

Maqasid Al-Shariah in Micro-entrepreneurs Development: an Overview

Efri Syamsul Bahri

The National Board of Zakat (BAZNAS) the Republic of Indonesia

Mohd Mizan Mohammad Aslam

University Malaysia Perlis (UNIMAP)

Abdullah Alwi Hj Hasan

Asia e University Malaysia

Hendro Wibowo

STEI SEBI

Paper to be presented at International Conference of Zakat 2019

3-4 October, Universitas Padjadjaran, Bandung, Indonesia

ABSTRACT

Purpose: *This paper describes how maqasid al-shariah in the development of micro-entrepreneurs.*

Design/methodology/approach: *This research uses quantitative methods with a literature study and a descriptive approach.*

Findings: *The results of this study indicate that maqasid al-shariah which is directly related to the development of micro-entrepreneurs is the principle of protection of descendants (hifdz al-nasl) and protection of assets (hifdz al-mal). The protection of descendants (hifdz al-nasl) in the context of developing micro-entrepreneurs is maintaining business continuity and sustainability. Whereas the protection of assets (hifdz al-mal) in the context of developing micro-entrepreneurs is a business that must be managed professionally to grow and make a profit.*

Originality/value: *The authenticity of this study is to explore the maqasid al-shariah in micro-entrepreneurs development which includes protection of descendants (hifdz al-nasl) and protection of assets (hifdz al-mal).*

Keywords: *maqasid al-shariah, micro-entrepreneurs, zakat, hifdz al-nasl, hifdz al-mal.*

JEL Classification: *M41, M42, O14, O33*

INTRODUCTION

The experience of the economic crisis that once hit Indonesia in 1997 showed that Micro, Small and Medium Enterprises (MSMEs) have a vital role in saving the Indonesian economy. Analysis of SE2016 Results Data Continued: Potential Improvement of Micro Small Business Performance shows that Micro-Small

Enterprises (MSEs) have absorbed nearly 60 million workers, or about three-quarters of the workforce in Indonesia (Statistik, 2019, p. 3). The MSME sector in Indonesia (Sarwono, 2015) in (Dewi Hanggraeni, 2017, p. 488) has a strategic role in opening up jobs, new businesses, and contributing greatly in driving the increase in the gross domestic product (GDP). Data from the Ministry of Cooperatives shows that the contribution of

Micro Business GDP is 30.25 percent, Small Business 12.83 percent and Big Business reaches 56.92 percent.

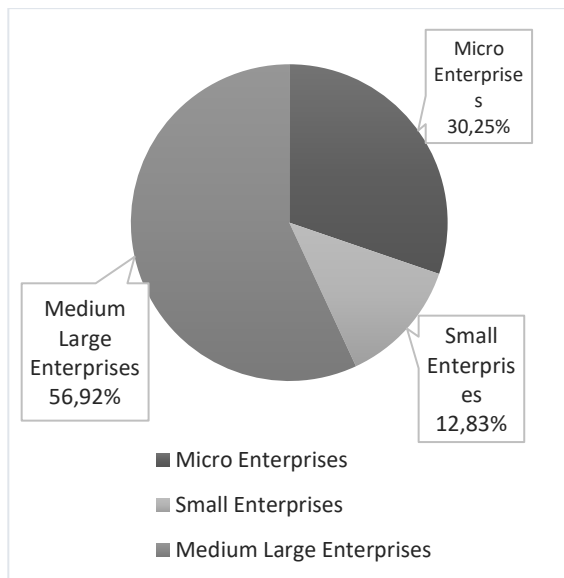


Figure 1. Contribution of Gross Domestic Product to Micro and Small Enterprises (MSE GDP) (Percent), 2013

Source: www.depkop.go.id in (Statistik, 2019, p. 6)

Despite having such a large role, Micro Enterprises, which in this study uses the terminology of micro-entrepreneurs, is faced with various problems (Yuniar, 2015, p. 41), among others: issues of human resources, access to capital, business culture and management capabilities as well as fund management business that is mixed with household finances. Fact according to (Darwanto, 2012, p. 17) capital is the main problem, finance, and capital are the main obstacles for some groups of micro-entrepreneurs (Hampel-Milagrosa, 2014, p. 21).

