, 607)

According to Law No. 23 of 2011 concerning Management of Zakat, that Zakat is a property that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law. Zakat is one of the pillars (pillars) of the five pillars that make up Islam. According to Huda et .all., (2008, 79) what is meant by zakat is worship of maaliah ijtima'iyah which has a strategic position and determines the development of the welfare of the people. Zakat does not only function as vertical worship to Allah (حبل من الله), but zakat also functions as a form of worship that is horizontal (حبل من الناس)

Pailis, et.all., (2016, 96-106) stated that zakat is a capable system to make capital always rotating and moving, as social control to fulfill poor people who need capital for the venture. It is evident that charity is not only used in consumptive but also can be used as capital for the poor who needs capital for the venture. According to Yafi in a book entitled "Initiating Social Fiqh", it is stated that the management of zakat is the result of assets collected by muzakki and allocated to mustahiq by providing a tool that allows him to work in his field of expertise to fulfill his basic needs.

In the utilization of zakat funds for productive activities, there are several procedures. These rules are contained in Law No. 23 of 2011 concerning Management of Zakat, Chapter III article 27 stated 1) zakat can be utilized for productive endeavors in the context of handling the poor and improving the quality of the Ummah, 2) the utilization of zakat for productive businesses as referred to in paragraph (1) is carried out fulfilled, and 3) further provisions regarding the utilization of zakat for productive businesses as referred to in paragraph (1) are regulated by a Ministerial Regulation.

According to Mukhlisin (2009, 47) that zakat has the potential to empower the poor through several channels, namely: a) poverty alleviation because zakat is pro-poor and self-targeted, b) zakat allocation specifically has been determined by Islamic law in the Qur'an 'an At-Taubah, verse 60 which reads: "Verily the zakat is only for the needy, the poor, the administrators of zakat, the mu'allaf who are persuaded by their hearts, to (liberate) slaves, people those who are in debt, for the path of Allah and for those who are on their way, as a provision that is required by Allah, and Allah is Knower, Wise, c) improvement of income distribution through two models, namely; (1) functional distribution of distribution on factors of production, and (2) distribution of wealth through transfer payments, d) job creation, and e) social security.

Zakat Management Organization is an institution engaged in the management of zakat, infaq, and sadaqah funds. The definition according to Law Number 38 of 1999 concerning the management of zakat is a) planning activities, b) organizing, c) implementation and d) supervision of the collection, distribution, and utilization of zakat. (Sartika, 2008, 81)

According to Mursyidi (2006, 171) that the principle of zakat at the economic level has the aim of giving certain parties who need to support themselves for the next year even expected throughout their lives. In this context, zakat is distributed to be able to develop the economy both through producing skills, as well as in the field of trade. Therefore the principle of zakat provides a solution to alleviate poverty and laziness, waste and accumulation of assets so as to turn on macro and micro economies.

Ridwan and Mas'ud (2005, 127) state that the management of zakat in a professional and productive way can also help the economy of the people to be weak (mustadh'afin) and help the government in improving the country's economy, namely the empowerment of the people's economy in accordance with their mission, namely: (a) economic and business development missions that are guided by common and universal economic and business measures, (b) the mission of implementing business ethics and law, and (c) the mission of building economic strength for Islam, thus becoming a source of funding for Islamic da'wah.

Therefore, zakat for the management and distribution of zakat, infaq, shadaqah funds can improve the economy of the people productively so that they can produce high added value and get bigger ones, therefore there must be improved access to 4 things, (1) access to resources, (2) access to technology, (3) access to markets, and (4) access to demand. According to Al-Ba'y (in Mukhlisin, 2009, 44), that empowerment in relation to the delivery of property ownership of zakat to those who are entitled is divided into four parts, namely:

a) Empowering some of the groups who are entitled to zakat assets, for example, poor people, that is by giving them zakat assets so that they can fulfill and fulfill their needs. In addition,

by providing capital to those who have expertise but face obstacles in the form of limited capital.

- b) Empowering the needy, namely by providing a number of assets to fulfill life and empower those who do not have any expertise.
- c) Empowerment of some groups that are entitled to zakat assets, which have new income with their inability. They are employees of zakat and Muslim converts.
- d) Empowerment of some groups who are entitled to the property of zakat to realize the meaning and purpose of the actual zakat other than those mentioned above.

