

## OPTIMIZATION OF PRODUCTIVE ZAKAT AS AN EFFORT TO EMPOWER THE ECONOMY OF THE PEOPLE

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### ABSTRACT

*The problem of poverty occurs due to social inequality between the capable population and the underprivileged population, besides that the lack of awareness between residents to help each other is also one of the causes of poverty in Indonesia. In overcoming the problem of poverty, productive zakat is considered capable of empowering the economy of Muslims. The research method used in this study is a literature study study using data from journals, other reliable sources.*

*The results of this study show that productive zakat distribution in the form of business capital is one of the efforts to empower the people's economy, so that mustahiks who initially only depended on zakat funds can make their own money from capital obtained from productive zakat. One of the purposes of productive zakat distribution is to change the position of mustahik to muzakki. Therefore, in the future, it is hoped that the distribution of productive zakat will continue to be carried out and improved so that it can be distributed to more mustahiks who are entitled and have the potential so that the problem of poverty that has always haunted can be eliminated immediately.*

**Keywords :** Zakat, Productive Zakat, Optimization, Community Economic Empowerment.

### INTRODUCTION

Poverty is one of the main problems faced by developed and developing countries, but the poverty rate of developed countries is lower than developing countries (Hakim & Syaputra, 2020). The problem of poverty occurs due to social inequality between the capable population and the underprivileged population, besides the lack of awareness between residents to help each other is also one of the causes of poverty in Indonesia. The poverty rate in Indonesia can be seen from data from the Central Statistics Agency which shows that the percentage of poor people in March 2022 was 9.54 percent, decreased by 0.17 percentage points compared to September 2021 and decreased by 0.60 percentage points compared to March 2021. The number of poor people in March 2022 was 26.16 million people, a decrease of 0.34 million people compared to September 2021 and a decrease of 1.38 million people compared to March 2021 (Statistics, 2022).

Based on the poverty data above, it can be seen that there was a decrease in the poverty rate which decreased by 0.17% when viewed from September 2022 to March 2022. However, even though there has been a decrease in poverty in Indonesia, the current economic condition in Indonesia can be said to be far from prosperity, because most Indonesian people are still in a less prosperous economic condition where the poverty rate is still categorized as high. This can be seen from World Population Review data, Indonesia is included in the category of the 100 most powerful countries in the world which is ranked 73rd poorest country in the world. This is measured from Gross National Income (GNI) or gross national income per capita where Indonesia's gross national income is recorded at USD 3,870 or around Rp 59 million per capita in 2020 (Amani, 2022).

World economic conditions have decreased which can affect Indonesia's economic conditions, this is in accordance with the expression of the World Trade Organization (WTO) as the world global trade organization lowers the predicted economic growth figure from 3.3% to 2.3% in 2023. Suparno Djasmin as President of the Indonesia Marketing Association (IMA) for the 2021-2023 period said that the threat of a world economic recession could trigger economic setbacks (Nisaputra, 2022). President Joko Widodo in one of his remarks also mentioned that world economic conditions in 2023 will be more difficult than this year, this happened as one of the impacts of the Russia and Ukraine war that has lasted since 2022 (Kompas.com, 2022). Seeing the threat of a global recession that threatens the world economy, anticipation and solutions are needed in dealing with these threats so that the economic condition of the people in Indonesia remains stable and does not cause an increase in poverty.

Along with the development of economy and science, poverty is not necessarily always associated with aspects of income or wealth alone. Poverty is more interpreted as a multifaceted form, namely lack or inability to achieve a social life that meets a decent standard of living. The thought of the problem of poverty is inseparable from the thought of the purpose of the existence of sharia or maqasid Sharia. Poverty in the Islamic view is closely related to the concept of human needs which consists of five concepts of basic human needs (five masalah) namely religion (dien), physical (nafs), reason or knowledge ('aql), heredity (nasl) and material welfare (maal). Various sharia teachings are closely related to poverty such as zakat, infaq, alms, neighborliness and so on (D. B. Indonesia, 2016).

