

THE EFFECT OF PRODUCTIVE ZAKAH TO PUBLIC WELLFEAR THROUGH SME DEVELOPMENT (Case Studies on KSPPS Fastabiq Khoiro Ummah Pati)

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INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh zakat produktif terhadap kesejahteraan masyarakat melalui perkembangan UMKM. Secara khusus, penelitian ini bertujuan menguji apakah zakat produktif mempengaruhi kesejahteraan masyarakat dengan mediasi perkembangan UMKM. Penelitian ini dilakukan di KSPPS Fastabiq Khoiro Ummah di Pati karena lembaga keuangan ini berkembang pesat di Pati dan sekitarnya dibuktikan dengan memiliki 21 kantor cabang dengan itu penyaluran zakat produktif dapat merata di Pati dan sekitarnya. Pengumpulan data dilakukan dengan metode survey dengan mengambil sampel 50 mustahik sebagai responden penelitian.

Berdasarkan hasil analisis diperoleh kesimpulan bahwa zakat produktif berpengaruh signifikan terhadap perkembangan UMKM. Perkembangan UMKM berpengaruh signifikan terhadap kesejahteraan masyarakat. Pengaruh zakat produktif terhadap kesejahteraan masyarakat dimediasi penuh oleh perkembangan UMKM. Hal ini berarti bantuan dana zakat produktif yang diberikan dapat digunakan untuk mengembangkan usaha mustahik seperti bertambahnya omzet dan keuntungan usaha, dengan berkembangnya usaha mustahik maka akan berdampak pada kesejahteraan mustahik itu sendiri selaku masyarakat.

Kata Kunci : Zakat Produktif, Perkembangan UMKM, Kesejahteraan Masyarakat

ABSTRACT

This study aims to analyze productive zakat to SME (Small,Medium Enterprise) households. In particular, this study aims to improve productivity with the Development of SMEs. This research was conducted at KSPPS Fastabiq Khoiro Ummah in Pati because the institution is growing rapidly in Pati and aboutnta proved by having 21 branches with the distribution of Zakah Productive can be evenly distributed in Pati and surrounding areas. Data collection was done by survey method by taking sample 50 mustahik as research respondents.

Based on the results of the analysis concluded that zakat is very influential on the Development of SMEs. The Development of SMEs is not significant to the public order. The effect of productive zakat on society is fully mediated by the Development of SME. This means that zakah funds that can be used to develop a mustahic business such as increasing turnover and business profits, with berkembanganya effort mustahik it will impact on the mustahik's own welfare as the community.

Keywords: *Productive Zakat, UMKM Development, Community Welfare*

I. BACKGROUND

Zakah itself is part of the pillars of Islam that must be run for every Muslim. If viewed from the benefits, zakah is a worship of *Maliyah* which concerns the relationship between humans with fellow human beings and the relationship between human zakah has the function *ta'awuniyah* or mutual help where someone who has wealth can set aside some of his property to help others in need with the provisions - certain conditions. While in the relationship between man and Allah SWT, zakat is a form of worship or a form of obedience of a servant to his Lord.

Zakah is a fund that can be allocated to the community to build economic prosperity through *Baitul Mal wat Tamwil*. By that function, according to (Didin Hafidhuddin, 2002) Zakah is worship *maaliyyah ijtima'iyah* which has a very important position, strategies, and determine, viewed from Islamic teachings and the development of people's welfare. It has been explained that zakah is a duty for every Muslim in the world and zakah belongs to the third pillars of the five pillars of Islam so its existence is regarded as an absolute part of muslims.

Baitul Maal wat Tamwil was founded with an effort to answer the problem of *ummat* in the form of Islamic economy, as well as managers of zakah funds in the community because *Baitul Maal wat Tamwil* has been quite close to the community especially micro or small communities.

Therefore, Baitul Maal wat Tamwil is established as a management institution of Zakah, Infak and Shodaqoh. Koperasi Simpan Pinjam dan Pembiayaan Syariah (KSPPS) Fastabiq Khoiro Ummah is Baitul Maal wat Tamwil or a non-bank financial institution that manages zakah funds in Pati which was established in 1998 and now has 21 branch offices that stand in Pati and surrounding areas. As a Financial Institution that implements Islamic Shariah, KSPPS activities Fastabiq Khoiro Ummah always trying to empower people's economy by participating in efforts to lift Small Medium Enterprise (SME).

