

Strategy of *Zakat* Utilization for Productive Economic and Social Activity: A Case Study at Lembaga Amil Zakat, Infaq and Shodaqoh Yayasan Badan Wakaf Universitas Islam Indonesia

Krisnanda, Naili Qiyadatul Ulya

Abstract—Utilization of *zakat* for productive economic and social activities can be considered an appropriate way to optimize the efficiency and major benefits within these community funds. As we know, not least among the Muslims who desperately need help from *zakat* funds to improve the livelihoods of their standard of living. In this case, optimizing the utilization of *zakat* funds can help the community, especially Muslims, to improve and prosper in their lives. Optimizing *zakat* funds for this purpose can not only motivate people to help others for the welfare and empowerment of the people but can also foster social solidarity between religious communities. The establishment of the nature of social solidarity will reduce the impact of poverty and even eradicate poverty. This study was conducted to determine how the strategy of *zakat* utilization is through the program of *Zakat Galang Berdikari* by the *Zakat, Infaq, and Shodaqoh* Institute of Waqf Board Foundation of Universitas Islam Indonesia (LAZIS YBW UII), what are successful indicators of LAZIS YBW UII in empowering *zakat*, how to manage *zakat* at LAZIS YBW UII through the program of *Zakat Galang Berdikari* to determine the extent of *zakat* utilization in productive economic activities and to help people less able to start an independent business in Yogyakarta. This study used a qualitative approach and the type of empirical research. This study used primary and secondary data by interviewing stakeholders according to the criteria, carrying out field observations and documentation which were then analyzed carefully and presented in a descriptive form. The result of this research is that the utilization of *zakat* funds in the *Zakat Galang Berdikari* program by LAZIS YBW UII is the right strategy to optimize *zakat* for productive economic and social activities in Yogyakarta.

Keywords—*Zakat* utilization, *zakat* funds, productive economic, LAZIS.

I. INTRODUCTION

DESTITUTION and asymmetry social economics in the countries which have the natural resources and Islamic majority as Indonesia are apprehensive. The total destitution in Indonesia has increased since the crisis of the economy in 1997 until now [1]. Indonesia as a developing country and has a large population, has a poverty problem as evidenced by the large number of poor people and unemployed. Data from the Official Statistics D.I. Yogyakarta No. 43/08/34/Th.XVIII stated that in March 2021, the number of poor people in D.I.

Yogyakarta increased to 506.45 thousand people, so that the percentage of poor people in D.I. Yogyakarta in March 2021 was 12.80%. Poor people in urban areas increased by 5.5 thousand people to 358.66 thousand people. Meanwhile, the poor in rural areas decreased by 2.1 thousand people to 147.80 thousand people. Poverty depth index increased to 2,420 and poverty severity index increased to 0.649 [2]. The institution of *Zakat, Infaq, dan Shodaqoh* in Indonesia makes serious efforts to overcome destitution with utilization of *zakat* funds in economic productivity. The aim is to facilitate poor people to be able to earn income by themselves. So, the poor people are not always using *zakat* funds for consumption.

Based on the problem that *zakat* institutions are not yet optimal in overcoming poverty so the utilization of *zakat* in Indonesia has not been able to realize its strategic role by utilizing *zakat* funds in economic productivity. This condition happened before the 1990s when the political will was not available from the government to regulate the management of *zakat* optimally. The first *zakat* regulation in Indonesia based on a circular letter from the Ministry of Religion of the Indonesia Republic with the number: No.A/VII/17367 the year 1951 is continued provision of colonizer ordinance that the country does not to interfere with fundraising and distributing of *zakat*, but just controlling.

The government's efforts to strengthen *zakat* funds are founded on the *Badan Amil Zakat and Lembaga Amil Zakat. Badan Amil Zakat (BAZ)* is an organization of *zakat* management from the central to district level that was established by the government. One of several *zakat* management organizations in Indonesia is LAZIS YBW UII as LAZ province D.I. Yogyakarta with a governor decree D.I. Yogyakarta with the number: No. 37/KEP/2005 dated 9 April 2015 covering the collection of *zakat, infaq, and shodaqoh (ZIS)* funds, administration, and finance, as well as utilization of *zakat* funds.