Lack of access to capital results in underdeveloped business (Rusli, 2013, p. 57) and be a factor of someone becoming poor (Hanif Ardiansyah, 2014, p. 654). LPPI study results (2015), in 2014, of 56.4 million micro and small enterprises (MSEs) in Indonesia, only 30% were able to access financing,

76.1% received credit from banks and 23.9% accessed from nonbank. That is, around 60% - 70% do not have access to financing through banks (LPPI, 2015).

The zakat fund then becomes a solution for the problems faced by micro-entrepreneurs. The zakat funds used for the development of micro-entrepreneurs are managed with the principles of maqasid al-shariah. Thus, it is hoped that the assisted micro-entrepreneurs will be able to become successful entrepreneurs. Therefore, based on the description above, the author is interested in researching with the title "Maqasid Al-Shariah In Micro-Entrepreneurs Development: An Overview".

This research uses a qualitative method with a literature study and a descriptive approach. Discussions on maqasid al-shariah that are associated with the development of micro-entrepreneurs are still rare. It is hoped that this paper can contribute to further reviewing maqasid al-shariah that are directly related to the development of micro-entrepreneurs. This has become important especially in supporting the success of micro-entrepreneurs who are classified as mustahiq. According to BAZNAS Regulation No. 3 of 2018 concerning Distribution and Utilization, Mustahik is a person who is entitled to receive Zakat.

Thus, productive zakat funds channeled to micro-entrepreneurs can effectively improve welfare and alleviate poverty that occurs in micro-entrepreneurs.

LITERATURE REVIEW

Theory Of Maqasid Al-Shariah

The concept of maqasid al-shariah has existed since the time of Imam Haramain (al-Ghazali teacher and director Ma'had Nizamiyah died 478 H.) and was continued by Imam al-Ghazali (v. 505H.). Further, the

concept was developed by Imam as-Syatibi (v. 790 H.) who is known for his book *Al-Muwafaqat Fi ushul as-Shariah*. The word *maqasid* is a plural form of *maqshud* meaning desire, purpose, and desire. Whereas the word *shariah* means the road to the water source or the road to the source of life (Sodiq, 2016, p. 394-395).

According to Al-Khadimi (2001: 14) in (Rizki Febriadi, 2017, p. 233), *maqasid* is the mean and purpose, while *shariah* is the source of soul life and happiness that can lead to the world and world security. This sense is in line with what Ar-Raisuni (1992: 7) reveals; (Jaya, 1996: 5) in (Rizki Febriadi, 2017, p. 234), that the meaning of *maqasid al-shariah* is the purpose prescribed by the *shariah* for human benefit. Syeh Nawab Naqvy (1996) (Hadi A. C., 2016), clearly states that the goal of *maqasid al-shariah* is *maslahat*.

According to Imam al-Ghazali in (Karim, 2007); (Rafsanjani, 2016, p. 31), the study of *maqasid al-shariah* has a broader scope. He divided *maqasid al-shariah* into 3 (three) scopes, namely: *dharuriyyah* (primary needs), *hajiyah* (secondary needs), and *tahsiniyyah* (tertiary needs). According to As-Shatibi, every human who wants to live happily both in the world and the hereafter must fulfill 5 (five) basic objectives of *maqasid al-shariah* (P3EI, 2008: 5-6) in (Miyagi, 2014, p. 73).

Fulfillment of primary needs or basic needs according to Imam As-Syatibi (Karim, 2010); (Indra, 2018) includes five basic objectives, namely: protection of religion (*hifdz al-dien*), life (*hifdz nafs*), and intellectual (*hifdz aql*), descendants (*hifdz an-nasl*) and assets (*hifdz al-mal*). The five basic objectives are also indicators of compliance with *maqasid al-shariah* (Wibowo, 2014) (Hapsari, 2016).