Basically, zakat is not a compensation for the rich to the poor, but a direct gift from Allah Almighty. Thus, if there are rich people who do not want to spend their zakat, then the amount of zakat property may be taken forcibly by the authorities, in this case the government, because the property is a mustahik right. It is as Allah Almighty says in Surah ad-Dzariyat verse 19:

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ ١٩

*It means: "On their property there is a right for the poor who ask and those who do not ask." (QS. Ad-Dzariyat 51:19) (Qur'an and translation, n.d.)*

The interpretation of this verse in the book of Tafsir Ibn Kathir mentions the Word of Allah Almighty, "And in their possessions there is a right to the one who asks and the poor who do not get a share." When Allah Almighty likens them to prayer, Allah continues their nature by obeying to pay zakat, doing good, and connecting family ties. So Allah SWT said, "And in their possessions there is a right," that is, a part that is separated and devoted to those who ask and the poor who do not get a share (Ar-Rifa'i, 2018).

In the management of zakat in Indonesia, it is divided into two kinds of ways to manage it, namely managed consumptively and productively. Consumptively, zakat assistance will be given to be used directly by zakat recipients, namely mustahik. Meanwhile, productively, mustahik is given zakat assistance to be carried out so that mustahik has the ability to manage zakat funds, such as providing business capital for the smooth running of business or channeled in the field of entrepreneurship education (Siregar et al., 2021).

Ramadhan Razali, Sutan Febriansyah and Surya Darni in their study concluded that productive waqf and productive zakat are two economic instruments that must be empowered by the government. This empowerment must be fully supported by the government to maximize the two instruments so that the two instruments become optimal, then the waqf body and zakat agency must have the latest innovations so that the empowerment of zakat and waqf is optimal in keeping up with the times (Razali et al., 2019). M. Samsul Haidir in his study revealed that the implementation of productive zakat capital has a positive impact on poverty alleviation, increasing income and giving birth to new entrepreneurs (Haidir, 2019).

Ahmad Thoharul Anwar in his study concluded that there are two obstacles faced by LAZISNU Kudus in empowering productive zakat, namely internal factors related to limited funds provided, lack of coordination, lack of adequate human resources and traditional

administrative management and external factors related to the number of muzakki who pay zakat outside the amil institution is still a lot and mustahik knowledge that is still lacking business management (Thoharul Anwar, 2018).

Zakat is one of the Islamic social financial instruments that has an important role in building the Ummah's economy and national economic recovery. In an effort to build the economy of the people, there are two problems, namely at the level of implementation of zakat and at the level of utilization and distribution. Problems at the level of zakat implementation such as in terms of legal provisions regarding zakat for professionals who do not farm or trade, but acquire greater wealth and many of them still have not distributed zakat. At the level of distribution and utilization, the implementation of zakat also still has problems, namely when the potential wealth of the people is still very limited, there may be no problem in distributing and utilizing the zakat, but when zakat has reached a large number, new problems arise such as problems related to the lack of maximum distribution of zakat funds. (Erliyanti, 2019)

Modern zakat regulations in Indonesia have actually begun the passing of Law No. 38 of 1999 concerning Zakat Management, but the law for now is considered irrelevant to the development of legal needs in society and is considered insufficient to accommodate the development of zakat potential in Indonesia, so it needs to be replaced by forming a new Law on Zakat Management. Through a long and tiring process in Commission VIII of the House of Representatives, this jihadist charity was finally granted with the inauguration of Law No. 23 of 2011 concerning zakat management on November 25, 2011 by president DR. H. Susilo Bambang Yudoyono. (Cape, 1978)

The existence of zakat has been widely discussed related to the economic empowerment of the people, but in reality the distribution of zakat has not been maximized. Productive zakat is considered capable of helping the economic empowerment of the people, through capital lending for the poor, cooperative development, and other activities related to poverty alleviation efforts. The potential of Zakat Infak Sedekah (ZIS) and other religious social funds (DSKL) targeted nationally according to the National Amil Zakat Agency (BAZNAS) can reach IDR 26 trillion in 2022 (Baznas, 2022). With the large potential of this people, it is certainly necessary to improve management professionally and proportionally so that the benefits are useful for the interests of the people. Seeing the fact that the potential of zakat has not been maximally utilized in Indonesia, the government needs to make special

policies to increase it (Thoharul Anwar, 2018). Efforts to maximize the existing potential must have a joint effort from the government, the National Amil Zakat Agency (BAZNAS) and the community so that the existing zakat potential can be maximally achieved, so that the empowerment of Indonesian people can be achieved and can reduce poverty in Indonesia.

