

Utilization of *zakāt* through entrepreneurship programs

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JIEMB | 101

Abstract

The potential of *zakāt* for the economic empowerment of people who have an entrepreneurial spirit will be realized if the distribution is productive. This productive *zakāt* will positively impact alleviating poverty, increasing income, and giving birth to new entrepreneurs. This study analyses matters relating to the distribution and utilization of *zakāt* funds at Rumah Zakat Semarang through entrepreneurship programs and their empowerment management. The method used in this study is qualitative research with Rumah Zakat Semarang as the research object. Data were obtained through interviews and documentation, then analyzed by the descriptive analysis method. The results showed that the distribution of productive *zakāt* funds at the Rumah Zakat Semarang in the entrepreneurship program was distributed through economic empowerment (Senyum Mandiri), namely community empowerment oriented to integrated community empowerment. This empowerment uses the Integrated Community Development (ICD) model as an integrated and sustainable community-based concept. The results of this study can be used as evaluation and input for *zakāt* institutions in empowering the community's economy through productive *zakāt* funds.

Keywords: productive *zakāt*; utilization *zakāt*; entrepreneurship program; Rumah Zakat Indonesia

Introduction

Indonesia is a country where the majority of the population is Muslim. Based on data from the World Population Review, the Muslim population in Indonesia in 2020 reached 229 million people, or 87.2% of the total population of 263 million people (Syarifah, 2021). This large Muslim population is great potential for *zakāt* receipts and improving the community's economy. Good and professional management of *zakāt* funds will make *zakāt* funds more potential for public welfare (Syaksena & Ekawaty, 2021).

However, the fact is that poverty and economic inequality are common problems that are often faced by many developing

countries, including Indonesia. The Central Statistics Agency (BPS) of the Republic of Indonesia noted that the poverty rate in Indonesia reached 28.28 million of the total population of Indonesia or about 11.25% of the total population of Indonesia.

Meanwhile, the unemployment rate is also very high, namely around 28 million people or 12.7% of the total population, with a very high unemployment rate, which is 28 million people, or 12.7% of the total population (Central Bureau of Statistics). Although the poverty rate in Indonesia has tended to decline in recent years, the actual situation regarding poverty in Indonesia is more worrying when compared to other Association of Southeast Asian Nations (ASEAN) countries.

One way that can be used to overcome poverty is the support and willingness of the class that can afford to spend some of their wealth in the form of *zakāt* on those in need (Mufraini, 2006). *Zakāt* is one of the instruments in poverty alleviation and equitable welfare distribution. Various studies on potential, such as those conducted by Firdaus et al. (2012) and Asfarina et al. (2018), state that the potential value of the Indonesian *zakāt* is above Rp. 200 trillion (Puskas Baznas, 2020).

The huge potential of *zakāt* can overcome the problem of poverty and inequality by including *zakāt* instruments in Indonesia's economic policies. The effectiveness of *zakāt* management is the main reason for supporting a country's economy. The reason is that the money circulating through the *zakāt* system follows the concept of money in Islam, which is a flow concept, which is something that must always flow and cannot be enjoyed in some sectors. Therefore, *zakāt* is distributed for developing the economy through skills that produce in the field of trade (Karim, 2013; Mursyidi, 2008).

The potential of *zakāt* for economic empowerment by trying to create a community climate with an entrepreneurial spirit will be realized if the distribution is not directly given to mustahik for consumptive purposes, but is collected, managed, and distributed by a mandated and professional agency or institution. If the management is good, the community will feel the benefits (Ali, 1988). Haidir's research states that implementing productive *zakāt* capital will positively impact poverty alleviation, increase income, and produce new entrepreneurs (Haidir, 2019). Research by Maulana et al. states that the distribution of productive *zakāt* by the

BAZNAS Garut district is carried out through the provision of capital for micro-entrepreneurs able to turn mustahik into muzakki (Maulana, Rahman, & Setiawan, 2019).