In Indonesia, there are two types of categories in managing zakat distribution, namely consumptive and productive distribution. The development of the zakat distribution method which is currently experiencing rapid development is both an object of scientific study and its application in various amil zakat institutions, namely the method of productive use. With the existence of institutions that manage and distribute, the allocation of zakat funds is more realized. But in fact, in the life of the community, in general, it still has the view that zakat is only used for consumptive activities. Whereas zakat can actually be empowered for a productive life as well as the legal foundation that the community must be given a view of zakat in accordance with Law No. 38 of 1999 which reads: "The government is obliged to provide protection, guidance, and service to Muzakki, Mustahiq, and Amil zakat". (Anggraeni, 2015)

## METHODE

This research approach uses a quantitative approach. An approach that emphasizes data collection in the form of numbers. Data in the form of numbers are then processed and analyzed to obtain scientific information behind these figures, (Martono, 2010, 20). The type of research used is survey research. According to Kerlinger (Riduwan, 2008, 49) that survey research is research carried out on large and small populations, but the data studied is data from samples taken from the population, so that relative events, distribution, and relationships between sociological variables are found and psychological.

The survey was conducted on 69 respondents who came from Mustahik registered at BAZNAS in Cirebon. Explanatory data is used to explain the data by connecting between variables with other variables through causative-correlational analysis techniques using multiple linear regression as the test.

## RESULTS AND DISCUSSION

### 1. Validity and Reliability Test Results

From the results of data processing by testing the instrument through the validity of each variable, the results of each variable are valid and reliable. This can be seen from table 2 below:

**Table 2**  
**Validity Test Results**

No	Variable	Amount of Questionnaire	Description
1	Management of Zakat (X <sub>1</sub> )	11	Valid
2	Management of Infak (X <sub>2</sub> )	9	Valid
3	Management of Shadaqoh (X <sub>3</sub> )	4	Valid
4	Economic Empowerment (Y)	5	Valid
		<b>29</b>	<b>Valid</b>

Source: Primary Data Processed

Table 2 above explains that each variable with 29 questions are declared valid because  $t_{\text{count}}$  is greater than  $t_{\text{table}}$ , with criteria  $(n-2) = (69-2) = 67$   $r_{\text{table}} = 0.2369$ . That is, the value of  $t_{\text{count}}$  for each variable is greater than 0.2369 with a significance level of  $<0.05$  ( $\alpha = 5\%$ ). Being seen from the results of the reliability test the four variables were also declared reliable so that the results of the test instrument data can be categorized as good and verification. The reliability test results of each variable can be seen in table 3 below:

**Table 3**  
**Reliability Test with Assessment 0.6**

No	Variable	Cronbach's Alpha	Description
1	Management of Zakat ( $X_1$ )	0,885	Realible
2	Management of Infak ( $X_2$ )	0,759	Realible
3	Management of Shadaqoh ( $X_3$ )	0,689	Realible
4	Economic Empowerment (Y)	0,650	Realible

Source: Primary Data Processed

Table 3 is the output of the reliability test using the IBM SPSS version 21 application, it can be said that all the tested variables are real. This is because each variable has a Cronbach's Alpha value that is greater than the predetermined value. According to Umar (2000, 312), there are three levels with the following criteria:

- a. 0.80 - 1.000: good reliability
- b. 0.60 - 0.799: reliability received
- c.  $< 0.600$  : poor reliability

## 2. Classical Assumption Test Results

The classic assumption test is done to test the research model whether each variable in the model is worthy of research or not. Classic assumption test can be known by using a normality test, multicollinearity test, and heteroscedasticity. Each of the classic assumption test results can be known as follows:

### a. Normality test

The normality test can be done by looking at the value of the Kolmogorov-Smirnov Z value with Asymp. Sig. The results of the normality test can be seen in table 4 below:

**Table 4**  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		69
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.50794615
	Absolute	.068
Most Extreme Differences	Positive	.068
	Negative	-.060
Kolmogorov-Smirnov Z		.567
Asymp. Sig. (2-tailed)		.905

a. Test distribution is Normal.

b. Calculated from data.

