



Productive Zakat for Empowering Muallaf (Case Study: An Naba Center Islamic Boarding School Indonesia)

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Abstrak

Penelitian ini bertujuan untuk mengetahui peran zakat produktif dalam pemberdayaan muallaf di Pondok Pesantren An Naba Center Indonesia. Metode yang digunakan dalam penelitian ini adalah deskriptif kualitatif. Hasil penelitian mengenai peran zakat produktif di Pondok Pesantren An-Naba Center bagi muallaf dapat meningkatkan produktivitasnya, sehingga zakat produktif yang diberikan muallaf sebagai modal untuk melakukan suatu kegiatan dapat menumbuhkan tingkat perekonomian dan potensi produktivitas muallaf. Dana zakat produktif yang dikelola lembaga An Naba Center sangat bermanfaat, dan menumbuhkan keinginan muallaf untuk menjadi wirausaha. Dengan demikian, Zakat produktif dikelola oleh An Naba Center dimana harta atau dana zakat yang diberikan kepada muallaf tidak dibelanjakan, melainkan dikembangkan dan digunakan untuk membantu usahanya, sehingga dengan usaha tersebut dapat memenuhi kebutuhan sehari-hari secara terus menerus.

Kata Kunci : *Zakat Produktif, Peran Zakat Produktif, Pemberdayaan Muallaf*

Abstract

This research aims to determine the role of productive zakat in empowering muallaf at the An Naba Center Indonesia Muslim Islamic Boarding School. The method used in this research is descriptive qualitative. The results of research on the role of productive zakat in the An-Naba Center Islamic boarding school for muallaf can increase their productivity, so that productive zakat given muallaf as capital to carry out an activity can grow the economic level and productivity potential of muallaf. The productive zakat funds managed by the An Naba Center institution are very useful, and foster the desire of muallaf to become entrepreneurs. In this way, productive Zakat is managed by the An Naba Center where the assets or zakat funds given to muallaf are not spent, but are developed and used to help their businesses, so that with these businesses they can fulfill their daily needs continuously.

Keywords: *Productive Zakat, Role of Productive Zakat, Empowerment of Muallaf*

PENDAHULUAN

Indonesia's existence as a developing country cannot be separated from many problems in the economic sector. One of the real problems facing the Indonesian nation is unequal distribution of income and poverty. One way to overcome poverty is to provide support from people who are able to spend their wealth, namely in the form of zakat. Zakat is very strategic and has an influence on human economic behavior and economic development, so that it can reduce class differences and excessive economic inequality. Because this class difference will give rise to feelings of resentment and hatred. (Syahriza, 2019)

Apart from aiming to restore the people's economy, zakat also aims to clean and purify their property, in accordance with the word of Allah Said:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

"Take, [O Muḥammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allāh's blessings] upon them. Indeed, your invocations are reassurance for them. And Allāh is Hearing and Knowing."

From the word of Allah above, it can be concluded that zakat can purify and cleanse the souls of people who pay it from greed and miserliness, on the other hand, zakat is able to encourage them to donate and spend their wealth on good things.

Zakat is not just a donation but a step to help advance the economy of the people. Zakat as economic empowerment for the people's distribution is not only limited to the consumptive life of mustahiq, but is also able to empower mustahiq directly for the survival and even progress of the mustahiq's economy. In other words, the zakat funds collected are used as productive funds that generate profits and are able to support the needs of the poor and needy on a wider scale. (Hamang & Anwar, 2019)

Hafidhuddin stated that productive zakat is zakat given to mustahiq as capital to carry out an economic activity, namely to develop the economic level and productivity potential of mustahiq. Anwar also believes that productive zakat is the productive management and distribution of zakat which has long-term effects for zakat recipients (Nasrullah, 2015). The zakat given to mustahiq will act as a form of productive use of zakat, in fact it has a careful planning and implementation concept such as examining the causes of poverty, lack of working capital and lack of employment opportunities. With these problems, there is a need for planning that can develop productive zakat. (Syahriza, 2019).

The development of zakat is productive by using zakat funds as business capital, for the economic empowerment of recipients, and so that the poor can run or finance their lives consistently. With these zakat funds, mustahiq will get a steady income, increase their

business, develop their business and they can set aside their income to save. It is hoped that the existence of productive zakat will give rise to new muzakki so that those who are currently mustahiq can pay zakat in the next one, two or three years (Ummah & Kurnia, 2020).

