

**Effectiveness of Productive Zakat Utilization in Improving the Mustahik Economy Through Business Programs Group Assisted by Baznas Banyumas (Case Study of Business Groups Assisted by Patikraja District)**

**Nadiana Dewi<sup>1</sup>; Dewi Laela Hilyatin<sup>2</sup>; Rahmini Hadi<sup>3</sup>; Ma'ruf Hidayat<sup>4</sup>; Sugeng Riyadi<sup>5</sup>**

UIN Saizu Purwokerto, Indonesia

<sup>1,2,3,4</sup> e-mail: nadianadewi17@gmail.com

dewilaelahilyatin@uinsaizu.ac.id

minielhadi@uinsaizu.ac.id

marufhidayat@uinsaizu.ac.id

Sugengriyadi@uinsaizu.ac.id

**ABSTRACT**

**Purpose** — *The aim of this research is to determine the effectiveness of the Fostered Business Group program carried out by BAZNAS Banyumas Regency to help improve the mustahik economy.*

**Method** — *To answer the problem formulation in this research, the type of research used is field research with a qualitative descriptive approach. The data collection techniques used in this research are observation, interviews and documentation.*

**Result** — *The results of this research show that the Fostered Business Group program implemented by BAZNAS Banyumas has been effective in helping mustahik in improving the economy. This can be seen from the achievement of all indicators of effectiveness: Accuracy of Program Targets, Program Socialization, Program Objectives, Program Monitoring.*

**Keywords:** *Effectiveness, Utilization, Productive Zakat Improving the Mustahik Economy*

**INTRODUCTION**

Poverty is one of the problems that plagues people. In fact, the low economic level was also experienced by Muslim communities in the early days. This issue is also a serious concern. Islam fights poverty, not only poverty as a result, but also eradicates the factors that cause poverty, namely ignorance, wrong thought patterns and enthusiasm for life.

**Table 1.** Poverty Data for Banyumas District

Information	2021	2022
Number of Poor People	232,91%	220,47%
Percentage of Poor Population	13,66%	12,84%
Line of poverty (Per capita/monthly)	417 086,00 %	441 520,00%

The table above shows a quite worrying phenomenon because there is an increase in the poverty line in Banyumas Regency. As a result, if it is allowed to continue and there is no effort to reduce the poverty rate, this will not only become a small problem but could become a serious threat to Indonesia.

In Islam, there are several ways that can be done to lift someone from the poverty line, one of which is by utilizing zakat funds as a source of funding for poverty alleviation, namely by distributing zakat funds. Zakat is likely to be an alternative government program as a source of funding to overcome poverty. Capital formation results not only from the exploitation and development of natural resources, but also from mandatory contributions from the rich. Zakat also plays an important role in improving the quality of human resources and providing production facilities and infrastructure (Anwar, 2018). Zakat is one of the pillars of Islam that is mandatory for every Muslim. Judging from its primacy, zakat maliyah is a form of worship that

concerns the relationship between humans and each other and the relationship between humans and Allah SWT. In the relationship between humans and Allah SWT, zakat is a form of worship or obedience of a servant to his god (Nafiah ,2016).

In law no. 23 of 2011 concerning Zakat Management, zakat is defined as property that must be expended by a Muslim or company to be given to those entitled to receive it in accordance with Islamic law. In this zakat regulation law, it is explained that the obligation of zakat does not only apply to individuals, but also company. This statement is different from the definition of zakat given by Islamic school scholars which only requires zakat for individuals (Ahmad, 2015). Productive utilization and distribution of zakat funds will be more effective if managed by an institution that has confidence in the allocation, utilization and distribution of zakat funds.

One of the sharia financial institutions tasked with collecting and redistributing zakat funds is the National Zakat Amil Agency (BAZNAS). According to Law Number 23 of 2011 concerning "Zakat Management", institutions that manage zakat nationally include planning, collection, distribution and utilization activities. To increase efficiency and usefulness, zakat must be managed institutionally in accordance with Islamic law which is trustworthy, integrated, accountable, fulfills legal certainty and justice and is useful for increasing the effectiveness and efficiency of services in zakat management. A legal, official body and has legal force that deals with the management of zakat, infaq, alms and other religious social funds.

