

## THE INFLUENCE OF MUZAKKI'S LEVEL OF TRUST ON THE DECISION TO PAY PROFESSIONAL ZAKAT AT BAZNAS (CASE STUDY OF ASN AT THE MINISTRY OF RELIGION, WAJO DISTRICT)

*PENGARUH TINGKAT KEPERCAYAAN MUZAKKI TERHADAP KEPUTUSAN  
MEMBAYAR ZAKAT PROFESI DI BAZNAS (STUDI KASUS ASN DI  
KEMENTERIAN AGAMA KABUPATEN WAJO)*

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### ABSTRACT

If professional zakat is carried out properly, it will be able to overcome economic problems such as poverty which is always a problem in everyday life and there is no solution for it. The lack of public knowledge or understanding of assets that must be given zakat is the reason zakat has not functioned as a means of equal distribution and zakat has not been collected properly at zakat institutions. Therefore, the problem of this research is the awareness of the Muzakki (ASN within the scope of the Wajo Regency Ministry of Religion) in paying zakat and the level of confidence of the Muzakki (ASN in the Wajo Regency Ministry of Religion) regarding the decision to pay professional zakat at the Wajo Regency Baznas. As well as professional zakat management at Baznas Kab. Wajo In answering this problem, the author uses a Juridical-Empirical approach, while the type of research used is qualitative research. With data collection procedures through Library Research (library research), namely by quoting books that are already available related to the author's thesis which are then quoted directly and indirectly and field research (field research), the author's data collection technique is conducting observations, interviews/interviews and documentation. The results of the research show that, it is known that the Muzakki (ASN within the scope of the Ministry of Religion of Wajo Regency) in paying zakat has a significant influence on the interest of ASN within the scope of the Ministry of Religion of Wajo Regen-

cy in paying zakat and the level of confidence of the Muzakki (ASN in the Ministry of Religion of Wajo Regency) regarding the decision to pay Professional zakat in Baznas Wajo Regency is known that trust has a significant influence on interest in zakat muzakki. Muzakki's trust is very high because Baznas returns 70% of the professional zakat distributed to eligible muzakki families through the Ministry of Religion's UPZ. As well as professional zakat management at Baznas Kab. Wajo, namely: collection, distribution and utilization, implementation and control, and implementation reporting.

**Keywords:** zakat, awareness, trust

### ABSTRAK

*Zakat profesi apabila dijalankan dengan tepat maka akan dapat mengatasi masalah perekonomian seperti kemiskinan yang selalu jadi masalah dalam kehidupan sehari-hari dan tidak ada solusi untuk itu. Kurangnya pengetahuan atau pemahaman masyarakat terhadap harta yang wajib dizakatkan merupakan alasan zakat belum berfungsi sebagai alat pemerataan serta zakat belum terkumpul dengan baik pada lembaga zakat. Karena itu penelitian penelitian ini permasalahannya adalah kesadaran para Muzakki (ASN dalam lingkup Kementerian Agama Kabupaten Wajo) dalam membayar zakat dan tingkat kepercayaan Muzakki (ASN di Kementerian Agama Kabupaten Wajo) terhadap keputusan membayar zakat profesi di Baznas Kabupaten Wajo. Serta pengelolaan zakat profesi di Baznas Kab. Wajo. Dalam menjawab permasalahan tersebut, penulis menggunakan pendekatan Yuridis-Empiris, adapun jenis penelitian yang digunakan adalah penelitian kualitatif. Dengan prosedur pengumpulan data melalui Library Research (penelitian kepustakaan) yaitu dengan mengutip buku yang sudah tersedia terkait dengan skripsi penulis yang selanjutnya dikutip secara langsung dan tidak langsung dan field Research (penelitian lapangan) teknik pengumpulan data penulis mengadakan observasi pengamatan, interview/wawancara dan dokumentasi. Hasil penelitian menunjukkan bahwa, para Muzakki (ASN dalam lingkup Kementerian Agama Kabupaten Wajo) dalam membayar zakat diketahui bahwa kesadaran berpengaruh signifikan terhadap minat ASN lingkup Kementrian Agama Kabupaten Wajo dalam membayar zakat dan tingkat kepercayaan Muzakki (ASN di Kementerian Agama Kabupaten Wajo) terhadap keputusan membayar zakat profesi di Baznas Kabupaten Wajo diketahui bahwa kepercayaan berpengaruh signifikan terhadap minat zakat muzakki. Kepercayaan muzakki sangat tinggi karena memang baznas mengembalikan 70% zakat profesi itu disalurkan kepada keluarga muzakki yang berhak melalui UPZ kemenag. Serta pengelolaan zakat profesi di Baznas Kab. Wajo yaitu: pengumpulan, pendistribusian dan pendayagunaan, pelaksanaan dan pengendalian, serta pelaporan pelaksanaan.*