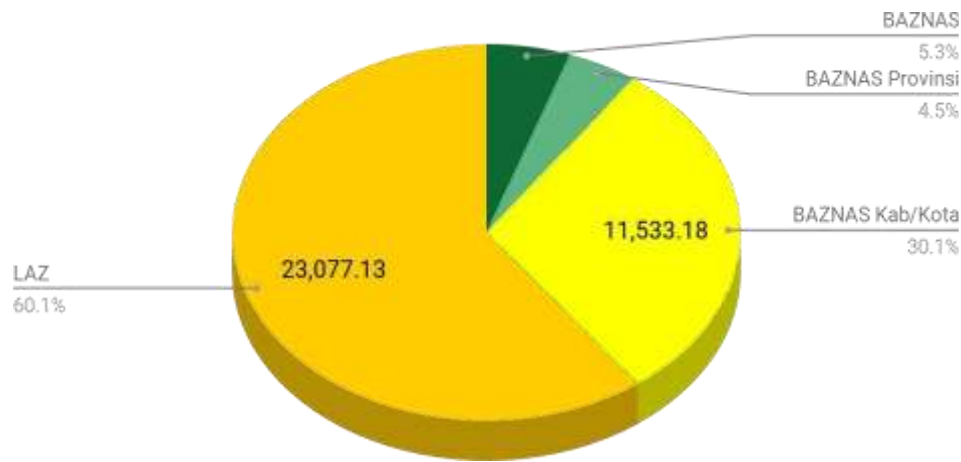
The An Naba Center Islamic Boarding School is an institution that accommodates and trains muallaf from various regions in Indonesia for free. From the age of 13 years to the age of 30 years, there are not a few muallaf's living and being trained in the Islamic boarding school, there are approximately 60 people, both male and female students. The An Naba Center Indonesia Muslim Islamic Boarding School, apart from carrying out coaching and empowerment programs, the institution also distributes productive zakat funds to a business capital program which is given to its students who are worthy and meet the criteria for receiving zakat funds. With the aim of converting the muallaf they train to be useful and provide benefits to society at large.

The An Naba Center Islamic Boarding School rarely receives special attention from zakat institutions and government institutions, even though the Islamic Boarding School must meet all the needs of muallaf, including education, food, drink and accommodation. The funding for the An Naba Center Muslim Islamic Boarding School has been funded by individuals who cares about the fate of muallaf. From the existing funds in this institution, they also distribute productive zakat in the form of business capital which is given to muallaf who have met the criteria according to the Islamic Boarding School. The goal is for the muallaf they train to not only gain religious knowledge, but also to be independent because quite often we find many muallaf who have apostatized or returned to their original religion just because of economic problems.

Muallaf are one of the asnaf who are entitled to receive zakat among other asnaf, the following is data on distribution of zakat funds for muallaf based on the Distribution Portion Per Asnaf diagram in the 2019 National Zakat Statistics;



Figure 1. Portion of Asnaf Distribution



Source : Statistika Zakat Nasional Tahun 2019

Diagram 1. Portion of Asnaf Distribution for Muallaf Based on Zakat Management Organization

In the explanation of the diagram data above, it proves that the asnaf section, namely muallaf, is the part of the asnaf that is really paid attention to and development increases every year. In 2019 distribution to asnaf of muallaf was spread throughout all zakat institutions in Indonesia. The asnaf of muallaf themselves is an asnaf that is very important to pay attention to considering that they are a vulnerable part of their Islam. So according to Baznas, converting to Islam is a part that must be given special assistance (Baznas, 2020).

A. Brief History of the Establishment of the An Naba Center Islamic Boarding School

This Islamic boarding school was founded in 2008 with a land area of around 1,200 meters. The aim of establishing this Islamic Boarding School is to educate *muallaf* to a deeper understanding of the Islamic religion. The idea for establishing this Islamic Boarding School also reflects the experience of Ustadz Nababan, who often encountered abandoned *muallaf* in mosques and on the streets, they only received certificates, but did not receive guidance.

Seeing that many *muallaf* were not being trained, finally since 1998, the man who is familiarly called Ustadz Nababan began to train new *muallaf* from place to place, and from one mosque to another. In 2007 he officially founded an Islamic Boarding School specifically for *muallaf* to help them learn more about Islam. Located in Bintaro, South Tangerang, initially this Islamic Boarding School was only intended for men, but seven years later a female Islamic Boarding School was established in a similar area. The program at this

Boarding School specializes in training for *muallaf* to Islam and proselytizing to non-Muslims. So, our mission is also to look for potential new *muallaf*.