One institution that manages *zakāt* with community empowerment programs is Rumah Zakat. Rumah Zakat's professionalism in managing *zakāt* is proven by being awarded the Best LAZNAS in the Islamic Social Responsibility Award (ISR Award) 2009 from Karim Business Consulting, The Best Organization in *Zakāt* Development from Indonesia Magnificence of *Zakāt* (IMZ). The achievement of a large number of donations makes Rumah Zakat as the largest *zakāt* management organization in collecting donations in Indonesia (Andriyanto, 2011:37). Research on Indonesia Magnificent of *Zakāt* (IMZ) in 2011 shows that Rumah Zakat is one of eight *zakāt* institutions, which succeeded in lifting 24 percent of the poor from the total beneficiaries (Nurnaningsih, 2020:7).

Several studies have been done related to Rumah Zakat. A study on how the effectiveness of Rumah Zakat is in improving the welfare of the mustahik (poor community) through productive *zakāt*, among others was carried out by Riza (Syahriza, Harahap, & Fuad, 2021) and Adriyanto (Andriyanto, 2011). Muhtada examined the Rumah Zakat Yogyakarta in the empowerment program of farmers (Muhtada, 2008), while Lessy studied the perception of *zakāt* recipients at Rumah Zakat Yogyakarta (Lessa, 2013).

Bahri and Arif's research examined the effectiveness of *zakāt* distribution at Rumah Zakat using the Allocation to Collection Ratio (ACR) measurement model based on the *Zakāt* Core Principle (ZCP) (Bahri & Arif, 2020). Yuliafitri and Khoiriyah's study analyzed the effect of muzakki satisfaction, transparency, and accountability (independent variables) in Rumah Zakat on muzakki loyalty (Yuliafitri & Khoiriyah, 2016). Meanwhile, Toriquddin's research raised productive *zakāt* management at Rumah Zakat Malang from the perspective of maqāsīd al-syarī'ah Ibn 'Asyur (Toriquddin, 2015).

In contrast to previous studies, this study examines how the distribution of *zakāt* funds in the Rumah Zakat Semarang through the entrepreneurship program (Senyum Mandiri) empowers the community in an integrated manner. The main problem in this research is how to utilize *zakāt* through the entrepreneurial program carried out by Rumah Zakat Semarang and how to manage the utilization of the program.

Literature review

JIEMB | 104 Rumah Zakat

Rumah Zakat is a philanthropic institution that manages *zakāt*, infaq, alms, waqf, and other humanitarian funds through a series of integrated programs in the fields of education, health, economy, and the environment, to realize the happiness of people in need. Rumah Zakat presents the Empowered Village as an approach to the empowerment program of the target area based on potential local mapping by integrating it, thereby accelerating community empowerment, from mustahik to muzakki. In addition, Rumah Zakat is also a philanthropic institution that cares for humanity. Empowerment programs in Empowered Villages (Desa Berdaya) are realized through four main clusters, namely: Educational Program (Senyum Juara), Health Programs (Senyum Sehat), Economic Empowerment (Senyum Mandiri), and Environmental Initiatives (Senyum Lestari) (“Tentang Kami - Rumah Zakat,” n.d.).

Based on the passion for being the best NGO in distributing *zakāt*, Rumah Zakat is not only committed to being a trusted, progressive, and professional institution but also collaborated with various parties for the creation of empowerment of the Indonesian people. Rumah Zakat is one of the most trusted national LAZs by the community. This development is inseparable from its long history. Starting from the Ummul Quro Majlis Taklim recitation group, on July 2, 1998, the Ummul Quro Social Wallet organization (DSUQ) was formed as a form of concern for humanitarian issues. Until now, Rumah Zakat continues to transform from a traditional institution (1998) to a professional institution (2006), a world-class social religious NGO (2010), an entrepreneurial institution (2016), to a world digital philanthropy institution (2020). Until 2020, Rumah Zakat has 1,686 empowered villages, 18 champion schools, and eight primary clinics, with 689 donors, spread across 34 provinces and partnerships in 30 countries. Received ISO 37001-2016, unqualified audit opinion 14 times in a row award, accredited “A” in sharia audit from the Ministry of Religious Affairs, received special consultative United Nations status and received 58 awards from various institutions (“Sejarah - Rumah Zakat,” n.d.). As of December

2020, Rumah Zakat has provided benefits to 3,817,978 beneficiaries with the following details: 116,358 in the health program, 897,404 in the educational program, 250,156 in economic empowerment, 195,353 in environment initiative, and 1,968,403 in other programs (Rumah Zakat, 2020).

