

ZAKAT FOR THE ECONOMY OF THE UMMAH (CASE STUDY IN SIHAPAS BARUMUN PALAS SUB-DISTRICT, NORTH SUMATRA)



Pendi Hasibuan 

*Correspondence :

Email :
pendihasibuan@iainbukit
tinggi.ac.id

Authors Affiliation:

¹Universitas Islam Negeri
Sjeh M. Djamil Djambek
Bukittinggi, Indonesia

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Abstract

Zakat in Islam is one of the pillars of Islam, which is very good for increasing or advancing the economy of the community in particular. If zakat is managed or carried out by professional parties, it will certainly achieve its purpose and be successful. People who are entitled to receive zakat or mustahiq will feel a positive impact if the implementation of this zakat is done properly. Of course, this all depends on the parties who manage the zakat. One of the management styles of this zakat that needs to be developed is productive zakat, namely the management of zakat that is productive and not of a constructive nature. The impact of zakat will be felt by people who mustahiq, namely helping capital so that it helps the community's economy, one of which is alleviating poverty. This research is qualitative and will reveal or describe the data obtained from Lembangan through interviews. The interviews were conducted with people who manage productive zakat in the Sihapas Barumun sub – district, Padang Lawas, North Sumatra. The research conducted at this location has yielded good results. The management of productive zakat in this area has succeeded in increasing the mustahiq's economy or removing them from the poverty line. Zakat managers in this area initially recorded people who were included in the mustahiq category, then provided capital in the form of money, or hwwan.

Zakat dalam islam merupakan salah satuvrukun islam yang sangat baik dalam rangka menaikkan atau memajukan perekonomian masyarakat khususnya.zakat ini bila dikelola atau dilalsankan oleh pihak-pihak yang profesional tentu akan mencapai atau tujuan zakat ini akan berhasil.orang-orang yang berhak menerima zakat atau mustahiq akan merasakan dampak positif jika pelaksanaan zakat ini diterpkan dengan baik,tentu ini semuanya tergantung kepada pihak-pihak yang mengelola zakat tersebut. Pengelolaan zakat ini salah satunya yang perlu dikembangkan adalah zakat produktif, yaitunya pengelolaan zakat yang sifatnya zakat itu untuk produktif bukan yang sifatnya komsuftif.Zakat itu akan dirasakan oleh orang-orang yang mustahiq dampaknya yaitu menolong,modal sehingga membantu perekonomian masyarkat yang salah satunya adalah pengentasan kemiskinan.Penelitian ini sifatnya kualitatif ,yang mana akan mengungkapkan atau mendeskripsikan data yang siperoleh dari lepangan lewat wawancara. Wawancara dilaksanakan kepada orang-orang yang mengelola zakat produktif di kecamatan Sihapas Barumun Padang Lawas Sumatera utara. Penelitian yang dilakukan di lokasi tersebut mendapatkan hasil yang baik .pengelolaan zakat produktif di daerah ini mampau atau berhasil menibgkatkan perekonomian mustahiq atau mengeluarkan mereka dari garis kemiskinan. Pengelola zakat di daerah ini awalnya mendata masyarakat yang masuk dalam kategori mustahiq selanjutnya ada pemberian modal berupa uang atau hwwan.

INTRDUCTION

The distribution of zakat to underprivileged people is not only to cover consumptive needs but more than that. From here, the pattern of giving zakat to Mustahiq is not only consumptive but can also be productive. The productive nature of zakat distribution means giving zakat to the poor to be used as business capital that can become their livelihood. With this business, it is hoped that they will be able to meet their own living needs. A further goal is to turn mustahiq zakat into muzzaki zakat.



