

 — FAI UNISMUH MAKASSAR —	International Conference on Actual Islamic Studies		
	Vol. 3, No. 1	August 2024	e-ISSN: 2988-7925

Upz Rumah Zakat Empowerment Model in Conducting Community Coaching and Productive Activities (Case Study of UPZ Matraman Office, East Jakarta)

*Model Pemberdayaan UPZ Rumah Zakat dalam Melakukan Pembinaan
Masyarakat dan Kegiatan Produktif
(Studi Kasus Kantor UPZ Matraman, Jakarta Timur)*

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Abstract

Keywords:

Zakat distribution,
zakat management,
productive
empowerment.

This study aims to examine the management of productive zakat funds for mustahik empowerment in a Case Study at the UPZ Matraman Office, East Jakarta. The management of zakat funds must be supported by the role of a professional amil so that the impact of zakat socio-economically can be felt by the community. Potential zakat funds in community empowerment, especially in poverty alleviation. So that the distribution of zakat funds that have been collected is not arbitrary. This research is a qualitative descriptive research. The purpose of this study is to describe the distribution system of productive zakat funds at the UPZ Matraman Office, East Jakarta. In terms of the distribution of zakat funds, there are two criteria, namely consumptive and productive. The distribution of consumptive zakat is to give zakat funds to mustahik without being followed by mutahik empowerment. Meanwhile, the distribution of productive zakat is the provision of zakat funds to mustahik followed by empowerment. The nature of empowerment carried out can be for the provision of business capital, as well as in the form of skills that are realized in the cost of education and training. This study concludes that accurate data collection is carried out by submitting proposals by prospective mustahik to the UPZ Matraman East Jakarta Office and identification of mustahik by amil.

Abstract

Kata Kunci:

Penelitian ini bertujuan mengkaji pengelolaan dana zakat produktif untuk pemberdayaan mustahik pada Studi Kasus di

Distribusi zakat, pengelolaan zakat, pemberdayaan produktif.

Kantor UPZ Matraman Jakarta Timur. Pengelolaan dana zakat harus didukung dengan peranan amil yang profesional agar dampak zakat secara sosial ekonomi dapat dirasakan oleh masyarakat. Dana zakat yang potensial dalam pemberdayaan masyarakat utamanya adalah dalam pengentasan kemiskinan. Sehingga distribusi dana zakat yang telah terkumpul tidak sembarangan. Penelitian ini adalah penelitian deskriptif kualitatif. Tujuan dari penelitian ini untuk memdeskripsikan sistem distribusi dana zakat produktif di Kantor UPZ Matraman Jakarta Timur. Dalam hal distribusi dana zakat ada dua kriteria, yakni konsumtif dan produktif. Distribusi zakat konsumtif adalah memberikan dana zakat kepada mustahik tanpa di ikuti pemberdayaan mustahik. Sementara distribusi zakat produktif adalah pemberian dana zakat kepada mustahik yang diikuti dengan pemberdayaan. Sifat pemberdayaan yang dilakukan bisa untuk pemberian modal usaha, juga bisa dalam bentuk ketrampilan yang diwujudkan biaya pendidikan dan pelatihan. Penelitian ini berkesimpulan pendataan yang akurat dengan cara pengajuan proposal oleh calon mustahik kepada Kantor UPZ Matraman Jakarta Timur dan identifikasi mustahik oleh amil.