For the Central Java region, Rumah Zakat opened its first branch office in Semarang in May 2005, along with the opening of a branch in Solo. The first program rolled out was the scholarship for orphans and poor people (restore the smiles of the nation's children program) and the health and nutrition alert social service. In addition, the head office brings free ambulance units for the people of the city of Semarang. This ambulance program is quite popular and has become a strong branding for Rumah Zakat Semarang Branch. The support and trust of the people of the city of Semarang towards Rumah Zakat are also increasing. In May 2007, the free maternity hospital was presented, and in 2010 a free champion elementary school was born for orphans and poor people (Andriyanto, 2011:37–38).

The development of Rumah Zakat until the end of 2020 with the empowerment received by mustahik in the form of a health program (Senyum Sehat) by 35%, economic empowerment (Senyum Mandiri) by 30%, environment initiative (Senyum Lestari) by 21%, and educational program (Senyum Juara) by 14% with a total of Rp. 8,643,660,919,-. The funds channeled for economic empowerment programs with a nominal value of Rp. 1,807,804,597,- given to mustahik with a total of 350,575 people.

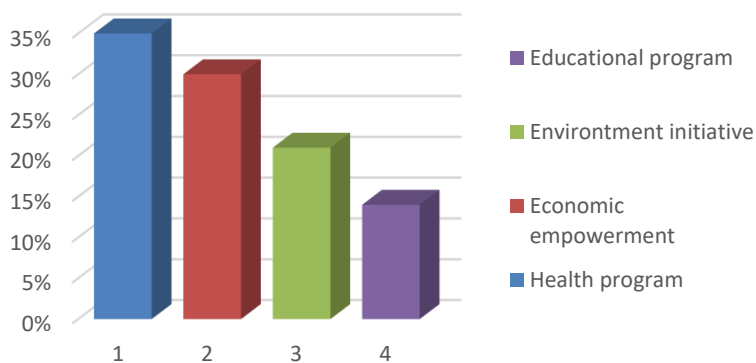


Figure 1. Development of Rumah Zakat empowerment program (2020)

Utilization of zakāt

The utilization of *zakāt* funds can be classified into four categories. First, traditional consumptive *zakāt*. *Zakāt* is distributed to people entitled to receive it to be used directly, such as *zakāt* fitrah to meet daily needs. Second, creative consumptive *zakāt*. In this case, *zakāt* is manifested in other forms from the original goods, such as school equipment or scholarships. Third, traditional productive *zakāt*. *Zakāt* is given in the form of productive goods such as goats, cows, sewing machines, and others to create jobs for mustahik. Fourth, creative productive *zakāt*. *Zakāt* is realized in the form of capital that can be used to build social projects or increase capital (such as for traders or small entrepreneurs) (Ali, 1988:62–63).

Productive *zakāt* is *zakāt* that can make the recipients produce something continuously with the *zakāt* assets which have received. In this case, the *zakāt* given to mustahik is not spent but it is developed and used to help their business to meet their daily needs continuously. With the productive *zakāt* mechanism, funds given to mustahik are utilized (managed) and developed in such a way that they can bring benefits in the long term. The goal is that the person concerned -gradually- one day will no longer be included in the mustahik *zakāt* group (Syahriza et al., 2021:145).

In the current context, the management and utilization of productive *zakāt* can cover various broad aspects, including; (a) development of agricultural facilities and infrastructure as the foundation of the people's economic welfare; (b) development of the industrial sector which is directly oriented towards improving people's welfare; (c) organizing skills and vocational education centers to overcome unemployment; (d) providing business capital to mustahik as the first step in establishing a business; (e) life insurance for the invalid, the elderly, orphans, and people without a job; (f) provision of health facilities and infrastructure for every citizen or people in need; and (g) Procurement of facilities and infrastructure that is closely related to efforts to improve the welfare of the lower class people (Mufraini, 2006, pp. 106–111).

