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Productive Zakat Model for Micro-Entrepreneur Development

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Abstract

There are 56.4 million micro and small businesses (MSEs) in Indonesia, as many as 30% have accessed financing. Meanwhile, as many as 70% do not have access to bank financing. It is because micro-entrepreneurs have no guarantees, and there is a perception of a high-risk profile. As a result, micro-entrepreneurs' conditions have not changed, they are still in poor condition, and their businesses are underdeveloped. Productive Zakat becomes a solution for the development of micro-entrepreneurs. This study describes how the micro-entrepreneurship development model is implemented by the National Board Zakat (BAZNAS). This research is a qualitative method and using a descriptive approach and a literature study. The results showed that the BAZNAS micro-entrepreneurship development model was carried out through the BAZNAS Institute of Mustahiq Economic Empowerment (LPEM) with programs namely: Mustahiq entrepreneurs and Z-Mart. Productive Zakat is distributed to micro-entrepreneurs in capital, training, assistance, and product development. Productive Zakat for micro-entrepreneurs' development can increase the income of micro-entrepreneurs by 48.49% from IDR 4,404,911.00 before receiving zakat funds to IDR 6,540,746.00.

Keywords: *productive zakat, micro-entrepreneurs, mustahiq-entrepreneurs, z-mart*

INTRODUCTION

Micro and small entrepreneurs are one of the professions that are widely practiced by people in Indonesia. According to the Indonesian Banking Development Institute (LPPI), in 2014, there were 56.4 million micro and small enterprises (MSEs) in Indonesia. Of this number, only 30% have access to finance, while 70% have not accessed banking (LPPI 2015). Several issues that are often and still faced by MSMEs are low quality of human resources (Dipta, 2012), low entrepreneurial competence (Susilo, 2010), limited access to capital (Ajayi 2016; Selamat et al. 2011), market access (Ajayi 2016), information on resources and technology, facilities and infrastructure, short lifetime, and free trade implications. (Dhamayantie and Fauzan 2017; Susilo 2010)

Micro-entrepreneurs have a significant role in Indonesia, including creating job opportunities (Tambunan, 2002); (Liana and Indriyaningrum 2008), local economic development, and community development (Urata in Sulistyastuti (2004); (Sakur 2011). Even though micro-entrepreneurs' role is

excellent, they are at the main problem: still facing problems in accessing capital (Wulansari 2013).

Utilization of Productive Zakat becomes a solution for micro-entrepreneurs' development, among other things: opening access to working capital (Oktaviani and Bahri 2019), become an instrument in alleviating poverty, empowering Mustahiq to be independent, and becoming an instrument to turn Mustahiq into Muzakki.

The results of research conducted by Srun Limsong et al. (2016) by combining human capital theory and opportunity identification theory shows that there is a significant relationship between human capital and opportunity identification with successful entrepreneurs. The external factors (opportunities, resources, and characteristics of business) has a higher relationship than internal factors (demographics, personality, and competence) (Limsong et al. 2016).

Likewise, Indriyatni's research (2013) concluded that micro-small businesses' success is primarily determined by working capital, ability/skill, and business location (Anjaningrum and Cahyanti 2017). It is where the role of Zakat is increasingly felt. According to Qardhawi (2005), zakat worship's fundamental purpose is to solve various social problems such as unemployment and poverty (Firmansyah 2013). The use of Productive Zakat was also practiced in the time of the Messenger of Allah as stated in a Muslim hadith of Salim bin Abdillah bin Umar from his father, that the Messenger of Allah had given him alms and asked him to develop or give back (Ismail et al. 2018).

As a solution to micro-entrepreneurs' problems, BAZNAS distributes Zakat in the form of micro-entrepreneur development programs. The development of micro-entrepreneurs is the implementation of maqasid al-shariah of Zakat, namely: protecting religion (al-dien), life or soul (nafs), and intellectual or intellect (aql), family or descendants (nasl), and property or wealth (maal). Through the development of micro-entrepreneurs, it is hoped that they will be able to score successful entrepreneurs so that the conditions of micro-entrepreneurs who initially been in mustahiq conditions can turn into Muzakki.

Distribution of Productive Zakat by BAZNAS for the development of micro-entrepreneurs is an effort of BAZNAS in achieving the poverty alleviation target of 1% of the number of poor people in Indonesia. As stated in the 2016-2020 National Zakat Management Roadmap that there is a BAZNAS target to alleviate the BPS version of the poor population of 280,000 people (1% of the poor) (Mohd. Nasir et al. 2016).

