

PRODUCTIVE ZAKAT AS A FINANCIAL INSTRUMENT IN ECONOMIC EMPOWERMENT IN INDONESIA: A LITERATURE STUDY

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Abstract

The Muslim population who has great potential in tithing is Indonesia. As the largest Muslim country in Asia, one of the financial instruments that should be appreciated is productive zakat. This program can not only help underprivileged people but also can make people who have been lacking in the economy and have always been recipients of zakat can change their positions into muzakki. This study describes the extent of research on productive zakat and its empowerment in Indonesia by obtaining the results of 375 published articles that have been eliminated according to search data from 2017 to 2021. Besides that, it also shows that productive zakat is very great in playing its role as one of the Islamic financial instruments in Indonesia in empowering and alleviating poverty through philanthropic institutions that shelter it.

Keywords: *Productive Zakat, Financial Instruments, Economic Empowerment*

1. INTRODUCTION

The high number of poverty rates examines the evaluation material for government monitoring in dealing with unfinished poverty problems. Various sectoral, monetary and fiscal policies as well as other policies have not been effective in reducing the poverty rate significantly for this nation. This is reflected in the current poverty rate which reaches 14% of the total population in Indonesia, meaning that there are around 30 million poor people in Indonesia.

Indonesia with a majority Muslim population has a large potential for zakat. Consumptive distribution of zakat will only make mustahiq a recipient of zakat. It is necessary to distribute zakat productively to empower mustahiq so that they can improve their economy to become muzakki (Mulyawisdawati & Nugrahani, 2019).

There are two models that are carried out in zakat, namely distribution and empowerment, in the distribution of zakat it is only used for a temporary use but in empowering zakat it can be allocated in productive programs and is one of the Islamic instruments used for distribution of income and wealth. Zakat can be relied upon as a mechanism in overcoming poverty problems that occur in Indonesia, through the productive zakat program (Huda, 2018).

According to (Dg. Mustafa, 2021) Zakat is given in the form of productive goods, where by using these goods, mustahik can create a business, such as providing assistance for livestock, dairy cows, carpentry tools, embroidery sewing machines and so on.

According to Hafidhuddin in (Pratama, 2015) explaining that scholars such as Imam Shafi'i, an-Nasa'i, and others state that if the mustahik of zakat has the ability to trade, he should be given business capital that allows him to earn profits that can meet his basic needs. . Likewise, if the person concerned has certain skills, he can be given production equipment in accordance with his work. If the mustahik does not work and does not have certain skills, according to Imam Syamsuddin ar-Ramli, he is given life insurance from zakat, for example by participating in investing (from the zakat money) in certain businesses so that the mustahik has income from the zakat rotation.

According to (Danuludin et al., 2021) when the Covid-19 pandemic had a significant impact on the national economy, including the MSME sector. Productive zakat distributed to MSMEs has the potential to develop and form MSMEs mustahik in the era of the covid 19 pandemic. Therefore, the implementation of zakat is important to see the potential of zakat in an effort to help mustahik to

be more empowered to face the challenges of the times. This proves that productive zakat funds really have a role in overcoming various economic problems.

According to (Apriliyani, Malik, and Surahman 2020) Zakat in terms of fiqh terms means "a certain amount of property that is required by Allah to be handed over to those who are entitled" in addition to meaning "issuing a certain amount itself". The amount that is issued is called zakat because what is issued adds a lot, makes it more meaningful, and protects the wealth from destruction.

According to Law no. 23 of 2011 concerning the management of zakat, zakat is assets that must be issued by a Muslim or business entity to be given to those who are entitled to receive it in accordance with Islamic law. Mathews and Tlemsani in Dogarawa mentions zakat is a certain part of wealth that is determined by Allah to be distributed to categories of people who are entitled to receive it. This is obligatory on people who have excess wealth to people who lack property. Zakat is one of the pillars (pillars) of the five pillars that make up Islam. Zakat is a maaliah ijtimaiyyah worship which has a strategic and decisive position for the development of the welfare of the people. Zakat does not only function as a vertical worship to Allah (hablumminallah), but zakat also functions as a form of horizontal worship (hablumminannas) (Thoharul Anwar 2018).

Productive zakat is a model of zakat distribution that can make mustahiq produce something continuously, with zakat assets that have been received. Productive zakat is zakat assets given to mustahiq not spent or consumed but developed and used to help their business, so that with this effort mustahiq can meet the needs of life continuously (Toriquddin, 2015).