In *zakat*, there is a scheme of the fair system, apart from that *zakat* is not only a worship ritual, but includes social, economic, justice, and welfare. The existence of *zakat* cannot be separated by the instrument of *infaq* and *shadaqah*, because *infaq* and *shadaqah* play important roles in overcoming the problem of poverty. In this case, with Law no. 38 of 1999 concerning the Management of *Zakat* which also includes planning, organizing, actuating, and controlling activities up to the collection of funds and the distribution of the utilization of

Krisnanda is with Universitas Muria Kudus, Indonesia (e-mail: krisnanda@umk.ac.id).

Naili Qiyadatul Ulya is with Universitas Islam Indonesia, Indonesia (e-mail: qjalia24@gmail.com)

zakat in Indonesia, it is hoped that the formation of this *zakat* law can provide legal protection for funding from the public for a *zakat*, *infaq*, and *shodaqoh* institution (LAZIS), so that people have more trust in institutions and thus the performance of *zakat*, *infaq*, and *shodaqoh* institutions will be able to run according to the existing mechanisms in Islam.

A. Problem Formulation

As a subject that departs from the introduction of the problem, several things that are used as the focus of the research are as follows:

1. What is the strategy for utilizing *zakat* through the *Zakat Galang Berdikari* program by LAZIS YBW UII?
2. What are the success indicators of LAZIS YBW UII in *zakat* empowerment?
3. How could *Zakat Galang Berdikari* program in LAZIS YBW UII utilize *zakat* funds for productive economic and social activity?

B. Aims

This study aims to determine the strategy for utilizing *zakat* through the *Zakat Galang Berdikari* program by LAZIS YBW UII. Knowing the success indicators of LAZIS YBW UII in empowering *zakat* funds which can be a reference for similar organizations in optimizing the utilization of *zakat* funds. As well as knowing how to use *zakat* funds at LAZIS YBW UII in productive economic activities and helping people to start independent businesses, it is important to have a clear understanding of the local market and industry trends to ensure the success of the businesses and maximize the impact of the *zakat* funds. LAZIS YBW UII, an organization that manages *zakat* funds, can help individuals start independent businesses by providing financial assistance, business training and mentorship, so that they can prosper themselves and can become *zakat* funders (*muzakki*) for help the community in D.I. Yogyakarta. It is certainly a worthwhile goal to use *zakat* funds to help people start or expand independent businesses in order to promote economic growth and self-sufficiency in the community. By providing funding and other forms of support to help people start businesses, LAZIS YBW UII can help to stimulate economic development and create opportunities for those who are eligible to receive *zakat* (*mustahiq*). This can also help to build a sense of community and encourage people to become more involved in the development and prosperity of their local area. LAZIS YBW UII utilizes *zakat* funds with the *Zakat Galang Berdikari* program whose advantages are that participants receive entrepreneurship training and religious coaching every two months, as well as monitoring and evaluation to be able to develop their business.

This study discusses the strategy of *zakat* utilization through the program of *Zakat Galang Berdikari* by LAZIS YBW UII. So, the benefits of this study are expected to provide knowledge about the strategy of *zakat* utilization by LAZIS YBW UII.

II. RESEARCH METHODOLOGY

The research method employed is field research. This study

used a qualitative approach and the type of empirical research. The population of this research is all manager of *zakat*, *infaq*, and *shodaqoh* in LAZIS YBW UII, Yogyakarta. The researcher decided to limit the sample to the criteria; a) manager of more than 5 years; b) manager who acts directly on the object of research; c) willing to become respondents in the research.

The Spradley model of data analysis is used for this research, the qualitative data analysis model proposed by James Spradley in 1980 [3]. This study uses a naturalistic research step, the data analysis performed directly in the field along with data collection [3].