KSPPS Fastabiq Khoiro Ummah on starch has a network at the village level at each in the starch district. KSPPS Fastabiq Khoiro ummah provides business capital assistance for the poor who own micro business but lack the capital to expand their business. KSPPS Fastabiq has received several national awards: Firstly Getting a Cooperative Award 2016 by the Ministry of Cooperative Republic of Indonesia, the second gets Accreditation A Islamic Microfinance Standart by Perhimpunan BMT (PBMT) Accreditation and interestingly KSPPS Fastabiq Khoiro Ummah is a Syari'ah Cooperative that grows in small town that is in Regency of Pati. Growth and development can be seen from the amount of Zakah funds collected by KSPPS Fastabiq Khoiro Ummah as in the table below.

Table 1.1
Zakah Funds Sources Report KSPSS Fastabiq Khoiro Ummah Pati
The Period ended December 31

Zakat Fund Resources	2014	2015	2016
KSPSS Fastabiq	218.513.369,83	167.546.902,31	178.162.860,14
Zakat from People	134.631.484,95	129.047.378,80	169.335.629,01
Total	353.144.854,78	296.594.281,11	347.498.489,15

Resouce : RAT KSPSS Fastabiq Khoiro Ummah tahun 2014-2016

Based on the table above, it can be seen that there are 2 sources of zakah funds managed by KSPSS FASTABIQ, they are from KSPSS Fastabiq Khoirul Ummah and from the Community. In 2014, the total was 353.144.854,78 but in 2015, zakat funds decreased. The total was 296.594.281,11. In 2016, zakah funds increased by the total of 347.498.489,15. It can be concluded that KSPSS Fastabiq Khoirul Ummah experienced up and down in the last 3 years

II. LITERATURE REVIEW

Definition of Baitul Maal wat Tamwil

Baitul Maal Wat Tamwil is an integrated effort of *bayt al-mal wa al-tamwil* which has activities to develop productive and investment

operations in improving the economic quality of micro or small entrepreneurs by encouraging saving activities and supporting the financing of economic activities. *Baitul Maal Wat Tamwil* can also receive zakah funds, infaq and alms and distribute them in accordance with the rules and mandate. In addition, the fundamental thing in all Baitul Maal wat Tamwil activities is that it must be conducted based on the principle of muamalah Islamic economy.

Definition of SME

There are many versions related to the definition of SME (Small, Medium Enterprise). Some institutions and researchers have defined SME with different opinions. However, it should be realized that one of the characteristics of SMEs are different in the forms. The most important thing that should be noted is that the existence still can be traced back. By looking at these limits, here are the profile and role of SMEs in Indonesia that can be illustrated. In 2002, from around 40 million businessmen, 39 millions of them were micro businessmen, 640.000 were small business units, 70.000 were medium enterprises and 11.000 were large enterprises. (Krisnamurtini, 2003)

Definition of Zakah

Zakah is one of the pillars of Islam that becomes one of the pillars in Islam. The term 'zakah' comes from the Arabic word "zaka" which means a blessing, clean, more and more growing and better. Based on the

terminology, the term zakat is defined as a certain amount of property that is required by Allah to be handed over to people who are deserved to receive it with certain requirements. (Darmuin 2009)

In economic countings, if a person issues zakah, it means his property will be reduced or decreased. When it is viewed from Islamic the point of view, there will be more rewards and the leftover will bring abundant of blessings. The issues of zakah not only increases reward but also raises the amount of treasure and gets blessing as well from Allah SWT. Besides, the issuers of zakah will get more prayer from the poor (faqir) and other mustahiqs who feel grateful because of zakat. (Hasan, 2000)

There are two types of zakah, they are Zakah Fitrah and Zakah Maal. Here are the definitions of those two terms:

1. Zakah Fitrah is *zakat al-nafs*, the obligation of issuing zakat for every muslim, both for adults and kids which is coincided by fasting in Ramadan month.
2. Zakah Maal is equivalent with the terms infaq and shodaqoh. The three terms are words that indicate the existence of maaliyah worship, a kind of worship which is associated with peoples' assets. (Mursyidi, 2003)

Productive Zakat

It is known that in the distribution of zakah can be divided into two patterns, they are consumptive pattern and productive pattern.

Productive word is derived from English, "productive" which means produce a lot; provides many results; produce a lot of valuables; which has good results.

The productive zakah is defined as a distribution of zakat which makes the recipient produce something continuously with the property he received by way of developed in the form of productive effort (Asnaini 2008).

According to Fakhrrur, the distribution of productive zakah is the distribution of zakat where mustahiq does not receive zakah directly for consumption, but it is initially tried either by mustahiq own or by institution or amil agent. The consumption is from the improvement of zakah that has been done (Fakhrrur 2012)

III. METHODOLOGY AND DATA SOURCE

This research is field research using quantitative approach. In this study, the discussion will focus on How is the Effect of Productive Zakah Empowerment towards Mustahiq Development in KSPPS Fastabiq Khoiro Ummah Pati. The research is a research report. The field observation is the study of primer data are obtained through interviews

and the secondary data are obtained through various sources directly or indirectly.