BAZNAS Banyumas Regency is a social agency or institution that collects zakat from the community with a certain collection strategy. This was done to maintain the continuity of the availability of zakat funds, thereby forming a unit tasked with collecting zakat, infaq and alms funds. muzaki collect zakat directly at the Banyumas Regency BAZNAS office, via the zakat pick-up service or by transfer via the Banyumas Regency BAZNAS bank account (Elma, 2022).

**Table 2.** ZIS Fund Collection Data Table for 2020-2022

<b>YEAR</b>	<b>ACQUIRED ZIS</b>	<b>Percentage Increase (%)</b>
<b>2020</b>	Rp.10.652.064.294	
<b>2021</b>	Rp.12.626.872.120	18%
<b>2022</b>	Rp.15.536.735.585	22.87%

*Source: Banyumas Regency ZIS BAZNAS Acquisition Document 2020-2022*

From the data listed above, there is a large opportunity for collecting zakat, infaq and alms in Banyumas Regency. From the data above, it can also be seen that zakat collection is increasing as seen from the percentage increase every year, looking at the large number of zakat funds paid by muzakki.

One of the programs for distributing and utilizing productive zakat funds run by BAZNAS Banyumas is the fostered business group program. The aim of establishing this program is to help improve the Mustahik economy and provide business capital. The fostered business group program is a business capital assistance program distributed by BAZNAS Banyumas, to mustahik in the form of business groups where there is a group leader who is tasked with coordinating the members. Business capital assistance is provided personally to each member of the group. The distribution of the assisted business group program in the 2021-2022 period was distributed to 20 sub-districts in Banyumas district with 86 business groups totaling 1,049 people receiving it. It is hoped that the distribution of productive zakat funds can improve the mustahik's economy so that they will do better.

The author sees that through this assisted business group program it should be able to help improve the economy for aid recipients so that they can slowly eradicate poverty in the Banyumas Regency area according to the designed objectives. Therefore, the author is interested and wants to conduct research to measure whether the business group program assisted by BAZNAS Banyumas which is run by BAZNAS Banyumas Regency is effective or not in helping to improve the mustahik economy. Therefore, the author states that this research will carry the title "Effectiveness of Productive Zakat Utilization in Improving the Mustahik Economy through the Fostered Business Program, BAZNAS Banyumas" (Case study of business groups in Patikraja District).

## **METHOD**

Qualitative research methods emphasize aspects of understanding in depth a problem rather than looking at the problem for generalization research. This method prefers to use in-depth analysis techniques, namely problem case studies, because qualitative methodology believes that the nature of a problem is different from the nature of other problems (Sandu and Ali 2015). The subjects in this research were amil/staff, BAZNAS Banyumas, namely Nurudin, Distribution staff, Mita Parawitha, Head of Distribution. Puji Lestari, a BAZNAS volunteer and the beneficiaries of the BAZNAS Banyumas fostered business group program, namely the Nurul Huda group, the Nurul Iman group and the Az-Zahra group, while the object of this research was carried out at BAZNAS Banyumas Regency regarding the effectiveness of the BAZNAS Banyumas fostered business group in improving the mustahik economy.

The data collection techniques use observation, interviews and documentation. The information in this research was obtained from scientific books, research reports, scientific works, articles, news, performance reports, theses, theses, dissertations, laws, websites, and other literature related to the effectiveness of training programs in making the mustahik economy independent.

## **RESULT AND DISCUSSION**

To implement productive zakat, BAZNAS Banyumas prepares RKAT (Annual Work Plan and Budget) at the beginning of the year. The aim of preparing the RKAT is to ensure that BAZNAS Banyumas budget resources are properly distributed to existing BAZNAS Banyumas programs in accordance with current needs. Apart from that, BAZNAS Banyumas also holds evaluation meetings to improve its performance from day to day. BAZNAS Banyumas Regency distributes zakat aimed at people who are entitled to receive it or can be said to be mustahik, through several distribution models as follows:

### **1. Consumptive Distribution**

Distribution carried out consumptively is an activity of distributing zakat funds aimed at meeting the daily needs of recipients. In this case, the distribution of zakat maal, infaq and alms funds is provided through BAZNAS programs in Banyumas district.

### **2. Productive distribution**

Productive distribution is a form of channeling zakat funds to small and micro businesses for their business interests. Productive zakat is zakat funds given to recipients so that they can be used to produce something continuously with the funds they have received. Productive zakat is zakat funds whose use is used to help develop their business so that with their efforts the beneficiaries can meet their needs continuously.