In Article 3 of the Republic of Indonesia Law Number 23 of 2011 concerning *Zakāt* Management, it is stated that *zakāt* management aims to: (a) improve the effectiveness and efficiency of services in *zakāt* management and (b) increase the benefits of *zakāt* to realize community welfare and poverty alleviation. Meanwhile, Article 27 paragraph (1) states that *zakāt* can be utilized

for productive businesses in handling the poor and improving the quality of the people (Undang-Undang RI Indonesia, 2011).

In the utilization of *zakāt*, according to Muhammad & Bakar (2011), *zakāt* institutions are obliged to prepare work programs by taking into account the conditions and needs of mustahik, such as economic empowerment and establishment of hospitals for the poor, scholarships, education and so on. For the program's success, *zakāt* institutions need trustworthy, creative and professional characteristics. The professionalism of the work includes four basic principles of management.

First, openness or transparency. This principle is very important for *amil zakāt* institutions because these institutions are built based on trust. Second, neat and planned data collection. Financial administration data collection is very important for *amil zakāt* institutions, especially the separation between income and expenditure *zakāt*. Third, the implementation of service-based management in the community. This is related to the services provided to *zakāt* payers, *zakāt* recipients, and the wider community because *zakāt* institutions are tasked with serving others, serving the people, and serving God because they are given a mandate. Fourth, the importance of maintaining and increasing the accountability of *zakāt* institutions. After being recorded neat and planned, the financial data of *zakāt* institutions must be audited by an independent audit agency and published to the general public.

Research methods

This research includes qualitative research based on data obtained from the field (Raco, 2010). Field qualitative research intends to understand phenomena directly in the field about what is experienced by research subjects through descriptions in the form of words and language by utilizing various scientific methods (Tohirin, 2012). Therefore, this research's data is naturalist using inductive logic, and the reporting is descriptive.

The object of the research is the Rumah Zakat Semarang Branch. This institution was chosen because it is one of Indonesia's largest *zakāt* collection institutions and has a community empowerment program in distributing *zakāt* according to the research theme. With the field research method, the researchers went directly to dig up data by using the interview method and

conducting descriptions in the field to study the problems in the Rumah Zakat institution. Interviews were conducted with Muhammad Isa (Branch Manager of Rumah Zakat Semarang), Ida Aniyati (Finance Service Officer of Rumah Zakat Semarang), and Mr. Puji Purnomo (Head of Utilization Division of Rumah Zakat Semarang).

The results of the interviews were processed and classified to be relevant to the formulation of the problem. The data is then supported by data obtained through document sources relevant to the research problem. The data collected is then analyzed using descriptive qualitative analysis methods, namely research that aims to collect data collected for analysis, which interprets the data and draws a conclusion.

Results and discussion

Utilization of *zakāt* through entrepreneurship programs

To empower the community, the Rumah Zakat Semarang has a Economic Empowerment program (Senyum Mandiri). Economic empowerment is one of the Rumah Zakat programs that seek to make the community independent through a series of community empowerment processes with a productive *zakāt* distribution system. This program is managed with an integrated and sustainable community-based concept (in sub-districts and villages) known as Integrated Community Development (ICD). The ICD approach becomes the concept of Rumah Zakat in empowering to alignment with the Millennium Development Goals (MDGs).

With Mustahik Relation Officer (MRO) as a companion human resource and volunteers' support, ICD becomes the center of program distribution to be more measurable and controlled. The objectives of the ICD program are: (1) helping mustahik survive the material shortage they have; (2) monitoring the development of the welfare of mustahik during ICD's guidance; (3) improving awareness of the community towards local responsibilities in alleviating poverty in their area (ICD); and (4) eliminating mustahik from the poverty line so that their welfare can change at the muzakki level (Andriyanto, 2011:42).

The allocation of funds made by Rumah Zakat Semarang is as follows: management funds of 12.5%, distribution reserves of 10%, and funds ready to be distributed of 77.5%. This ready-to-disburse

fund is divided into several programs: educational program at 22%, economic empowerment at 20%, Health Program at 34%, ICD at 5%, and national distribution at 9% (Purnomo, interview, September 29, 2020). Meanwhile, the allocation of funds distributed through the entrepreneurship program includes coaching assistance for as many as 426 people, productive skills training for as many as 30 people, and capital assistance and business facilities for as many as 32 people. Until September 2020, the entrepreneurship assistance program was implemented in 13 Semarang branch areas with a total of 32 beneficiaries (Isa, interview, September 29, 2020).