Source: Primary Data Processed

Based on table 4, it can be seen that the significant value of the Unstandardized Residual is 0.905. Because all significant values are above 0.05 means that Ho is accepted which means the research data is normally distributed, so the research model is very feasible.

b. Multicollinearity Test

Multicollinearity is a situation where there is a linear relationship that is almost perfect or even perfect between the dependent variables in the regression model. The results of the multicollinearity test can be seen in table 5 below:

**Table 5**  
**Multicollinearity Test**

Model	Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
	B	Std. Error	Beta	Tolerance	VIF
(Constant)	-.885	1.654			
1 Management of zakat	.152	.039	.344	.538	1.857
Management of infaq	.203	.073	.296	.371	2.696
Management of shadaqah	.347	.113	.321	.385	2.594

Source: Primary Data Processed

From the output coefficients above, the VIF column shows that the management of zakat ( $X_1 = 1,857$ ), management of infaq ( $X_2 = 2,696$ ) and management of shadaqah ( $X_3 = 2,594$ ). With the testing criteria, if  $VIF < 5$ , there are no symptoms of multicollinearity. So, the regression model of this study found no symptoms of multicollinearity.

c. Heteroscedasticity test

Heteroscedasticity is a condition where there is an inequality of variants from residuals for all observations in the regression model.

**Tabel 6. Uji Heteroskedastisitas Correlations**

			Management of zakat	Management of infaq	Management of shadaqah	ABS_RES
Spearman's rho	Management of zakat	Correlation Coefficient	1.000	.608**	.549**	.003
		Sig. (2-tailed)	.	.000	.000	.978
		N	69	69	69	69
	Management of Infaq	Correlation Coefficient	.608**	1.000	.774**	.158
		Sig. (2-tailed)	.000	.	.000	.195
		N	69	69	69	69
	Management of shadaqah	Correlation Coefficient	.549**	.774**	1.000	-.014
		Sig. (2-tailed)	.000	.000	.	.909
		N	69	69	69	69
ABS_RES	Correlation Coefficient	.003	.158	-.014	1.000	
	Sig. (2-tailed)	.978	.195	.909	.	
	N	69	69	69	69	

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Source: Primary Data Processed

From the output correlation, it can be seen that the correlation between independent variables with unstandardized residuals in sequence and each produces a significance value of zakat management ( $X_1 = 0.978$ ), infaq management ( $X_2 = 0.195$ ) and shadaqah management ( $X_3 = 0.909$ ). From the above data, it can be seen that the significance is greater than 0.05, it can be concluded that there are no symptoms of heteroscedasticity in the regression model.

### 3. Analysis of Multiple Linear Regression

Multiple linear regression testing is done to find the influence between variables. The analytical method used is a multiple linear regression model because it is multivariate. In this study using multiple linear regression methods. The results of the analysis can be seen in the following table 7:

**Table 7 Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-.885	1.654		-.535	.594
1 Management of zakat	.152	.039	.344	3.877	.000
Management of infaq	.203	.073	.296	2.765	.007
Management of shadaqah	.347	.113	.321	3.063	.003

a. Dependent Variable: economic empowerment of the community

Based on the table above obtained:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = -0.885 + 0.152 X_1 + 0.203 X_2 + 0.347 X_3 + e$$

Information:

Y = Community Economic Empowerment

a = Constant

$b_1, b_2, b_3$  = Regression Coefficient

$X_1$  = Management of Zakat

$X_2$  = Infaq Management

$X_3$  = Management of Sadaqah

e = standard error

The multiple linear regression equation can be accepted as follows: the value of Community Economic Empowerment (Y) is -0.885 if  $X_1, X_2,$  and  $X_3$  the value is 0 (zero). And the regression coefficient of the Zakat Management variable ( $X_1$ ) has a positive effect on Community Economic Empowerment with a coefficient of 0.152, meaning that if Zakat Management rises by 1 %, Zakat Management will increase by 0.152 %. While Infaq Management variable ( $X_2$ ) with a coefficient value of 0.203 which is positive for Community Economic Empowerment with an increase of 0.203 %. Management variable

Sadaqah ( $X_3$ ) has a positive effect on Community Economic Empowerment with a coefficient of 0.347 with an increase of 0.347 %.

Meanwhile, the contribution caused by the influence of independent variables ( $X_1$ ,  $X_2$ , and  $X_3$ ) together on the dependent variable ( $Y$ ) can be seen in table 8 below:

**Table 8 Model Summary**

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.851 <sup>a</sup>	.724	.712	1.54235

a. Predictors: (Constant), management of shadaqah, zakat, infaq

b. Dependent Variable: Community Economic Empowerment

The coefficient of determination is the square of the estimated Pearson Product Moment coefficient multiplied by 100%. The free independent variable is approved or the dependent variable is determined. This shows that the percentage contribution of independent variables (Management of Zakat, Infaq, and Sadaqah) R square 0.851 can explain 72.4% of the dependent variable variation (Community Economic Empowerment). While the remaining 27.6% (100% -72.4%) is needed or determined by variables not included in this research model. (Sarwono, 2006, 177)