Table 1. The Scholars' View of the *Maqasid al-Shariah*

No	Name of Scholars	Description
1	Imam al-Ghazali	<i>Maqasid al-syariah</i> fulfills 3 needs consisting of: <i>dharuriyat</i> (primary needs), <i>hajiyah</i> (secondary needs), and <i>tahsiniyyah</i> (tertiary needs). Imam al-Ghazali in (Karim, 2007); (Rafsanjani, 2016, p. 31).
2	Imam As-Shatibi	Every human being who wants to live a happy life both in the world and in the hereafter, must fulfill 5 (five) basic goals of <i>maqasid al-shariah</i> (P3EI, 2008: 5-6) in (Miyagi, 2014, p. 73), namely: protecting religion (<i>al-dien</i>), life and soul (<i>nafs</i>), and intellect or mind (<i>aql</i>), family or ancestors (<i>nasl</i>) and wealth or wealth (<i>maal</i>). Imam As-Shatibi in (Karim, 2010) in (Indra, 2018).
3	Syeh Nawab Naqvy	The goal of <i>maqasid al-shariah</i> is <i>maslahat</i> . (Syeh Nawab Naqvy, 1996) in (Hadi A. C., 2016)

Source: Data processed

The principles of *maqasid al-shariah* that are on the surface of Imam As-Shatibi, namely: covering 5 benefits, namely: guarding religion (*al-dien*), life and soul (*nafs*), and intellect or mind (*aql*), family or ancestors (*nasl*) and wealth or wealth (*maal*) becomes an important reference in distributing zakat funds to *mustahiq*. While the distribution of zakat funds related to *mustahiq* with the scope of work as micro-entrepreneurs, it is directly related to 2 (two) benefits, namely: protection of assets (*maal*) and maintaining sustainability (*nasl*).

The two benefits are *maal* and *nasl* referring to opinions (Hadi K., 2012, p. 150), which states that protection of descendants (*hifdz an-nasl*) and protection of assets (*hifdz al-mal*) in the context of micro-entrepreneurs

are interpreted as a continuity of business endeavors . In realizing business continuity, there are 2 (two) main things that must be met, namely: blessing and profit. Where the results of the business will grow with profit.

Micro-Entrepreneurs

Entrepreneurs are business people who are able to seize opportunities and have initiatives to develop their businesses in creative and innovative ways to face the risk of failure (Antoni, 2016, p. 337). Meanwhile according to (Yuyun Suryana, 2011, p. 50), Entrepreneurs are also defined as those who establish, manage, develop, and institutionalize their own companies so that they can create work for others by self-help.

In the context of productive zakat, micro-entrepreneurs are mustahiq, which are included in the category of productive zakat beneficiaries.

The success of micro-entrepreneurs is determined by many factors, including the characteristics and competencies of entrepreneurs. According to Meredith (2001: 5) in (Jumaedi, 2012, p. 13-14) mention there are 3 (three) characteristics of successful entrepreneurs one of which is self-confidence where the character is confidence and optimism. Meanwhile, according to (Antoni, 2016, p. 340-341) there are 9 (nine) competencies that must be possessed by entrepreneurs to support their success including time management, communication, human resource management, marketing management, business ethics, social responsibility, leadership, decision making, financial management.

With the condition of micro-entrepreneurs who are in the position of mustahiq, it is necessary to optimize efforts to raise the dignity of micro-entrepreneurs. Productive zakat becomes a hope for micro-entrepreneurs. Through productive zakat funds, various programs and activities can be carried out

to empower them, including working capital support, work equipment support, business assistance, spiritual assistance, support for marketing access to product and services and others. This is done so that micro-entrepreneurs are able to succeed so that their conditions can be transformed from mustahiq to munfiq and even muzaki. Munfiq in this case is a mustahiq that has fulfilled infaq. While Muzaki is a Muslim or business entity that is obliged to pay zakat.