In Indonesia, government attention to zakat began to emerge in the 1990s. This was evidenced by the issuance of Law Number 38 of 1999. However, the law still has several shortcomings, including the fact that there is no clear pattern between the Amil Zakat Agency (BAZ), created by the government, and the Amil Zakat Institute (LAZ), formed by non – governmental organizations. In Law No. 38 of 1999, BAZ and LAZ are still parallel. So, BAZ has no right to regulate LAZ. This resulted in less than optimal zakat management in Indonesia so that in the field, the distribution of zakat can accumulate. It means that one area is flooded with a lot of zakat distribution, while other regions do not get zakat distribution at all.¹

METHODS

This research uses qualitative research methods through a juridical – empirical approach, with the primary data source taken being the results of interviews with the local Amil Zakat Agency Management and related community residents, while the secondary data obtained are BAZ and LAZ reports and library research data. Then the data is presented descriptively. The purpose of this study is to find out In the Sihapas Barumon area, the application of productive zakat has been running for 2 years. Of course, the author feels interested in researching more deeply. In this paper, we will explain the issue of productive zakat, namely the application of productive zakat to improving the economy of the people in Sihapas Barumon Palas, North Sumatra.

RESULT AND DISCUSSION

THE CONCEPT OF PRODUCTIVE ZAKAT

Zakat, according to etymology, comes from the root word زكاء – زكا (zaka – zakaa), which means to grow, develop, or increase; the same word is زكى (zaka), meaning to purify or cleanse.² According to Hasbi Ash – Shiddieqy, the meaning of zakat according to the language comes from the words نام (name) meaning fertility, طهارة (thaharah) meaning purity, and بركة (barakah) meaning blessing, or it is said تزكية و التطهير (tazkiyah and tathir) purifying.³ From linguistic understanding, it can be seen that zakat linguistically can mean to grow and develop, or it can mean to purify or cleanse. While Didin Hafiduddin argues that zakat in terms of language can mean (الصالح) Ash – Shalahu, which means cleanliness.⁴

While according to the terminology (shari'), zakat is an activity (worship) issuing some of the main property or foodstuffs by the provisions of the Sharia given to certain people, at certain times, with a certain level, zakat is a predetermined right whose amount must be issued on certain assets (haqqun muqaddarun yajibu fi amwalin mu'ayyanah).⁵

Before the author explains productive zakat more broadly, the author first mentions several postulates related to the zakat issue. Among the propositions that form the legal basis for the distribution of zakat is the Word of Allah, Subhanahu wata'ala, in verse 60 of QS At – Tawbah:

¹ Jadi, BAZNAS sama sekali tidak bisa mengatur dan mengintervensi LAZ baik secara pengumpulan dana, pendistribusian, dan pengauditan. Tapi BAZNAS dan LAZ mempunyai posisi yang sejajar. Bahkan dalam UU 38/1999 pasal 20 dikatakan Pasal 20 "Masyarakat dapat berperan serta dalam pengawasan badan amil zakat dan lembaga amil zakat. Jadi yang mempunyai wewenang dalam mengawasi BAZ dan LAZ adalah masyarakat". Namun, sejak diberlakukannya UU tahun 23 tahun 2011, maka BAZNAS mempunyai wewenang untuk itu. Dalam UU 23/2011 pasal 7 menyebutkan bahwa BAZNAS mempunyai wewenang dalam hal perencanaan, pelaksanaan, pengendalian dan pelaporan dalam hal zakat. Artinya seluruh LAZ itu ada harus melaporkan dana zakatnya ke BAZNAS setiap tahunnya. BAZNAS mempunyai kewenangan sebagai legulator bagi LAZ.

² Az Zubaili, Wahbah. *Al Fiqhul Islami wa Adillatuhu* Juz II. Darul Fikr. Damaskus. 1996, Munawwir, *Kamus Al-Munawwir*, Pustaka Progresif, Surabaya, hal. 577.

³ Yusuf Qarda'iy, *hukum Zakat*, Jakarta, mizan 1987, hal. 45 – 55

⁴ Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern*, Cet. II. Gema Insani Press, Jakarta. Hal.67

⁵ Zallum, Abdul Qadim. *Al Amwal fi Daulatil Khilafah*. . Beirut, Dar Ilmi, 1983, h,147

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ
وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Indeed, zakats are only for the troubled, the poor, the managers of zakat, the mu'allaf who are persuaded by their hearts, for (free) slaves and debtors, for the way of Allah, and for those who are on the way, as a decree required by Allah, and Allah is All – Knowing and All – Wise.