Development of micro-entrepreneurs carried out by BAZNAS in Entrepreneurship Mustahiq Empowerment Programs and empowerment of Z-Mart micro-entrepreneurs. Nurul Rahmah's research results (2017) show that the Z-Mart program designed to be a grocery shop is no less attractive than

other mini-markets that already appear modern. According to Nurul Rahmah, there are 2 (two) factors that support the success of this Z-Mart, namely: strong will and essential skills that must have owned. Simultaneously, the inhibiting factor is the limited capital and location of the faraway program, making it challenging to conduct supervision. (Sarifah 2018)

Based on the picture above, the authors are interested in researching the Productive Zakat Model for Micro Entrepreneur Development in Indonesia. This study aims to describe how the Productive Zakat model is for the development of micro-entrepreneurs in Indonesia. This research is a qualitative method using a descriptive approach and literature study. The research scope is micro-entrepreneurs classified as Mustahiq, managed by the BAZNAS Institute of Mustahiq Economic Empowerment (LPEM).

LITERATURE REVIEW

Productive Zakat

According to Hafidhuddin et al. (2013); (Coryna and Tanjung 2015), Zakat's meaning can be viewed in terms of language and terms. The word Zakat from the discussion aspect has several meanings, namely al-barakatu (blessing), an-namaa (growth and development), ath-thaharatu (holiness), and asy-shalahu (order). Thus, Zakat is part of the assets with special provisions. For that, Allah SWT obliges the owner to hand it over to those who are entitled to receive it, with certain conditions.

Zakat's definition in terms of fiqh is a certain amount of assets required by Allah SWT to be given to those who are entitled (Ryandono, 2008: 2); (Widiastuti and Rosyidi 2015). People who are entitled to receive Zakat are called Mustahiq. Based on BAZNAS Regulation No. 3 of 2018 concerning Distribution and Utilization, Mustahiq is a person who is entitled to receive Zakat. This Mustahiq is also called Asnaf, namely: 8 (eight) groups entitled to receive Zakat consisting of the poor, needy, Amil, converts, Riqab, Ghorimin, Fi Sabilillah, and Ibn Sabil.

According to Qardhawi (2000); (Pratama 2015), Zakat has an impact on Mustahiq, among others: giving peace of life, can increase the solemnity in worship, eliminate the nature of envy and hate. Zakat is also expected to be a medium provided by Islam to overcome people's poverty to create harmony in society (HM. Ma'ruf Abdullah, 2015); (Latifah 2019).

The existence of productive Zakat can be used for working capital, getting a steady income, increasing, and developing (Sartika 2008). Productive Zakat can also be used to alleviate poverty (Atabik 2015). The existence of productive Zakat is expected to change Mustahiq into Muzakki (Fitri 2017). Productive Zakat is given to Mustahiq among the poor and in the needy generally, who had micro-small (Widiastuti et al. 2018).

From the aspect of sharia, productive Zakat is permitted to improve the economic lives of the Mustahiq (Zalikha 2016). Likewise, from the aspect of regulation, based on Law No. 23 of 2011 concerning Management of Zakat, empowerment is channeled to productive businesses in the framework of handling the poor and improving the quality of the people.

The distribution of productive Zakat to Mustahiq can be carried out properly. It takes 6 (six) stages of activities (Firmansyah 2013), as described in the figure below.



Figure 1. Six Stages of Productive Zakat Distribution Activities

Source: Firmansyah (2013), processed

Micro-Entrepreneurs

Entrepreneur comes from French, which is *entreprenre*, which means to start or implement (Hadiyati 2011). The Entrepreneur is also an innovator who introduces a new combination of resources (Schumpeter, 1939); (Nursiah, Kusnadi, and Burhanuddin 2017)

In the Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises, it is stated that the definition of a Micro Business is a productive business owned by individuals and individual business entities that meet the criteria of a micro business as regulated in this Law. Based on the Law, the criteria for micro-business are as follows: having a net asset of no more than IDR 50,000,000 (fifty million rupiahs) excluding land and buildings for business premises or having annual sales results in most IDR 300,000,000.00 (three hundred million rupiahs).