To support the realization of the success of micro-entrepreneurs in managing their businesses, it requires various efforts both internal efforts from mustahiq and empowerment efforts that come from the support of zakat funds. Successful entrepreneurs certainly become the ideals of the development of micro-entrepreneurs. The success of entrepreneurs according to Zinger et al. (2001) and Rhodes and Butler (2004) are defined in two main aspects, namely: objective (financial) and subjective (non-financial). Entrepreneurs are considered successful based on their financial performance measured in terms of return on assets (Masuo et al., 2001), return on investment (Gadenne, 1998), assets owned (Norma and Jarita, 2010; Nwachukwu, 1995; Paige and Littrell, 2002), earnings (Orser et al., 2000), income (Paige and Littrell, 2002; Duchesneau and William, 1990; Haber and Reichel, 2005; Orser et al., 2000). While financial performance in terms of the value of assets owned by entrepreneurs as an indicator of success. (Salwa, 2013, p. 154)

Table 2. Indicators of Micro Entrepreneur Success

No	Indicator	Deskription
1	Objective (financial) Aspects	Returns on assets (Masuo et al., 2001), investment returns (Gadenne, 1998), assets owned (Norma and Jarita, 2010; Nwachukwu, 1995; Paige and Littrell, 2002), earnings (Orser et

		al., 2000), income (Paige and Littrell, 2002; Duchesneau and William, 1990; Haber and Reichel, 2005; Orser et al., 2000), the value of assets owned by entrepreneurs.
2	Subjective (non-financial) Aspects	Customer satisfaction, personality development and entrepreneur awareness (Masuo et al., 2001); McClelland et al. (2005)

Source: (Salwa, 2013, p. 154), processed

On the other hand, non-financial performance aspects consist of factors such as customer satisfaction, personality development and entrepreneur awareness (Masuo et al., 2001). Correspondingly, McClelland et al. (2005) further added the satisfaction of entrepreneurs to measure the needs and desires of the community as an indicator of non-financial success. (Salwa, 2013, p. 154)

Productive Zakat

Zakat according to Yusuf al-Qardhawi is maaliyah ijtima'iyah worship, which is worship in the field of assets that has a strategic, important and decisive function in building community welfare (Ahmad Satori Ismail, 2018). According to (Qardhawi, 2005) in (Firmansyah, 2013) zakat has the aim to solve various social problems such as: unemployment, poverty, and others. Zakat also aims to improve the quality of life of the people (Saptia, 2013), improve welfare (Kasri, 2016).

Furthermore, in a sociological perspective (Firmansyah, 2013), there are 3 (three) values of the benefits of zakat for mustahik, among others: reducing social inequality, minimizing the gap between the rich and the poor, and growing the value of kinship and brotherhood. Whereas in the spiritual context, productive zakat aims to meet the needs of a decent life and fulfill the

needs in worshiping Allah Almighty so as to avoid the danger of kufr, eliminate the envy, envy, and envy, and be able to provide adequacy and prosperity (Ahmad Satori Ismail, 2018) (Musliikh, 2016).

Spiritual poverty is associated with poor faith and knowledge (Ade Yunita Mafruhat, 2016). Spiritual poverty illustrates the poverty of a person's inner life situation which has never been satisfied with what he has and obtains called a person who cannot give thanks for God's favor (Asy'arie, 1994).

One model of zakat distribution to mustahiq as a beneficiary of zakat is through the productive zakat program. Productive Zakat is interpreted as a way (Yasir, 2014) and mechanism (Pratama, 2015) in overcoming the problem of poverty. In the context of business, productive zakat (Sartika, 2008) can be used for working capital. Research result (Purwanti, 2012, p. 13) shows that venture capital has a significant effect on business development

RESULTS AND DISCUSSION

Dimensions Maqasid Al-Shariah

Of the 5 (five) core benefits in the At the same time as the growth process, strengthening of the business is carried out. Business strengthening is done by adding capital, both organic (return earnings) and inorganic (capital investment) so that the company has strong roots and large branches. After the company grows and is strong, then it is time for the company to give results to shareholders or business owners.

Maqasid al-shariah, there are 2 (two) core benefits which are directly related to entrepreneurs (Hadi K. , 2012, p. 150), namely: protection of descendants (hifdz an-nasl) and protection of assets (hifdz al-mal). First, maqasid al-shariah in the protection of descendants (hifdz an-nasl). Descendants in the context of micro-entrepreneurs are

interpreted as business continuity. In realizing business continuity, there are 2 (two) main things that must be met, namely: blessing and profit. Where the results of the business will grow with profit.