Table 1. List of beneficiaries and the products

Region	Beneficiaries	Product	Legality
Pedurungan	Sulasniwati	Chips	Halal certificate (in progress)
	Eliza Hayana	Black glutinous chips	Halal certificate (in progress)
	Anggara	Spinach Chips	Halal certificate (in progress)
	Samirah	Chocolate banana chips	Halal certificate (in progress)
Gunung Pati	Zulfikar	Kemplang, crackers	Halal certificate
	Maryeti	Rice crackers, fish	Halal certificate
	Irwan	Crispy mushroom	Halal certificate (in progress)
Gayam Sari	Rodiati	Cakes	Halal certificate (in progress)
	Maryasih	Ketapang seed cake, silkworm cake, coconut root cake	Halal certificate (in progress)
Ngaliyan	Rohani	Shredded fish "ratu"	Halal certificate (in progress)
	Beti	Shredded fish "raos"	Halal certificate (in progress)
	Talim	Aloevera	Halal certificate (in progress)
Mranggen	Asti	Cassava chips	Halal certificate (in progress)
Banyumanik	Agus Yudha	Chips "Dinar"	Halal certificate (in progress)
	Dwi Wahyuni	Ginger "Pletok"	Halal certificate (in progress)
	Alfan Makhsus	Bakso	Halal certificate (in progress)
	EP Nugroho	Pecel Sauce	Halal certificate (in progress)
Wonotingal	Ilya Ruchana	Pastry	Halal certificate (in progress)
	Wardani	Pastry	Halal certificate (in progress)

Region	Beneficiaries	Product	Legality
Semarang	Diah	Pangsit "Alleysha"	Halal certificate (in progress)
	Wulansari		
	Sri Rukiyati	Eggroll	Halal certificate (in progress)
Candisari	Suminar	Wingko "Melati"	Halal certificate (in progress)
Blancir	Aminah	Eel crackers	Halal certificate (in progress)
Tlogomulyo	Alfan Makhsus	Pecel Sauce	Halal certificate
	Ibu Jaenab	Shredded Fish	Halal certificate
	Ibu Ngatini	Jager	Halal certificate
	Sri Rukiyati	Eggroll	Halal certificate (in progress)
Peterongan	Diah	Pangsit	Halal certificate (in progress)
	Wulandari		
	Aminah	Eel Crackers	Halal certificate (in progress)
Jomblang	Anis Eka	Pastry	Halal certificate (in progress)
	Sutarmi	Salted egg	Halal certificate
	Mugiarti	Eggroll	Halal certificate (in progress)

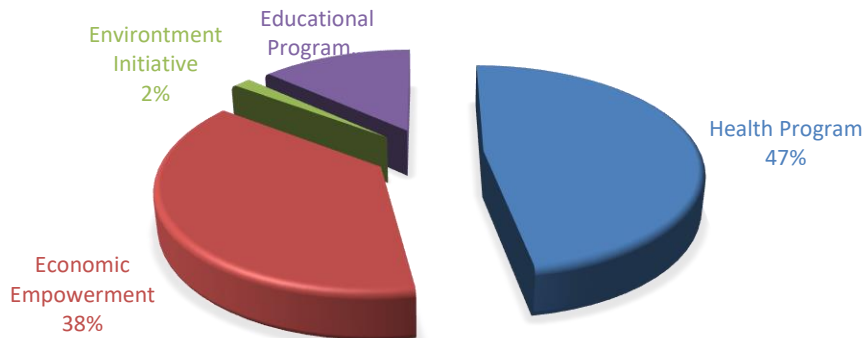


Figure 2. Beneficiaries of Rumah Zakat Semarang

For the community economic empowerment program, Rumah Zakat Semarang Branch also helps obtain the industrial food of Rumah Zakat (PIRT) to obtain halal certification from the Indonesian Ulama Council (MUI). With the above efforts, Rumah Zakat Semarang hopes for an increase in production capacity and business profits and an increase in the mindset of entrepreneurship so that the benefits of this program will continue when the mustahik has achieved success (Purnomo, interview, September 29, 2020).