This Islamic Boarding School has a vision of forming *muallaf* to kafah Muslims. He continued; Muslim students who converted to Islam were accommodated free of charge in Islamic Boarding Schools. There, they are taught to read the Qur'an, hadith of the Prophet, Islamic law, jurisprudence, history, morals, and Arabic. Not many religious lessons are given, because they are worried that it will be too mentally burdensome. The most important thing is to be able to read the Qur'an. On average, in one month they can read it, so there are no An Naba students who cannot read it well.

Islamic Boarding Schools do not provide formal education, but instead they send students to middle school, high school, up to bachelor's degree level, everyone must be educated. The agreement was that after they finished bachelor's degree, they were obliged to return to their respective villages to preach Islam.

B. Vision and Mission of the An Naba Center Islamic Boarding School for the Development of *Muallaf*

1. Vision

Forming a Muslim personality who is *kaffah* and capable of being an advent-guard for strengthening Islamic beliefs.

2. Mission

As a non-formal education institution that will produce Muslim individuals who are good, have character and have a spirit of independence, the mission of the An Naba Center Foundation is outlined in several points as follows:

- a. Abandon all remnants of previous beliefs and replace them with a straight Islamic faith. Instill a solid Islamic foundation based on the Koran and Sunnah.
- b. Producing militant preachers (*Da'i*) with a comparative religious perspective.
- c. Forming Muslim individuals who are moral, independent, and skilled.
- d. Promote unity and unity among Indonesian Muslims in providing support for the revival of strong faith and piety among *muallaf*.
- e. As an institutional effort within the framework of inviting the public to care about the backwardness of education and development of Indonesian *muallaf* to Islam as one of the potentials and assets of the people whose existence can be relied upon for building a national society of faith and piety.

C. Objectives of the An-Naba Center Islamic Boarding School for the Development of *Muallaf*

The aim of establishing this Islamic Boarding School is to assist the government in its efforts to equalize services, provide guidance and improve community welfare through useful education. Viewed from this angle, it is clear the role and function of the An Naba` Center Foundation Islamic Boarding School for the Development of *Muallaf*, which initially only operated in the field of da'wah on a small scale, then spread to other wider areas, even overseas. The operational area of the An-Naba` Center Foundation Islamic Boarding School for the Development of *Muallaf* is expanding in accordance with the demands of the times which require the implementation of Islamic principles not only at the conventional level, but also at the technical level of life.

The conditions and criteria for students who are eligible to receive productive zakat assistance from Islamic Boarding Schools are:

1. The student is an adult
2. Have special skills
3. Religious formation has been carried out at the Islamic boarding school for at least 1 year
4. Can maintain the trust given by the institution
5. Have a strong determination to become an entrepreneur
6. The business that will be run is a halal business

D. Islamic Convert Procession at the An Naba Center Islamic Boarding School

There are several Islamic conversion processes carried out at the An Naba Center Islamic Boarding School for prospective converts, including:

1. Interviews are conducted between the management and prospective converts.
2. Dialogue and being taught to recite two sentences of the creed, led directly by the caregiver, are read together witnessed by the audience.

After saying two sentences of the shahada, the prospective *muallaf* has become a Muslim, the obligations and prohibitions in Islam apply to him. This is an Islamic conversion ceremony carried out at the An Naba Convertible Development Center. Then a brief explanation from the caregiver about the basics of Islam. After the agreement is completed, *muallaf* are expected to be able to understand what the caregiver has conveyed, especially the most important thing is the recitation of the two sentences of the shahada and their translation.

E. An Naba Center Islamic Boarding School Strategic Plan

This boarding school has the following strategic plan:

1. Taking inventory of *muallaf* in cities and villages to provide more education and teaching about Islam as an effort to strengthen Islamic faith and akhlaq al-karimah.
2. Taking inventory of *muallaf* to increase their potential and human resources to obtain equal opportunities to achieve a decent life, in accordance with the aims and objectives of human freedom, namely the maintenance of proportional rights and obligations.
3. Building friendship and communication between *muallaf* and Muslims to create synergy in relationships.
4. Gathering the potential of Muslims, both those living in rural and urban areas, to become donors or funders through active zakat payments.
5. Building businesses as economic resources to enable underprivileged *muallaf* to become independent.
6. In its function as 'Amilin, the An Naba Center *Muallaf* Foundation will distribute and convey the accumulated mandate and zakat, *infaq* and *shadaqah* of Muslims in accordance with the provisions of Islamic Sharia.