To achieve productivity, it is necessary to have management. Management comes from the word manage which means to control or organize. Meanwhile, the management trend means the process of carrying out certain activities by mobilizing the power of other people, or it can also be interpreted as the process of providing supervision on all matters involved in implementing policies and achieving goals. So, management involves the process of an activity. In relation to zakat, the process includes socialization of productive zakat, collection of zakat, distribution and utilization and supervision. Thus the management of productive zakat is the process and organization of socialization, collection, distribution, and supervision in the implementation of zakat (Ali, Amalia, and Ayyubi 2016). Therefore, four management functions are needed which include planning, organizing, actuating, and controlling.

From the above problems, it should be appreciated that productive zakat can be one of the main indicators of financial instruments in Indonesia which can be used as an alternative to create and solve poverty problems in particular. Therefore, the author will examine how the literature study of the role of productive zakat in the economic empowerment of people in Indonesia will also discuss how the role of productive zakat in the economic empowerment of people in Indonesia in the last 5 years.

2. IMPLEMENTATION METHOD

The data used in this article is secondary data from journals published on Google Scholar from 2017-2021. This research was conducted by analyzing 345 articles from selected literature that discussed "Productive Zakat" in Community Economic Empowerment. The initial stage of this research is to conduct a search using the keywords "Productive Zakat" and "Economic Empowerment" collecting articles related to Productive Zakat that are included in Google Scholar data using the Publish or Perish Application . Second, sorting out the focus of the discussion in the article, by only selecting articles that focus on the discussion of Productive Zakat and its Role as Community Economic Empowerment. The third is classifying articles related to the author, article

title and year of publication. The results of this analysis provide information and literacy of Zakat regarding the role of Productive Zakat in community economic empowerment.

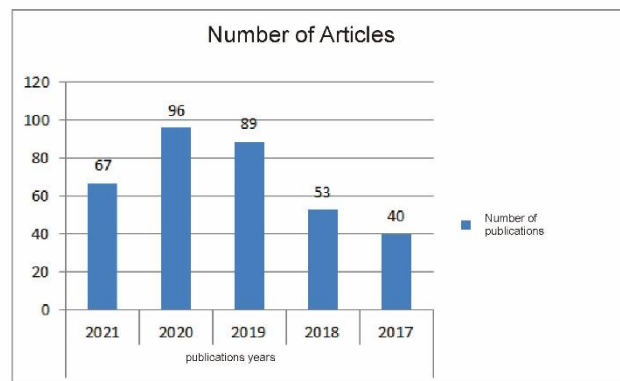
RESULTS AND DISCUSSION

1. Number of Publications Annual

This section describes the number of journal publications from 2017 to 2021. Searching using POP (Publish or Perish) using the keywords "Productive Zakat" and "Economic Empowerment" gets 375 journals and after the author chooses according to the theme of the discussion that fits the theme Zakat and economic empowerment total journals to 345 journals published in national journals related to productive zakat and empowerment from observations of the last 5 years.

The distribution of journals per year shows the number of published journals varies from 2017 to 2021, while the highest number of journal publications related to productive zakat and empowerment is in 2020, namely 96 articles. Meanwhile, there are fewer journal publications compared to other years, namely in 2017 there were 40 articles and in 2018 there were 53 articles.

Table 1. Number of Tables of Articles with the theme of Productive Zakat and Empowerment Published



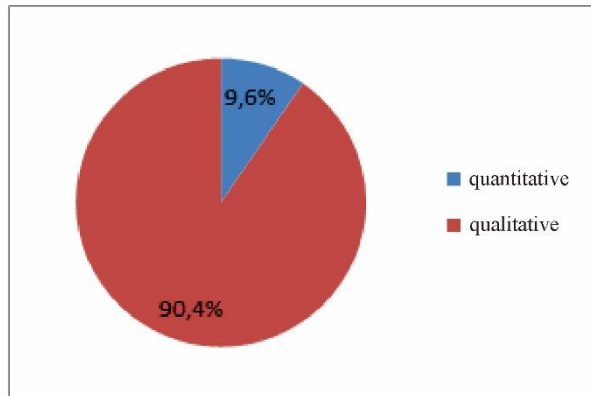
2. Research Approach of Each Article

Based on Punch in (Rusyidiana, 2020) there are 3 types of research approaches, namely a qualitative approach, a quantitative approach and a mixed method approach. In this study, published articles with the theme of Productive Zakat and Economic Empowerment in Google Scholar Search are only divided into 2 categories, namely quantitative and qualitative. The figure below shows the research methodology used for each published journal over the last 5 years. The diagram below illustrates how qualitative research dominates with a percentage of 90.4% compared to research with 9.6% quantitative methods.