In general, according to Zinger et al. (2001) (Rhodes and Butler 2004), entrepreneurial success includes two main aspects: objective (financial) and subjective (non-financial). Entrepreneurs are considered successful in terms of financial performance aspects (Masuo et al., 2001); (Fatimah-Salwa, Mohamad-Azahari, and Joni-Tamkin 2013).

While successful entrepreneurs from the perspective of productive Zakat are Musthiq, who has changed from Mustahiq to Muzakki, it is expected to increase its

income with working capital support Mustahiq. Thus, the composition of the community is expected to change, making Mustahiq as Muzakki (Fitri 2017). It illustrated in the image below.

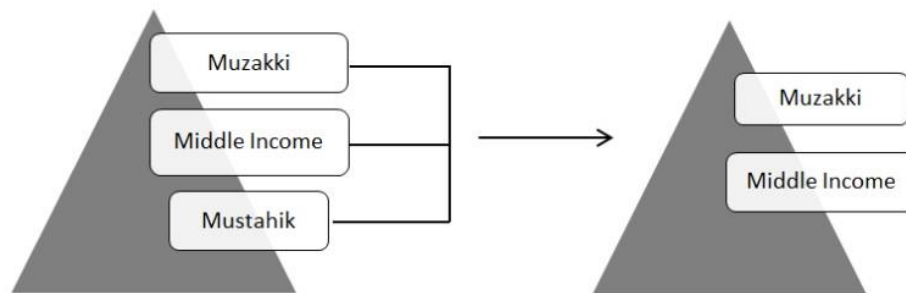


Figure 2. Changes in Community Structure Before and After Getting Earning Zakat Funds Assistance

Source: Asnaini (2008); (Fitri 2017)

Mustahiq, referred to here, is a micro-entrepreneur who receives the benefits of productive Zakat. Based on BAZNAS standards, Muzakki is any person with an income over IDR 5,240,000.00/month (five million two hundred and forty thousand rupiahs per month). (Puskas, Provisions, and Procedures for Calculating Professional Zakat/Income, 2017)

RESULTS AND DISCUSSION

Profile of Program Institutions

BAZNAS Institute of Mustahiq Economic Empowerment (LPEM) was formed to improve the quality of Mustahiq life by developing agriculture, animal husbandry, fisheries, marine, estate crops, and sustainable forestry based on the values of empowering zakat. In this regard, BAZNAS established LPEM through the Decree of the Chairman of BAZNAS Number 18 of 2018 concerning the Mustahiq Economic Empowerment Institute.

LPEM's vision is to become a professional and reliable zakat utilization institution through agribusiness and creative economy. At the same time, the mission of LPEM is to improve the quality, capability, and productivity of the lives of poor people (Mustahiq) through zakat distribution in agriculture and animal husbandry. Strengthening and welfare of the poor through the village animal husbandry program; become the center of literacy and reference development (data) as well as a model for poverty alleviation, improving people's welfare and moderating social inequalities through Mustahiq economic empowerment; become one of the institutions that are used as a model for other institutions in terms of the welfare of the poor (Mustahiq).

LPEM has the following duties. First, improving the quality, capability, and productivity of Mustahiq in producing in agriculture. Second, Mustahiq must have capital and farming production tools and livestock, which can then

contribute to food sovereignty. Third, encourage the strengthening of agricultural technology and information and communication technology for agricultural development; Manage Mustahiq's retail business units professionally through Z-Mart. Fourth, empowering micro-retail shops so that they can compete with modern retail.

Fifth, create a Mustahiq retail strengthening model through Z-Mart. It can be replicated nationally. Sixth, strengthen and prosper the poor through the village animal husbandry program. Seventh, create a Mustahiq strengthening model through the Livestock Center, which can be replicated nationally. Eighth, to be the center of literacy and reference development (data) and poverty alleviation models, improving people's welfare and moderating social inequalities through economic empowerment. Ninth, synergize with state institutions, institutions, academics, and related research institutions.

The LPEM organizational and personnel structure consists of Institutional Head (Ajat Sudarjat), Program Manager (Deden Kuswanda), Hadiyanto (Program Coordinator), Achmad Salman Farisy (Program Coordinator), Muh. Munawar (Program Coordinator), Operations Manager (Muhammad Zulfikar), Liberti Nilam Sari (Staff), and Nazla Ahabbi (Staff).