**Source: IDEAS Staff Simulation**

### **Figure 1 Indonesia's Zakat Potential in 2022**

Problems related to zakat management begin with a gap between potential and reality, as a result of which various social inequalities of justice arise, especially between those who are rich and poor. In this condition, the management gap is divided into four main factors, namely the existence of funding sources, organizing, reporting, and utilizing targets (Erliyanti, 2019). Therefore, good zakat management is needed, especially related to the distribution of productive zakat so that social inequality in the community can be overcome and economic empowerment of the people can be achieved.

From the background and previous research described above, here the author is interested in discussing literature studies related to Optimizing Productive Zakat as an effort to empower the people's economy.

### **IMPLEMENTATION METHOD**

The method applied by the author is qualitative with a literature study. Library research is a way to find relevant references to problems that arise. Literature studies represent theoretical analysis, scientific studies, and literature related to community traditions, as well as norms and values that arise in the field conditions observed. In addition, library research can review various reference libraries and previous studies that are harmonious and useful in order to obtain a theoretical basis related to the problem studied (Sugiyono, 2018).

In this study, the data used are secondary data, namely data based on previous reference / reference libraries, which are contained in scientific papers, literature, encyclopedias, and other reference sources related to the problem under study. The method applied to this research is the assessment of various sources of observed data so as to produce appropriate results on the subject of the research topic.

### **RESULTS AND DISCUSSION**

## **ZAKAT**

Zakat linguistically (زكاة) is the masdar form of the root word (زكى) net). Zakat translated "barakah" grows, is holy/clean and maslahah. Something is, "zaka" means to grow and develop, while someone who is said to be "zaka" means this person is good (Sudirman, 2017). Zakat is a certain property that must be issued by people who are Muslim and given to those who are entitled to receive it.

According to Abdullah, among the eight groups of zakat mustahik, there are only four groups entitled to receive productive zakat, namely; the poor, the poor, the amil zakat and the converts. But the priority of the four groups is the poor and poor, while the remaining four namely riqab, gharimin, ibn sabil, and fi sabilillah only get consumptive zakat or certain needs. The pattern of distributing productive zakat must be arranged in such a way that the objectives of this program are not achieved. This is in line with Sartika's opinion which states that the distribution of productive zakat must have a careful and careful planning concept in its implementation so that the distribution target is precise and accurate and becomes a multidimensional development of productive zakat, in alleviating poverty problems in the region (Haidir, 2019).

The obligation to pay zakat described in jurisprudence places more emphasis on the point of view of the payer or muzaki, which tends to provide incentives for the payer and disincentives or threats to the avoidant or those who deny it. On the other hand, the application of zakat and alms described in the Qur'an and Hadith does not directly explain the effect of zakat on the life of the world. For example, it is explained in the Qur'an Al-Baqarah (2:261) that the reward for those who will spend their wealth in good is a 700-fold reward (RI, n.d.).

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ

*It means: "The parable of those who infuse their wealth in the way of Allah is like (those who sow) a seed (seed) that grows seven stalks, on each stalk there are one hundred seeds. Allah multiplies (reward) for whom He wills. Allah is Vast and All-Knowing." (QS. Al-Baqarah: 261)*

The hadiths about alms are so many and scattered. One of them, the hadith of the Holy Prophetsa which states that alms will not reduce wealth. The Prophet said from Abu Hurayrah: "Alms does not diminish wealth" (HR. Muslim). In another hadith found in the

books of Bukhari and Muslim Shaheh it is also said: "Give away your treasure. Thou shalt not count them (keep without giving away). If not, then Allah will remove the barokah rizki. Do not hinder God's grace for you. If not, then God will withhold grace and mercy for you." However, economically, the order to pay zakat contains enormous wisdom or benefits. Among them is, that zakat plays a major role in the process of distributing wealth so that it does not accumulate to certain groups and can have good consequences for the economy. For example, explained by P3EI UII (2008), that zakat has a role for welfare distribution (D. E. and K. S.-B. I. P. F. E.-U. I. Indonesia, 2016).