INTRODUCTION

The management of zakat funds must be supported by the role of professional amils so that the socio-economic impact of zakat can be felt by the community. In Indonesia, the management of zakat funds cannot be separated from the role of the state. Because the government as the holder of power in terms of collecting and distributing zakat. Proof that the state has power over zakat regulation is the passing of Law No. 38 of 1999 and then updated in Law No. 23 of 2011 concerning Zakat Management. (Andri, 2017)

In the context of financial management, zakat management organizations must be looked at carefully, especially in defining the financial owners entrusted to zakat

management organizations. If you look at the views of zakat financial managers, who understand that zakat funds are amanah, it can perceive those who have entrusted their trust are members of the Muslim community who sincerely provide sources of funds to zakat management organizations to be distributed to mustahik. (Nadia Nuril Ferdaus, 2023)

Following up on the zakat law, which has been passed, the Government is improving the management of zakat through zakat management organizations. In this effort, the government then confirmed Badan Amil Zakat (BAZ), that is, the zakat management institution formed by the government, and Lembaga Amil Zakat (LAZ), that is, the zakat management institution formed by the community, These institutions are assigned as

institutions that manage, collect, distribute, and empower zakat recipients from zakat funds. (A & Greece, 2019)

Rumah Zakat is one of the Amil Zakat Institutions (LAZ) that has obtained permission and is in accordance with article 18 of Law Number 23 of 2011 concerning zakat management. This institution has tried to give zakat not by means Consumptive is giving it directly to eight *asnāf* without being utilized so that the zakat runs out is not left. This zakat house has tried to distribute zakat in a productive way, including by providing zakat in the form of capital loans in the form of independent community businesses in the form of benevolent loans. (Maltuf Fitri, 2017)

Furthermore, the zakat funds collected and the funds returned by the borrowers above will be rotated to other mustahik and so on until all poor groups can be independent in managing and developing their economic life. In addition, zakat funds produced by zakat houses are used to build free maternity homes. Anyone from among mothers who cannot afford it is given the right to free maternity. (Ahmadin, 2018)

Rumah zakat is very concerned about the worship of mustahik, they will reprimand mustahik who do not routinely attend recitation let alone leave prayer, not only that they even require all staff, amil zakat in the zakat house to maintain their morals such as the prohibition of smoking while on duty and being in the zakat house then

also obliged to attend the religious event. (Fitri, 2017b)

The utilization of productive zakat carried out by the zakat house motivates the author to conduct more intense research to see how the law of productive zakat, whether providing capital for independent business from zakat assets to mustahik is justified in the Shari'a, whether in the utilization of productive zakat there are obstacles faced by the zakat house.

RESEARCH METHODS

The research method used in this study uses descriptive qualitative research methods. This qualitative research emphasizes more on the research process and not on the results of the research. Qualitative research starts from a field based on the natural environment, not on theory. Data collection procedures in this study are ways carried out by researchers to obtain various types of data as what happens in the field, in this case are UPZ Matraman Office, East Jakarta. Data collection techniques carried out are observation (observation), interviews and documentation. (Murdiyanto, 2020)

Data analysis in qualitative research is different from quantitative research analysis. Data research analysis in qualitative research is the process of organizing, sorting, grouping data in one pattern, category and basic description unit so that themes can be found that can finally be compiled substantive theory. The data

analysis process in this study is carried out from the time the researcher enters the field to collect data until the researcher completes activities in the field. The process of data analysis is data reduction, data presentation, and conclusion making.(Fadli, 2021)

RESULTS AND DISCUSSION

The Concept of Productive Zakat Distribution

In the Qur'an it has been explained, that zakat should be distributed only to eight classes of people, as Allah says in Sura At-Tawbah 60 In general, the main message in the verse, is those who are economically deprived. This is excluded for amils and converts who are very likely to be economically adequate. Therefore, in its distribution, efforts should be put forward to change those who are in need, so that after receiving zakat, in a certain period they turn into zakat payers. (Fitri, 2017b)

The word distribution itself comes from English, namely *distribute* which means division or distribution, in terms of distribution is distribution (division) to many people or several places. Another definition defines distribution as the distribution of daily necessities by the government to civil servants, residents, and so on. According to the Big Dictionary of Indonesian, distribution is the distribution (distribution, delivery) from the excess to the needy to several

people or to several places. (Atmaja at al, 2017)