LPEM initiated the program starting from the planning, implementation, and reporting stages of the program. The planning phase starts with deepening secondary data, which is supported by primary data in the field. It is intended that the program is designed under the needs and problems in the field. Program planning is done with a community-based approach. In this case, LPEM, together with the community, formulates the problem and the solution to achieve objectives.

Program planning carried out based on the community will be a reference in implementing the program. Also, community-based programs will be able to increase community participation, starting from the program planning stage. As an illustration, the programs implemented by LPEM cover 4 (four) program areas, namely: Entrepreneur Mustahiq, Z-Mart, Animal Husbandry, and Food Barn.

Micro-Entrepreneur Development Model

The target of micro-entrepreneurs development conducted by LPEM is Mustahiq with criteria such as: having the potential to develop, basic needs have been fulfilled but have not been able to perform zakat or are still under zakat reckoning. Micro-entrepreneurship development run by LPEM consists of 2 (two) programs: Mustahiq Entrepreneur and Z-Mart. First, Mustahiq Entrepreneur. Mustahiq Entrepreneur Program is an economic empowerment program for productive Mustahiq who will run a fund business or run a business of various types of products.

This program aims to develop micro-businesses. Types of business include household-scale businesses such as snacks, cakes, processing of agricultural products derived from agriculture, animal husbandry, fisheries), creative industries (batik, carving, convection, handicrafts, designers, advertising, arts, architecture. The purpose of the program implementation, so that Mustahiq can develop its business to become a more significant turnover or develop its products to be more varied (product diversification).

The types of assistance provided to micro-entrepreneurs are working capital and Mustahiq product development. LPEM has also begun activating individual venture capital assistance services for Mustahiq. The service is opened every Monday and Tuesday with an average of 8-10 daily Mustahiq submissions. After all the files are complete, the next step is the field verification process while still adjusting to business priorities and budget availability. The business that is prioritized is the type of business that produces products and services and is labeled. Beneficiary product development must be carried out, starting from packaging to product marketing. Some Mustahiq products have been improved on the packaging, especially on the label, and included in product exhibition activities.

Second, the Z-Mart program. Z-Mart is an economic empowerment program in the form of developing micro-scale Mustahiq stalls or shops that are expected to alleviate poverty in urban areas. The purpose of this program is to develop Z-Mart stalls that can empower the Mustahiq. The existence of the Z-Mart also aims to increase the stalls' capacity so that they can grow and develop during the modern retail market to eradicate Mustahiq from poverty and improve the welfare of Mustahiq, especially in urban areas.

In the next stage, Z-Mart is directed to become a market place or marketing board for all products produced by Mustahiq program beneficiaries. Z-Mart is also a center for branding, marketing, and development for Mustahiq products. In the implementation of the Z-Mart program, various Z-Mart Points will be formed with a strategy of increasing the scale of micro-small business (grocery) communities at various points. Z-Mart Wholesale formed will supply goods to Z-Mart Point at a lower and competitive price. The Z-Mart Schema Program can be seen in the image below.

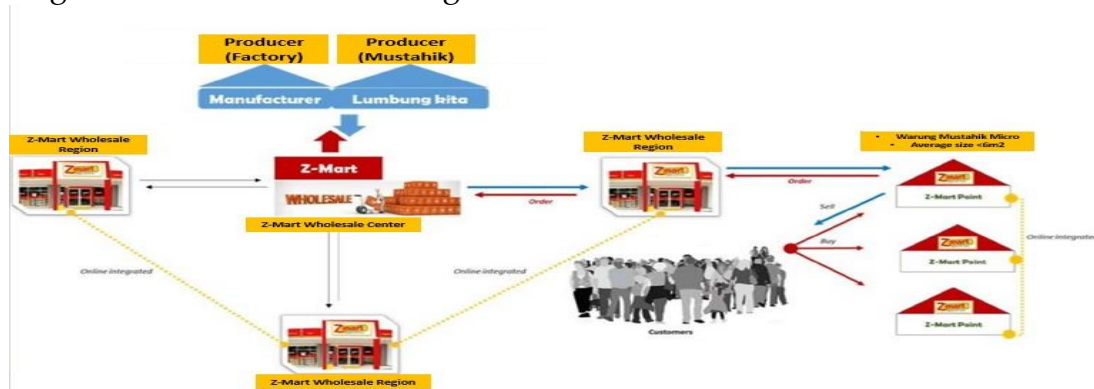


Figure 3. BAZNAS Z-Mart Schema Program

The Z-Mart program has been implemented since 2017. In 2018, LPEM initiated 101 Z-Marts in various regions. It illustrated in the image below. It represents an increase in the number of Z-Mart recipients from 2017-2018. The total number of Z-Marts was 75 (seventy-five) points in 2017, which increased to 101 points in 2018. Thus, the total number of Z-Mart beneficiaries or points as of December 2018 was 176 Z-Marts.

