

The Role of Productive Zakat on Economic Growth after the Covid-19 Period

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Abstract: Zakat is the giving of a portion of one's wealth by an individual. Zakat is obligatory when one's wealth reaches the nisab threshold and the haul period has passed. This study aims to analyze the role of productive zakat in fostering the economic growth of communities affected by the Covid-19 pandemic. Using a qualitative descriptive method, this research indicates that productive zakat significantly influences the efforts and welfare of recipients, as providing business capital enables them to generate income over the long term. As businesses grow, recipients will employ workers to facilitate their operations, which in turn affects the unemployment rate. When individuals have employment and clear income, it impacts their purchasing power, leading to an increase in Gross Domestic Product growth.

Keywords: Productive Zakat, Economic Growth, Covid-19.

1. INTRODUCTION

The coronavirus was first discovered in the Wuhan area in November 2019. The Wuhan City Health Committee circulated an "*urgent notice on the treatment of pneumonia of unknown cause*". The negative impact of the coronavirus quickly spread to all parts of the world, not only because of its contagious nature, but also because of the very high level of world connectivity. More than 188 countries have confirmed the spread of the corona virus (Apriliana, E. S. 2022).

By seeing the development of the corona virus, the World Health Organization (WHO) announced the global status of the Covid-19 pandemic on March 11, 2020. Some of the world's credible research institutions have predicted how the coronavirus will affect the global economy. For Indonesia, the covid-19 pandemic creates pressure on the running of the Indonesian economy which affects the economic recession thus creating a domino effect from various sectors both social and economic. The Central Statistics Agency (BPS) has reported that Indonesia's economic growth motion in 2020 reached -2.07 from the previous value of 5.02 in 2019. The following data is related to Indonesia's economic growth from 2017-2023.

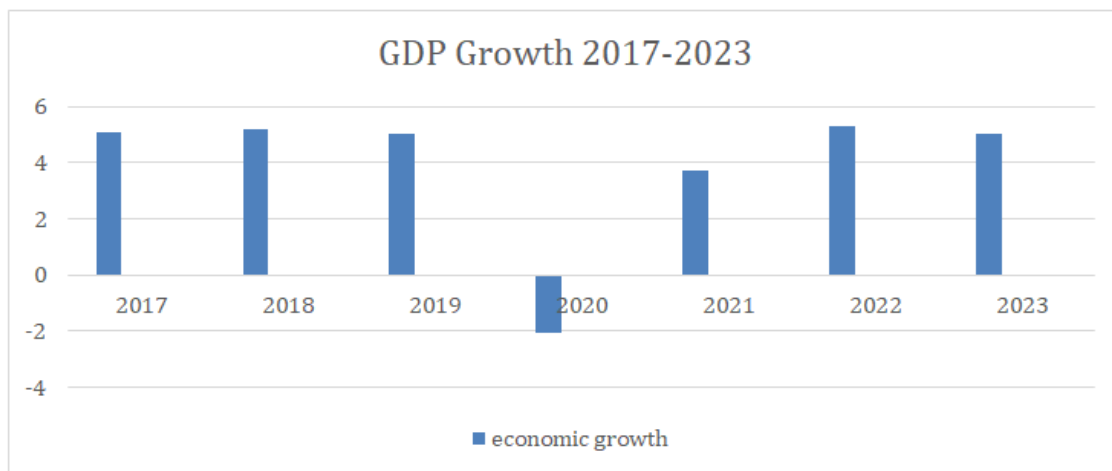
It can be seen from the table above that the lowest decline in GDP occurred in 2020, reaching -2.07%, the main factor for this decline was due to the covid-19 pandemic. Countermeasures to the covid-19 pandemic such as *social distancing* and *physical distancing* affect the economic turnover in Indonesia, limited access to direct economic activities makes people's purchasing power decrease. The percentage of Gross Domestic Product is increasing over time, it can be seen that starting in 2021 the level of Indonesia's GDP has increased rapidly to touch the figure of 3.70% and continues to increase until 2023 which reaches 5.05%. This increase was influenced by the efforts made by the government in overcoming the co-19 pandemic.