III. RESULT AND DISCUSSION

Zakat is derived from the Arabic word "*zakah*" which means "cleanliness, goodness, growth, purification, increase, righteousness, blessing and praise" [4]. *Zakat* means to grow and to increase. *Zakat* is one part of the assets that must be issued by all Muslims when they have reached the specified conditions (*nisab*) [5]. *Zakat* is also a God-ordained concept referring to the redistribution of wealth to categories of people who are entitled in Shariah (Islamic law) [6]. *Zakat* which is one of the pillars of Islam must be paid to be distributed to those who have the right to receive it (*asnaf*) [5]. Besides poverty eradication, rove education *zakat* aims to eliminate greediness among Muslims and encourage socially oriented behavior. The word "*al-zakah*" has been mentioned thirty times in the Holy Quran [7]. According to Chapra [8], *Zakah* has literary meaning as purification (*thaharah*), growth (*mana'*), blessing (*barokah*), and praise (*madh*). *Zakat* for Muslims, especially in Indonesia and in general, even in the Islamic world is already believed to be the principle of Islam that must be fulfilled. *Zakat* is viewed as one of the five pillars of Islam, they are *shahadah*, prayer, *zakah*, fasting, and *hajj*. Implementing them is compulsory and hence has been viewed as a sin for anyone who left it, and instead will get a reward for that run it is [9].

According to Al-Kindi [10] in the International Journal of Economic Development Research and Investment, *Zakat* is a form of worship that involves wealth therein. When a Muslim person's income reaches the amount specified in Islam (called "*nisab*") in which the specified amount is more than its needs, then that person is required to pay a portion (on wealth from finance, gold, and silver it is 2.5% of the wealth owned) of the revenue intended for the poor and needy. *Zakat* is one of the pillars of Islam or one of the obligations that are performed based on accumulated wealth that mandatory for every Muslim [11].

Utilization is the proportion of the available time (expressed usually as a percentage) that a piece of equipment or a system is operating [12]. Productive *zakat* is utilizing of *zakat* funds that can make the recipients (*mustahiq*) become self-sufficient and able to generate income continuously by gained of *zakat* funds [13]. Utilizing *zakat* for productive purposes means using the funds to help those who are eligible to receive *zakat* (*mustahiq*) to start or expand a business. This can help to provide a source of income and financial stability for the

recipient and can also stimulate economic growth in the community. In this way by using zakat funds, it is hoped that the recipient will be able to become self-sufficient and no longer need to rely on zakat or other forms of assistance.

According to Shiddeqy, there are eight groups (8 *asnaf*) entitled to receive zakat according to Islamic law, they are indigent, poor, amil zakat (people who manage the zakat), *mualaf* (a recent convert to Islam), slaves, *gharim* (they are not able to pay its debts), *fisabilillah* (people who are struggling in the right path of Islam), and *ibnu sabil* (Muslims who are on a journey) [14]. In the utilization of productive zakat, it is important to follow the Islamic guidelines while giving zakat, it is advised to give the zakat to the people who are eligible to receive it according to the Islamic law, there are eight groups (8 *asnaf*). This may require careful consideration to ensure that the funds are being used in a way that is consistent with the principles of zakat. So, an appropriate strategy is needed for the program in optimizing zakat for productive economic and social activities.

LAZIS YBW UII is a non-governmental organization that focuses on the management of zakat, *infaq*, and *shodaqoh* being trustworthy and professional for the benefit of the people as the embodiment of the pillars of Islam is *rahmatan lil'alamin* (mercy to the worlds) through programs that focus on:

1. Improving the quality of education,
2. Economic empowerment society of Muslim,
3. Social empowerment and propaganda for Muslims,
4. Improving the welfare of the Muslim community, and
5. An increase internal and external fundraising through the creative and innovative program.

A. Scholarship of Achievement

Scholarship of achievement of LAZIS YBW UII is the real proof of the power of zakat to empower *mustahik* (zakat receivers), especially to help their education of those marginalized by poverty that they experience. This program is also an excellent program from LAZIS YBW UII to improve education in Yogyakarta. Through this program, LAZIS YBW UII gives educational assistance to poor children from the level of primary school, junior high school, senior high school, and College. Assistance is given in the form of scholarships, training, and funding.