The object of research is basically a research that will be subjected to the conclusion of research entitled "Distribution and Production of Productive Zakat as an alternative to increase the revenue of SMEs". The objects of the research are all mustahiq or SMEs given productive zakat funds in KSPPS Fastabiq Khoiro Ummah Pati.

In this section, the researcher will determine the number of all objects examined which is called the population. Population is the whole object of research if one wants to examine all the elements that exist in the area of research, then research is a population study (Arikunto 1998). Based on secondary data and interviews with the management of the number of mustahiq using the productive zakat funding program and based on the selection of executives, there has been recorded 50 as mustahiq or SME earning productive Zakah in KSPPS Fastabiq khoiro Ummah and regarded as population.

It will be better to take all of the population if the population is less than 100. If the population number is more than 100, the population can be taken between 10% - 15% or 20% - 25% or greater than that. (Arikunto 1998)

Research data will be analyzed by using three analysis, they are :

1. Validity Test and Reability Test

To get the quality of research results of good quality, it should be if the series of research conducted should be good too. Therefore, before the research is done, the tools used in the first test so that the data obtained will be accurate and reliable

2. The Classical Assumption Test

To obtain a good regression model, the result should be free from data deviation consisting of multicollinearity, heteroscedasticity, autocorrelation and normality. The ways used to test the storage of classical assumptions are:

a. Multicollinearity Test

This multicollinearity test is done by looking at the value of variance inflation factor (VIF). The test is aimed to test whether in the regression model found the correlation between free variables. In this model a good regression, there should be no correlation between independent variables.

b. Heteroskedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is a variance inequality of the residual data available. A good regression model is one that does not experience symptoms of heteroscedasticity. The way used in this test is by plot chart analysis between predictor value of the dependent variable with the residual. The detection of whether

or not heteroscedasticity can be carried out is the presence of a particular pattern on the scatter plot chart between SRESID and ZPRED where the Y axis is Y predicted, and the X axis is the residual (Yed-Predicted - Yed) that has been studentized. Basic analysis are:

- 1) If a particular pattern, as well as the existing point form a certain pattern of regular (wavy, widened later, narrowed) then indicate there has been heteroscedasticity.
- 2) If there is no clear pattern, and the points spread above and below the number 0 on the Y axis, there is no heteroscedasticity.

c. Normality Test

Normality test aims to test whether in the regression capital, the dependent variable and the independent variable both have a normal distribution or not. A good regenerative model has normal or near-normal data distribution. One of the easiest ways to look at normality is to look at the histogram that compares the observed data with a distribution closer to the normal distribution. A good regeneration model is to have normal or near-normal data distribution. This means that the criteria are normally distributed when the graphical display

shows the pattern of dispersion around the diagonal line and follows the direction of the diagonal line. (Ghozali 2003)

3. Path Analysis

The analytical method used is path analysis method. Path analysis used to analyze patterns of relationships among variables. This model is to know the direct or indirect effect of a set of independent variables to the dependent variable.

Stages in conducting analysis using path analysis, according to Solimun (2002) in Sani and Maharani (2013), are as follows:

1. Designing models based on concept and theory on the path diagram used two kinds of arrows that is:
 - a. One-way arrows that express the direct effect of the independent variable on the dependent variable.
 - b. The arrows stating the indirect influence of the independent variable to the dependent variable through the intervening variable

$$Y = a + b_1X_1 + b_2X_2 + U$$

Multiple regression cases in the equation above see the single response variable as a function of some causal variables premises assumption that the value of random variable, normal distributed and that causal variables independently berkrobusi response variable.

$$P_{01}X_1 + P_{02}X_2 + U = Y$$

Path analysis on the other hand examines some explanatory variables as a function of this variable response assuming that kausal factors are correlated to contribute to the response variable in other words the causative factor does not act independently

2. An examination on the assumptions underlying. The underlying assumptions of a path are as follows :
 - a. The relationship between variables are linear and adaptive.
 - b. Only the recursive model that can be considered is only the kausal flow system. While on the model containing the reciprocal causal can not be done path analysis.
 - c. Endogenous variables at least in size intervals
 - d. Observed variables are measured without errors
 - e. The model analyzed is correctly specified based on relevant theories and concepts
3. Interpretation of the results of the analysis can be done by two ways, they are:
 - a. Considering the validity of the model
 - b. Calculating the total influence of each variable that has a causal influence to the endogenous variable