As finance minister of the Republic of Indonesia, Sri Mulyani explained that the crisis caused by the covid-19 outbreak is very complex. Apart from having a significant effect on production, the effect of the covid-19 outbreak can have a significant impact on society, especially on the lower middle class. Sihaloho (2020) explains the main threats posed

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by the covid-19 outbreak, namely threats to health and life, the threat of loss of income, especially for poor families, an increase in the percentage of MSME bad credit, disruption of corporate activities and the banking sector, and rupiah depreciation by money market volatility and capital flight (Ibrahim & Lubis, 2021).



Source: BPS, Gross Domestic Product (GDP) growth 2023

With this, innovation is needed in dealing with the impact and threat of the crisis caused by the covid-19 outbreak, especially for the middle to lower class people. There are various innovations made by the world to suppress the spread of the covid-19 virus. Some innovations are carried out by implementing *social distancing* and *physical distancing* policies. Social distancing is a form of limiting direct interaction with other individuals which also limits visits to places that have crowd potential. According to economic studies, *social* or *physical distancing* can affect the decline in *Aggregate Supply (AS)* and *quantity* in the production sector. Based on the law of supply and demand, the situation when people *stay at home* causes a decrease in aggregate demand which will affect the decrease in the amount of production.

So an alternative is needed to overcome this problem. Islamic economics has an instrument that when associated with efforts to overcome the impact of the Covid-19 outbreak, one of the things that can be done is the application of zakat. As a country that has the largest percentage of Muslim population in the world, zakat can be used as an option in handling the community's economic crisis (Isnaini, 2023). Zakat is one of the foundations in generating community welfare. As a practice that has a socio-economic dimension, the influence of zakat can be used as an object to help people who are in a state of crisis both economically and socially (Fitri 2017). Inspired by (Mubarokah *et al.*, 2018) where there is a statement that zakat can be an economic tool to overcome poverty problems and is useful for achieving welfare.

With the explanation above. Researchers are interested in re-analyzing Islamic economic instruments that are considered to be a solution and innovation in overcoming the economic crisis caused by the covid-19 outbreak, namely zakat. And see its effect on economic growth in Indonesian society.

2. LITERATURE REVIEW

a. Role: In *role* theory, it is stated that a role is a number of behaviors associated with a certain position. Different roles will produce different types of behavior. Through this role, it is expected to produce appropriate and good policies.

b. Zakat: From the many objectives of zakat implementation, it can be concluded that zakat is intended for economic improvement and is more focused on its utilization for the lower middle class or *mustahik*. This further proves the perfection of Islamic teachings in all aspects including social and economic. Where Islam teaches care while directing its people to help each other, including in the economy. Seeing the benefits that can be caused by zakat is punished as obligatory. Defined as the obligation of *muzakki* on the property he owns for the needy group (*mustahik*) within a certain time and calculation (*nishab*). Whoever sincerely pays zakat will have his heart purified (Wibowo, 2015).

The utilization of zakat funds is required to have a good impact on the lives of *mustahik*, both from an economic and social perspective. From an economic point of view, *mustahik* are required to live a decent and independent life while from a social point of view, *mustahik* are motivated to be able to live side by side with other communities. It can be seen that the distribution of zakat funds is not only in the consumptive context but can also be in the form of productive and creative funding. Limited capital is not the only reason for the weakening of *mustahik's* business development, motivation such as the willingness to move forward, mental readiness, and management readiness are important factors determining the development of the business.

The distribution of zakat funds is divided into two, namely productive and consumptive. Consumptive distribution of zakat funds is considered less able to reduce poverty levels because it is only intended for the short term so it is considered less efficient. Therefore, productive zakat can be an option in poverty alleviation. The concept of productive zakat is the provision of zakat funds to mustahik to support the development of mustahik's business, so that funds can be rotated in a long enough period of time. The benefits of this zakat fund will be felt continuously in line with the development of the mustahik's business.

Whereas consumptive zakat is intended to fulfill the needs of food, shelter, travel and others. This function is the original function of zakat, which is the fulfillment of daily needs, such as zakat fitrah which is given for mustahik consumption between holidays.

c. Economic Growth

Neo-classical Economic Growth Theory

In this theory, economic growth depends on increasing the availability of factors of production (labor, population, and capital accumulation) and technological growth. Some factors of production in the neo-classical theory that are considered as factors that influence the increase in output are labor and capital. The capital in question can be in the form of finance or capital goods.