### **Productive Utilization of Zakat through the Business Group Program Assisted by BAZNAS Banyumas Fostered Business Program, BAZNAS Banyumas**

The business group program assisted by BAZNAS Banyumas is a productive zakat program. This program is for mustahik who still lack business capital and mustahik who are already running a business. The aim of establishing this program is so that the zakat funds distributed can be used to improve their welfare and economic levels through running businesses.

This Individual Mustahik Business Capital Assistance can be given more than once in the following period. The amount of aid distributed ranges from a minimum of IDR 500,000 and a maximum of IDR 1,000,000 which is given to mustahik. This program is not only provided, but there is assistance in empowering mustahik where there are regular meetings with staff, BAZNAS and business aid recipients. In each village, this is done so that the mustahik are given regular guidance so that they are stable in running their business. The business in question is such as grocery, tailoring, food selling, manual skills, etc.

## Mechanism for Applying for Assisted Business Group Program Assistance

### Business Capital Application Mechanism



### Program Assistance Recipients

From the results of interviews and data conducted by researchers at BAZNAS, Banyumas Regency. The author obtained data on the list of groups that received program assistance. Recipients of this program from various parts of Banyumas Regency include.

**Table 3.** Data on Distribution of Zakat Funds to Mustahik in the Business Group Program Assisted by Baznas Banyumas 2021-2022

No	Subdistrict	Number of Group	Number per Person	Nominal
1.	Kebasen	21	246	Rp. 143.150,00
2.	Somagede	2	22	Rp.11.000,00
3.	Banyumas	2	10	Rp.5.966.55
4.	Sokaraja	2	14	Rp.7.600.00
5	Purwokerto Barat	7	81	Rp.45.000.00
6	Purwokerto timur	9	127	Rp.101.700.00
7	Purwokerto Selatan	3	31	Rp.16.500.00
8	Purwokerto Utara	3	33	Rp.23.600.00
9	Kalibagor	1	8	Rp.4.000.00
10	Patikraja	13	193	Rp.117.291.00
11	Lumbir	4	56	Rp.33.250.00
12	Gumelar	2	40	Rp.20.000.00
13	Cilongok	5	82	Rp.46.200.00
14	Purwojati	4	35	Rp.19.300.00
15	Sumbang	1	4	Rp.2.400.00
16	Kedungbanteng	1	7	Rp.4.200.00
17	Kemranjen	1	8	Rp.4.800.00
18	Pekuncen	2	23	Rp.12.800.00
19	Ajibarang	2	19	Rp. 10.200.00
20	Rawalo	1	10	Rp.5.000.00
<b>Total</b>		<b>86 group</b>	<b>1.049</b>	<b>Rp.633.957.55</b>

Source: BAZNAS Banyumas 2022

From the data above, it is the distribution of program assistance funds whose applications were accepted by BAZNAS Banyumas in 2021. Based on the data in the table above, it can be seen that the mustahik Business Group program held by BAZNAS Banyumas Regency is 87 groups, where each group contains 10-20 members. The amount of assistance received by mustahik varies. Starting from Rp. 500,000,- to Rp. 1,000,000,-. This nominal difference has been considered by BAZNAS Banyumas in accordance with the results of field surveys and the results of BAZNAS leadership meetings

From the results of interviews conducted with Mrs. Mita Parawitha.S.tp as Distribution staff, before the mustahik receive assistance, they will be gathered in 1 sub-district or mosque to be given direction regarding the program, we will socialize it regarding the purpose of the program and other things related to the assistance, Ms. So they have been provided with basic material. After we have disbursed, we also have assistance. This task is the task of Baznas Banyumas volunteers as support and guidance officers, usually every 3 months there is a group meeting, because the group itself is so large that every month it might not be possible.

### **Effectiveness of the Fostered Business Group Program, BAZNAS Banyumas**

The Fostered Business Group Program, BAZNAS Banyumas is a form of productive use or utilization of zakat funds. This program can be said to have brought results and is effective if the final results or output are in accordance with the plans or objectives that have been designed.