Ideally, zakat management can support the independence of the muzaki area to be distributed to mustahik in the region. As in the early days of the apostleship of Muhammad SAW, where zakat was a milestone of regional economic development. Even if you want to help people outside their area, they must still consider the maximum limit of community welfare. Later, the utilization of zakat will encourage an increase in living standards in accordance with the level of community needs without relying on the auxiliary system from the center.(Widad, 2021)

In the form and nature of zakat distribution, if we look at the management of zakat during the time of the Prophet SAW and his companions, then applied to current conditions, then we find that the distribution of zakat can be distinguished in two forms, namely:

- a. Temporary assistance (consumptive), which means that zakat is only given to mustahik only once or momentarily. However, it means that the distribution to mustahik is not accompanied by the target of economic independence (empowerment) in mustahik. This is done because the mustahik concerned can no longer be independent, which in its application can include elderly people, disabled people, displaced refugees or victims of natural disasters.
- b. Empowerment (productive), namely the distribution of productive zakat,

which is expected to occur mustahik economic independence. This empowerment is accompanied by coaching or mentoring for the efforts made. (Dervish et al., 2022)

The distribution of zakat since a long time ago its use can be classified into 4 forms:

- a. Traditional consumptive means the process by which zakat is distributed directly.
- b. Consumptive creative means the process of consuming in other forms of the original goods such as given in the form of scholarships, pottery, hoes.
- c. Traditional productive means that the process of giving zakat is given in the form of objects or goods that are known to be productive for one region that manages zakat, such as cows, goats, rickshaws and others.
- d. Being productive creative means a process of realizing zakat provision in the form of revolving capital both for social program businesses, home industry, small business capital. (Januardi, 2018)

The provision of capital must be carefully considered by the amil. Is that person able to process the funds given, so that at some point he no longer depends on others, including expecting zakat, if this can be managed properly under the supervision of the amil (if possible) then gradually the poor will continue to decrease and it is possible, he can become a muzaki, no longer

mustahik. The procedure for implementing productive business is as follows:

- a. Conduct a feasibility study
- b. Establish the type of productive business
- c. Conduct guidance and counseling
- d. Perform monitoring, control and supervision
- e. Conduct an evaluation
- f. Create a report. (Fawaid, 2023)

The most important point in determining the distribution of zakat is justice and compassion, so the purpose of zakat distribution is divided into two types, namely:

- a. So that wealth is not concentrated to a small part of society, but continues to circulate in society.
- b. Various factors of production sourced from national wealth must be shared fairly with the public. (Ilham, 2020)

The distribution of zakat funds serves as an effort to reduce the difference between rich and poor because the share of wealth of the rich helps and grows the economic life of the poor, so that the economic condition of the poor can be improved. Therefore, zakat serves as a means of social security and community unity in meeting individual needs and eradicating human poverty, in this case zakat is evidence of social care. (Said et al., 2022)

The cooperation of all parties, both muzaki, zakat institutions and

Mustahik is needed to optimize the distribution of productive zakat. The steps for productive distribution of zakat are as follows;

- a. Accurate data collection so that the recipient is really the right person.
- b. Grouping participants into small, homogeneous groups in terms of gender, education, economy and age. Then the head of the group is chosen, given a mentor and coach.
- c. Provision of basic training. The training must focus on creating productive businesses, business management, business financial management and others. This training was also given religious reinforcement so as to produce members with character and responsibility.
- d. Funding. Funds are given after the material is achieved, and participants are felt to have received the material well. The planned effort can also be taken. Members will be guided by mentors and mentors intensively until the member is independent to run his own business. (Trisucirezeki, 2023)

Zakat collected by the amil zakat institution must be immediately distributed to mustahik in accordance with the priority scale that has been prepared in the work program. The mechanism in distributing zakat to mustahik is consumptive and also productive. While the distribution of zakat is not only in two ways, but there are three, namely consumptive

distribution, productive distribution and investment. (Budhi Irawan, 2022)

Zakat collected by the amil zakat institution must be immediately distributed to mustahik in accordance with the priority scale that has been prepared in the work program. The mechanism in distributing zakat to mustahik is consumptive and also productive. While the distribution of zakat is not only in two ways, but there are three, namely consumptive distribution, productive distribution and investment. In distributing zakat to mustahik there are several provisions.