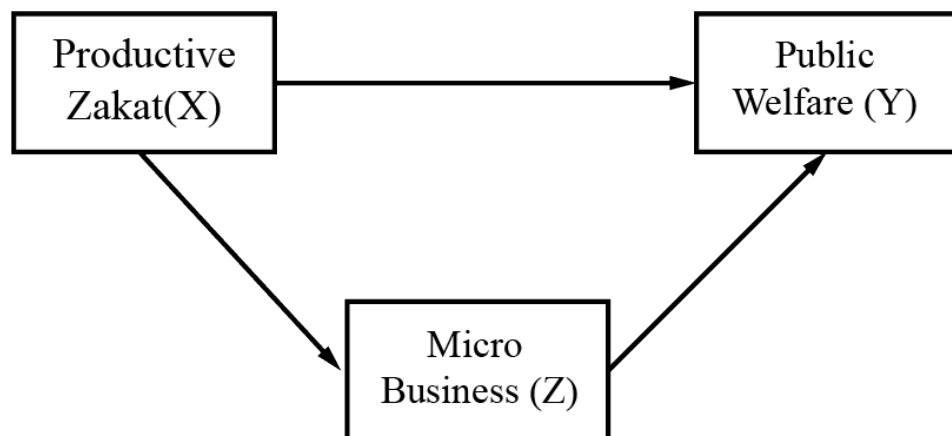
V. RESULT AND DISCUSSION

Effect of Productive Zakah on MSMEs as mustahiq in KSPPS Fastabiq

Khoiro Ummah

In this research, the effect of management and distribution of productive zakat to SME as mustahiq in KPPS Ummah Pati will be analyzed by using path analysis.

Based on the framework of model built in this research, variable of productive zakat acts as independent variable, variable of UMKM/SME Development acts as intervening variable and variable of social welfare acting as dependent variable, so model of path analysis which will be estimated in this research is as follows :



Picture 4.5
Path Analysis Model

Based on the path analysis model, the regression analysis in this study will be done twice with the regression model as follows :

$$(1) Z = X + c$$

$$(2) Y = X + Z + c$$

Where

X = productive zakat

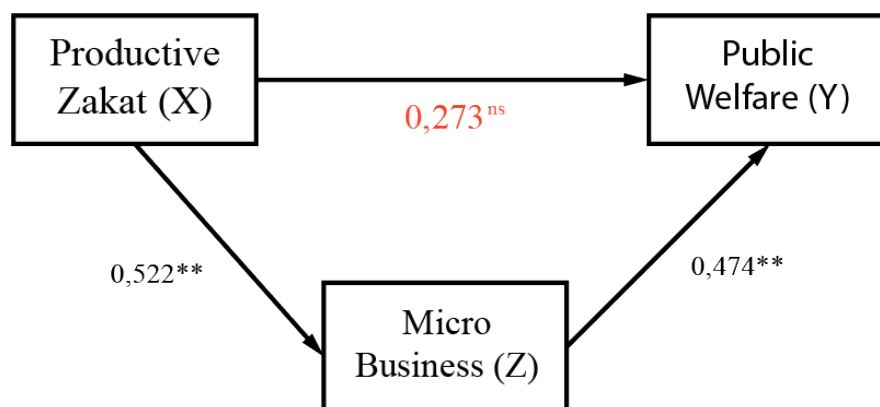
Z = UMKM Development

Y = community welfare

However, prior to regression analysis, a prerequisite test of regression analysis is required to prove that all regression models to be analyzed have met all required analytical requirements so that the results of the analysis are acceptable and do not result in biased analysis results. The prerequisite test includes normality test, multicollinearity test and heteroscedasticity test.

Path Analysis

Based on the results of regression analysis of phase I and II, obtained the following path diagram :



Picture 4.10
Path Analysis

Information:

Ns : Path coefficient is not significant

** : Significant path coefficients

Based on the results of path analysis in the picture above, obtained some results as follows:

- a. Variable productive zakat (X) can not directly affect the welfare of the community. The existence of productive zakat distribution is not necessarily able to improve the welfare of the community.
- b. SMEs Development variable can directly affect the welfare of the community. The high Development of SMEs can directly improve the people's welfare.
- c. Variable productive zakat significant effect on the Development of SME and variable Development of SME have significant effect to society prosperity. This shows that the variable Development of SME can mediate the effect of variable distribution of productive zakah to community welfare. The existence of productive zakah distribution can increase economic growth which will further improve the welfare of the community. Large indirect effect of variable productive zakah to community welfare is equal to $0,522 \times 0,474 = 0,247$.