**Kata-kata Kunci:** zakat, kesadaran, kepercayaan.

## A. INTRODUCTION

Islamic economic thought emerged from the fact that Islam is a system revealed by Allah SWT to all humans to regulate all aspects of life in all time and space. It is human nature to carry out economic activities to meet their daily needs. Through these economic activities, humans can obtain sustenance and with this sustenance humans can continue their lives.

Zakat or zakah has many meanings, such as purity, goodness, fertility and blessings. Another word for zakat is (zaka) which means the past and then (yazku) which means the present and the future. Meanwhile, people who do a lot of good deeds, or are usually praised as being kind, trustworthy and so on are called Zakiy. According to sharia terms, zakat means an amount of property, either in the form of money or an object that a person is obliged to spend, for underprivileged people and other people who need help and have the right to receive it. In this case, it can bring blessings and goodness to the property, such as plants being cleaned of pests that cause the plants to be infertile.

Professional zakat is a new problem, it has never existed in the history of Islam since the time of the Prophet Muhammad. until the late 60s of the 20th century, when the idea of professional zakat began to emerge. Since then, professional zakat has begun to be widely implemented by zakat management institutions in Indonesia, both the government-owned BAZ (Amil Zakat Agency), both BASDA or BASNAZ, and privately owned LAZ (Amil Zakat Institution), such as PKPU, Dompot Dhuafa, and so on.

There are 2490 ASN paying professional zakat in Baznas Wajo and there are 2797 ASN in the Tempe District area, there are 183 ASN paying zakat in Baznas Wajo and 190 ASN in the Tempe District area.

## **B. LITERATURE REVIEW**

### **1. Understanding Zakat**

According to the language, zakat means developing, increasing. In Arabic, the word zaka> az-Zar'u is usually said when a plant develops and increases. This word is also said to mean piety. For example, rajulun zakiyyun which means increasing goodness. According to sharia, it is a mandatory right to property. Several definitions of zakat according to the Imams of the Madhab include:

#### **a. Malikiyah School**

Zakat is giving out a certain portion of assets that have reached the nisab to people who are entitled to receive them, if the ownership, haul (even one year) is complete apart from mining goods, plants and found assets.

#### **b. Hanafiyah School**

Zakat is the granting of ownership rights to certain portions of certain assets to certain people as determined by the Shari'a, solely because of Allah.

c. Shafi'iyah school of thought

Zakat is the name for goods issued for property or bodies (human beings for zakat fitrah) to certain parties.

d. Hambaliah School

Zakat is a mandatory right to certain assets for certain groups at certain times.

So, it can be concluded that zakat is part of assets that must be paid out at a certain rate and time as regulated by Islamic law.

Zakat is a mandatory order and is also the third pillar in Islam. There are many orders of zakat in the Qur'an, among others:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ (٤٣)

*“And perform salat, pay zakat, and bow with those who bow.”*

2. Recipient of Zakat (Muzakki)

Humans as representatives of Allah SWT and hold the right of caliphate, deliver the zakat to those who are entitled to receive it. Zakat is the third pillar of Islam and is one of the obligations that must be fulfilled by Muslims. This obligation has existed since the time of the Prophet and his companions until later in the end of time as commanded by Allah and the Prophet SAW. One of the verses in the Qur'an that affirms the obligation of zakat is found in Surat At Taubah verse 103: "Take zakat from some of their property, with that zakat you clean and purify them and pray for them. Indeed, your prayer is (becoming) peace of mind for them and Allah is All-Hearing and All-Knowing."

3. Profession Zakat

- 1) What is meant by profession is work/skills. What is meant by services are the results obtained as compensation for

the use/benefits of something. Dr. Wahbab Zuhaily divides jobs/professions into 2 types

- a. Jobs/professions without being tied to the government or private companies and so on. Such as: doctors, engineers, lawyers, tailors, engravers, painters, and so on from people who work independently.
- b. Jobs/professions that are tied to the government or private companies, such as civil servants, private employees and company employees who are paid by the government or by the company where they work.