From a non-financial context, a blessing emerges. This blessing can occur because of justice by carrying out compliance with sharia. Justice will cause a sense of satisfaction for all parties involved. As a manifestation of fairness to stakeholders is management satisfaction, employee satisfaction, distributor satisfaction and customer satisfaction.

Table 3. Dimensions and Indicators of Variables Maintaining Descent

Dimension	Source of Dimension Reference	Indicator	Source of Indicator Reference
Blessing	(QS.38:29)	The implementation of Sharia Compliance	(QS. 42:20)
The advantage	(QS.53:39-41) (QS.11:84-86)	The remaining balance	HR. Ahmad - 8981

Source: (Hadi K. , 2012, p. 149)

Secondly, the al-Shariah maqasid in charge of the assets (hifdz al-mal). According to (Hadi K. , 2012, p. 150), in Islam, money (wealth) as the backbone of life or fuel in business, so that in its management must be handed over to a professional. In another verse, Allah SWT tells people to do business in a way of trading and is allowed to make a profit. Safeguard and grow property, including things that are ordered. Managing money so that it grows is known as financial management. Islamic financial management aims to meet financial planning in the Islamic company system. At least the things that need to be considered in financial management are sales growth, activity ratios, liquidity ratios and risk management as in the table below.

Table 4. Dimensions and Indicators of Variables Safeguarding Assets

Dimension	Source of Dimension Reference	Indicator	Source of Indicator Reference
Fuel	(QS.4:5)	Capital Sales	HR.Bukhori (QS.4:29)
Lubricant		Sharia Financial Management	(QS.2:282- 283)

Source: (Hadi K. , 2012, p. 150)

Implementation of assets in the company becomes capital and sales as fuel for business and Islamic financial management as a control lubricant. Whereas in the business context, efforts to realize benefits are not just looking for profit. Maslahat is anything that is considered good and essentially does not contradict sharia law. Maslahat has 2 (two) ingredients, namely, benefits and blessings.

The Role of Productive Zakat

One of the implementations of al-shariah maqasid is through a zakat instrument. This is as explained in the Qur'an in the letter of verse 60, which governs those who are entitled to zakat (mustahiq), as well as verse 103 which is the basis for the order to pay zakat that serves to purify the property.

The success of developing micro-entrepreneurs by utilizing productive zakat is an achievement of maqasid al-shariah. This is consistent with the view of Syeh Nawab Naqvy (1996) in (Hadi A. C., 2016) which states that the purpose of maqashid al-sharia is maslahat. In a business context, the effort to realize benefits is not just looking for profit. According to (Hadi K. , 2012, p. 143-144), maslahat has 2 (two) ingredients, namely, benefits and blessings.

Productive Zakat funds can be used as working capital, capacity building, mentoring and spiritual guidance which will

ultimately have an impact on the performance of micro-entrepreneurs.

Maqasid al-Shariah in Micro-Entrepreneur Development

The implementation of maqasid al-shariah is expected to be able to produce successful entrepreneurs so that the conditions of micro-entrepreneurs are able to change from mustahiq to munfiq and muzaki conditions (Ahmad, 2015, p. 105) and able to improve the economy of the mustahiq community (BAZNAS, 2017, p. 37); (Bahri, 2013, p. 96), the flow of income distribution (Fitri, 2017).

The development of micro entrepreneurs is the implementation of

maqasid al-shariah. According to Al-Ghazali (1058-1111M), the well-being (maslahah) of a society depends on the pursuit and maintenance of five basic goals: protection of religion (al-dien), life or soul (nafs), and intellectual or intellect (aql), family or descent (nasl) and wealth or wealth (maal). This view of Al-Ghazali is reinforced by the income of Al-Syathibi (1388 AD) which states that human happiness can be realized if the five basic elements of human life are preserved (Ningrum, 2016, p. 11). According to al-Syathibi, the fact that the Shariah is intended to bring about the greatest good of mankind in the world and in the hereafter (Aibak, 2015, p. 210).