The postulate of As – Sunnah or Hadith is the words of the Prophet Shalallahu Alaihi Wassalam in a hadith:

عَنْ ابْنِ عَبَّاسٍ رَضِيَ اللَّهُ عَنْهُمَا: أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ بَعَثَ مُعَاذًا إِلَى لَيْمَنِ . فَذَكَرَ الْحَدِيثَ .
وَفِيهِ: "إِنَّ اللَّهَ قَدْ افْتَرَضَ عَلَيْهِمْ صَدَقَةً فِي أَمْوَالِهِمْ تُؤْخَذُ مِنْ أَعْيَانِهِمْ، فَتُرَدُّ فُقَرَاءَهُمْ". مُتَّفَقٌ عَلَيْهِ، وَاللَّفْظُ
لِلْبُخَارِيِّ.

From Ibn Abbas (ra). When the Holy Prophet (peace be upon him) once sent Muezz to Yemen, Ibn Abbas mentioned the hadith, and in that hadith he said, Verily Allah has given alms (zakat) to their property, which was taken from the rich among them and returned to the poor among them. HR Bukhary and Muslim, with Lafadz Bukhary.⁶

The word productive comes from the English "productivity," which means to produce a lot, give a lot of results, or produce a lot of valuable goods that have good results. "Productivity" is related to production power. In general, "productive" means "producing a lot of work or goods." Productive also means "earning a lot, giving a lot of results."

The productive definition, in this case, is the word characterized, namely the word zakat. So zakat is productive, which means that in its distribution, it is productive, which is the opposite of consumptive. More clearly, productive zakat is the productive utilisation of zakat, whose understanding is more about how or how to deliver zakat funds to the target in a broader sense, by the spirit and purpose of shara'. An effective method of giving effective benefits with a versatile and productive system, based on the message of shari'a and the role and socio – economic function of zakat.⁷

Productive zakat is zakat given to the poor in the form of business capital or others used for productive business, which will improve their standard of living, in the hope that a mustahiq will be able to become a muzakki if he can use the zakat treasure for his business. This has also been done by the Prophet, who gave zakat assets to be used as business capital. This is what was mentioned by Didin Hafidhuddin⁸ which is postulated by the hadith narrated by Muslims, namely when the Prophet gave zakat money to Umar bin Al – Khatab, who acted as amil zakat while saying:

"خُذْهُ فْتَمَوِّلْهُ، أَوْ تَصَدَّقْ بِهِ، وَمَا جَاءَكَ مِنْ هَذَا الْمَالِ، وَأَنْتَ غَيْرُ مُشْرِفٍ وَلَا سَائِلٍ فَخُذْهُ، وَمَا لَا فَتَتَّبِعُهُ
نَفْسَكَ". رَوَاهُ مُسْلِمٌ

Take it first, then have (empower) and give alms to others, and what comes to you from this kind of treasure that you do not need and do not ask for, then take it. And wherever this is not so, then do not indulge your passions. HR Muslim.⁹

6. Abu Bakar Muhammad, *Tereamahan Subul As-Salam II*, Al – Ikhlah : Surabaya, 1991, hal. 479

7. Daud Ali, Muhammad, *Sistem Ekonomi Islam Zakat dan Wakaf*, (Jakarta : UI – Press, 1998), cet – 1

8. Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern*. Cet. II. Gema Insani Press, Jakarta, 2002, H.143

9. Abu Bakar Muhammad (Penerjemah) *Terjemahan Subulus Salam II*. hal. 588

The phrase *فَتَمَرُّهُ* (fatamawalhu) means to develop and cultivate it so that it can be empowered. This is an indication that zakat assets can be used for things other than consumptive needs, such as businesses that can generate profits. The giving of goats to the muallafah qulubuhum above is proof that zakat assets can be distributed in the form of business capital. The productive distribution of zakat has also been the opinion of scholars since ancient times. Masjfuk Zuhdi said that Caliph Umar bin Al – Khatab always gave the poor financial assistance from zakat, which was not just to fill his stomach in the form of a little money or food, but a certain amount of capital in the form of camel livestock and others to meet the needs of his life and family.¹⁰