Meanwhile, according to Yusuf Qardhawi, there are two types of work which is a human endeavor to obtain wealth as income. Firstly, the work is carried out by someone directly without being bound and submissive to other people in the form of manual skills or thinking skills, so the income from this work is service income that comes from trained skills such as the income of doctors, engineers, lawyers, tailors, carpenters and so on. . Meanwhile, the second is work that is tied to another such as the government, business entity, union or to a certain person in the form of a wage contract to carry out work that requires energy or thought, so this kind of income can be in the form of a salary, wages or compensation for services.

According to Jumhur ulama, the systematics of zakat payments for civil servants, honorary workers and private employees is recommended to pay when receiving their salary, they should not have to wait for one haul in accordance with the relief given by Rosulullah Saw.

#### 4. Professional Zakat Law

The legal basis for professional zakat is in the Koran, including in Surah al Baqarah: 267. There are various opinions of previous and present scholars, even though they use the general term, namely amwaal. Meanwhile, some specifically use the term al maal al mustafad as found in zakat fiqh.

#### 5. How to calculate Professional Zakat

The calculation of zakat for income from salaries, wages, honorarium and the like is set at 2.5% of net income, namely gross income minus costs for obtaining that income, debts and minimum basic needs. So the basis for imposing zakat and nisab is calculat-

ed from the remainder (Qardhawi, 1991:486) and for greater clarity, the following is an example of calculating professional zakat.

**Table 2.1**  
**Example of calculating professional zakat**

Information	Sub Amount (Rp)	Amount (Rp)
Income:		
Annual salary and allowances	36.000.000	
Royalty Bonuses	10.000.000	
	4.000.000	50.000.000
Total income		
Net income before debt from minimum requirements		<b>41.000.000</b>
Other Deductions:		
House mortgage debt and others	6.000.000	
	18.000.000	24.000.000
Total family needs		
Net income after debt and minimum needs		<b>17.000.000</b>
Professional Zakat		425.000
2.5% x 17.000.000		

In practice, income zakat can be paid every month with the monthly nisab value being equivalent to the value of one-twelfth of 85 grams of gold (following the buy back price of gold on the day when zakat will be paid), with a rate of 2.5%. So if the monthly income exceeds the monthly nisab value, it is obligatory to pay zakat of 2.5% of the income.

There are many types of professions with or without routine payment, with the same income and not in each month. If the income in 1 month does not reach nisab, then the income for 1 year is collected or calculated, then zakat is paid if the net income is enough nisab.

Zakat is obligatory for every Muslim who is independent, has assets according to the type of assets that must be given zakat, and the amount of his assets has reached the nishab (limit for issuing zakat). The definition of muzakki has also been stipulated in the Zakat Law article 1 point 3: "Muzakki is a person or entity owned by a Muslim who is obliged to pay zakat".

From this definition it can be understood that there are two types of muzakki. First, Muslims. Second, the bodies owned by Muslims. Someone who falls into the muzakki category is usually more easily considered a rich person, while someone who falls into

the mustahiq category is generally called a poor person or an economically weak person. However, the categories of rich and poor today have undergone significant changes.

The literature review referred to in this writing aims to provide an explanation that the main problem discussed or researched has relevance to the theories that the author encounters in existing books and scientific works. Several reference books as guidelines related to the problems being studied in preparing this thesis are as follows:

1. Understanding and Practice of Professional Zakat in the Tammerodo Community, Majene Regency. Written by Bahrini in 2018. Both theses discuss professional zakat, but the difference is that this thesis examines the understanding of professional zakat and its practice while the author explains the trust of professional zakat payers in zakat management at Baznas.

2. Professional Zakat Management in Review of Islamic Law (Case Study in Lazismu Makassar City). Written by Haerul Ihwan Mahdi in 2020. These two theses both explain professional zakat, while the difference is that this thesis examines the management of professional zakat, but the author's essay examines the level of muzakki's trust in the management of professional zakat at Baznas.

### C. METHOD

Research which contains the meaning of "rediscovering the truth" is carried out using two major paradigms, namely positivism and post-positivist. Research Methods, which contains a review of the methods that the author uses in the research stages, to support the success of an activity, of course requires methods in its implementation. The following are several methods used in the research stages.