LAZIS YBW UII channeling zakat funds in productive economic and social activities on *Galang Zakat Berdikari* programs are:

1. Productively distribute zakat funds and *infaq* of LAZIS YBW UII to support education of the poor.
2. Finding and developing the potential of poor children to become the next generation of Islam who are superior and have good morals, either to become scientists or entrepreneurs.
3. Providing knowledge to parents of awardees in terms of parenting to be able to guide and educate their children and succeed in the world and the hereafter in Islam.
4. Inviting the community to care about education in Indonesia, thus creating an environment community that

cares about the education of the young generation.

B. Galang TPA (Taman Pendidikan al-Qur'an/Al-Qur'an Education Park)

The increasing activities of Al-Qur'an Education Park (TPA) in Yogyakarta are worth appreciating and being grateful for. This increase is not matched by serious management of the local community. Public attention to the existence of *ustadz/ustadzah* (teacher of TPA) is still lacking. Consequently, the welfare level of *ustadz/ustadzah* was minimal and alarming. Regeneration patterns of *ustadz/ustadzah* in each TPA are not running, and the ability level of *ustadz/ustadzah* in teaching is much less. The impact on activities of TPA is not growing. The *Galang TPA* invites all interested parties to participate in advancing the TPA and overcome problems faced by the TPA to achieve a good generation.

The purpose of *Galang TPA* is:

1. Optimize the distribution of zakat, especially for *asnaf fisabilillah* (people who are struggling in the right path of Islam).
2. Provide motivation and inspiration for the progress of the implementation of activities in the target area of TPA.
3. Provide a form of compensation to them every 1 month or 6 months for teachers of TPA.
4. Improve the quality/professionalism of human resources of TPA, especially in the ability to read and teach the Qur'an.
5. Improve skills as teachers and educators through the training given to program participants.
6. Provide support facilities and infrastructure, particularly for the less fortunate TPA or minimal infrastructure.

C. Ternak Mandiri Sejahtera (Ternak Master/Farmer Program)

Ternak Mandiri Sejahtera or *Ternak Master* LAZIS YBW UII is a program for distributing zakat in the field of economic empowerment for the underprivileged/poor people who have livestock business/animal husbandry skills, especially goat farming. The beginning of this empowerment in 2004 was named *Qurban-Plus* which continued to experience improvements in terms of concept and technical execution until it changed its name to *Ternak Master* (self-prosperous). The expectation of this *Ternak Master* program will be to create a professional farmer that could move from the village's economy to become a center of an excellent farm that serves as a regional supplier of livestock. The participants in this program are individuals or groups who meet the following criteria: 1) are *mustahik* farms, groups of economically challenged individuals who come together to focus on raising and tending to animals, such as livestock; 2) have the ability and experience in breeding goats; 3) reside in the area which has the capability to sustain goat farming activities; 4) active in congregational activities at the mosque, indicating they are mosque-based; 5) follow all policies of the *Ternak Master* LAZIS YBW UII program, meaning they are compliant with the program's guidelines.

1. The Coaching of *Ternak Master*/Farmer Program

The *Ternak Master*/Farmer program gets a coaching and mentoring series that includes spiritual formation, farming techniques, and animal health problems. In the success of this mentoring, LAZIS YBW UII collaborated with the government and other parties that are concerned about the problem of animal husbandry.

2. The Central of Farm (*Ternak Master*)

Ternak Master of LAZIS YBW UII already exists in the four branches, among others [15]:

1. *Ternak Master* I: Concentrate on goat farms for needs *aqiqah* and Eid al-Adha at Sabrang Wetan village - Sintokan, Wukirsari, Cangkringan, Sleman.
2. *Ternak Master* II: Concentrate on goat farms with the *gaduh* system (partnership system of farming) at Bandut Lor village, Argorejo, Sedayu, Bantul.
3. *Ternak Master* III: Concentrate on goat farms of Java/Blingson at three villages namely, Wunut village, Jetis village, and Pancoran village in Special Region of Yogyakarta (DIY).
4. *Ternak Master* IV: Concentrate on goat PE (Etawa crossbreed) farm for breeding/nursery with integrated enclosure and centralized at Babadan village, Girikerto, Turi, Sleman.