Yusuf al-Qardhawi highlighted the crucial role of the government as the spearhead in the management of zakat and its utilization. In his work entitled *Musykilat al-Faqr wa Kaifa 'Alajah al-Islam* (2002), Al-Qaradawi discusses what is the government's obligation in managing zakat to improve community welfare, namely; guarantee the continuity of Sharia, equality of mustahik, maintain the honor of mustahik without having to degrade their position as people entitled to receive zakat, and the area of asnaf is not limited to the scope of individuals (Haidir, 2019). It is also in accordance with the Qur'an Surah At-Tawbah verse 103 as follows:

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

It means: "Take zakat from their possessions (in order to) purify (332) and cleanse them, and pray for them because indeed your prayer is peace for them. Allah is All-Hearing and All-Knowing". (QS. At-Tawbah verse 103)

(332) Zakat cleanses them from stinginess and excessive love of possessions.

Zakat is the economic system of the Islamic ummah. With good management, in the end, zakat will be able to build economic growth as well as equal distribution of income. In addition, zakat contains social, political, moral and religious values at once. This can be seen in terms of the benefits that will be felt by both the giver and recipient of zakat. Herein lies the difference between capitalism and zakat. Capitalism encourages people to accumulate as much wealth as possible without regard for others. While zakat is more precipitating mutual benefit than individuals.

## **PRODUCTIVE ZAKAT**

Productive zakat consists of two syllables, namely zakat and productive. The word zakat is a masdar from the word zaka yazku zakatan which means growing, clean, and

developing. While productive comes from English "productive". Etymologically, in the Oxford Advanced Learner's Dictionary of Current English, the word productive means to produce progress and development. In general, the definition of productive connotes more adjectives, which can be clearer when combined with the word characterized, namely zakat. If it is made into a unit, it will be productive zakat. In terms of productive zakat is the provision of zakat funds to mustahik that are not spent freely, but the funds are developed in the form of capital to help their efforts in producing a work. So that with these efforts they can meet the needs of daily life continuously in the long term (Hilmi Ridho and Abdul Wasik, 2018).

Zakat has a very significant role in improving the economic welfare of the people, but it is unfortunate if zakat is not managed properly and regularly. As explained earlier, one of the efforts to improve the economy of the Ummah is to distribute zakat assets productively. This is in line with the jargon above as a maxim of the philosophy of productive zakat: "Give the hook, not the fish". Departing from this philosophy, productive zakat distribution becomes an alternative way to fulfill long-term mustahik economic life. However, mustahik consumptive needs should also be considered according to their situation and condition (Hilmi Ridho and Abdul Wasik, 2018).

Productive zakat can make mustahiq to be more active in producing in the long term or continuously. And the profits from zakat funds allocated by mustahiq for productive activities can be used to help their businesses so that they can meet the needs of their business or business continuously. According to Asnanini, the production characteristics are as follows: (Maghfiroh & Istiqomah, 2021)

1. Useful activities.
2. Cooperation to maximize profits in production.
3. Focus on the interests of economic activities.
4. Realizing individual and collective (company) benefits that benefit society.

Prioritizing productive zakat must pay attention to several principles, First, prioritizing primary needs (dlaruriyah), both clothing, food, and shelter, These primary needs are a priority and must be met first by amil zakat, because these needs are urgent to be implemented immediately and continue to be needed by mustahik. Second, productive zakat is only given to mustahik who have the ability to develop wealth. Third, the productive zakat fund received by mustahik must be a revolving fund that must be maintained in magnitude, so

that it can be a means to flow funds from one mustahik to another. Thus, poverty alleviation will gradually run smoothly. Fourth, amil zakat institutions must have a data base (database) of mustahik who have the ability, so that amil zakat institutions are not mistargeted in disseminating zakat assets-this means that not all mustahik can receive productive zakat (Hilmi Ridho and Abdul Wasik, 2018).