This research uses qualitative research, namely research that produces results that cannot be achieved with statistics or measurement methods. Approach Method, as the aim of this research is to understand and know from a legal perspective related to community behavior and a description of the conditions of social facts seen in the field or which can be sensed, it is necessary to choose the right approach so that the research objectives can be achieved. The approach used in this research is an empirical juridical approach.

The population of all employees of the Ministry of Religion, Kab. Wajo, namely 56 people. The sample studied consisted of 10 people.

## D. RESULT AND DISCUSSION

1. Awareness of Muzakki (ASN within the scope of the Wajo Regency Ministry of Religion) in paying zakat

Zakat is not only interpreted as a form of worship that is obligatory for every Muslim for those who meet the requirements, but more than that, namely as a system for distributing property among Muslims, from the rich to the poor. So that zakat is able to eliminate socio-economic disparities in society. As stated by Mr. Haderawi.

"Zakat is not just about giving away some of your assets as a form of fulfilling the pillars of Islam, but zakat is also a way of distributing assets among us as Muslim believers."

As stated by Mrs. Andi Nurkaya, who is an ASN at the Wajo Regency Ministry of Religion, she said that:

"In my opinion, zakat is an asset that is given to help people in need so that we can get blessings from the proceeds of our wealth and purify our assets."

Professional zakat is zakat paid from the results of a person's halal business or income, which is obtained with certain skills and in an easy way. In this research, the definition of professional zakat is zakat paid or salary deductions from basic salaries and ASN performance allowances within the Ministry of Religion of Wajo Regency.

Muzakki's behavior in paying zakat is of course influenced by various factors, some muzakki pay zakat because they are aware of their obligations and the importance of paying zakat. Awareness is a person's understanding of sharia norms so that it influences his behavior in implementing religious teachings and income is the remuneration received by the owner of production factors for his sacrifices in the production process. As stated directly by Mr. Suherman:

"As muzakki, we should have full awareness of our obligations in paying zakat, including professional zakat. "Because actually the payment of zakat is already stated in an article in the law as well."

Some people pay zakat only because of the rules made by the agency where they work by deducting their salary every month as a form of zakat. Apart from that, the amount of income received can influence awareness of paying zakat. This means that if awareness increases, interest in zakat will also increase, and vice versa, if awareness decreases, interest in zakat will also decrease. This shows that the higher the level of awareness, the higher the possibility of muzakki paying zakat.



Based on the results of interviews conducted by researchers regarding the analysis of awareness of muzakki (ASN within the scope of the Ministry of Religion of Wajo Regency), it is known that awareness has a significant influence on the interest of ASN within the scope of the Ministry of Religion of Wajo Regency in paying zakat. This positive and significant value was expressed directly by Mr. Hariadi:

"In essence, it fulfills the importance of zakat, it is proven that all ASN in the Ministry of Religion have carried out professional zakat by automatically debiting their salaries every month."

From the results of interviews and observations from researchers, researchers can conclude that professional zakat is a salary cut for ASN as a form of caring for others who need it more for their survival. This is also strictly prescribed in the Islamic religion, where mutual assistance is given to fellow human beings.

2. The level of trust of Muzakki (ASN at the Ministry of Religion of Wajo Regency) regarding the decision to pay professional zakat at Baznas Wajo Regency

Trust is the knowledge possessed by society as well as a form of conclusion made about objects and attributes, the benefits of positive results as a desire to accept actions from other people based on an expectation that the other person will carry out a certain action, which is most important for someone who gives trust, monitors and control others.

Based on the results of observations, an ASN from the Wajo Regency Ministry of Religion, namely Mrs. Nurhaedah, said that:

"The quality of service, knowledge and trust of muzakki have a positive influence on muzakki's decision to distribute zakat to amil zakat institutions. The existence of a high level of trust in zakat institutions contributes to the muzakki's decision to issue zakat. "An attitude of transparency and openness is of course very necessary in managing public trust regarding the management of community funds such as zakat and alms."

Trust is a collection of beliefs about integrity, benevolence, competence and predictability. A person's trust can provide benefits, namely the relationship between consumers and an organizational institution becomes harmonious. So, with this trust, it can attract someone's interest in becoming a muzakki at a National Zakat Amil Agency (BAZNAS) (Yunus, 2016). As research conducted by Yunus (2016), which states that trust influences muzakki in paying zakat.