Which, when associated with this research, can be found the relationship between the provision of capital in productive zakat can be one of the instruments used in increasing business capital so that it directly affects the economic growth of the community.

2.1 Empirical Study

Research by (Ibrahim & Lubis, 2021) entitled Utilization of Zakat for Economic Recovery after the Covid-19 Pandemic. This study aims to analyze the effect of zakat instruments on poverty and unemployment and test zakat instruments as an alternative solution to the economic impact of the lower middle class after the pandemic. This research uses least squares regression as the analysis method. Where the method is in line with the research objectives, namely to test the form of relationship and the level of significance of the influence of the observed variables. The findings show that H_0^1 is rejected and H_1^1 is accepted, or the zakat instrument has a negative relationship with the instruments of poverty and unemployment. As well as the zakat instrument also has a significant effect on poverty and unemployment instruments or H_{12} is accepted. This research is limited to the geography of Indonesia. By taking secondary data from trusted sources related to the research topic, such as Baznas and BPS websites. The time interval of data collection in this study was taken from 2002 to 2019.

Developed from those published in the journal of Islamic Monetary Economics and Finance 1 (2) pages 141-160 with the title Measuring the Impact of Zakat on Poverty. Welfare using the Cibest Model. And the current research will review with empirical evidence using secondary data regarding the effectiveness of zakat in overcoming the economic crisis in the lower middle class, especially regarding aspects of poverty and unemployment. This is done with the intention of strengthening the basis for proposing the zakat instrument as an option in post-covid-19 pandemic economic recovery. Based on the previous crisis cases, then test its impact in the long run. With this research, the small square regression method is used, this research is a refinement of existing research. Based on the model used in this study, namely CIBEST, the provision of zakat can affect the welfare of mustahik this also affects the decrease in the mustahik poverty index.

Through secondary data on the effectiveness of zakat instruments in overcoming the economic problems of the lower middle class, especially regarding poverty and unemployment. This aims to strengthen the reason for proposing zakat instrument to be applied as an alternative solution for post-pandemic economic recovery. By taking a case simulation of the previous crisis and testing its impact in the long run. Therefore, in this research, the method that will be applied is least squares regression. Because it is in accordance with the objectives and current research conditions. It is a form of refinement of previous research and development with current economic cases.

Research by (Rahmah *et al.*, 2023) entitled The Role of Productive Zakat Distribution at Rumah Zakat as an Economic Recovery Effort after the Covid-19 Pandemic. The purpose of this research is to analyze the role of the distribution of zakat funds at Rumah Zakat as an option in economic recovery after the Covid-19 pandemic. By using qualitative analysis techniques, this research explains the role of LAZ Rumah Zakat in economic recovery efforts due to the Covid-19 pandemic. The role played by Rumah Zakat is the distribution of zakat funds for productive purposes, where these funds are very much needed by many parties. These funds are intended for business development in the long term not only for consumptive purposes. People who receive this productive zakat fund can develop their business as much as possible in realizing welfare. In its distribution, Rumah Zakat also always conducts guidance and coaching so that the business results obtained by mustahik are maximized.

Research by (Harisah, 2020) entitled *The Role of Zakat in Economic Recovery During the Covid-19 Pandemic*. This study aims to analyze the role that zakat can play in economic recovery, descriptive qualitative research whose sources are guilty of previous research, theories, and books. The results of this study found that in zakat there are many positive values, one of which is as a form of concern between Muslim brothers by helping to ease their economic burden. The form of zakat distribution during the co-19 pandemic can be in the form of money, zakat in the form of money has been allowed by the four madzhab, on the basis that the distribution of zakat funds in the form of money has more benefits for mustahik. Especially in conditions of economic crisis due to covid-19, zakat money can be an option in fulfilling people's needs for money.