The pattern of distributing productive zakat must be arranged in such a way that the objectives of this program are not achieved. The following steps become a reference for distributing productive zakat:

1. Forecasting, namely forecasting, projecting, and making estimates before giving zakat.
2. Planning, namely formulating and planning action on what will be implemented to achieve the program, such as determining people who will get productive zakat, determining the goals to be achieved, and others.
3. Organizing and leading, namely collecting various elements that will bring success to the program, including making standard rules that must be obeyed.
4. Controlling, the supervision of the course of the program so that if something goes wrong or deviates from the procedure, it will be detected immediately.¹¹

Performing zakat includes social worship to help poor people and economically weak groups uphold their economies so that they can stand alone in the future and be steadfast in maintaining their obligations to Allah.

Implementation of productive Zakat Sihapas in Barumon district

One of the areas that implements this productive zakat is the Sihapas Barumon sub – district.¹², which they carry out this productive zakat using the principles as above. There are several things they do in the implementation of this productive zakat, including:

1. They first register the muzakki, i.e., those who allow giving zakat, including zakat fitrah.
2. Determine who will get consumptive zakat and productive zakat.
3. Determine what kind of zakat will be given to Mustahiq.¹³

Therefore, the application of productive zakat is in line with maqasyid shari'ah, which is to create the benefit of the ummah among Muslims. ¹⁴There are several mashlahahs caused by the application of productive zakat, including:

1. Helping the dhuofa community

There are several rather complicated issues regarding this zakat, including the lack of zakat funds collected by Amil Zakat institutions, which is one of the main obstacles to not running this program properly. Regrettably, this is due to the lack of public trust in zakat management institutions, which are considered less trustworthy, so they prefer to distribute zakat directly to mustahik, and by mustahik, the zakat funds they receive are consumed. As a result, this year they received zakat, and next year they will also receive zakat. There is no change, and it will only increase the length of the list of poor Indonesians.

In this area, the role of zakat is very much felt by underprivileged residents. One of the underprivileged residents replied that I was greatly helped by giving zakat to us, including keeping our children in school and helping us with our lives during the fasting

¹⁰. Masjfuk Zuhdi, *Masail Fiqhiyyah*, Penerbit PT. Gunung Agung Jakarta, cet. VII 1997 hal. 246

¹¹. Anton Ath – Thoilah, *Managemen*, Fakultas Syari'ah IAIN, Bandung 1994, hal. 43 – 46

¹². Kec Sihapas Barumon di Kab.Palاس Sumatera Utara

¹³. Hasil wawancara penulis dengan bebrapa amil zakat dan pengurus zakat (jeheng siregar dll), tgl 1 – 2 juli 2022

¹⁴

month. The same thing was also conveyed by one of the poor people, who, according to him, gave zakat, which was very helpful for our lives because my husband could not work. Fortunately, there was a zakat that we received.¹⁵

From the results of the interview above, it can be seen that underprivileged residents are helped by the provision of zakat in the area. This was also expressed by community leaders, who noticed that underprivileged residents were greatly helped by the management of zakat in this village, especially on holidays.

2. Overcoming poverty

One form of worship in Islam that has a double dimension is zakat: first, the dimension of the relationship between servants and Allah Subhanahu Wa ta'ala (hablu minallah); the second dimension of hablu minannas is the relationship between humans and other humans. This last dimension is very important for the creation of a just, prosperous society. Zakat is one of the efforts to realise this: the pattern of distributing wealth from rich people (muzakki) to poor people as Mustahiq zakat becomes an effective method for wealth distribution.