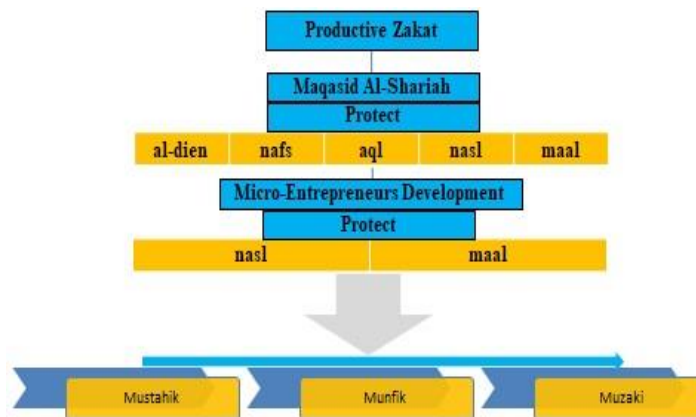


Figure 2. Framework for the Process of Transforming Mustahiq into Munfiq and Muzaki Based on Maqasid Al-Shariah

Source: Writers

Successful entrepreneurs in the perspective of maqashid shariah are those who change their condition from mustahiq to muzaki (Fitri, 2017). The mustahiq referred to in this case are micro-entrepreneurs who receive productive zakat benefits. Among mustahiq and muzaki are called munfiq, namely: micro-entrepreneurs who have given infaq but have not yet given zakat. Muzaki is a person who has already given alms (Husnul Khatimah, 2018). Based on the BAZNAS standard, muzaki is any person with an

income in excess of Rp5,240,000.00/ month (five million two hundred forty thousand rupiah per month) (Puskas, 2017).

Table 5. Portrait of Micro-Successful Entrepreneurs

No	Indikacor	Deskriptio
1	Objective (Financial) Aspect	The value of assets owned, increased revenue, increased profits

2	Subjective (Non-Financial) Aspects	Increased capacity of micro entrepreneurs, customer satisfaction
3	Transformative Aspects	Changing conditions from mustahiq to munfiq and muzaki
4	Spiritual Aspects	Being able to meet the needs of worshipping Allah SWT increases gratitude for God's blessings

Source: processed

Portraits of the success of micro-entrepreneurs are not only measured by financial and non-financial aspects. The success of micro-entrepreneurs can also be measured from the transformative and spiritual aspects. This is as explained in the table above. Thus, the existence of the principles of maqasid al-shariah can really be run optimally.

CONCLUSIONS AND SUGGESTION

The results of this study indicate that the maqasid al-shariah which is directly related to the development of micro-entrepreneurs are protecting offspring (nasl) and protecting property (maal). Protecting descendants (nasl) in the context of developing micro-entrepreneurs is maintaining business continuity and sustainability. Whereas protecting assets in the context of developing micro-entrepreneurs is a business that must be managed professionally in order to grow and make a profit. Portraits of the success of micro-entrepreneurs are not only measured by financial and non-financial aspects. The success of micro-entrepreneurs can also be measured from the transformative and spiritual aspects. For further research, it is recommended to examine and analyze the effect of maqasid al-shariah in the development of micro-entrepreneurs.