Research conducted by (Isnaini, 2023) which is entitled *Productive Zakat as an Instrument to Generate Economic Welfare during the Covid-19 Pandemic*. The research method used is *library* research. The main purpose of this research is to examine the effect of productive zakat on improving economic welfare during the Covid-19 pandemic. The results of this study state that zakat is an obligatory activity for a Muslim, by spending part of his property when it has reached the nisab and haul. The collection and distribution of zakat has always increased, seen in the BAZNAS data starting from 2015-2022 there was a significant increase in the percentage of zakat. The growth of zakat is seen starting in 2015, the growth is related to the efforts of the government and other zakat stakeholders including BAZNAS. The emergence of covid-19 has made the economy decline dramatically, zakat as an instrument in Islamic finance is present as an effort to generate community welfare with health, socio-economic, da'wah, education and economic programs. The effort that can be made by the national BAZNAS in restoring community welfare is to maximize the distribution of productive zakat funds to the community during the co-19 pandemic.

2.2 Influence between Variables X and Y

Effect of zakat on economic growth after covid-19

Zakat is mandatory for Muslims, where people who are considered capable of setting aside a portion of their assets to a zakat management institution that aims to distribute it to people who are included in the criteria for receiving zakat (mustahik). Covid-19 that occurs results in a decrease in the purchasing power of the community, especially the middle to lower class, therefore zakat is expected to be one of the instruments that can help the economy of zakat recipients (mustahik).

3. RESEARCH METHODS

This research uses a qualitative descriptive method, using library techniques sourced from articles and journal publications related to the research title.

The method used in this research is descriptive qualitative, using library techniques from journal publications and articles that are in line with the research title. Creswell in (Hardiyono *et al.*, 2021) that library review with reading sources from previous research that discusses issues related to research topics, sources that can be used in the form of journals, articles as well as books to support research results.

3.1 Type and Source of Data

In this study, data from previous studies that have a correlation with the research to be studied are used. The sources of this research include articles, research and books on the impact of covid-19 on the Indonesian economy and its countermeasures according to Islamic economics which are in accordance with the needs in this study.

3.2 Research Variables

The research variable is the target used in the implementation of a study. Independent variables are factors that cause changes to the dependent variable or have an influence on the dependent variable or have an influence on the dependent variable. In this study, the independent variable is zakat. The dependent variable is the result or impact that arises as a result of the independent variable or the variable that is influenced by the dependent variable. The dependent variable in this study is Economic Growth after the covid-19 period.

Table 3.1: Definition and units of research variables

		Definition	Unit
Independent Variable	Zakat	Zakat is part of the assets owned, is mandatory for all Muslims if the assets owned have reached the predetermined provisions. In the rules, zakat is done to be distributed to groups that are considered entitled to receive it. There are 8 groups of zakat recipients they are fakir, poor, amil, converts, riqab, slaves or servants, gharim, fisabilillah, and ibnu sabil. Zakat is issued from property owned in accordance with predetermined conditions, including:	Percentage

		Definition	Unit
		1) The wealth that is expended is halal goods, which are obtained by halal means; 2) Property is fully owned by its owner; 3) This is a type of property that can be developed; 4) Has reached the prescribed nisaab according to its a type; 5) The wealth has passed the haul; 6) The owner of the asset is free from short-term debts that must be repaid.	
Dependent Variable	Economic growth	Economic growth is a process of increasing the production of goods and services of a country continuously over a period of time. This increase can be measure by looking at the growth of the Gross Domestic Product (GDP), which is the accumulation of all goods and service produced by the country within one year. As a country’s economic grows, it can demonstrate the living standarts of its people.	Percentage

4. RESEARCH RESULTS AND DISCUSSION

Zakat is included in the pillars of Islam and its position is placed as one of the religious obligations with the calculation of its benefits and virtues. Zakat according to Law Number 23 of 2011 aims to realize the welfare of society and overcome poverty. In realizing the objectives stated in the law, the distribution of zakat funds to mustahik is not only intended for consumptive needs but also the distribution of productive zakat funds which can take the form of business funds that will be monitored for their development with the intention of training mustahik to be independent.

Indonesia's economy has decreased by 3.49% in the third quarter of 2020, which when compared to the percentage in the third quarter of 2019, the percentage of poverty in Indonesia continues to grow. The effect of covid-19 is also felt by the MSME sector, the total income of MSMEs in normal conditions can reach Rp. 76,000,000 per year or around Rp. 6,300,000 per month. Assuming economic growth is below 4.2%, the estimated losses felt by MSMEs in Indonesia reach RP. 1,594 trillion or RP. 47,900,000 per year. Previously it was said that MSMEs absorbed 112 million workers or 95% of Indonesia's total workers, the percentage of distribution reached 57% of GDP or worth RP. 8.457 (Rahmadita, 2023).