Discussion

The influence of each independent variable (productive zakat), dependent variable (welfare Society) and intervening or mediation variables (SME Development) can be described as follows:

From the results of tests conducted prove that productive zakat has a significant effect on the growth of SMEs and variable Development of SME significantly affect the welfare of the community at KSPPS Fastabiq Khoiro Ummah Pati. Zakat productive is a factor that needs to be taken into account in the empowerment mustahiq through SMEs. From the test results and based on the path diagram can be seen that the variable productive zakat can not directly affect the welfare of the community while the SME Development variable can directly affect the welfare of society. This indicates the need of path connecting variable productive zakat to the Development of SMEs so that the SME Development variable can mediate the effect of variable productive zakat to community welfare variables on KSPPS Fastabiq Khoiro Ummah in Pati.

The significant value of the effect of productive zakat variable (X) on the welfare of the community (Y) is 0,080. Because of the significant value obtained > 0.05 then it is concluded that the variable productive zakat (X) has no significant effect on the welfare of the community. This simultaneously shows that the regression coefficient and the coefficient of the X variable to Y are not significant.

Significant value of the effect of variable Development of SME (Z) to the welfare of masyarakat (Y) is equal to 0.001. Therefore significant value obtained $< 0,05$ hence concluded that variable Development of SME (Z) have significant effect to society prosperity (Y). This simultaneously

shows that the regression coefficient and the coefficient of variable path Z to Y are significant.

From the existing significant value indicates that between variable productive zakat with community welfare is not significant while the variable development of MSMEs with the welfare of society has a significant value This proves bahwasannya productive zakat not directly affect terhadap Welfare of society but if through the media development of SMEs then productive zakat can affect the welfare of the community.

Thus it can be concluded that based on testing of 50 responses recorded in KSPPS Fastabiq Khoiro Ummah starch there is evidence that productive zakah does not directly affect the welfare of the community but in need of mediation that is the Development of SMEs because of the results of this study productive zakah has a significant effect on Development of SME. It also shows that as a variable mediation SME Development has a significant influence on people's welfare in KSPPS Fastabiq Khoiro Ummah Pati.

While the test results influence the independent variable to the dependent variable can be explained by the value of P Value of 0.273 which is greater than the significant level of 0.05. while the independent variable to the intervening / mediation variable can be explained the value of P Value of 0.000 which is smaller than the significant level of

0.05 and the intervening / mediation variable to the dependent variable can be explained by the value of P Value of 0.001 which is smaller than this significant level of 0.05 meaning productive zakat variable effect on variable Development of SME as mustahiq at KSPPS Fastabiq Khoiro Ummah and variable of SME Development influence to variable welfare Society.

The results of this study in accordance with the previous research (Cahyadi, 2016) in the study states Zakat Productive have a significant positive effect on the Development of micro-enterprises and the development of micro enterprises have a significant positive effect to prosperity.

Thus limited to findings conducted in this study, it can be said that productive zakat affect welfare through the Development of SMEs in KSPPS Fastabiq Khoiro Ummah.

IV. CONCLUSION

Conclusion

Based on the results of studies and discussions described in the previous chapter, in this section can be compiled several conclusions as follows :

1. Productive zakat has a positive significant on the Development of SMEs, meaning that the addition of productive zakat funds very

significant effect on the Development of SMEs in KSPPS Fastabiq Khoiro Ummah Pati.

2. Productive Zakah does not have a significant influence on the welfare of the community.
3. The Development of SMEs positively affects the public welfare. This means that with the development of turnover and profit it will impact the level of community welfare.

Effect of productive zakat on the welfare of the community through the media development of SME take effect significant, meaning that business capital aid can be used to develop mustajik business, with the development of mustahik business it will impact the welfare of the community itself

Recommendation

The suggestions that researcher can convey from this study are as follows:

1. Potential of Productive Zakah on Community Welfare through SME Development is actually quite large. Therefore, there should be more effective socialization and education activities for the realization of zakat conscious society.
2. In order for productive zakat to play a role in improving tarap life and economy of the community, the paradigm of instantaneous consumption should be changed by prioritizing the division of

zakat for the needs of a productive fund or use of working capital so that zakat funds can grow. The mustahik also can feel and enjoy the benefits of the results of his business which in turn he will be lifted from poverty and at the same time change from mustahik become muzakki

3. Should the distribution of mustahik get zakat productive funds dilengkap so that the spread of the mustahik in various regions spread widely, so that business growth, poverty alleviation and welfare improvement mustahik can be more widespread

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