Micro-Entrepreneur Beneficiaries

The beneficiaries of micro-entrepreneurs' development are divided into 2 (two) programs, namely: entrepreneurship and Z-Mart. More detail is described in the table below. From the number of Mustahiq, the number of beneficiaries decreased from 474 households in 2017 to 423 households in 2018. Due to the Productive Zakat funds being distributed to other beneficiaries such as farmers and farmers.

Table 1: Number of Micro-Entrepreneur Beneficiaries

No	Program	Year		Amount (Households)
		2017	2018	
1	Mustahiq-Entrepreneur	399 households	322 households	721
2	Z-Mart	75 households	101 households	176
	Amount	474 households	423 households	901

Source: 2019 LPEM Annual Report

The number of beneficiaries of the 2017 entrepreneurship Mustahiq program was 399 households and 2018 322 households so that the total beneficiaries for 2 (two) years were 721 households. Furthermore, the number of beneficiaries for the 2017 Z-Mart program is 75 households, and in 2018 households are 101 families. Thus, the total number of beneficiaries for 2 (two) years is 176 households. While the overall number of program beneficiaries during the 2 (two) program years was 901 households.

Welfare of Micro-Entrepreneurs

Based on the results of a research conducted by the BAZNAS Strategic Study Center (Puskas) of micro-entrepreneurs managed by LPEM, the average income of micro-entrepreneurs managed by LPEM has increased, namely: 48.49% of IDR 4,404,911.00 before receiving zakat funds to IDR 6,540,746.00. Meanwhile, the average value of spiritual scores before obtaining zakat assistance was 4.02 and rose to 4.27 after obtaining zakat funds. Thus, it can be concluded that with the help of zakat, the level of material and spiritual welfare of Mustahiq can be increased when compared to before receiving zakat assistance. (Puskas 2019)

Number of Micro-Entrepreneur Development Funds

The allocation of zakat funds through LPEM for micro-entrepreneurship development is channeled into 2 (two) programs: entrepreneur Mustahiq and Z-Mart. More detail is described in the table below. Total Productive Zakat funds that have been distributed are IDR 5,614.00 billion consisting of 2017 IDR 3,101.00 Billion and 2018 IDR 2,513.00 Billion in zakat funds. From the aspect of the number of funds, there was a decrease in the amount of aid. It is because Productive Zakat funds are also allocated to other programs such as Animal Husbandry and Food Barn. The amount of Productive Zakat funds allocated for constructing micro-entrepreneurs for 2 (two) years is IDR 5,614.00 billion.

Table 2: Distribution Amounts for Micro-Entrepreneurs

No	Program	Year		Amount (IDR)
		2017	2018	
1	Mustahiq-Entrepreneur	IDR 2,043.00 Billion	IDR 1,604.00 Billion	IDR 3,647.00 Billion
2	Z-Mart	IDR 1,058.00 Billion	IDR 909.00 Million	IDR 1,967.00 Billion
	Amount	IDR 3,101.00 Billion	IDR 2,513.00 Billion	IDR 5,614.00 Billion

Source: 2019 LPEM Annual Report

The amount of Productive Zakat funds for the entrepreneur's Mustahiq program in 2017 is IDR 2,043.00 billion, and in 2018, IDR 1,604.00 billion so that the total Productive Zakat funds that have been channeled during these 2 (two) years amounted to IDR 3,647.00 billion. Furthermore, the number of Productive Zakat funds for the 2017 Z-Mart program amounted to IDR 1,058.00 billion and 2018 IDR 909.00 million, so that the total Productive Zakat funds that have been channeled during the 2 (two) years amounted to IDR 1,967.00 billion.

Thus, the amount of Productive Zakat funds distributed over 2 (two) years for the Mustahiq-entrepreneur's program is IDR 3,101.00 billion. Then, the Z-Mart is IDR 2,513.00 billion. So the total for the Productive Zakat Program is IDR 5,614.00 billion.