The giving or distribution of zakat in the Sihapas Week market area is very beneficial for residents. The results of the author's interviews with some underprivileged residents, namely:

We don't have an established business, and we always get zakat every year. But after the provision of capital to us, thank God, we can use it for business, and we no longer receive zakat because I now sell vegetables.¹⁶ Syukur Hasibuan also stated that the provision of capital in the form of fertilizer was very beneficial to us. Because of the present, a farmer feels much more relieved of his difficulties. And it is in the nature of a fixed property, not a loan, with a one – time payment.¹⁷

The results of the author's interview with zakat managers also explained that residents who need capital for business will be provided by the requirements and agreements of the management. So our priority is people who have business expertise.¹⁸

3. Creating a new muzakki

The productive nature of zakat distribution means giving zakat to the poor to be used as business capital that can become their livelihood. With this business, it is hoped that they will be able to meet their own living needs. A further goal is to turn mustahiq zakat into muzakki zakat.

When changing the procedure for distributing zakat to productive ones, it is hoped that zakat, as one of the important instruments of Islamic fiscal policy, will be able to reduce or even eliminate poverty in the Republic. We hope that this productive zakat will be able to give rise to new muzakki. In other words, those who this year is zakat recipients may be able to pay zakat in the next one, two, or three years. Not only that, but this conductive zakat policy will also be able to boost the rate of economic growth of the people.

The application of this productive zakat in the Sihapas Sunday market has been proven; there are already those who used to be musthiq who have now become muzakki. This is expressed by some people who have succeeded in making themselves capable people. It was thought that they obtained capital in the form of productive zakat.¹⁹

According to the author's observations in the field, it is proven that zakat plays a role in building the community's economy. This can be seen from the reduction in poverty rates in the community. And the best thing is that the community's economy is getting better, both in trade and agriculture.²⁰

4. Create jobs

¹⁵ Wawancara penulis dengan warga kurang mampu 3 juli 2022

¹⁶ Wawancara penulis dengan seorang pedagang (murni hsb), 3 juli 2022

¹⁷ Wawancara penulis (amrin hsb) seoraqng petani, 2 juli 2022

¹⁸ Wawancara penulis dengan (supri hsb) pengelola zakat 1 – juli 2022

¹⁹ Wawancara penulis dengan sakti harahp, pedagang 4juli 2022

²⁰ Hasil observasi penulis 1 – 8 juli 2022

To achieve this goal, the distribution of zakat is not enough to provide consumption needs alone; the productive zakat distribution model for business capital will be more meaningful because it will create a livelihood that will lift their economic conditions, so it is hoped that gradually they will be able to get out of poverty, and more than that, they can develop businesses so that they can become muzakki.

Zakat has a very large influence in various matters of people's lives, including influence in the economic field. Based on this function, it is clear that zakat will help the economy of the lower middle class (mustahiq). Zakat can be used as a form of capital for small businesses. Another effect of zakat is the fair distribution of income to all levels of Islamic society. In other words, professional and productive zakat management can help the economy of the poor.

In this area, this productive zakat is already one step ahead of other areas around it. That is, zakat managers can already provide the business capital they need, such as by giving livestock to be raised; of course, this can create jobs in the area. As the results of conservation and the author's interview show, there is community recognition that zakat can have a positive impact on people's lives.²¹

5. Motivating economically weak people to get out of poverty

If managed properly, zakat will be one of the solutions to the final goal of a country's economy, the creation of welfare for the community. There are at least some positive effects if zakat is managed properly: One of the positive impacts of zakat management in this area is the increasing public awareness of the need to get out of poverty. This is acknowledged by the community,²² community leaders and zakat managers.²³

LEGAL ANALYSIS OF PRODUCTIVE ZAKAT

According to Islam, property should be used for only two functions: first, it should be used for things that are good for life, and second, it should be invested in industry or commercial. Zakat obligations are imposed on property obtained lawfully. Zakat is indeed a cleanser of wealth, but it does not clean up the wealth obtained by vanity. So this will encourage business actors to pay attention to business ethics.