BIBLIOGRAPHY

- Ade Yunita Mafruhah, R. H. (2016). Solusi Pengentasan Kemiskinan di Indonesia Berdasarkan Perspektif Islam. Prosiding SNaPP2016 Sosial, Ekonomi, dan Humaniora, (p. 134-141).
- Ahmad Satori Ismail, M. F. (2018). Fikih Zakat Kontekstual Indonesia. Jakarta: BAZNAS.
- Ahmad, N. (2015). Pengentasan Kemiskinan Melalui Pemberdayaan Zakat. *Jurnal Zakat Dan Wakaf*, 2(1), 89-108. doi:10.21043/ziswaf.v2i1.1537
- Aibak, K. (2015). Zakat Dalam Perspektif Maqashid Al-Syariah. *AHKAM*, 3(3), 199-218.
- Antoni. (2016). Muslim Entrepreneurship: Membangun Muslim Preneurs Characteristics Dengan Pendekatan Knowledge Based Economy. *El-Hikam*, 7(2), 325-352.
- Asy'arie, M. (1994). Ekonomi dan Kemiskinan Tinjauan Agama. *UNISIA*, 21.
- Bahri, E. S. (2013). Zakat dan Pembangunan Sosial. Kediri: FAM Publishing.
- BAZNAS, P. K. (2017). Sebuah Kajian Zakat on SDGs. Jakarta: BAZNAS, Pusat Kajian Strategis.
- Darwanto. (2012). Peran Entrepreneurship Dalam Mendorong Pertumbuhan Ekonomi dan Peningkatan Kesejahteraan Masyarakat. *Diseminasi Riset Terapan Bidang Manajemen Bisnis Tingkat Nasional Jurusan Administrasi Bisnis Politeknik Negeri Semarang 2012* (p. 16-17). Semarang: Fakultas Ekonomika dan Bisnis Universitas Diponegoro,.
- Dewi Hanggraeni, L. A. (2017). Determinan Kinerja Usaha Mikro, Kecil dan Menengah. *Jurnal Akuntansi Multiparadigma*, 8(3), 487-498. doi:10.18202/jamal.2017.12.7068

- Firmansyah. (2013). Zakat Sebagai Instrumen Pengentasan Kemiskinan dan Kesenjangan Pendapatan. *Jurnal Ekonomi dan Pembangunan* Vol, Vol 21, No. 2, 179-190.
- Fitri, M. (2017). Pengelolaan Zakat Produktif sebagai Instrumen Peningkatan Kesejahteraan Umat. *Economica: Jurnal Ekonomi Islam*, Volume 8(Nomor 1), 149-173. doi:<http://dx.doi.org/10.21580/economica.2017.8.1.1830>
- Hadi, A. C. (2016, Juli). Corporate Social Responsibility dan Zakat Perusahaan Dalam Perspektif Hukum Ekonomi Islam. *Ahkam*, Vol. XVI(No. 2).
- Hadi, K. (2012). Implementasi Maqashid Syariah Sebagai Indikator Perusahaan Islami. *Jurnal Al-Azhar Indonesia Seri Pranata Sosial*, 1(3), 140-150.
- Hampel-Milagrosa, A. (2014). *Micro and Small Enterprise Upgrading in the Philippines: The Role of the Entrepreneur, Enterprise, Networks and Business Environment*. Bonn: Deutsches Institut für Entwicklungspolitik.
- Hanif Ardiansyah, M. N. (2014). Efektifitas Pendayagunaan Ekonomi pada Program Komunitas Usaha Mikro Muamalat berbasis Masjid di Masjid Miftahul Jannah Surabaya. *JESTT*, 1(9), 647-660.
- Hapsari, M. I. (2016). Zakat Distribution in Maqasid Al-Shariah Framework. *Journal of Islamic Financial Studies*, 15-25.
- Husnul Khatimah, H. A. (2018). Analysis of Empowerment and Improvement of Mustahiq Interest to be Muzaki. *Prociding Inciist STIBA Ar-Raayah*.
- Indra, S. (2018). Economic Empowerment Model for the Poor Through Zakat Institution Under Maqashid Syariah Concept in West Kalimantan. *Asian Journal of Social Science Studies*, 3(1), 54-62.
- Jumaedi, H. (2012). Hubungan Karakteristik Wirausaha terhadap Keberhasilan Usaha (Studi Kasus pada Pengusaha Kecil di Pekalongan). *Manajerial*, 11(21), 13-19.
- Kasri, R. A. (2016). Maqasid al-Shariah and Performance of Zakah Institutions. *Kyoto Bulletin of Islamic Area Studies*, 9(March), 19-41.
- LPPI, B. I. (2015). *Profil Bisnis Usaha Mikro, Kecil Dan Menengah (UMKM)*. Jakarta: Bank Indonesia.
- Miyagi, K. M. (2014). Perbandingan Kesejahteraan Antara Pengusaha dan Pegawai Perspektif Maqashid Syariah di Kelurahan Kejawan Putih Tambak Surabaya. *JESTT*, 1(1), 64-78.
- Muslikh, R. d. (2016). Pengaruh Kualitas Pendamping Terhadap Sikap, Keyakinan Kemampuan, Perilaku Menabung dan Kesejahteraan (Studi Empiris Kelompok Usaha Mandiri LAZ PKPU). *Journal of Economics and Business Aseanomics (JEBA)*.
- Ningrum, R. T. (2016). Penerapan Manajemen Zakat dengan Sistem Revolving Fund Models sebagai Upaya Efektifitas Penyaluran Zakat Produktif (Studi pada Lembaga Manajemen Infaq Madiun). *El-Wasathiya: Jurnal Studi Agama*, 4(1), 1-22.
- Pratama, Y. C. (2015). Peran Zakat Dalam Penanggulangan Kemiskinan. *The Journal of Tauhidinomics*, 1(1), 93-104.
- Purwanti, E. (2012). Pengaruh Karakteristik Wirausaha, Modal Usaha, Strategi Pemasaran Terhadap Perkembangan Umkm Di Desa Dayaan Dan Kalilondo Salatiga. *Among Makarti*, 5(9), 13-28.