BAZNAS Banyumas volunteers are officers who are ready to be assigned to any line (Lestari, 2022). To help maximize the performance of BAZNAS Banyumas and to maximize services, BAZNAS Banyumas recruited a number of volunteers. These volunteers are tasked with helping to maximize the services of all programs at BAZNAS Banyumas including Individual Mustahik Business Capital Assistance. These volunteers' duties include conducting feasibility surveys for mustahik, coaching business groups, grouping mustahik, providing business input to mustahik, and providing information to mustahik regarding BAZNAS Banyumas. Each volunteer holds at least 2-6 assisted groups in the same sub-district (Interview with Mrs. Puji Lestar as a volunteer, BAZNAS).

According to Mrs. Puji Lestar, as a BAZNAS volunteer who is tasked with assisting the groups assisted by Patikraja sub-district, from the 13 groups, Group 3 is a group that can be an example to other groups. Of the 13 groups, the Pegalongan, Sawangan Wetan and Wlahar Village groups are the best, Ms. Can be an example for Ms. in terms of development donations, the possibility of meetings between members is the best, of the 13 groups whose donations are regular every month, and the others have poor donations.

So based on effectiveness indicators according to (Budiani, 2009), the success of the skills training program in this research can be measured based on the accuracy of program targets, program socialization, success of program objectives, and program monitoring. Researchers will examine the 3 groups further, namely the Pegalongan, Sawangan Village groups. Wetan and Wlahar.

### **Target Accuracy**

The target beneficiary of the assisted business group program is someone who meets the criteria set by the Banyumas Regency BAZNAS, namely, lower middle class, poor people, has a business that is already running, already has a productive business. (Interview with Mr. Nurudhin). The same thing was conveyed by the mustahik of the business group program assisted by the 3 business groups. Mrs. Nur Syamsiya as the head of the al-huda group stated that the recipients of aid were those who had businesses that were already running. Those of us who applied for aid were surveyed first to see if we really had a business or not, all the members were gathered together in her house. Mrs. Rusgiati as head of the Az group -Zahra said that after applying for assistance there were BAZNAS officers who surveyed the location, all members gathered to be surveyed. To see whether we are entitled to receive this assistance, all of us who applied do have businesses at home. Mrs. Surati as head of the Nurul Iman (Pegalongan) business group said that assistance from BAZNAS went directly to each member. All members have businesses that are already running and do need additional capital for their business. Before receiving assistance, we are also surveyed first by volunteers, BAZNAS, whether they comply with the requirements for assistance.

Based on the information obtained by the author from several interviews, it can be concluded that the target of the Banyumas Regency BAZNAS assisted business group program is to fulfill the criteria/requirements as a mustahik for the assisted business group program.

### **Program Socialization**

Socialization needs to be carried out so that the program or activity that will be carried out can be understood by the community completely and comprehensively regarding how the activities and implementation of the program will be carried out and the benefits that can be obtained. Mrs. Nur Syamsiyah as head of the Al-Huda Sawangan Wetan group. When the aid was disbursed there was a socialization, before we got the funds we were told what the funds should be used for, what they should be used for, and were given an infaq box and an income book. Group leaders Nurul Iman and Az-Zahra also said that before giving the funds, BAZNAS staff carried out program outreach.

In this case, the outreach carried out by BAZNAS Bayumas Regency regarding the assisted business group program can be said to have been quite effective in its delivery to the mustahik who were participants in the activity.

### **Program Objectives**

The aim of establishing this program is so that the zakat funds distributed can be used to improve the mustahik's economy through the businesses they run, which can be seen from the increase in income and from the mustahik's ability to donate, meaning that the mustahik's income increases:

#### **Increased income**

In a business, everyone certainly wants an increase in their business, one of which is marked by an increase in income. Increasing income can be said to be a form that must be fulfilled in order to increase micro-businesses.

The first interview was conducted with Mrs. Munjiah as a member of the Al-Huda group. Thank God, because of the assistance from BAZNAS, BAZNAS was able to increase merchandise, before receiving assistance every day from 25-40 thousand per day, after receiving assistance because the merchandise also increased it was 30-60 thousand a day. If possible, future applications can increase the amount of assistance.

Interview conducted with Mrs. Rusgiati as the recipient of the aid: thank God, after receiving aid funds from BAZNAS, I immediately bought sewing equipment, well, from complete materials I can make 1 to 2 sets of clothes in 1 day, wouldn't it be fast if the equipment was complete and this assistance can help me in my business.

It can be concluded from the results of the researcher's interviews with the 3 groups that the business members of these groups experienced an increase in their income and felt that their economy had been helped after receiving business funding assistance.

