

## THE ROLE OF PRODUCTIVE ZAKAT IN REDUCING THE INCOME DISCREPANCY IN SOUTH KALIMANTAN PROVINCE

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### ABSTRACT

This article aims to analyze the distribution of zakat funds, the impact of zakat funds on income, and the distribution of zakat in reducing income inequality in South Kalimantan Province. The analytical method used is the sample Paired t-test and the Lorenz Curve and Gini Ratio, with a *mixed method*. The results of the study provide findings, *First*, the distribution of zakat funds to *Mustahik* has gone through the stages of indicators including Goal Setting; Planning; Organizing; Staff Filling; Briefing; Supervision; Control; and Coordination. *Second*, distinguishing income before and after the existence of productive zakat assistance for economic empowerment. *Third*, the Gini coefficient shows that income inequality can be reduced by a reduction index of 0.1493 after the existence of productive zakat. Thus, it can be concluded that there is a difference in income before and after the distribution of productive zakat for economic empowerment and income inequality can be reduced by a reduction index of 0.1493 after the existence of zakat.

**Keywords:** Zakat, Income, Gap.

### ABSTRAK

Artikel ini bertujuan untuk menganalisis penyaluran dana zakat, dampak dana zakat terhadap pendapatan, dan penyaluran zakat dalam mengurangi ketimpangan pendapatan di Provinsi Kalimantan Selatan. Metode analisis yang digunakan adalah Sampel Paired t-test dan Kurva Lorenz dan Rasio Gini, dengan *metode campuran*. Hasil penelitian memberikan temuan, Pertama, penyaluran dana zakat kepada *mustahik* telah melalui tahapan indikator diantaranya Goal Setting; Perencanaan; pengorganisasian; Pengisian Staf; Pengarahan; Pengawasan; Kontrol; dan Koordinasi. Kedua, membedakan pendapatan sebelum dan sesudah adanya bantuan zakat produktif untuk pemberdayaan ekonomi. Ketiga, koefisien Gini menunjukkan bahwa ketimpangan pendapatan dapat dikurangi dengan penurunan indeks sebesar 0,1493 setelah adanya zakat produktif. Dengan demikian, dapat disimpulkan bahwa terdapat perbedaan pendapatan sebelum dan sesudah penyaluran zakat produktif untuk pemberdayaan ekonomi dan ketimpangan pendapatan dapat dikurangi dengan penurunan indeks sebesar 0,1493 setelah adanya zakat.

**Kata Kunci:** Zakat; Pendapatan; Kesenjangan.

## INTRODUCTION

Income inequality is one of the problems that is always faced by every country, not only countries that are minor in Islam but countries that are mostly Muslim. This requires the role of the state as a policymaker and people who have high incomes (rich people) to be able to distribute some of their wealth to people who have low incomes according to the determination of the size of the World Bank, where people have incomes below US\$ 2 per person per day. It can be said that they are unable to meet their daily needs because they are below the poverty line, thereby increasing the gap in the community.

Complex poverty needs to be resolved immediately with the support of targeted government programs as a concentration of the national development agenda and improvement of the Human Development Index (IPM). As mentioned in the word of Allah in Surah al-Zukhruf verse 32, it is explained that the role of humans as caliphs makes some humans destined to take care of others, thus creating industrial relations, namely *employer-employer relationships* and also *capital-labor relationships* into a necessity (Syauqi & Arsyanti, 2016). The Islamic view of development has an important role in fighting poverty, this is explained in the aspect of fiqh through *ijma*, it is necessary to care for the poor as a moral and social obligation, this has been confirmed in the Qur'an and Hadith so that strategically and technically it is necessary to think about the ulama and the government in reducing poverty (Muljawan dkk., 2016).