Through the entrepreneurship program, Rumah Zakat Semarang also provides a program to increase the capacity of

youth's productive skills as capital to become entrepreneurs. The training activities include motivation, entrepreneurship, and family financial management training (Aniyati, interview, September 29, 2020). In addition, there are also programs such as:

1. Village of Change (*Kampung Perubahan*). *Kampung Perubahan* is a program to improve the quality of life of urban communities through strengthening social interaction and developing social and environmental infrastructure. This program focuses on the involvement of the entire community in the whole process of activities.
2. Food Independent Village (*Kampung Mandiri Pangan*). This program was initiated in January 2013 by local farmers who are members of a farmer group called "Tunas Mulia". This program takes initiatives in the cultivation of cassava, corn and soybeans. Cultivation of farmer's land aims to make vacant land more productive. The assistance that Rumah Zakat Semarang has carried out is starting to show encouraging results.
3. Sheep and cattle raising (*Gaduh Domba Sapi*). This program is a pattern of community economic empowerment in the livestock sector by providing business capital assistance in livestock using breeding and fattening schemes. The donation for Rumah Zakat Semarang from this program is Rp. 282,371,000,- which consists of cow fattening in the amount of Rp. 129,200,000,- sheep fattening of Rp. 98,171,000,- and sheep breeding of Rp. 55,000,000.-

Utilization of *zakāt* through entrepreneurship programs

To ensure the success of economic empowerment through entrepreneurship programs, Rumah Zakat establishes and uses a Standard Operational Procedure (SOP) to manage *zakāt* utilization so that programs can be controlled and assignments can be carried out transparently accountably. Rumah Zakat Semarang formulates three keywords related to the management of a *zakāt* organization: trustworthy, transparent, and professional.

Following its function as an *amil zakāt* body, Rumah Zakat Semarang has three main functions: management, collection, and distribution. The Rumah Zakat Semarang in collecting funds from the community, chooses a more appropriate and efficient way so that muzakki do not find it challenging to give their *zakāt* funds. In depositing their *zakāt*, muzakki can do it in various ways:

1. Deposit directly to Rumah Zakat. The *muzakki* come directly to the Rumah Zakat office to deposit funds which they will give as *zakāt*, infaq or alms.
2. Pick up free *zakāt*. *Muzakki* contacted ZIS Consultant, and officers from Rumah Zakat were ready to pick up the *muzakki*'s location.
3. Transfer via ATM. *Muzakki* deposited his *zakāt* easily, quickly, and safely via a debit card.
4. Swipe *zakāt*. *Muzakki* can use the EMA (EDC Mini ATM) facility at the Rumah Zakat counter to donate from the ATM card transfer menu or *muzakki* credit card.

Figure 3 illustrates the procedures of *zakāt* collection. The operational mechanisms for the management, collection, and distribution of *zakāt* funds, among (Isa, interview, September 29, 2020).

1. Distribute *zakāt* efficiently and effectively and reach remote and minus areas throughout Indonesia by:
 - a. Functioning Rumah Zakat, be it a branch or unit as a channel partner spread throughout Indonesia;
 - b. Maximizing the empowerment of the Rumah Zakat Integrated Development Area through the Human Development Index approach.
 - c. Involving all Muslim Rumah Zakat workers throughout Indonesia in the "Social Agent" program in the form of recommendations, monitoring, and coaching *mustahik* in the neighbourhood where the workers live.
 - d. Priority area-utilization, the role of head office, branch office, or cash office.
2. Distribute *zakāt* efficiently and effectively and reach remote and minus areas throughout Indonesia by:
 - a. Introductory guidance on the process of capital / fostering small businesses
 - b. Recommend *mustahik* so they can develop to be independent after receiving assistance from Rumah Zakat
 - c. Recommend *mustahik* or fostered who have been empowered to be independent (can meet the needs of

others) following the slogan of Rumah Zakat, “Transformation from Mustahik to Muzaki”

3. Realizing a perfect society (*insan kamil*) and balanced in terms of economy, spirituality, world, and hereafter.
 - a. Mustahik who are helped are those who need it. For that, Rumah Zakat conducts a survey first;
 - b. Fostered directly, both concerning religion and business management by Rumah Zakat workers who recommend.
 - c. Continue to provide guidance, empowerment, and monitoring of the *mustahik*.
4. Transparency and compliance with sharia:
 - a. Internal control through the supervisory board.
 - b. Audited by public accountant.
 - c. Sharia supervision through sharia coaching.
5. Open new job opportunities.