#### **Ability to Invest**

The head of the 3 groups, namely Nurul Iman, Al-Huda, Az-Zahra, stated that every member of his group all contributed and thank God for the donations, Mrs. Surati as the head of the Nurul Iman group regarding the group's ability to donate, thank God the Nurul Iman group will have smooth donations for all its members later. If everyone has donated to BAZNAS, if not transferred, each member is IDR 15,000 - IDR 25,000. According to Mrs. Rusgiati, as the head of the Az-Zahra Group, Alhamdulillah, all members of my group are all fluent in their donations. Mrs. Nur also said that all members of the Al-Huda group can set aside the proceeds of their efforts to fill infaq every month, Ms. The infaq given varies according to their income, ranging from 10-20 thousand.

It can be concluded from the results of interviews and facts in the field that the 3 business groups fostered by all their members in their donations have been running well.

### **Program Monitoring**

Based on interviews conducted with Mitha Parawitha, S.TP. After providing aid funds, BAZNAS Banyumas Regency carried out program monitoring and assistance for each group. The al-huda group's monitoring is carried out by BAZNAS volunteers from Banyumas Regency where these volunteers are tasked with carrying out monitoring. The aim is to see the development of businesses run by recipients of business

assistance. Monitoring activities are carried out every three months. This monitoring consists of several activities such as business development reports, business financial reports, obstacles faced, training in recording financial reports, suggestions and input from BAZNAS, up to what percentage of profits are obtained and how much will be donated to BAZNAS. Az-Zahra's group, Mrs. Rus, said that it has been 3 times since aid has been distributed every 3 months, ma'am, praise me here, after that we gather independently in our own group to make infaq deposits.

Based on the observations made by the author for each group, it can be concluded that from the results of interviews conducted by researchers, assistance from BAZNAS for each assisted business group is optimal, namely once every 3 months.

**Table 4.** Obtaining Infaq Funds from the Fostered Business Group Program for 2021-2023

NO	Year	Infaq Funds
1.	2021	Rp. 51.496.390
2.	2022	Rp.97.819.200
3.	2023	Rp.41.245.600

Source: *Dokumen Bazans Banyumas 2022*

**Table 5.** Effectiveness of the Fostered Business Group Program in Improving the Mustahik Economy

No	Indicator	Group Al-Huda	Group Az-Zahra	Group Nurul Iman
1	Target Accuracy	In accordance	In accordance	In accordance
2	Program Socialization	good	good	good
3	Program objectives/improvements income	effective	effective	effective
4	Accompaniment	optimal	optimal	optimal

**CONCLUSION**

The Fostered Business Group Program implemented by BAZNAS Banyumas Regency has been effective in realizing its goal of improving the mustahik economy based on the results of data analysis obtained by researchers. This is based on the measure of effectiveness according to Budiani, namely Target Accuracy for the recipients of the Fostered Business Group program who are people from the poor/indigent group. and have your own business. Of the three groups, all members have businesses that have been running for a long time, this is in line with the criteria for mustahuk recipients of aid. BAZNAS Banyumas Regency has been good at conducting program outreach as evidenced by the outreach carried out and mustahik's understanding of the purpose of this program. Assistance to the Fostered Business Group is carried out well and according to procedures. Apart from that, the three fostered groups in the sample also carry out the Fostered Business Group program according to the rules made by BAZNAS. In terms of assistance from the three groups, it is optimal, namely once every 3 months with BAZNAS volunteers, in fact each group has regular meetings with members, the group leader as coordinator so that it is easy to monitor its members.

The objectives of the Fostered Business Group program have been effective. The goal is to improve the mustahik economy. In line with interviews conducted by the author with the mustahik of the Fostered Business Group program, with the increase in income, the increase in merchandise from the businesses

carried out by the recipients of this assistance makes their economic situation more prosperous than before. From interviews with several mustahik recipients of the Fostered Business Group Program, they get benefits for their efforts. And from their efforts, they can set aside their money for charity where they are given the mandate that if their economic situation is better than before, they are allowed to donate at least every month in the donation can that has been provided by BAZNAS and deposited every month via transfer or directly to BAZNAS. From this donation, mustahik are trained to set aside a portion of their income which is used as an obligation for Muslims, even though they have not yet become muzaki, at least they are a group that gives donations. However, from several interviews with mustahik they gave suggestions that the aid funds given should be greater than before, because according to them with greater assistance they will be more optimal in managing their business.

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