One of the solutions to the problem of income inequality is through collecting public funds and redistributing them through zakat which is managed by the government as established through Presidential Decree No. 8 of 2001 concerning the duties and functions of collecting and distributing zakat, infaq, and alms (ZIS) at the national level can be reduced to regions because zakat is a component of transfer obligations that is processed for distribution in order to reduce poverty and income inequality (Muljawan dkk., 2016). Zakat is funds that will always be collected as long as the Muslim community (*muzakki*) has the awareness to carry out their obligations to pay zakat. Regarding the interests and welfare of the community, zakat has an important and useful role. Therefore, it is undeniable that zakat can function as a source of socio-economic funds for the Muslim community (Tawakkal & AH, 2018). Zakat also has an instrumental value on the behavior of the micro-economic community and economic development (Tawakkal & AH, 2018).

The problem of income inequality is not only a problem in Indonesia but also for regions in Indonesia. South Kalimantan Province is one of the provinces that has abundant natural resources, so this research focuses on the South Kalimantan area. The increase in the income gap of South Kalimantan Province seen from the Gini Ratio trend tends to increase from 2014 to 2019. The state of the Gini Ratio in 2014 was 0.326, increasing in 2019 by 0.334. Looking at the data, also shows that the Gini Ratio of South Kalimantan Province is the highest income gap in 2015-2017 when compared to the provinces on the island of Kalimantan, while the comparison of the Gini Ratio with Indonesia's South Kalimantan Province is still low in terms of inequality. This means that inequality in general in Indonesia is greater when compared to South Kalimantan.

## **RESEARCH METHOD**

The type of research used is in the form of field research and library research in a mixed-method (Nasution, 2000). Sources of data in the form of primary and secondary data. Primary data was obtained by distributing questionnaires and interviews through BAZNAS productive zakat recipients, South Kalimantan Province based on participatory observation methods, while secondary data was obtained from literature, journals, books, and other relevant materials and accessing data related to research including from BAZNAS Kalimantan Province. South and from the Indonesian Central Statistics Agency. Analysis of the data used in the form of descriptive quantitative with the average difference test, Lorenz curve, and Gini Ratio

## **RESULT AND DISCUSSION**

### **The Distribution of Productive Zakat Funds**

Zakat comes from the word *zaka* which means the gift of God, arises (lives), cleans, is good and fertile (Zuhaili, 2001). From this understanding, it is understood that zakat is cleansing oneself from sins and miserliness, and giving rewards through zakat to people in need. Zakat in terms is defined as Allah's obligation on one's property (*muzakki*) with certain conditions to be distributed to groups who are entitled to receive it (*Mustahik*) under certain conditions (Beik & Irawan, 2017).

In the zakat theory, there are sharia principles contained in its implementation, which of these principles will be the basis or foundation in reaping the success of zakat empowerment carried out, these principles include the principle of faith, equity & fairness, productivity, reason, freedom, as well as ethics. (Mannan, 1995):

Zakat is a hope for the poor and is a means to avoid conflicts between rich and poor people, upper and lower class conflicts (Yuniarti, 2016). Imam al-Syafi'i believes that zakat should be distributed to those who are poor and needy out of poverty and make them prosper (Madaniy, 2000). Therefore, the distribution of zakat to the poor is divided into 2 categories, including the following fields (Susilawati, 2018):

1. The poor are given zakat during their lifetime according to a common or reasonable measure, with the zakat assets the poor can buy land or land to be used.
2. Giving the zakat to the poor who have the skills or creativity or the ability to do business are then given capital to buy tools that can increase their business or be adjusted to their needs.

Productive zakat aims to improve the standard of living of Mustahik. Giving zakat can be in the form of training, namely by providing knowledge about entrepreneurship, besides it can also be in the form of the capital where money is the main form of capital or goods (equipment) (Shidiq, 2016). Aimi Nadhirah (2010) classified factors that affect productive zakat recipients into two categories, first, internal factors, namely sincere intentions, primary education and experience, patience, and forgiveness. Second, external factors in the form of assistance, skills training, the intensity of assistance, and supervision (Riyaldi, 2015). The following steps serve as a reference in the distribution of productive zakat, namely:

- Forecasting is an analysis of predicting or projecting a situation.
- Planning is the first step in formulating and planning activity to achieve the expected program.
- Organizing and Leading is a step of the organization's efforts in gathering the parties involved to make the program a success and make improved rules.
- Controlling is a supervisory step carried out within an organization to detect problems or deviations so that they can be resolved immediately.