#### 4. Hypothesis Test Results

The T-test is used to determine whether the independent variable (Management of Zakat, Infaq, and Shadaqah) has a significant effect on the dependent variable (Community Economic Empowerment). The results of the T-test can be seen in table 9 below:

**Table 9 Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-.885	1.654		-.535	.594
Management of zakat	.152	.039	.344	3.877	.000
1 Management of infaq	.203	.073	.296	2.765	.007
Management of shadaqah	.347	.113	.321	3.063	.003

a. Dependent Variable: Community Economic Empowerment

Based on the level of significance used with the degrees of freedom  $dk = n-2$  ( $69-2$ ) = 67 with the level of error  $\alpha = (0.05)$  and the one-party test (one tile) obtained t-table of 1, The decision to test the hypothesis is as follows:

- If T-count > t table then  $H_0$  is rejected and  $H_a$  is accepted.
- If T-count < t table then  $H_0$  is accepted and rejected.

Meanwhile, the F test is used to determine whether the independent variables (Management of Zakat, Infaq, and Shadaqah) together have a significant effect on the dependent variable (Community Economic Empowerment). The results of this F test can be seen from the ANOVA output from the results of multiple linear regression. Table 10 below is the F test result.

**Table 10 ANOVA**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	406.360	3	135.453	56.941	.000 <sup>b</sup>
Residual	154.625	65	2.379		
Total	560.986	68			

a. Dependent Variable: Community Economic Empowerment

b. Predictors: (Constant), management of shadaqah, zakat, infaq

From table 10 above, it is known that the calculated F value is 56.941 and the  $F_{table}$  value can be known from the column df the value of df1 (numerator) is the number of independent variables while df2 (cause) is obtained from  $(n-k-1 = 69-3-1 = 65)$ . The value of  $df1 = 3$  and  $df2 = 65$  with a two-way significant value of 0.05, the value for  $F_{table}$  is 2.75. So, the results are:

- a.  $H_0 = F_{count} < F_{table}$  mean variable  $X_1$  (management of zakat),  $X_2$  (management of infaq), and  $X_3$  (management of shadaqah) together do not conflict with variable Y (empowerment of community economy).
- b.  $H_a = F_{count} > F_{table}$  mean variable  $X_1$  (management of zakat),  $X_2$  (management of infaq), and  $X_3$  (management of shadaqah) which are jointly reserved for variable Y (empowerment of community economy).

Based on the results of the calculation of  $F_{count}$  of 56,941 greater than  $F_{table}$  of 2.75 and a significant number of 0,000 which is  $< 0.05$ . This means that  $H_0$  is rejected and  $H_a$  is accepted. Thus, it means the management of zakat ( $X_1$ ), management of infaq ( $X_2$ ), and management of sadaqah ( $X_3$ ) jointly affecting the variables of community economic empowerment (Y).

## CONCLUSION

1. The management variable of zakat has a significant positive effect on community economic empowerment in Cirebon BAZNAS. The management of zakat has a more dominant and effective effect compared to the management of infaq and shadaqah.
2. Infaq management variable has a significant positive effect on community economic empowerment in Cirebon BAZNAS. Although the influence is not dominant, such as zakat negotiations, it is effective in encouraging economic empowerment of the community.
3. Sadaqah management variable has a significant positive effect on community economic empowerment in Cirebon BAZNAS. Although the influence is not dominant, such as zakat negotiations, it is effective in encouraging economic empowerment of the community.
4. Simultaneously the interaction of the variables of zakat, infaq and shadaqah management towards the empowerment of a high and significant community economy. This can improve the management of zakat, infaq, and shadaqah to be able to increase the economic empowerment of the people in BAZNAS, Cirebon (71.2%).

## BIBLIOGRAPHY

Ali, Muhammad Daud, 1988. *Ekonomi Islam: Zakat dan Wakaf*. Jakarta: UI Press.