## **ECONOMIC EMPOWERMENT OF PEOPLE**

Empowerment is a translation of the word empowerment, while empowering is a translation of empower. According to the Oxford English Dictionary, the word empower has two meanings, namely: (Saputro et al., n.d.)

1. To give power or authority to which means to give power, transfer power or delegate authority to another party,
2. To Give Ability To or Enable which means an effort to provide ability or empowerment.

Economic empowerment of the community is an activity that aims to improve the economic capacity of the community both directly (for example: providing business capital, education on economic skills and consumption funds), and indirectly (for example: economic skills education, protection and support for people with weak economic conditions, and others) (Utama, 2020)

According to Hidayat and Makhrus, empowerment is the granting of power to control human activities who can later participate in every decision that concerns themselves or their groups. The concept of empowerment according to Sugiono in his research explained that; First, creating an atmosphere or climate that allows people to develop their potential (enabling). Second, strengthening the potential or power possessed by the community (empowering). In this case, positive measures are needed, in addition to creating a climate and atmosphere. This strengthening includes concrete steps and concerns the provision of various inputs, as well as opening access to various opportunities that will make the community more empowered. Third, empowering also has the meaning to protect.

In the practice of community empowerment carried out by many parties, it is often limited to economic empowerment in the context of poverty alleviation. Therefore, community empowerment activities are always carried out in the form of developing productive activities to increase income. There are 4 main forms of productive activities to increase the income of the poor that are targeted by community empowerment activities,

namely: human development, business development, environmental development, and institutional development (Maghfiroh & Istiqomah, 2021)

1. Build people

It is the first and foremost effort to be made in community empowerment. It is said first and foremost, because it has some urgency as follows:

- a. The purpose of empowerment is to improve the quality of life of the poor people who are targeted
- b. The subjects of problem solving are the poor themselves, while outsiders only act as facilitators in strengthening the strengths or abilities already possessed by the poor who are targeted
- c. Through the development of human abilities, it is hoped that they have the ability and courage to solve their own problems on an ongoing basis, so that they will not cause dependence on the empowerment.

2. Business Development

It is an important effort in every community empowerment, because the form of human development approach that does not provide economic benefits will not be responded positively by the poor, besides that empowerment in any form that does not have an impact on improving their welfare, will not get support in the form of active participation from the community.

3. Community Development

So far, the notion of the environment, often interpreted as just the physical environment, especially with regard to the preservation of natural resources and the environment. However, it needs to be realized that environmental problems are basically also related to the social environment which greatly affects business sustainability and quality of life.

4. Institutional Development

That the availability and effectiveness of institutions will greatly affect the success of Human Development, Business Development, and Community Development

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Community empowerment is a development process in which people take the initiative to start a process of social activities to improve their own situation and condition.

These empowerment activities are by providing zakat funds for productive businesses in order to encourage mustahiq who lack business capital, so that with this assistance they can provide motivation and can raise the spirit of the community to succeed (Thoharul Anwar, 2018). In empowerment activities through zakat consists of two activities, namely the collection and distribution of zakat. The distribution of zakat, infaq, and alms is associated with or translated into forms of economic empowerment programs for mustahiq. These forms of empowerment programs are manifested in various forms of zakat distribution. In this case, the distribution of zakat can be in the form of consumptive zakat (staple food) or in the form of cash and in the form of productive zakat (business capital).

Zakat can also be distributed in the form of educational scholarships, training and coaching, foster sister programs, facilities and infrastructure, and productive business capital. Zakat given to mustahiq will play a supporting role in improving their economy if consumed in productive activities. The utilization of productive zakat actually has a concept of careful planning and implementation such as assessing the causes of poverty, the absence of working capital, and lack of employment, with these problems, it is necessary to have a plan that can develop productive zakat. The development of zakat is productive by making zakat funds as business capital, for the economic empowerment of its recipients, and so that the poor can run or finance their lives consistently. With this zakat fund, the poor will get a fixed income, increase their business, develop their business and they can set aside their income to save (Erliyanti, 2019).