Figure 1. Research Percentage Diagram

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DOI : <https://doi.org/10.54443/ijebas.v2i1.122>



The results of the research of research that uses descriptions and in-depth discussions with qualitative methods on productive zakat and economic empowerment is more with the number of 312 and 91%, respectively. For descriptive research in the form of mathematical modeling with less quantitative methods with a total number of articles of 33 publications. It can be seen in the research approach table below.

Table 2 Research Approach from Each Publication

Publication years	Quantitative	Qualitative
2017	1	39
2018	3	50
2019	11	78
2020	11	85
2021	7	60
Total	33	312

3. Research on the Role of Productive Zakat during the Covid-19 Pandemic

This study shows that there are 10 journals published in 2020 and 2 journals in 2021 that discuss productive zakat during the covid-19 pandemic, this shows that the covid-19 pandemic does not hinder this zakat activity in empowering the community's economy and even helping the community. affected by the Covid-19 period. Below are 12 journals among 345 journals in the last 5 years that discuss community economic empowerment through productive zakat.

Table 3. Research on Productive Zakat during the Covid-19 Period

No	Authors	Title	Year
1	M Danuludin, I Ibdalsyah...	Implementation of Productive Zakat Distribution for Mustahik Micro Enterprises in the Covid-19 Pandemic Era	2021
2	A Aripudin	The Role of Zakat as a Da'wah Strategy in Economic Empowerment during the Covid-19 Pandemic	2021
3	A Sodikin	Utilization of Zakat during the Covid-19 Pandemic at the Cirebon Regency National Amil Zakat Agency	2021
4	SS Lailia	The existence of online zakat distribution as a mustahik economic solution in the midst of the Covid-19 pandemic	2021
5	A Iswandi	The Role of Ziswaf Institutions in Economic Distribution during the Covid-19 Pandemic	2021
6	GR Amanda, F Malihah, S Indriyastuti...	Utilization of Zakat During the Covid-19 Pandemic	2021
7	C Amirudin, AF Sabiq	The Role of Ziswaf in Restoring the People's Economy Due to the Covid-19 Pandemic Period	2021
8	DH Nugraha	Analysis of the Role of Zakat During the Covid-19 Pandemic	2021
9	N Nuzulia	Analysis of Zakat Management During the Covid-19 Pandemic	2021
10	A Zetira, N Fatwa	Optimization of Digital Zakat Collection in the Pandemic Period	2021
11	F Karback, MT Zidni, LM Pimada	The Role of Lazismu East Java in Forming an Independent Society in Facing the Covid-19 Pandemic	2020
12	A Iskandar, K Aqbar	Analysis of Umar bin Khattab's Zakat Withdrawal Policy and Its Relevance to the Covid-19 Pandemic Crisis Period	2020

Some of the studies above show and obtain results from the Covid-19 situation that it does not reduce the role of LAZ and especially Zakat in community economic empowerment during the COVID-19 pandemic and can even reduce and help the poor in particular and those affected by COVID-19.

During the Covid-19 pandemic, Indonesia as the country with the largest Muslim population in the world, Muslims can provide their best role in various ways, this role is expected to overcome the impact caused by Covid-19, namely economic shocks and increasing poverty rates. To overcome this, it is necessary to handle all parties to recover from these shocks.

One of them is based on research (Iswandi et al., 2021) this study states that the role of the government is very crucial in ensuring that the zakat amil institutions have fulfilled the *Zakat Core Principles* and are implemented so that the objectives of economic distribution and income distribution are achieved. Of course, during the Covid-19 pandemic, if the distribution of the economy and income is even, then poverty can be minimized. The policy of economic distribution through Islamic institutions founded on a non-profit basis must be supported and maintained by the government and its supervisory system to ensure that all efforts and efforts of the institution can run well. The government's role is crucial in ensuring that the Zakat Core Principles are implemented so that the objectives of economic distribution and income distribution are achieved, so that poverty can be minimized during the Covid-19 pandemic.

Research conducted by (Danuludin et al., 2021) at Baznas Bogor City shows distributing productive zakat in the form of business capital. The productive zakat is distributed to individual and group mustahik. The Bogor Berkah program is included in the productive zakat based on taklim majlis. The maximum limit for assistance provided is Rp. 2,000,000. Recipients of productive zakat are also required to give infaq every day from the results of their efforts. Besides that, there are also obstacles faced by the Bogor City Baznas at the beginning of the pandemic, namely the lack of muzakki who distribute their zakat, limited space for monitoring, and efforts to develop MSMEs that are difficult to carry out.