The development of zakat utilization methods in this area has begun to be pioneered starting in 2019 and is running until now. Initially, this idea arose because the committee had a new meaning of zakat that was accepted by the general population, which continued to handle zakat conservatively. The committee has a new interpretation that, besides being individual worship, zakat also contains the mission of economic development for the people. Initially, the proposal of a new concept formulated by the Zakat committee in this area faced several challenges. This is because religious leaders and people in this region still rely on traditional scriptures and logic to manage consumptive—oriented zakat monies. Many people still understand that zakat is only a transfer of wealth without a concept based on productivity.

Muzaki as a zakat payer is an important concept to understand. In addition to its position as a subject that is the source and origin of zakat treasure, it is also a concept that is interrelated with the concept of zakat treasure. The paradigm of muzaki is mostly still focused on individuals who are obliged to zakat. There are two methods used by scholars to explain who muzaki is: First, explain the mandatory criteria for zakat and its legal requirements. Second, explain the criteria for property objects subject to zakat law. The new paradigm of muzaki focuses on the development of zakat objects. While the subjects of zakat, as mentioned in Law Number 23 of 2011, concerning zakat management, are Muslim individuals and business entities.

The determination of the eight groups does not mean that zakat assets must be distributed to all groups. Zakat funds can be allocated to only some groups. It is narrated by An – Nasa'i, "If the zakat wealth is plentiful and sufficient to be distributed to the eight

²¹. Hasil wawancara penulis dengan tokoh masyarakat dan warga 3 – 4 juli 2022

²². Hasil wawancara penulis dari warga 4 juli 2022

²³. Hasil wawancara penulis 5 juli 2022

groups, it must be distributed. However, if it is inadequate, it may be given to only one class." Ibn Qudamah in al-Mughni quotes Imam Malik: "Zakat should be prioritized for those who are most in need." The new paradigm for looking at Mustahik sees them on the priority scale of people's development. One of the social goals of zakat is to change the state of mustahik into muzaki. The eight groups of zakat targets can be grouped into five targets, namely:

1. Redistribution of economic and social income.
2. Political goals.
3. Administration of zakat.
4. Financing of social projects.
5. General welfare.

For this reason, it is necessary to reconstruct the fiqh of zakat by conducting a critical study of the existing zakat law. Some contemporary Islamic scholars, such as Yusuf Qardhawi, have proposed revisions to the subject and object of zakat, as well as the objective of zakat distribution. However, in the issue of tariffs and zakat, Nisab has not experienced any shift, even though by shifting the zakat rate, the integration of zakat and taxes in fiscal policy can be more easily implemented. In other words, according to fiqh scholars, the zakat rate is a thing that closes the door of ijtihad on it. The integration of zakat and taxes as instruments in fiscal policy is closely related to the "game" on the zakat rate figures that will be imposed to achieve the objectives of fiscal policy itself.

Zakat must be submitted through amil as an intermediate function. Therefore, modern tools are needed to manage zakat effectively, both in terms of management, accounting, technology, and collection and distribution strategies. Direct distribution of zakat makes the distribution of zakat uncoordinated, not on target, and does not achieve the main purpose of zakat. One of the asnaf zakats is Amil. The determination of the existence of Amil by Allah SWT is that other languages are not allowed to pay zakat directly to Mustahik. Zakat-collecting organizations must have a good management system.

CONCLUSION

The person entitled to or Mustahiq zakat mentioned in verse 60 of QS At-Tawbah consists of eight asnaf, to whom zakat is distributed. The new understanding or interpretation, which is the development of the eight asnaf mustahiq zakat, is a good step as a way to optimize the function of zakat. The utilization of zakat can be carried out by developing eight asnaf; for example, zakat for the poor can be used for public facilities for them, such as free medical centers, free maternity clinics, the creation of factories that employ them, and others. In addition to distributing zakat consumptively, a productive distribution model can also be used, namely providing zakat money to the poor in the form of business capital or in the form of tools for business that they can use as a source of their livelihood. In its application, amil zakat institutions must be careful in distributing this productive zakat; they must research program zakat recipients, and then the type of productive business must receive more attention. After that, trustworthy and professional management contributed to the success of this program.

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