The distribution program for assisting Mustahik carried out by the BAZNAS of South Kalimantan Province has passed several established indicators, including the following:

- Goal setting: concepts in the utilization of zakat in the economic field, namely 1). alleviating poverty; 2). improve work ethic and productive capacity 3). Entrepreneurship; 4). improve the welfare of *Mustahik* 5). granting access to resources; 6). access to capital; 7). Market access *Assessment* (giving an assessment), looking for the problems behind the problem, then looking for ways to overcome these problems. After that input is in the form of capital assistance, training, mentoring, monitoring, and evaluation.
- Planning: Collecting Zakat funds from *muzakki* will then be distributed in the form of productive assistance. programs *action* 1). input: all the resources needed to implement the program; 2). process: all stages that must be carried out to achieve the goal; 3). outputs: direct outcomes of program interventions carried out; 4). outcome: short-term results or changes from the intervention carried out; 5). impact: the long-term impact or change of the program intervention.
- Organizing: each activity program has a team that has its respective duties, such as the assessment team, administration team, distribution team, and monitoring and evaluation team.
- Staff Filling: Staffing for each activity is from *amil*, and volunteers are recruited based on their respective abilities and expertise.
- Direction: The head of the field gives instructions to the officers, and provides supervision and guidance to achieve the desired goals.
- Supervision: In every program activity carried out by BAZNAS, monitoring and evaluation will always be carried out to make improvements in each of its activities.
- Control: In every program activity carried out by BAZNAS, monitoring and evaluation will always be carried out to make improvements in each of its activities.
- Coordination: The head of distribution assigns tasks to subordinates in each activity, provides direction, advice, and checks each activity. The subordinates will report every activity to the superior who is in charge.

### **The Impact of Productive Zakat on Income and Profits of Household Businesses *Mustahik***

Income in the context of Islam clearly explains that returns generated by individuals or communities are based on their efforts as written in the Word of God as follows: (QS An-Nisa: 4 /32 ).

وَلَا تَتَمَنَّوْا مَا فَضَّلَ اللَّهُ بِهِ بَعْضَكُمْ عَلَى بَعْضٍ ۗ لِلرَّجَالِ نَصِيبٌ مِّمَّا كَتَبْنَا وَاللِّسَاءِ نَصِيبٌ مِّمَّا  
اَكْتَسَبْنَا ۗ وَاسْأَلُوا اللَّهَ مِنْ فَضْلِهِ ۗ إِنَّ اللَّهَ كَانَ بِكُلِّ شَيْءٍ عَلِيمًا

In the context of God's Word, it is explained that the income generated by individuals or the community must be carried out lawfully and always be grateful for the blessings given by God so that God will multiply the results of the efforts obtained by His servants.

The population of South Kalimantan in 2019 was 4,244,096 people, with details of the Regency/City having the largest population, namely Banjarmasin City with 708,606 people, Banjar Regency with 588,066 people, and Tanah Bumbu, Tanah Laut, Kotabaru and Barito Kuala Regencies having a total population of 708,606 people. population  $\pm$  300 inhabitants.

The table 1. for distributing zakat funds shows that economic assistance through the productive zakat program is one of the programs provided by Baznas for the lower middle class or those in need. Referring to data on economic assistance for the poor through the distribution of zakat in 2019 it was 409,9000,000.00, an increase in 2020 by 743,094,478.75. The distribution of productive zakat through *Gharim* in 2019 was 28,700,000.00 while in 2020 it was Rp. 16,672,000.00. The data shown through the allocation of productive zakat through economic assistance is a form of Baznas efforts in reducing poverty as well as business capital assistance.

While the number of households in South Kalimantan Province in 2019 was 1,140,320 people with various differences in the number of households in 13 regencies/ cities including Banjarmasin City having the highest number of households, namely 187,060 people and Banjar Regency as many as 155.57 people. Meanwhile, the average number of household members is Hulu Sungai Utara with an average level of 3.89. This shows that there are differences in the number of households and the average household members in 13 districts/ cities of South Kalimantan Province.