- a. Prioritizing domestic distribution by doing local distribution or prioritizing zakat recipients who are in the closest environment to the zakat institution compared to its distribution to other regions.
- b. Equitable distribution with rules as follows:
 - 1) If the zakat produced is large, each group should get its share according to their individual needs.
 - 2) The distribution must be comprehensive in eight predetermined groups.
 - 3) It is permissible to give all parts of zakat to several groups of zakat recipients only if it is found that the needs of those groups require special handling.
 - 4) Making the poor the first to receive zakat, because it fulfills their needs and makes them independent of other groups is the purpose of obligatory zakat.

- 5) Build trust between the giver and recipient of zakat. Zakat can only be given after there is confidence that the recipient is a person who is entitled by knowing or asking about it to people in his environment, or knowing the truth. (Fitri, 2017)

The word empowerment is a translation of the English term i.e. *empowerment* that Derived from the root word *Power* which means the ability to do, achieve, do or allow. Prefix *Em* in word *empowerment* comes from Latin and Greek, meaning in it, therefore empowerment can mean strength in man, a source of creativity. According to the language, empowerment comes from the word *daya* which means power or strength. So, empowerment is an effort to build community power by encouraging, motivating, and raising awareness of their potential and striving to develop. the weak to prevent exploitation of the weak.(Iqbal, 2019)

Empowerment requires changes in many aspects of society. Empowerment involves what is called giving freedom to everyone to be able to use the abilities that exist within him. In addition, they must also act as navigators on the way to empowerment. Empowerment can certainly be realized, but the journey does not apply to those who are not passionate. Empowerment is based on the explicit recognition that people in society have abilities that include their experiences, knowledge, and internal motivations.(Arifin & Shufa'at, 2024)

Empowerment in relation to the delivery of ownership of zakat assets to those who are entitled is divided into four parts, which are as follows:

- a. Empowering some of the groups entitled to zakat assets, such as the poor, is by giving zakat assets to them so that they can meet and meet their needs.
- b. Empowering the poor, namely by giving a certain amount of wealth to meet the needs of life and empowering those who do not have any skills.
- c. Empowering some groups entitled to zakat assets, who have new income with their disabilities. They are zakat officials and converts.
- d. Empowering some groups who are entitled to zakat assets to realize the meaning and purpose of zakat.(Asiyah et al., 2019)

Thus, community empowerment is coaching or empowerment developed to change and at the same time improve the level of the economy. The concept of empowerment has two meanings, namely developing and self-reliant, empowering the lower layers of society to emphasize the life sector. Community empowerment in relation to the distribution of productive zakat funds means the independence of the community, so that the community in this case is the people who are entitled to receive zakat (mustahik) are not

always dependent on people who are obliged to issue zakat (muzaki). (Yasifa Fitriani, 2022)

Furthermore, El-Din as quoted by Irfan Syauqi Beik tried to analyze the allocative function and stabilizer of zakat in the economy. He stated that the allocative function of zakat is expressed as a tool or instrument to fight poverty. (Andri, 2017)

However, in the distribution pattern, zakat should not only be given in the form of consumer goods but also in the form of production goods. This is done when mustahik has the capacity and ability to process and carry out production activities. He also encouraged the distribution of zakat in the form of equity, which is expected to have a wider impact on economic conditions. A number of studies to look empirically at the impact of zakat on poverty and unemployment reduction have been conducted, although they are still very rare.