In a crisis situation, many business sectors or Micro, Small and Medium Enterprises (MSMEs) are struggling to continue their business, limited capital being one of the reasons. MSMEs are very vulnerable to poverty and bankruptcy due to economic *shocks*. So that it affects the increase in the number of mustahik followed by a significant decrease in the number of muzakki. For this reason, providing capital to muzakki to develop their business can be an alternative to reduce the impact of the crisis. Providing capital can be done by providing additional stimulation of Islamic banking relaxation and suspension of Islamic credit/financing payments for some time.

In facing the economic downturn, it is not only relying on policies that come from the government alone, it requires cooperation from all elements that exist both social organizations and the community. In order to recover the Indonesian economy, several efforts need to be made, one of which is zakat. The increase in zakat distribution can affect the increase in the percentage of aggregate purchasing power, which is expected to increase purchasing power to have an impact on increasing production activities or aggregate supply. This has a positive influence on increasing employment and taxes. Increased taxes can affect the growth of national income, with the growth of income can create public infrastructure which is certainly positive for public welfare. (Hardiyono *et al.*, 2021)

The concept of zakat that can be used is the distribution of business capital assistance. By focusing on the poor who are directly affected by Covid-19, zakat can be a great potential in dealing with economic shocks caused by Covid-19. In its implementation, zakat must be socialized to the community so that people are moved to do this 3rd pillar of Islam. Productive zakat emphasizes the usefulness of funds for the life of mustahik in the long term or in other words, these funds are expected to prosper the life of mustahik. These funds are allocated for the purpose of developing mustahik businesses.

The development of small and medium enterprises can be felt after the distribution of zakat business capital assistance, this increase in business will stimulate employment so that it affects the decrease in unemployment rate. The decrease in unemployment rate will go directly with the increase in people's purchasing power for goods and services. In line with the increase in purchasing power, production growth will also increase which will be one of the indicators of economic growth.

The Indonesian Ulema Council (MUI) decided to stipulate Fatwa Number 23 of 2020 which contains the utilization of Zakat, Infaq and alms in the context of overcoming the Covid-19 outbreak as well as its impacts. The use of zakat for this purpose has several provisions, namely, productive utilization of zakat funds in the form of cash or goods to

support the socio-economic activities of mustahik affected by covid-19. Another form of utilization of zakat funds is to realize management or services for the public good, the main target of this utilization is the affected mustahik. The form of utilization is in the form of fulfilling basic needs, providing PPE, disinfectants and various types of drugs needed by volunteers in charge of handling Covid-19 (Ulfa, 2022).

Table 4.1: National zakat collection and distribution 2015-2022

Year	Zakat collection	Distribution of zakat
2015	3.650.639.012.964	2.249.160.791.526
2016	5.017.293.126.950	2.931.210.110.610
2017	6.224.371.269.471	4.860.155.324.445
2018	8.117.597.683.267	6.800.139.133.196
2019	10.227.943.806.555	8.688.221.234.354
2020	12.273.532.567.866	10.425.865.481.224
2021	13.529.897.767.926	13.836.774.199.508
2022	14.630.549.088.388	16.604.129.039.410

Source: BAZNAS statistics 2015-2022

The table above shows the distribution and collection of zakat from 2015 to 2022. It can be seen that the zakat funds collected in 2015 amounted to Rp. 3,650,369,012,964 while the funds collected in 2022 were Rp. 14,630,549,088,388. Zakat funds continue to increase despite the economic crisis that occurred in 2020-2022 due to the covid-19 outbreak. Looking at the whole, the distribution and collection of zakat funds has continuously increased from year to year. The growth of zakat funds reaches an average of 44.67% which shows consistency and commitment to changing the situation from mustahik to muzakki.