Meanwhile, this is the opinion of another informant at the Wajo Regency Ministry of Religion, namely Mr Hasman, he said that:

"The muzakki's level of trust has an influence on the decision to issue zakat. Thus, high trust is one of the determinants of muzakki in issuing zakat. In this case, trust has a sufficient influence on the muzakki's decision to give zakat. "High trust can attract muzakki's interest in giving zakat through Baznas."

Factors that influence muzakki's interest in paying zakat to BAZNAS are: (1) income level, (2) trust, (3) reputation, and (4) religiosity as a moderation instrument. The level of income is the percentage of value received from company activities, such as: sales, service income, interest, profit sharing, loyalty and rent.

According to Mrs. Suriati, as an ASN at the Wajo Regency Ministry of Religion, she said that:

"The experience of giving alms and religious values significantly influence the welfare of the muzakki which is proxied through alms consumption expenditure, while age, marital status, ethnicity, education and health do not have a significant influence. Of these three factors, income is the main factor that influences muzakki's welfare which is proxied through alms consumption expenditure."

To empower zakat funds optimally, a zakat management institution is needed that is professional, trustworthy and transparent. So that it grows the muzakki's sense of trust in their interest in paying zakat at zakat institutions. The Amil Zakat Agency is an official body and the only one formed by the government based on Presidential Decree No. 8 of 2001 which has the task and function of collecting and distributing zakat, infaq and alms (ZIS) at the national level.

The enactment of law number 23 of 2011 concerning zakat management further strengthens the role of Baznas as an institution that has the authority to manage zakat nationally. In this law, BAZNAS is declared a non-structural government institution that is independent and responsible to the President through the Minister of Religion. Thus, Baznas together with the government are responsible for overseeing the management of zakat which is based on Islamic law, trust, benefit, justice, certainty, law, integrity and accountability.

To carry out its duties, Baznas is funded by the State Revenue and Expenditure Budget and amil rights. Meanwhile, Provincial Baznas and Regency/City Baznas are funded by the State Revenue and Expenditure Budget.

This is in line with the Fatwa of the Indonesian Ulema Council Number 3 of 2003 concerning Zakat on Income, where what is meant by "income" is any income such as salary, honorarium, wages, services and other things that are obtained in a halal way, whether routinely such as state officials, officers or employees, as well as non-routine employees such as doctors, lawyers, consultants, and the like, as well as income obtained from other independent work. With the stipulation that it is mandatory to pay zakat worth 85 grams of gold and the time to pay zakat on income is when it is received if the nishab is sufficient at 2.5%.

Based on the results of interviews regarding the influence of trust on interest in zakat for ASN of the Wajo Ministry of Religion at Baznas Wajo, it is known that trust has a significant influence on interest in zakat muzakki. These results can be seen from direct information from Mrs. Nurhaeda:

"Muzakki's trust is very high because BAZNAS returns 70% of the profession's zakat which is distributed to eligible muzakki families through the Ministry of Religion's UPZ."

## **E. CONCLUSION**

Based on research on the Influence of Muzakki's Level of Trust on the Decision to Pay Professional Zakat at BAZNAS (Case Study of ASN at the Ministry of Religion of Wajo Regency), the author draws the following conclusions.

Muzakki's behavior in paying zakat is of course influenced by various factors, some muzakki pay zakat because they are aware of their obligations and the importance of paying zakat. Analysis of the awareness of muzakki (ASN within the Ministry of Religion of Wajo Regency) shows that awareness has a significant influence on the interest of ASN within the Ministry of Religion of Wajo Regency in paying zakat. As a muzakki, you should have full awareness of your obligation to pay zakat, including professional zakat, because the payment of zakat is stated in an article in the law.

Trust is a collection of beliefs about integrity, benevolence, competence and predictability. A person's trust can provide benefits, namely the relationship between consumers and an organizational institution becomes harmonious. It is known that the Wajo Ministry of Religion's ASN zakat interest in Baznas Wajo is very trusting.

3. Zakat management is a very important part of improving the welfare of society in alleviating poverty and improving the economy

of underprivileged communities. The development of zakat management cannot be separated from the role of muzakki who give confidence to BAZNAS to distribute the zakat funds that have been collected. Management of zakat must be carried out on target, not just managed as is. Zakat management at the National Zakat Amil Agency (BAZNAS) in Wajo Regency is: collection, distribution and utilization, implementation and control, and implementation reporting.

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