Zakat is considered capable in poverty alleviation, because zakat is a means legalized by religion in capital formation. Capital formation solely comes from the processing and utilization of natural resources, but through allowance efforts. In other words, zakat where the wealth or zakat funds given to the mustahik are not spent but developed and used to help their business. The use of zakat depends on its management. If the management

is good, the utilization will be felt by the community.

Empowerment refers to the ability of people, especially vulnerable and weak groups so that they have strength or ability in;

- a. Fulfill their basic needs so that they have freedom, in the sense of not only being free in expressing opinions, but free from hunger, free from ignorance, free from pain;
- b. Reach out to productive resources that enable them to increase their income and obtain the goods and services they need;
- c. Participate in development processes and the decisions that affect them.

To achieve this, there are several steps in terms of empowering mustahik if you want its empowerment to succeed and turn mustahik into muzaki. This can be done by performing the following steps:

1. Problem identification (*assessment*)

Problem identification is the most critical stage in a programme's activity cycle. This stage largely determines the next stage. For this reason, this stage needs to be well prepared and matured which may also need to involve experts or experts to do it.

2. Program Planning or Design

Planning is a process or activity of preparing an activity plan. Thus, a plan is anything that has not been

done and is expected to be done. In community empowerment, every process needs to be monitored and evaluated, participatory planning cannot stand alone but must go through stages of the process that run continuously.

3. Implementation and Monitoring (monitoring / evaluation)

In general, the stages of implementation and monitoring cannot be separated, because it is a unity of activities that run continuously to achieve certain goals and monitor whether the activities carried out are directed at the set goals. This is as a result of program orientation, which is an orientation that emphasizes more on the process that occurs in achieving the expected output through *certain inputs*.

4. Evaluation Phase

Evaluation aims to review progress and development as well as the level of performance achievement in accordance with existing indicators. Thus, the impact of the program that has been implemented will be known, so that it can be used as a follow-up plan. So that this evaluation is a reference for the distribution of zakat funds in the future. (Nadia Nuril Ferdaus, 2023)

According to Wilson, there are 7 stages in the community empowerment cycle. *First* that is, the wishes of the community itself. *Second*, The community is expected to be able to remove obstacles to its progress.

Third, People are expected to have received additional freedom and feel a sense of responsibility. *Fourth* i.e. efforts to develop broader roles and limits of responsibility. *Fifth* Greater increased sense of belonging results in better performance output. *Sixth* There has been a change in behavior and impression of him. *Seventh* People who have succeeded in empowering themselves, feel challenged for greater efforts to get better results. (A & Greece, 2019)

The purpose of zakat to improve community welfare is difficult to realize if there is no active role from the muzaki and amil. Muzakis must be well aware that their purpose of zakat is not only to abort their obligations but more broadly to alleviate poverty. Amil is also required to be professional and innovative in managing zakat funds. One innovative zakat management model is productive zakat management. Management is an integral part of the process of planning, organizing, implementing, and supervising the collection, utilization and distribution of zakat. (Maltuf Fitri, 2017)

Zakat Distribution System at Upz Rumah Zakat Matraman, East Jakarta

The two ZIS fund distribution models in Upz Rumah Zakat Matraman East Jakarta are as follows; The consumptive model is a form of distribution of zakat funds in the form of temporary assistance, meaning that

ZIS funds are distributed in the form of basic food items whose purpose is to meet the daily needs of mustahik. While the productive model is the distribution of ZIS funds in the form of revolving assistance, namely assistance for business development, the purpose of which is to improve the mustahik economy. The ZIS consumptive fund distribution model usually waits for a certain moment, one of which is compensation for orphans and victims of natural disasters. While the productive model of distribution goes through several stages, including proposals from mustahik who want to develop their business or *skilnya*, by means of entrepreneurship training and others.