The targets that are expected to be achieved from the revolving fund assistance are:

- a. The formation of brotherhood and cooperation, the construction of a solid mentality to be able to overcome their problems.
- b. Have a high work ethic and always have consistent motivation.
- c. Can be an honest and polite entrepreneur in business and have a significant business;
- d. Increase income.

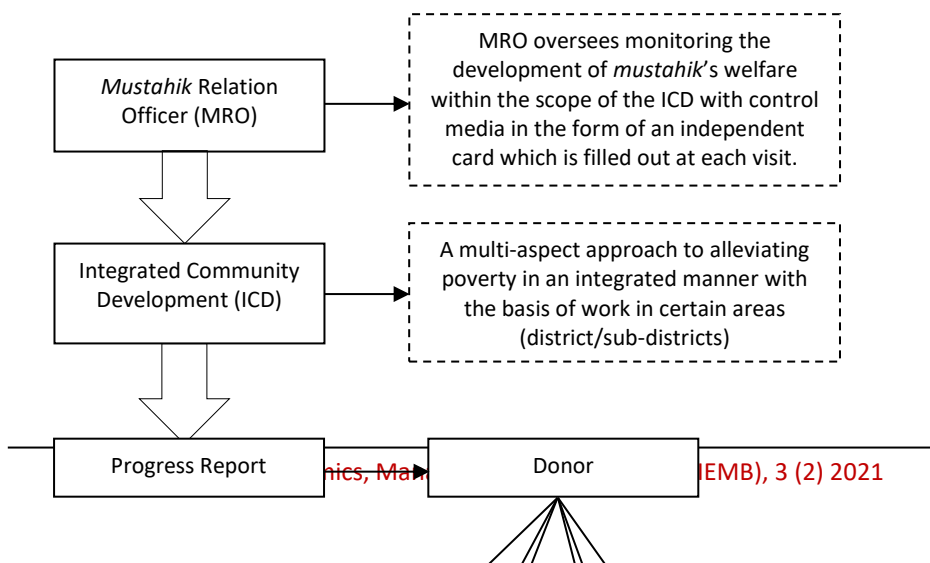


Figure 3. Mechanism of *zakāt* collection

Conclusion

Rumah Zakat Semarang Branch in distributing *zakāt* funds through entrepreneurship programs has been running until now and will continue to focus on community empowerment programs. Among the empowerment programs implemented is economic empowerment (Senyum Mandiri), with the assistance that has been distributed: coaching assistance; training practical skills; and giving capital assistance and business facilities. Through this economic empowerment program, Rumah Zakat Semarang also helps obtain a Food Industry for Rumah Zakat (PiRT permit) and a halal certificate from the Indonesian Ulama Council (MUI). Through the entrepreneurship program, Rumah Zakat Semarang provides a program to increase the capacity of youth's productive skills as capital to become entrepreneurs. The forms of training activities carried out so far are motivation training, entrepreneurship training, and family financial management training

In empowering the community through the entrepreneurship program, Rumah Zakat adheres to the management of *zakāt* management that is trustworthy, transparent, and professional. In depositing their *zakāt*, muzakki are given various facilities in various ways: depositing directly to the Rumah Zakat, picking up free *zakāt*, transferring via ATM, and swiping *zakāt*. All the programs being rolled out empower mustahik to become entrepreneurs and

transform from mustahik to muzakki. With the empowerment programs carried out and various facilities for muzakki in paying their zakāt funds, Rumah Zakat Semarang is a non-governmental institution that has received a lot of trust from the community.

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Interview with Muhammad Isa, Branch Manager of Rumah Zakat Semarang, 29th of September, 2020

Interview with Ida Aniyati, Finance Service Officer of Rumah Zakat Semarang, 29th of September, 2020

Interview with Puji Purnomo, Head of Utilization Division of Rumah Zakat Semarang, 29th of September, 2020