- Puskas. (2017). *Ketentuan dan Tata Cara Penghitungan Zakat Profesi/ Penghasilan*.
- Rafsanjani, H. (2016). *Etika Produksi Dalam Kerangka Maqashid Syariah*. *Jurnal Perbankan Syariah*, 1(2), 28-41.
- Rizki Febriadi, S. (2017). *Aplikasi Maqashid Syariah dalam Bidang Perbankan Syariah*. *Amwaluna*, 231-245.
- Rusli, A. H. (2013). *Analisis Dampak Pemberian Modal Zakat Produktif terhadap Pengentasan Kemiskinan di Kabupaten Aceh Utara*. *Jurnal Ilmu Ekonomi Pascasarjana Universitas Syiah Kuala*, 1(1), 56-63.
- Salwa, A. F. (2013). *Success Factors of Successful Microcredit Entrepreneurs : Empirical Evidence from Malaysia*. *International Journal of Business and Social Science*, 4(5), 153-159.
- Saptia, Y. (2013, Desember). *Faktor-Faktor Peningkatan Usaha Perempuan Mustahik dalam Berwirausaha*. *Jurnal Ekonomi dan Pembangunan*, Vol 21(No. 2), 191-203.
- Sartika, M. (2008). *Pengaruh Pendayagunaan Zakat Produktif terhadap Pemberdayaan Mustahiq pada LAZ Yayasan Solo Peduli Surakarta*. *Jurnal Ekonomi Islam La Riba* Vol. II, No. 1, Juli 2008.
- Sodiq, A. (2016). *Konsep Kesejahteraan Dalam Islam*. *Equilibrium*, 3(2), 380-405.
- Statistik, B. P. (2019). *Analisis Hasil SE2016 Lanjutan: Potensi Peningkatan Kinerja Usaha Mikro Kecil*. Jakarta: Statistik, Badan Pusat.
- Yasir, M. (2014). *Pola Distribusi Zakat Produktif : Pendekatan Maqasid Syariah dan Konsep CSR*. *Media Syariah, Media Syariah(1), Media Syariah*.
- Yuniar, G. N. (2015). *Development of MSMEs (Micro, Small and Medium Enterprises) by Baitul Maal Wat Tamwil (BMT) as an Instrument for Poverty Reduction*. *Advances in Economics and Business*, 3(2), 41-44. doi:10.13189/aeb.2015.030201
- Yuyun Suryana, K. B. (2011). *Kewirausahaan: Pendekatan Karakteristik Wirausahawan Sukses*. Jakarta: Kencana.

Efri Syamsul Bahri
The National Board of Zakat (BAZNAS) the
Republic of Indonesia
efri.bahri@baznas.or.id

Mohd Mizan Mohammad Aslam
University Malaysia Perlis (UNIMAP)

Abdullah Alwi Hj Hasan
Asia e University Malaysia

Hendro Wibowo
STEI SEBI