D. *Galang Madrasah* (Islamic School)

Currently, the *Madrasah* conditions particularly on Islamic Elementary School (MI) in Yogyakarta increasingly no longer heard of their excellence achievement. The impact of this is the people are increasingly uninterested to entrust the education of their children to the *Madrasah* or Islamic school. As a result, the *Madrasah* are being abandoned, conditions are most easily seen as indicative of the lack of student enrollment/school in the MI in Yogyakarta. LAZIS YBW UII has a role and a commitment to continue to advanced Islamic education and produce human resources that have an Islamic character and provide a solution to overcome problems faced in MI in Yogyakarta, through this "*Galang Madrasah LAZIS YBW UII*".

The *Galang Madrasah* is an integrated program to improve the quality and develop the MI to grow into an excellent school in Yogyakarta, through the service programs, which are as follows:

1. Teacher Training and Coaching: The training provided will be implemented programmatically tailored to teachers' needs and to support the advancement of MI and students. The program is conducted over six sessions, with each session taking place every 2 months.
2. Teacher Incentive Allowance: The allowance given is Rp. 300.000- per month, lasts for one year for a maximum of 10 teachers in one MI, and is prioritized for non-permanent/honorary teachers (non-civil servant teachers).
3. Support of Education Infrastructures: This program is geared to support the completeness of education in MI on a small scale (non-physical assistance/building) to support the learning activities of students. Examples are religious

books, educational teaching aids, a dictionary, library books, and many others. The maximum budget for this program is Rp.10.000.000- for each MI.

4. Sustainable Mentoring: This mentoring is a follow-up to the results of the implementation that has been carried out for one year. MI that received this program were based on an assessment from LAZIS UII for eligibility and showing progress (according to the parameters of the program's success).

Currently, it has elected four MI that qualify as a participant of the program *Galang Madrasah LAZIS YBW UII* that are MI Ma'Arif at Kenteng Sleman, MI Yappi Doga at Gunung Kidul, MI Al Muhsin II at Bantul, and MI Muhammadiyah at Kulon Progo Kenteng. This program is expected to inspire all parties, to be able to resolve the problem of society, together. The hope is that Muslims can progress and develop and improve their quality and welfare.

E. *Bina Usaha Kecil/Angkringan Barokah* (SMEs Development)

This program is a program for the distribution of productive zakat funds in the field of economic empowerment. LAZIS YBW UII provides the opportunity for *mustahik* (recipients/people who cannot afford it), which have the determination to strive and work hard to improve the livelihoods of the family economy.

The purpose of the *Bina Usaha Kecil/Angkringan Barokah* program, also known as Small and Medium Enterprises (SMEs) Development program is to support and develop small and medium-sized businesses. Some of the specific objectives of the *Bina Usaha Kecil/Angkringan Barokah* program include [17]:

1. Distribute productive zakat funds in the form of *angkringan* enterprise (economic empowerment program).
2. Create *angkringan* entrepreneurs who have an Islamic spirit and have good behavior according to the Islamic religion.
3. Create *angkringan* enterprise with healthy and clean food quality.
4. Help improve the economy of local mosque congregation members.

The facilities provided are a set of *angkringan* carts and equipment (loaned for free/worth Rp. 2,500,000-), religious guidance, and revolving capital (as initial capital of Rp. 300,000-) [17].

LAZIS YBW UII launched the "*Zakat Galang Berdikari*" movement to optimize zakat funds. The *Galang Berdikari Zakat* Movement seeks to utilize zakat funds for productive economic activities and help underprivileged communities to start independent businesses. The *Zakat Galang Berdikari* of LAZIS YBW UII is a productive zakat distribution program in the field of economic empowerment, one of them is the *Bina Usaha Kecil/Angkringan Barokah* (SMEs Development). The purpose of this program is to help poor people who have the determination and enthusiasm to improve their fate from the crush of economic difficulties through the *angkringan*

business. The choice of the *angkringan* business, apart from being a culinary specialty of Yogyakarta, is also easy to manage for anyone to run and the capital required is not too large.