F. An Naba Center Islamic Boarding School Development Program

The activities at the Islamic Boarding School for religious guidance and formation are carried out every day. This religious guidance and coaching activity were attended by all Muslim students living in this boarding school.

G. Productive Zakat Program for An Naba Center Islamic Boarding School

Productive Zakat at this Islamic Boarding School is a program for utilizing zakat funds based on community empowerment for the development and empowerment of *muallaf*. The Islamic Boarding School for *muallaf* has several times carried out empowerment programs for them to several institutions to provide training to its students, has collaborated with zakat amil institutions "Dompot Dhuafa", the forms of programs carried out include:

1. Skills Training

The "Dompot Dhuafa" zakat amil institution through Islamic Boarding Schools for *muallaf* trains *mustahiq* skills to improve the quality of life, while the training provided is in the form of good business management and instilling an entrepreneurial attitude in converts.

2. Providing Education

The "Dompét Dhuafa" through the Muslim Islamic Boarding School provides massive school education for Islamic Boarding School students and female students in Islamic Boarding Schools, and it is hoped that this can build intellectual spirit and good faith and morals for *muallaf*.

H. Analysis results

1. Productive Zakat has an Impact on Increasing the Productivity of *Muallaf*

a. Views on Productive Zakat

Allah SWT requires zakat and makes it a continuation of Islam in the world by taking zakat from people who are capable as *muzakki* and giving it to those in need as *mustahiq*. With appropriate and good allocation, zakat will become a potential source of funds that can be used for general welfare for the entire community. The spirit brought by the order to pay zakat is that changing a person's condition from *mustahiq* to *muzakki* will reduce poverty in society (Muhammad Daud Ali. 1998).

In general, the zakat paid is consumptive in nature, namely to meet daily needs, covering food and clothing needs. However, if you think about it more, this is not helpful in the long term, because the zakat given will be used for daily needs which will soon run out, and then the recipient will return to living in a state of poverty and poverty. That is why the term productive zakat emerged.

Productive zakat is not a type of zakat like zakat mal and zakat fitrah. Productive zakat is a form of utilizing zakat. So, the distribution is productive, namely to increase or serve as capital for the *mustahiq* business. That *mustahiq* must return their business capital is a strategy to educate them to work hard so that their business is successful. In fact, the return becomes *infaq* from the results of their efforts, which is then rolled out again to other *mustahik*. In this way, the beneficiaries of zakat will increase.

Productive zakat is not a type of zakat like zakat mal and zakat fitrah, productive zakat is a form of utilizing zakat. So, the distribution is productive, namely to increase or serve as capital for *mustahik* businesses.

Regarding productive zakat, Ustadz Syamsul Arifin Nababan is of the view that as a leader at a foundation that is engaged in developing *muallaf*, of course he really supports the existence of productive zakat, because productive zakat

can help ease the economic burden of Muslims who have just converted to Islam. So that they can rise from the economic downturn they feel, and can start businesses and businesses from scratch again.

It can be concluded that Ustadz Nababan's opinion is in line with the pattern of the An-Naba Center Islamic boarding school for converting *muallaf* which states that the productive zakat program is very useful, where productive zakat can help the long-term independence of *muallaf*, some *muallaf* whom were thrown away from their families because they embraced Islamic religion, living in an Islamic boarding school is the only solution when they have no relatives in overseas areas. Some of those who have dropped out of education are helped by Islamic Boarding Schools to continue their education, so that in the future *muallaf* are not considered uneducated in society. If they are adults and want to do business so they can be independent and productive, Islamic boarding schools are very supportive and help. But with several provisions provided by the Islamic Boarding School, a program like this will be very beneficial for those who convert to Islam, because like many *muallaf* who have apostatized again due to economic factors, with the existence of productive zakat at the An Naba Center Islamic Boarding School, they will not only get religious guidance, but they also get economic attention and make their faith stronger.

b. Sources of Productive Zakat at An Naba Center Islamic Boarding School

The principle of zakat at the economic level has the aim of providing certain parties who need it to support themselves for the next year or even throughout their life. In this context, zakat is distributed to develop the economy both through productive skills and in the field of trade (Nur Halimah. 2014). Therefore, the principle of zakat provides a solution to eradicate poverty and laziness, waste, and accumulation of wealth so that it can revive the community's economy.