**Table 1.**  
**Distribution of Zakat Funds for South Kalimantan Province**

No	Zakat distribution	Year	
		2019 (Rp)	2020 (Rp)
1	The poor, consisting of:		
	-Life support	1.333.512.050,00	3.249.883.895,04
	-Educational support	133.583.000,00	370.217.200,00
	-Health assistance	346.174.469,00	254.812.925,00
	-Economic support	409.900.000,00	743.094.478,75
	-Humanitarian aid	-	253.093.750,00
	Total	2.223.169.519,00	4.871.102.248,79
2	<i>Gharim</i> , consisting of:		
	-Economic support	28.700.000,00	16.672.000,00
	-Humanitarian aid	-	16.800.000,00
	Total	28.700.000,00	33.472.000,00
3	<i>Muallaf</i> :		
	-Zakat distribution	27.600.000,00	81.395.000,00
	Total	27.600.000,00	81.395.000,00
4	<i>Fisabilillah</i> :		
	Zakat distribution	536.635.000,00	65.250.000,00
	Total	536.635.000,00	65.250.000,00
5	<i>Ibnu Sabil</i> :		
	Zakat distribution	9.650.000,00	28.955.000,00
	Total	9.650.000,00	28.955.000,00
6	Zakat Fitrah:		
	Zakat distribution	7.650.000,00	42.802.500,00
	Total	7.650.000,00	42.802.500,00
7	Donation from <i>Amil</i> :		
	-Zakat allocation for Amil donation	435.840.967,79	377.662.942,22
	-The right of allocation UPZ	479.261.639,18	427.311.176,48
	Total	915.102.606,97	804.974.118,70
8	Zakat distribution through UPZ	3.339.017.687,11	-
	Total amount	7.087.524.813,08	5.927.950.867,49

Source: Baznas financial report Kalimantan Selatan province

**Table 2.**  
**Total Households and Average Number of Household Members by District/ City of South Kalimantan Province in 2010 and 2019**

No	District/ City	Households (thousand)		Average number of household members	
		2010	2019	2010	2019
1	Tanah Laut	80,99	93,59	3,68	3,67
2	Kotabaru	77,53	90,72	3,76	3,77
3	Banjar	134,89	155,57	3,77	3,78
4	Barito Kuala	75,51	85,43	3,67	3,67
5	Tapin	47,56	53,97	3,54	3,55
6	Hulu Sungai Selatan	60,11	67,07	3,55	3,54
7	Hulu Sungai Tengah	68,99	76,76	3,54	3,55
8	Hulu Sungai Utara	53,90	61,07	3,89	3,89
9	Tabalong	58,26	67,51	3,77	3,77
10	Tanah Bumbu	69,64	92,97	3,87	3,87
11	Balangan	31,49	36,71	3,58	3,58
12	Banjarmasin	165,81	187,06	3,79	3,79
13	Banjarbaru	54,94	71,89	3,66	3,65
South Kalimantan		979,61	1.140,32	3,72	3,72

Source: BPS South Kalimantan Province, 2020

Based on the results of the research on the impact of zakat funds on Mustahik's income as follows:

**Table 3.**  
**Paired T Sample Test Results**

**Samples Statistics**

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 Y <sub>t-1</sub>	1833500.00	100	1431712.526	143171.253
Y <sub>0</sub>	1583000.00	100	1284724.158	128472.416

**Samples Correlations**

	N	Correlation	Sig.
Pair 1 Y <sub>t-1</sub> & Y <sub>0</sub>	100	.756	.000

**Samples Test**

	Paired Differences				t	df	Sig. (2-tailed)	
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower				Upper

**Samples Test**

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Y <sub>t-1</sub> Y <sub>0</sub>	250500.000	958336.495	95833.650	60345.248	440654.752	2.614	99	.010

Source: Questionnaire, data processed 2020

Based on the *Paired S Statistics* income (*Mean*) for Mustahik after receiving productive zakat of Rp. 1,833,500.00, while the income (*Mean*) before receiving productive zakat is Rp. 1,583.000,00. Standard error *Mean* income of Mustahik after receiving productive zakat funds is Rp. 143,171,253 while *Mean* standard error of Mustahik's income before receiving productive zakat funds is Rp. 128,472,416.