LAZIS YBW UII initiated a community empowerment program that aims to alleviate the problems of economic society. The utilization of *zakat* funds for productive economic and social activities is an appropriate way to optimize the benefits contained in the community fund [17].

The *Angkringan Barokah* members of LAZIS YBW UII will always be supervised every two months related to the development of their businesses. The members are required to attend the training and coaching conducted by LAZIS YBW UII on operational management of simple finances for developing their *angkringan* enterprise. It is hoped that the members can be creative and adaptive to continue to grow with the blessings and cleanliness of their products.

According to Astuti, *Zakat Galang Berdikari* LAZIS YBW UII maximizes the use of *zakat* funds for productive economic development for the welfare of society. In this case, LAZIS YBW UII wants to empower all parties not only to pay *zakat*, but also to empower such by providing *zakat* funds for business capital, business training, and coaching which in turn *mustahik* can be independent and not cause dependence on *zakat* funds received [18].

In managing and utilizing productively of *zakat* funds, LAZIS YBW UII has a strategy in choosing *mustahik*, are:

1. The administration.
2. Interview.
3. Survey of the situation of economic.
4. Survey of the planned location of the business.

The strategy of success in *zakat* utilization for productive economic and social activities is 1) monitoring for two years; 2) giving of the *zakat* fund with loans that the point as a binder between the funder and *mustahik* (*zakat* receivers). If before 2 years the business stops, so the capital and business equipment will be taken back to be transferred to other people who are committed to the business; 3) reviewing the financial statements of the businesses receiving *zakat* funds and assessing the sustainability of the business [19].

IV. CONCLUSION

According to study results that have been done it can be concluded that the *Zakat, Infaq, and Shodaqoh* Institute of Waqf Board Foundation of Universitas Islam Indonesia (LAZIS YBW UII) has implemented the utilization of *zakat* in productive economic and social activities through the *Zakat Galang Berdikari* program. The *Zakat Galang Berdikari* program is an appropriate strategy in utilizing the *zakat* funds for productive economic and social activities because these programs are sustainable which can make *mustahik* to be independent and aim to transform *mustahik* into being *muzakki* (*zakat* givers). The stage oversight processes conducted by LAZIS YBW UII are implemented well, although not entirely perfect and the response of the public to the *Zakat Galang Berdikari* program was excellent and they support the program to continue and be sustainable.

The strategy of LAZIS YBW UII on *zakat* utilization in productive economic empowerment and social activity is: 1) Collaboration with those who are competent in the intended field. It means that in the utilization of *zakat* funds in productive economic and social activity, LAZIS YBW UII collaborates with independent parties to be able to achieve maximum goals. This cooperation can help ease the task of LAZIS YBW UII in utilizing the *zakat* funds especially for mentoring and the survey to obtain the appropriate *mustahik* (*zakat* receivers); 2) Recruitment system. A recruitment system was conducted to filter *zakat* receivers (*mustahik*) who need help and follow the requirements of a *mustahik* (*zakat* receivers). The administration is including a poverty letter, testing to read al-Qur'an, and religious knowledge; 3) Survey of *mustahik* (*zakat* receivers). The survey is carried out to ensure the actual condition of *mustahik* (*zakat* receivers). The survey conducted included economic situation, family background, income, dependents of spouse and children, and housing conditions; 4) Survey of the business. Conducting surveys is an effective method of obtaining information about the actual conditions of a business. Business surveys can provide a wealth of information that can help organizations understand the current state of their business and identify areas for improvement. The business will be closely monitored every two months related to the development. The members are required to attend the training and coaching conducted by LAZIS YBW UII on operational management of simple finances for developing their *angkringan* enterprise. It is hoped that the members can be creative and adaptive to continue to grow with the blessings and cleanliness of their products.

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