Productive zakat in its distribution can be divided into two types, namely traditional productive and creative productive. Traditional productive distribution of zakat is zakat given in the form of productive goods, where by using these goods, zakat givers (muzakki) can create a business, such as providing assistance for goats, dairy cows or to plow fields, carpentry tools, sewing machines. Meanwhile, the distribution of zakat productively creatively is zakat which is realized in the form of revolving capital, both for social project capital, for example small trader business assistance, etc. (Harmelia et al., 2020).

Some modern scholars and scholars have interpreted the utilization of zakat in a broader perspective including educational, productive and economical. In today's social life, the management and distribution of zakat to the poor must include:(Riza, 2021)

1. Development of agricultural infrastructure and facilities as the foundation of people's economic welfare, in a broad sense;
2. Development of the industrial sector that is directly oriented towards improving the welfare of many people;
3. Establishment of vocational and vocational education centers to overcome unemployment;
4. Provision of business capital to mustahik as the first step to establish a business;
5. Life security for invalid, elderly, orphans, and unemployed people;
6. Procurement of health facilities and infrastructure for every citizen or people in need;
7. Procurement of facilities and infrastructure that are closely related to efforts to improve the welfare of the people at the bottom.

In distributing zakat productively according to Armia in its distribution must be arranged to be right on target and get optimal results, the following are some steps that can be a reference in optimizing the distribution of productive zakat, including: (Hilmi Ridho and Abdul Wasik, 2018)

1. Forecasting is forecasting, projecting and making estimates before giving zakat to mustahik. In this case, BAZ / LAZ must be able to estimate and predict who are the people who are entitled to receive zakat so that it is distributed appropriately and as needed.
2. Planning is to formulate and plan actions on what will be implemented to achieve the productive zakat distribution program. In this case, BAZ / LAZ can determine who is entitled to receive productive zakat because not all mustahik can be given productive zakat, so it must be formulated in advance the target of distribution to whom and for any productive activities so that the goal of converting mustahik into muzakki can be achieved.
3. Organizing and leading, namely the activity of gathering various elements that will bring success to the program including making rules that must be obeyed by each element involved in productive zakat distribution activities. In this case, BAZ / LAZ can make program innovations in productive zakat distribution activities,
4. Controlling is the activity of supervising the course of the program so that if something deviates from the procedure it will be detected immediately.

In the history of the heyday of Islam, zakat has proven to play a major role in improving the welfare of the Ummah. Zakat is not only an obligation, but more than that, it is a form of sharing mechanism, distribution of wealth, and social justice that is appropriate and

effective to those who are entitled. During the time of the Prophet Muhammad (peace be upon him), the obligation to issue zakat from aghniyâ' (rich people) was controlled directly by the Holy Prophet (saw) so that the practice of zakat went well according to the demands of the Shari'a. Zakat collected from muzaki is directly distributed to mustahik, so that the benefits can be felt immediately. (Aqbar, n.d.)

During the time of the friends, one of the sources of state income was through zakat taken from Muslim residents in Makkah, evidence of the success of the state in managing zakat funds can be seen during the reign of Caliph Umar Bin Abdul Aziz who had succeeded in turning zakat mustahik into muzakki (Bin & Aziz, 2021). The zakat funds obtained are distributed in consumptive and productive form according to the needs of the muzakki.

### **CONCLUSION**

Zakat apart from being a means of worship to get closer to Allah SWT, is also part of the process of purifying property owned by a human being. With good utilization, zakat is expected to be able to alleviate poverty and improve the economy of mustahik. The development of zakat is productive by making zakat funds as business capital, for the economic empowerment of the recipients, and so that the poor can run or finance their lives.

The distribution of productive zakat in the form of business capital is one of the efforts to empower the economy of the people, so that mustahik who initially only depended on zakat funds can make their own money from the capital obtained from productive zakat. One of the objectives of distributing productive zakat is to change the position of mustahik to muzakki. Therefore, in the future, it is hoped that the distribution of productive zakat will continue to be carried out and increased so that it can be distributed to more mustahik who are entitled and have the potential so that the problem of poverty that has always haunted can be immediately eliminated.

## RECOMMENDATIONS

Based on the results of this study, it is hoped that zakat management institutions can optimize productive zakat management in order to empower the people's economy.

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