Changes in *income* Mustahik's *error of the mean* for the sample group is calculated, it has a difference [after = Rp. 1,833,500, 00 Rp. 143,171,253; before = Rp. 1,583.000,00 Rp. 128,472,416]. That is, after receiving productive zakat, Mustahik can benefit from the assistance provided. However, the resulting increase has not been maximized.

Test result *Paired correlation* between Mustahik's income and receiving productive zakat economic assistance is 0.756 with a significance of 0.000 <0.05, so it has a significant relationship. Meanwhile, for the results of the *Paired Sample test*, the *mean* Rp. 250,500,- provides an illustration of the difference in income after and before Mustahik receives assistance. The results of the test through the paired-sample t-test can be concluded that there is an increase in the income of Mustahik that is felt from the productive zakat assistance of the BAZNAS of South Kalimantan Province, meaning that the program can directly have a positive impact on the income of *Mustahik*, although the increase is not too large.

Referring to the *standard error mean* of Rp. 95,833,650 < *Mean* [Rp. 250,500.00], so that inferentially there is a difference in Mustahik's income from receiving productive zakat funds. The value of the paired-sample t-test gives the result of the number 2.614, the significance of the two-way test is 0.010, which means that it has a difference in Mustahik's income after receiving productive zakat assistance from the BAZNAS of South Kalimantan Province. The results of the impact of income from turnover/profits after and before receiving productive zakat assistance (economic business activities) are as follows:

**Table 4.**  
**Test Results Paired T Sample Business Profits**  
**Statistics**

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 Y_t-1	594.509,80	102	744.328,560	73.699,509
Y-t	439117,65	102	549925,473	54.450,736

**Correlations**

	N	Correlation	Sig.
Pair 1 Y_t-1 & Y-t	102	.671	.000

**Paired Test**

	Paired Differences					t	Df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Y-t-1 - Y_t	155392,157	554194,932	54873,475	46537,943	264246,371	,2832	101	.006

Based on the *Paired S Statistics* The average profit (*Mean*) of Mustahik after receiving productive zakat for those who already have a business is Rp. 594,509.80, while the average profit before receiving the productive zakat assistance program is Rp. 439,117,65. The standard error of Mustahik's average profit (*Mean*) after receiving productive zakat funds is Rp. 73.699,509 while the average standard error of Mustahik's income (*Mean*) after receiving productive zakat funds is Rp. 54,450,736.

From the results of the statistical description, it can be concluded that there is a change in Mustahik's profits before and after receiving assistance from BAZNAS regarding the productive zakat fund program. This conclusion is taken considering that if the mean standard error value in each sample group is taken into account, then the averages do not differ very much [after = Rp. 594,509.80 Rp. 73.699,509; before = Rp. 439.117.65 Rp. 54,450,736]. That is, with the results of the difference in income of Mustahik recipients of productive zakat funds, there is no increase in terms of income generated by respondents, so Mustahik receives benefits from the assistance provided.

Test result *Paired Correlations* (Pair Correlation) The correlation value between Mustahik's profit level after and before receiving productive zakat economic aid is 0.671 with a significance level of 0.000. This correlation figure implies that the relationship between the two samples is very close and significant. This decision was taken considering the correlation significance value is below 0.05, while the *Paired Sample test* value *mean* Rp. 155,392,157 shows the difference in income after and before Mustahik receives assistance.

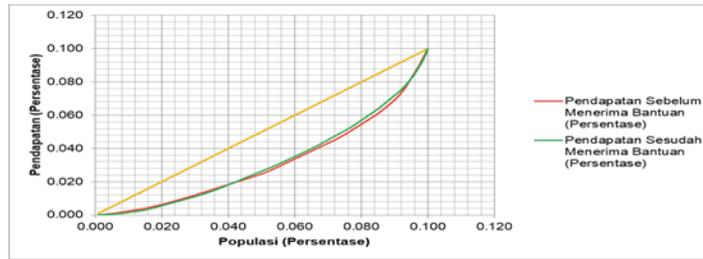
The results of the test through the paired-sample t-test can be concluded that there is an increase in the Mustahik's perceived profit from the productive zakat assistance of the BAZNAS of South Kalimantan Province, meaning that the program can directly have a positive impact on the profits of the Mustahik who have run their business so that they can support the family's needs to fulfill their needs. life necessities.