There are several roles according to the results of research conducted (Amirudin & Sabiq, 2021), namely Ziswaf can be a solution and a role to restore the economy due to the COVID-19 pandemic as follows: (1) Making every village a UPZ to maximize zakat (2) maximizing cash zakat and

productive zakat (3) maximizing zakat and infaq management (4) providing educational assistance for students affected by covid-19, which is prioritized for students majoring in sharia economics so that in the future they can educate the public about Islamic economics.

According to (Kadir et al., 2020) the Muslim community is reminded to always help others, especially the weak (impact) through zakat. Moreover, the potential of zakat in Indonesia has so far had a major influence on the economic empowerment of the community. Utilization of zakat funds used for disaster purposes can be channeled to people who are in need or are affected by the current pandemic. (Nurhidayat, 2020) also said that the impact of this pandemic made the community's economy less stable, in addition to the increase in the number of poverty in Indonesia caused by the covid-19 pandemic. And people affected by the pandemic can be said to be *asnaf* or people who are entitled to receive zakat, making it easier for services by creating a zakat application. the innovation platform strategy, *baznas* develops fundraising innovations that are in accordance with the needs, demands, and adaptation of technology. Now, with some of these strategies, it can make it easier for *Mzakki* in the process of promoting their business.

Zakat is an option to deal with people affected by this virus, even MUI allows the use of zakat funds to overcome the Covid-19 pandemic. The fatwa was issued in 2020 number 23 regarding the use of the three ZIS funds to be used to overcome the Covid-19 pandemic. Zakat funds from *muzakki* can be distributed as soon as possible to the community, the funds are channeled through three sectors, namely the health emergency sector, used to purchase PPE, establish isolation rooms, spray disinfectants, as well as provide education to the community, the socio-economic emergency sector, to help restore conditions. economy caused by the covid-19 virus, providing assistance for family food, cash for work, zakat *fitriah*, *BTM*, as well as for assistance for laid-off employees or workers and the sector for the sustainability of existing programs. the total disbursement of funds to the three sectors reached Rp. 7,578,461,063. If these programs can be implemented properly, and with proper handling, zakat will become a source of funds that can be used for general welfare (Amanda et al., 2021)

4. The Role of Productive Zakat in Economic Empowerment in Indonesia

Poverty is a common problem in every country. Meanwhile, zakat is one of the Islamic public financial instruments whose one purpose is as a medium for distributing wealth and alleviating poverty, zakat is also one of the Islamic instruments used for the distribution of income and wealth. The existence of zakat *firah*, zakat *maal* and professional zakat as well as productive zakat are expected to reduce the level of wealth inequality in Indonesia, besides that zakat can be relied on as a mechanism in overcoming poverty problems that occur in Indonesia (Pratama, 2015).

Indonesia with a majority Muslim population has a large potential for zakat. Consumptive distribution of zakat will only make *mustahiq* a recipient of zakat. It is necessary to distribute zakat productively to empower *mustahiq* so that they can improve their economy to become *muzakki* (Mulyawisdawati & Nugrahani, 2019). The economic empowerment program with zakat funds will have a positive impact, including the effectiveness of the utilization of zakat funds, if zakat is usually used for consumptive matters and consumables by *mustahik*, if it is developed with an empowerment program it will certainly become a vehicle for independence for *mustahik*. Empowered zakat funds will be rolled out so that the recipients of the wider benefit (multiplier effect) from zakat will increase.

With the existence of Zakat, the poor who try and carry out entrepreneurial activities who are constrained by the lack of capital will be helped by zakat funds with empowerment programs. Based on the results carried out by (Siti Hanipah & Abdul Haris, 2021) it is known that with the productive zakat empowerment program distributed to *mustahik*, it can facilitate and ease the burden of *mustahik* who lack capital or tools and materials for sustainable production. So that the funds distributed to *mustahik* are able to minimize poverty and can improve welfare so that *mustahik* can change status to *muzakki*.

Besides that, one of the zakat institutions, namely BAZNAS, Purwakarta Regency, seeks to implement a productive zakat program by implementing a management function which consists of:

planning this program first making an assessment to see the needs of the mustahiq followed by making a work program. Organizing this program by creating an organizational structure and division of tasks. The supervision of mustahiq is carried out by meeting once a month for the target group. The productive zakat managed by BAZNAS Purwakarta Regency is able to improve the mustahiq economy, train independence, and increase mustahiq's knowledge of religious knowledge (Apriani & Nuryakin, 2021).