The An Naba Center Islamic Boarding School is a coaching institution for *muallaf*, where this institution also manages ZIS funds and then distributes them to parties who are entitled to receive them, especially to *muallaf* who study at this Islamic Boarding School. The source of productive zakat managed by the An Naba Center Islamic Boarding School comes from various institutions and *muzakki*. According to what was conveyed by Ustadz Syamsul Arifin Nababan, to make zakat the main source of productive zakat received, it is

managed from the "Dompot Dhuafa" zakat institution, for other sources many of the individuals who entrust us with their zakat are managed by An Naba Center Islamic Boarding School (Nababan, 2023).

The sources of zakat management carried out by the Islamic Boarding School for the Development of *Muallaf* Center are:

- 1) Collaboration with social humanitarian institutions such as "Dompot Dhuafa".
- 2) From donors who come directly or via transfer to the account of the An Naba Center Muslim Islamic boarding school.
- 3) From fundraising held by the An Naba Center Islamic Boarding School for *Muallaf*

Below the data of zakat funds successfully collected at the An Naba Center Indonesia Muslim Islamic Boarding School First semester 2023:

Table 1. Zakat Funds 2023

No	Month	Amount
1.	January	Rp.22.000.00 0
2.	February	Rp.25.000.00 0
3.	March	Rp.33.000.00 0
4.	April	Rp.29.000.00 0
5.	May	Rp.45.000.00 0
6.	June	Rp.35.000.00 0
Total		Rp.189.000.0 00

Source : Dokumentasi Penghimpunan Zakat Muallaf An Naba Center

It can be concluded that the source of productive zakat funds so far at the An Naba Center Islamic Boarding School comes from social institutions,

namely "Dompot Dhuafa", individuals, and fundraising carried out by the Islamic boarding school.

An Naba Center Muslim Islamic boarding school still does not have a special business unit which should support the needs of the Muslim and *muallaf* who live in the Islamic boarding school, because funds cannot always be obtained individually, so the Islamic Boarding School should create a business unit so that one day the Islamic boarding school don't always rely on other people.

c. Management of Productive Zakat Funds at An-Naba Center

Productive zakat is the provision of zakat so that the recipient can manage the funds by producing continuously by rotating the productive zakat funds. Productive zakat where zakat funds are not consumed in the short term, but are used to develop the *mustahiq's* businesses. By circulating zakat funds, *mustahiq* can fulfill their lives continuously, by circulating zakat funds as capital for business development, *mustahiq* can meet their needs in the long term (Wibowo, 2015).

The role of zakat is very strategic in economic development. There are many benefits from empowering zakat funds, one of which is that zakat can build weak communities. With its enormous potential, it should be able to empower zakat funds better and according to targets. Zakat is one of the resources that the government can utilize to reduce poverty levels. However, zakat itself has not received attention from the government, the public's distrust of zakat amil institutions is still one of the obstacles. Zakat, with all its potential and strategic position as a tool for reducing poverty, requires research related to the management of zakat funds. This research is expected to provide information that zakat currently also takes an important position in fighting poverty (Muttaqin, 2023).

Management of productive zakat funds at the An-Naba Center Islamic boarding school for *muallaf*, where the management still prioritizes *muallaf* who are deemed worthy of receiving them, as stated by some of the boarding school administrators that the funds received are managed to help *muallaf* who will develop or open a business.

According to Ustadz Syamsul Arifin Nababan (Nababan, 2023), he said:

"The Zakat received from *muzakki* is managed to help *muallaf* who want to open businesses. Currently, many of these *muallaf* have their businesses

already running, such as selling Muslim clothing, opening counters to sell credit, and other businesses, so that the distribution of zakat given is very productive.”