Referring to the *standard error mean* of Rp. 54,873,475 smaller than the *mean* [Rp. 155,392,157]. The comparison of these two figures shows that inferentially there are differences in business profits after and before Mustahik receives productive zakat funds. The t value in the paired-sample t-test shows the number 2.832 with a two-way test significant level of 0.006. Thus, it can be concluded that there are differences in the profits of Mustahik businesses who have run their businesses after receiving productive zakat assistance from the BAZNAS of South Kalimantan Province.

### **Distribution of Zakat in Reducing Income Disparities of *Mustahik***

Inequality is a phenomenon where there is a difference between the upper and lower economic societies (Nangarumba, 2015). According to Myrdall, income inequality occurs because of the strong feedback effect and weak distribution impact in developing countries (Jhingan, 1999). inequality refers to the relative standard of living in the community because inequality can occur due to differences in production factors and resources that can be accessed by the community, causing differences in the level of development and distribution of income in a particular area (Kuncoro, 2002). According to Parvez Hasan, income inequality can lead to opportunities for obtaining or meeting basic needs getting smaller (Bintoro, 1985). The problem of income inequality is a condition where there is a difference in income which is the initial trigger for the emergence of the problem of poverty (Rini dkk., 2013).

**Figure 1. Kurva Lorenz Zakat Produktif**



Source: the questionnaire is processed

Abundant natural resources should provide public welfare if the regulation favors the people. However, on the contrary, inequality occurs everywhere (Idris dkk., 2014). In addition, income inequality also means that there are differences in income received or generated by the community, resulting in an unequal distribution of national income among the people. (Todaro & Smith, 2014).

Income inequality is one of the problems that must be overcome for equal distribution of income. The program that has been run by BAZNAS is then analyzed through the Lorenz curve and the Gini Ratio to see the success of BAZNAS in income distribution for Mustahik as beneficiaries. Equitable income through equitable distribution of income can increase people's income and consumption.

The figure above shows the condition of the Lorenz curve before and after the distribution of zakat. It can be seen that prior to the distribution of zakat, the Lorenz curve has moved away from the point of perfect equality, which gives an understanding that before receiving productive zakat assistance, the distribution of income was not evenly distributed. The condition of Mustahik after receiving assistance occurs a shift towards the perfect equality line, but the Lorenz curve line approach is still far from perfect equality. To further analyze the condition of the Mustahik's income distribution, it can be done through the Gini ratio analysis.

**Table 5.  
Gini Coefficient towards Zakat Distribution**

Inequality Size	Before Distribution of Productive Zakat	After Distribution of Productive Zakat	Difference
Koefisien Gini	0,3464	0,1971	0,1493

Source: the questionnaire is processed

The Gini coefficient shows that before the distribution of productive zakat, the Gini ratio is 0.3464, after the distribution of zakat is 0.1971. This shows that the Gini ratio is close to 0, meaning that inequality is getting smaller with the South Kalimantan BAZNAS program in providing assistance in the form of economic activities through programs that have been realized, while the Gini ratio difference of 0.1493 has a positive effect from the assistance that has been distributed through BAZNAS. South Kalimantan as a form of assistance for the economic empowerment of the Mustahik community.

## CONCLUSION

Referring to the distribution of zakat funds to *Mustahik*, the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province has gone through the stages of indicators that need to be carried out in distributing productive zakat for economic empowerment, namely through Goal Setting; Planning; Organizing; Staff Filling; Briefing; Supervision; Control; Coordination. Judging from the impact of the distribution of zakat to *Mustahik*, it shows that there is a difference in income before and after the distribution of productive zakat for economic empowerment, while the results of the Gini coefficient, in general, income inequality can be reduced by a reduction index of 0.1493 after the existence of zakat.

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