Apart from Baznas, there are also several LAZs, namely orphans Mandiri which is one of the amil zakat institutions that manages zakat which has an economic empowerment program through the Bunda Mandiri Sejahtera (BISA) program. The results of the study (Saputra, 2021) focused on the BISA program and showed that the Yatim Mandiri zakat distribution strategy used two methods, consumptive and productive methods. The distribution of zakat funds through the Bunda Mandiri Sejahtera economic empowerment program by providing revolving capital loans has a positive impact on the business development of program participants.

Research conducted by (Julian & Imari, 2021) conducted in the city of Langsa, there are several consumptive zakat programs that also act as distributing zakat which can be used, one of which is building/renovating houses, for mustahiq who still live in places uninhabitable. And also providing assistance for the rehabilitation of mosques and prayer rooms which are under renovation or construction, sending potential students from poor families to attend Tahfi Zul Qur'an education at Al-Atiyah Dayah Li Tahfi zhil Qur'an Saree and MUQ Pagar Air Lam Baroe Banda Aceh, through a full scholarship program, provides recitation fee assistance for converts who are committed to empowering their Islam by studying at a pesantren/Islamic boarding school. Well some of the above programs are very good programs.

If the above is consumptive zakat, here is something more interesting than research (Julian & Imari, 2021) this research discusses the Distribution of Productive Zakat through the Cattle Cattle Program with the al Falah social fund foundation in Malang, the results of this study found that the distribution mechanism of productive zakat through a cattle program that can help with the funding process until the sale of the cattle can be done with several programs; (1) Determination of recipients of the cattle program, (2) Socialization of the cattle program to prospective program recipients, (3) Construction of cattle pens, (4) Handover of cows from the Al-Falah Social Fund Foundation in Malang with zakat mustahik together with the signing of the contract. , (5) Supervision during this program by the preacher, and (6) Al-Falah Social Fund Foundation of Malang buy cows belonging to mustahik that are ready to be used as sacrificial animals.

Then the research conducted by (Hasanah, 2018) this research was carried out at the National Amil Zakat Agency of South Sumatra Province through Baitul Qiradh Al-Hidayah in his thesis stating that productive zakat given to Mustahik plays a very important role in increasing mustahik's business income, even though the increase in income not too drastic but at least it can help the survival of mustahik. In addition, there are changes in the implementation of business/trade, mindsets and routine recordings carried out by mustahik, and affect the productivity of mustahik. Where out of fifteen mustahik recipients of productive zakat funds, there are four people whose condition has changed to become muzakki, while nine people become non-muzakki and non-muzakki, while there are two people who are still in mustahik condition. This study shows the role of Zakat is very important in carrying out its role as an instrument of Islamic financial institutions.

The results of the study (Syafaati & Rani, 2020) conducted in Gresik Regency showed that the utilization of ZIS funds by BAZNAS in this case the Gresik Berdaya Program in Babaksari Village, Dukun District was distributed in order to empower the community and provide assistance to improve the economy and knowledge. Revolving cattle is a model of productive zakat utilization by the Gresik Berdaya Program in increasing mustahiq income which according to researchers is optimal. This is evidenced by the increasing income and welfare of the recipients of revolving livestock assistance which has been successfully rolled out every year.

From the explanation above, there are many more productive activities that can be carried out by amil zakat institutions to empower the community's economy, therefore both BAZNAS, Laz and

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other philanthropic institutions have an important role to take care of, manage, collect, distribute, and utilize productive zakat. So that later mustahik will be able to change their role into muzakki.

4. CONCLUSION

Indonesia, with a majority Muslim population, has a fairly large zakat potential, consumptive distribution of zakat will only make mustahiq a recipient of zakat. Research on productive zakat as community economic empowerment in Indonesia has a very important role to improve human life, especially in Indonesia to reduce poverty and improve welfare, this is proof that zakat productivity is very influential and serves as a tool to make poor people who have been mustahik can change his role as muzakki.

The results of this study found 345 journals discussing productive zakat which were published and 12 of them discussed zakat during the covid-19 pandemic. From the research above, it is found that the role of productive zakat is very important, including empowering mustahiq so that they can improve their economy to become muzakki. Zakat funds are not only used for things that smell consumptive and will run out after being used by mustahik. If the empowerment program will certainly become a vehicle for independence for the empowered mustahik, zakat funds will be rolled out so that the beneficiaries will be wider. Not only that, entrepreneurs and MSMEs who have a lack of capital can also be helped by this productive zakat and make it easier and reduce the burden of mustahik to buy and produce and even be able to continue the life of the mustahik.

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