Assistance for Micro-Entrepreneurs

One key to the success of micro-entrepreneurs is mentoring. The form of assistance provided by LPEM begins with Mustahiq Basic Training (LDM). LDM is one of the stages of the activity to program participants know the rules and procedures for micro-entrepreneurship development programs, their duties, and responsibilities as program participants. This activity also aims to form a solid group and has a full commitment to carrying out the program. LDM is mandatory for each group of potential beneficiaries and is part of the program fund disbursement requirements.

After the disbursement of program funds, the assistance activities carried out were group meetings and Mustahiq visits. This activity is carried out to increase public understanding of motivation, business techniques, financial records, and spirituality. It is also to ensure the continuity of the

Mustahiq business. Assistance can be understood as an activity of community empowerment by placing assistants as facilitators, communicators, motivators, and dynamists.

Assistance is an effort to involve the community in developing various potentials to achieve a better quality of life. Besides, it is directed to facilitate the decision-making process related to community needs, build capacity in increasing income, conducting business-scale businesses, and developing planning and implementing participatory activities.

Currently, LPEM has 12 community facilitators spread throughout the program area. It is for the supervision and assistance of micro-entrepreneurs, namely: entrepreneurship Mustahiq program and Z-Mart, there are five facilitators, three Mustahiq-entrepreneurs program assistants in the areas of Bekasi, Bogor, and Jakarta. At the same time, there are two Z-Mart program companions who are in the Bekasi and Lombok regions.

Program Cooperation

In implementing programs in LPEM, we synergize with various parties who are following their fields of competence in implementing specific programs. Among them are agricultural programs or other field collaboration. Until the end of December 2018, LPEM has collaborated with several parties, including Indonesia Organic Center (IOC), Nusantara Food Wisdom (Hipanusa), Ministry of Environment and Forestry (KLHK), Code Margonda, and the Nutrition Ark.

The Role of BAZNAS

The role of BAZNAS in the development of micro-entrepreneurs includes various things, namely: being able to create employment opportunities for micro-entrepreneurs, local economic development, and community development, increasing the income of micro-entrepreneurs, increasing the welfare of micro-entrepreneurs, alleviating poverty, and changing the conditions of entrepreneurs from Mustahiq to Munfiq and Muzakki.

CONCLUSIONS

The Productive Zakat model for developing micro-entrepreneurs by BAZNAS is through the Program Institute called the Mustahiq Economic Empowerment Institute (LPEM). The objectives of this program include: to create employment opportunities for micro-entrepreneurs, local economic development, and community development, increase the income of micro-entrepreneurs, improve the welfare of micro-entrepreneurs, alleviate poverty and change the conditions of entrepreneurs from Mustahiq to Munfik and

Muzakki. Micro-entrepreneurship development is carried out in two types of programs: Mustahiq entrepreneurs and Z-Mart. The entrepreneur's Mustahiq program and Z-Mart are carried out in capital assistance, training, mentoring, and the development of Mustahiq products. The target of micro-entrepreneurs development by LPEM is Mustahiq, which can develop, where the basic needs have been fulfilled but not yet capable enough to give alms (under nishab).

Mustahiq Entrepreneur is an economic empowerment program for productive Mustahiq who will run a business or already run various types of products. This program aims to empower micro-entrepreneurs. The Z-Mart program is an economic empowerment program in the form of developing micro-scale Mustahiq stalls to increase the stalls' capacity so that they can grow and develop during the modern retail market and overcome poverty, especially in urban areas. The assistance provided to micro-entrepreneurs includes working capital assistance, training, fishing, and the development of Mustahiq products. The average Mustahiq income managed by LPEM has increased, namely: by 48.49% from IDR 4,404,911.00 before receiving zakat funds to IDR 6.540.746,00. Thus the Productive Zakat managed by BAZNAS has been able to improve the welfare of Mustahiq.

Based on the results of the discussion of this Productive Zakat, the authors provide the following suggestions. First, for further researchers, quantitative research can test the effect of factors directly related to the program. Secondly, BAZNAS needs to increase socialization and education to Mustahiq about Productive Zakat as working capital, especially to locations with access to this program. The problem of capital access experienced by micro-entrepreneurs can be overcome. Third, it is recommended to conduct further research regarding the challenges faced by Mustahiq as the recipient of zakat.

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