The types of businesses run by *muallaf* in the An-Naba Center Islamic boarding school include:

- 1) Credit counter
- 2) Clothes shop
- 3) An Naba Shop

From the information above, it can be concluded that, the management of productive zakat funds at the Islamic boarding school for *muallaf*, An-Naba Center, is running well, where the management continues to prioritize *muallaf* who are deemed worthy of receiving them, as stated by some administrators that the funds received later managed to help them who are going to develop or open businesses to increase the productivity of *muallaf* who live in Islamic boarding schools, because most of them have been separated from their families. (Mustaqim, 2023)

The institution also has several policies towards the students who live in the Islamic Boarding School, after they have been trained and can be independent, they are required to return to their hometowns with the aim of becoming *Da'i* and preachers in their hometowns so that they can be a source of guidance for other people. Therefore, the productive zakat funds managed by the An Naba Center institution are very useful, and foster the desire of *muallaf* to enter into business as explained in the interview above, several businesses have been started, including; opened a counter, sold Muslim clothes and clothing and opened an An Naba Center shop. Productive zakat is given to *muallaf* as capital to carry out activities to grow the economic level and productivity potential of *mustahiq*. So, productive zakat is one of the empowerment programs for productive use, the distribution of which is more about how or methods to deliver zakat funds to targets in a broader sense, in accordance with the spirit and objectives of sharia. An appropriate method of giving, effective benefits with a versatile and productive system, in accordance with the message of the Sharia and the socio-economic role and function of zakat. Thus, productive Zakat is zakat where the assets or zakat funds given to *mustahik* are not spent, but are developed and used to help their business, so that with this business they can meet their living needs continuously.

d. The Role of Productive Zakat on the Independence of *Muallaf* at the An Naba Center Islamic Boarding School

According to Ginanjar Kartasmita's statement quoted by Budi Wahyono, economic empowerment is an effort that is the mobilization of resources to develop the people's economic potential to increase productivity, so that both human resources and natural resources around the people's existence can be increased in productivity, (Husnan, 1996).

One way to overcome poverty is to support people who can spend their wealth in the form of zakat funds to those who lack it. Zakat is one of the five strategic instrumental values and has a great influence on the economic behavior of humans and society as well as general economic development. The aim of zakat is not just to support the poor in a consumptive manner, but has a more permanent goal, namely alleviating poverty (Perdana, 2014).

One thing that supports the welfare of life in the world and supports life in the afterlife is socio-economic prosperity. This is a set of alternatives for the prosperity of Muslims from poverty and destitution. For this reason, it is necessary to form Islamic social institutions as an effort to overcome these social problems. In this regard, zakat can function as a source of socio-economic funds for Muslims. This means that the utilization of zakat managed by the Amil Zakat Agency is not only limited to certain activities based on conventional orientation, but can also be used for economic activities of the people, such as in poverty and unemployment alleviation programs by providing productive zakat to those in need as business capital.

In line with the statement above, the An Naba Center Islamic boarding school aims to improve the welfare of *muallaf*. Therefore, the management of productive zakat must be carried out as well as possible, so that the benefits can be felt by *muallaf* and can increase their independence to start opening a business that suits their respective fields and expertise. According to Ustadz Syamsul Arifin Nababan, he said:

"The influence of this productive zakat is very great for the benefits that can be felt by students in Islamic boarding schools, with the existence of this productive zakat they can start learning to be independent by opening various kinds of businesses according to their respective interests, and they are not must depend on all their needs at the An Naba Islamic boarding school," (Nababan, 2023).

According to Mustaqim, he said:

"The benefits of productive zakat are felt because this zakat can further expand the business that has been started by members of the group from the An Naba Islamic boarding school, and with productive zakat it can meet the daily personal needs of existing students, and can also meet educational costs."

Of the many benefits felt by students from productive zakat, of course there are several factors that become obstacles in carrying out productive zakat activities, such as:

- 1) Lack of training for *muallaf* in terms of doing business.
- 2) Limited business experience.

From the results of the information above, that the role of productive zakat in the independence of *muallaf* has a very positive impact on their daily lives, with the business capital that has been provided, *muallaf* at the An Naba Center Islamic boarding school have their own income so that they will not depend on the Islamic boarding school for their living. And from the analysis above, this program will have an impact on the survival of existing *muallaf* and provide economic independence to the community.

Productive zakat is one of the empowerment programs available at *muallaf* institutions. There are several programs that support the independence of *muallaf* at the Islamic boarding school, including the institution setting up a computer lab and computer tutoring, learning foreign languages such as Arabic and English so that the *muallaf* living in the Islamic boarding school can be involved during society. This productive zakat program can only help a small number of people directly. However, it turns out, in fact, there are many things that are helped and developed in this environment. Impacts like this are impacts caused by activities in certain fields that drive activities in other fields because of the linkages, both direct and indirect, which ultimately encourage these activities.

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