The most important point in zakat management is the distribution of zakat. The distribution of zakat funds that have been collected to those who are entitled to it is the responsibility of the Zakat Management Organization (OPZ). The level of distribution of zakat funds from year to year always increases because in addition to being distributed to 8 asnaf zakat recipients, zakat funds are also allocated to communities affected by natural disasters, both floods, earthquakes and landslides (Isnaini, 2023).

The negative impact of Covid-19 is enormous. The impacts that occur are interconnected with each other and become a domino effect, the health crisis that occurs affects other crises such as social, economic, and cultural crises. The crisis that occurred gave birth to many changes that required adaptation to recover. The birth of covid-19 has a major effect on the ummah's economy and increases the opportunity for the birth of new mustahik. With that, an alternative is needed in alleviating the problems that are increasingly spreading due to the covid-19 outbreak. The collection and distribution of zakat must be done properly, especially during the covid-19 pandemic so that the crisis that occurs can be minimized. In response to this condition, BAZNAS and LAZ throughout Indonesia formed a *covid-19 crisis center* which has the main objective of preventing the spread of the covid-19 virus to mustahik, vulnerable groups and all Indonesian OPZs.

Two special strategies in the distribution of zakat funds during the Covid-19 pandemic, which were initiated by BAZNAS, namely special distribution programs and security distribution programs, programs that have been running before (*existing*). In the special distribution program, BAZNAS gives priority to health emergency programs and curative programs (disease control efforts), while the economic emergency program consists of strengthening food security and increasing people's purchasing power. Furthermore, the security program focuses on process and output adaptation of existing beneficiaries. Process adaptation involves changes in the way of doing business, marketing strategies, coaching patterns, and so on. Meanwhile, output adaptation is carried out by changing the results of beneficiaries to meet covid-19 related needs, such as directing tailors to make cloth masks or increasing honey production for health purposes (BAZNAS 2021).

In the global context, OPZ is working with the World Zakat Forum (WZF) to find solutions and discuss the steps to be taken related to the problems arising from the Covid-19 outbreak. They are looking for opportunities to use zakat distribution for Covid-19 vaccination, Covid-19 treatment, and Covid-19 handling. In addition, by working with WPZs, OPZs can provide advice on zakat policies to address the economic decline caused by Covid-19. In national politics, the distribution and collection of zakat by OPZ in the economic field can be done by strengthening new mustahiqs that arise due to the weakening of the global economy due to the Covid-19 pandemic. Due to the continuation of the outbreak, people are increasingly struggling due to the Covid-19 pandemic. The management of the well-earned zakat funds is emphasized on their productive use, with a focus on addressing poverty. Nonetheless, some subsidies are given to the consumer-oriented population. Zakat funds that are well managed and have a positive impact on productivity are allocated to projects that have a positive impact on the Long region. As a result, these funds will not be wasted in low-income areas and may even grow, making their use more widespread and profitable. Productive data has the ability to increase business and investment

productivity, which in turn can increase employee productivity and establish productive zakat as a tool to increase community cohesion.

5. CONCLUSIONS AND RECOMMENDATIONS

From this description, it can be concluded that zakat has aspects of obedience and social attention. One form of obedience is the obligation to pay zakat, while social concern is reflected in the distribution of zakat to mustahik. BAZNAS seeks to improve economic conditions during the Covid-19 pandemic by managing zakat funds effectively, aiming for productive use of funds. Although some of the funds are consumptive in nature given to mustahik, this can increase the demand and purchasing power of the community. BAZNAS provides capital to establish or develop businesses with the aim of improving people's welfare.

Productive zakat is proven to provide a stimulus to economic growth. The provision of business capital to mustahik is intended to improve the welfare and purchasing power of mustahik. In line with the growth of mustahik businesses, it will open up job opportunities that will reduce the unemployment rate. BAZNAS will also conduct regular mentoring for the recipients of this productive fund, so that the mustahik business can grow continuously. This mentoring is also expected to make the mustahik more independent and able to run their business with confidence.

Researchers' suggestions for the implementation of zakat are, expecting the government or institutions that manage zakat funds to also focus on developing zakat using financial technology (fintech). Because all people are accustomed to the online system, it is necessary to strengthen zakat in the online system as well, so that people find it easier to do zakat which will be related to the increase in zakat fund income. This increase will affect the distribution of zakat funds so that more mustahik will benefit.

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