There are two methods used as the basis for determining mustahik by Upz Rumah Zakat Matraman East Jakarta, these two ways are data from the field and proposals from NU organizations / *banom*. With these two methods of determination, the mustahik who will receive ZIS funds are really from the group entitled to receive. The acquisition of mustahik data from the field both at the sub-district and village levels, by *amils* or administrators of Upz Rumah Zakat Matraman East Jakarta is included first in the list of ZIS recipients after field *ferivikation*. The distribution method is also conditional, which can be directly distributed after the mustahik data enters the Upz Rumah Zakat Matraman East Jakarta. Some are also distributed by being

invited to come to Upz Rumah Zakat Matraman East Jakarta.

In distributing zakat funds productively, there are several stages carried out, so that the utilization of ZIS funds can be maximized in its usefulness. The stages of distribution start from mustahik data collection which is then followed by field surveys. The next stage is the distribution of ZIS funds. The last stage is *monitoring* the program of *amil*.

Unlike the consumptive distribution, there is no special supervision from Upz Rumah Zakat Matraman East Jakarta, because this model is a consumable. An example is a natural disaster, what is needed is depleted materials such as clothing, basic foodstuffs, health and others so this is consumptive. The distribution of ZIS funds that are productive, not only supervision, but also there is a contract agreement between Upz Rumah Zakat Matraman East Jakarta and mustahik, the purpose of which is that the ZIS funds are appropriate for mustahik, namely the development of business capital not for daily needs.

Mustahik empowerment programs at Upz Rumah Zakat Matraman East Jakarta include; NUSmart, which is empowerment in the form of scholarships for students, students or students. The goal is to produce a generation that has proper education for the poor and poor. As with the steps for the distribution of productive zakat funds, there are also stages in empowerment. Among the

stages are the following; Mustahik data collection, observation of mustahik, training, and supervision. This skill training is carried out only for development programs.

Amil was given the task of not only collecting ZIS funds from muzaki, but also had the task of identifying mustahik who would receive ZIS funds. Identification is carried out to find information about the lives of mustahik candidates, both asking directly to mustahik and to the community around mustahik.

After going through several stages, mustahik is empowered with ZIS funds according to its ability. Mustahik who are considered able to develop a business will be given business capital assistance. However, if the mustahik is not able to develop the business, the distribution provided is gray of consumptive assistance. The goal of this mustahik empowerment is economic improvement and also independence, so that they no longer depend on others.

Supervision of mustahik is not to curb but aims so that the funds given are not used to meet temporary needs but the ZIS funds given are used for development and independence. In other respects felt by amil. The distribution of ZIS funds has been more for consumptive programs than productive ones. Therefore, mustahik empowerment programs through productive distribution programs are still not optimal. There are several

obstacles that become the lack of productive activities for mustahik empowerment, including the lack of maximum role between the management and also the amil. In addition, the support from the community has not been so visible.

The mustahik empowerment program for economic independence, in addition to being supported by more ZIS funds, must also be supported by experts who are ready to go into the field to fully accompany the mustahik. Meanwhile, at Upz Rumah Zakat Matraman, East Jakarta, there are still few personnel and volunteers, compared to mustahik who want to be empowered. Actually, from Upz Rumah Zakat Matraman East Jakarta is ready to carry out empowerment programs, because it has become the obligation of amils and others related to the distribution of ZIS funds for empowerment.

CONCLUSION

From the previous description, the author concludes as follows; The distribution system of productive zakat funds at Upz Rumah Zakat Matraman East Jakarta is; accurate data collection by submitting proposals by prospective mustahik to Upz Rumah Zakat Matraman East Jakarta and identification of mustahik by amil. grouping participants or mustahik, Provision of training, namely training in the form of skills, management of marketing capital in doing business.

Provision of funds, namely the distribution of zakat funds by Upz Rumah Zakat Matraman East Jakarta to mustahik. In addition, productive zakat funds are only given to those who are strong working and of productive age.

The distribution of productive zakat funds by Upz Rumah Zakat

Matraman East Jakarta in empowering mustahik is as follows: identification of mustahik used as reference material, program design that will be given to mustahik in this case are productive zakat fund distribution programs.

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