- Anggraeni, Iin. 2015. *Pengaruh Pengelolaan Zakat Produktif terhadap Pemberdayaan Ekonomi Mustahiq pada BAZMA Asset 3 PT Pertamina EP*. Skripsi, IAIN Cirebon.
- Azmi, Nadhirotul, 2013. *Pengelolaan Zakat Profesi di Badan Amil Zakat Kabupaten Cirebon*. IAIN Cirebon.
- Qadir, Abdurrachman. 2001. *Zakat (Dalam Dimensi Mahdah dan Sosial)*. Jakarta: Raja Grafindo Persada.
- Badan Amil Zakat Nasional Kota Cirebon, 2016. *Laporan Pelaksanaan Pengumpulan Dan Pendayagunaan Zakat, Infaq & Shadaqah*.
- Hasan, M. Ali, 2008. *Zakat dan Infak. Salah Satu Solusi Mengatasi Problematika Sosial di Indonesia*. Jakarta: Kencana Prenada Media Group.
- Hafidhuddin, Didin. 2002. *Zakat Dalam Perekonomian Modern*. Jakarta: Gema Insani.
- Huda, Nurul. Novarini, Yosi Mardoni dan Citra Permata Sari. 2015. *Zakat Perspektif Mikro Makro Pendekatan Riset*. Jakarta: Kencana.
- Halimah. 2006. *Pola Pemberdayaan Harta Zakat Pada BAZ Kabupaten Cirebon Dalam Mensejahterakan Mustahik*. Skripsi. IAIN Cirebon.
- Khasanah, Umrotul. 2010. *Maajemen Zakat Modern (Instrumen Pemberdayaan Ekonomi Umat)*. Malang: UIN MALIKI PRESS.
- Mikkelsen, Brita. 2003. *Metode Penelitian Partisipatoris dan Upaya-upaya Pemberdayaan: Sebuah Buku Pegangan bagi Praktisi Lapangan*. Jakarta: Yayasan Obor Indonesia.
- Mursyidi, 2006. *Akuntansi dan Zakat Kontemporer*. Bandung: PT. Remaja Rosdakarya.
- Mardani, 2012. *Fiqh Ekonomi Syariah: Fiqh Muamalah*. Ed. 1. Cet. 1. Jakarta: Kencana,.
- Mukhlisin, 2009. *Pendistribusian Dana Zakat untuk Pemberdayaan Ekonomi Masyarakat pada Badan Amil Zakat Daerah (BAZDA) Kab. Karawang*. UIN Syarif Hidayatullah.
- Mardani, 2012. *Fiqh Ekonomi Syariah: Fiqh Muamalah*. Ed. 1. Cet. 1. Jakarta: Kencana.
- Nisa, Anis Khoirun, 2016. *Manajemen Pengumpulan Dan Pendistribusian Dana Zakat Infaq Dan Shadaqah Di Lembaga Amil Zakat, Infaq Dan Shadaqah Masjid Agung (LAZISMA) Jawa Tengah*.
- Manan, Muhammad Abdul, 1993. *Teori dan Praktek Ekonomi Islam*. Yogyakarta: PT. Dana Bhakti Wakaf.
- Mursyidi. 2006. *Akuntansi dan Zakat Kontemporer*. Bandung: PT. Remaja Rosdakarya.
- Putra, Ahmad Fajri Panca, 2010. *Pengaruh Pendayagunaan Zakat Produktif Terhadap Pemberdayaan Mustahiq Pada Badan Pelaksana Urusan Zakat Amwal Muhammadiyah (BAPELURZAM) Pimpinan Cabang Muhammadiyah Weleri Kabupaten Kendal*. IAIN Walisongo Semarang.
- Pailis, Armas, Umar Burhan, Multifiah, Khusnul Ashar. *The Influence of Maqashid Syariah toward Mustahik's Empowerment and Welfare (Study of Productive Zakat Recipients on Baznas Riau)*. American Journal of Economics Vol. 6 No. 2, 2016, pp. 96-106. DOI: 10.5923/j.economics.20160602.02.
- Ridwan, Muhammad dan Mas'ud, 2005. *Zakat dan Kemiskinan Instrumen Pemberdayaan Ekonomi Umat*. Yogyakarta: UII Press.
- Republik Indonesia. *Undang-Undang RI Nomor 23 Tahun 2011*.
- Saefuddin, Ahmad M., 1987. *Ekonomi dan Masyarakat dalam Perspektif Islam*. Ed.1 cet.1. Jakarta: CV. Rajawali.
- Sartika, Mila. *Pengaruh Pendayagunaan Zakat Produktif terhadap Pemberdayaan Mustahiq pada LAZ Yayasan Solo Peduli Surakarta*. Jurnal Ekonomi Islam : La Riba, Vol. II, No. 1, Juli 2008.
- Qardhawi, Yusuf, 1993. *Hukum Zakat*. Alih bahasa Didin Hafidhuddin dan Hasanuddin. Jakarta: Pustaka Litera Antar Nusa.
- Zuhayly, Wahbah, 2005. *Zakat Kajian Berbagai Madzhab*. Bandung: PT. Remaja Rosda Karya.