

THE THOUGHT OF SHEIKH MUHAMMAD ARSYAD AL-BANJARI: THE RELEVANCE OF PRODUCTIVE ZAKAT IN EMPOWERING THE ECONOMY OF SOCIETY IN INDONESIA

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Abstract

The thoughts of Muhammad Sheikh Arsyad Al-Banjari significantly contribute to the concept of productive zakat as a tool for community economic empowerment in Indonesia. In this context, zakat is viewed not only as a religious obligation but also as a strategic instrument for enhancing community welfare through providing capital for small and medium enterprises. This research aims to analyze Muhammad Sheikh Arsyad Al-Banjari's thoughts on community empowerment through productive zakat in Indonesia. The study falls under a qualitative descriptive cluster with a literature review; data collection is conducted by gathering previous research related to Muhammad Sheikh Arsyad Al-Banjari's thoughts and productive zakat. Data analysis is carried out through data condensation, data display, and drawing conclusions. The findings indicate that Muhammad Sheikh Arsyad Al-Banjari's thoughts on productive zakat offer a new perspective on economic empowerment in communities. The relevance of this concept is particularly important in the Indonesian context, which still faces various economic challenges. With appropriate implementation, productive zakat can not only be a solution to poverty but also promote community independence and sustainable welfare. Community empowerment through productive zakat is expected to enhance community economies, eradicate poverty, and foster community empowerment. However, the implementation of community empowerment through productive zakat in Indonesia faces obstacles, such as a lack of awareness and knowledge, as well as ineffective management and oversight. This is due to the community's mindset, which is not yet accustomed to productive zakat, as zakat management is typically consumptive or directly received by the community. Therefore, the concept of productive zakat is still not well understood, leading to a lack of trust in zakat managers.

Keywords: Relevance, Productive Zakat, Empowerment, Sheikh Arsyad Al-Banjari

A. Introduction

Zakat is one of the main pillars of Islam, serving not only as a ritual worship but also as a significant socio-economic instrument for community empowerment. In the context of Indonesia, which has the largest Muslim population in the world, effective zakat management can significantly contribute to poverty reduction and improved community welfare. Empowering communities in zakat management means changing mindsets and fostering independence in utilizing zakat to enhance living standards. This includes training, financing small businesses, and skill development that support economic independence. An important figure contributing to zakat management thought is Muhammad Sheikh Arsyad Al-Banjari.

Muhammad Sheikh Arsyad Al-Banjari, a scholar and intellectual from South Kalimantan, is known for his innovative ideas about zakat, including the concept of productive zakat. Productive zakat is not merely distributed as direct aid but is managed and developed to provide long-term benefits for recipients. This approach aims for zakat recipients to achieve economic independence, making zakat not just a short-term solution but a sustainable empowerment tool. Thus, it impacts community empowerment in developing their economy. Community-based zakat management in Indonesia is a strategic approach to reducing poverty and enhancing welfare. By involving the community in zakat management and usage processes, sustainable economic independence is expected to emerge.

Muhammad Sheikh Arsyad Al-Banjari's views on productive zakat emphasize its importance in empowering community economies. By providing business capital and support, productive zakat can effectively reduce poverty and create economic independence. This effort aligns with Islamic principles encouraging mutual assistance and empowerment. In Indonesia, productive

zakat holds significant potential to empower the economy and reduce poverty. With the right approaches, including capital provision, training, and mentorship, productive zakat can effectively achieve economic independence for recipients.¹ Despite challenges in its implementation, collaborative efforts among zakat institutions, government, and communities can help realize these goals, focusing on economic empowerment.

Economic empowerment through productive zakat aligns with Sustainable Development Goals (SDGs), especially concerning poverty alleviation and welfare improvement.² However, the implementation of productive zakat in Indonesia still faces various challenges, from public understanding of zakat to suboptimal management systems. Therefore, this research aims to examine the relevance of Muhammad Sheikh Arsyad Al-Banjari's thoughts in the context of economic empowerment through productive zakat and explore its implementation strategies in Indonesia.

Zakat empowerment in Indonesia, aimed at improving community economies, has not been maximized due to its still-consumptive management.³ This suboptimal management requires solutions to maximize community prosperity through empowerment, ensuring that the economy can thrive sustainably rather than depleting resources over time. Productive zakat offers a solution by providing capital for businesses, allowing recipients to create sustainable livelihoods rather than merely receiving cash or food aid that runs out quickly. This issue persists in zakat management in Indonesia today.

¹ Rahmawati, "Analisis Manajemen Pendistribusian Zakat Produktif," *Jurnal Ekonomi Syariah* 12, no. 2 (2020): 123–40.

² F. Rahman, "Pemberdayaan Masyarakat Melalui Zakat: Peluang Dan Tantangan," *Jurnal Sosial Ekonomi Syariah* 3, no. 2 (2019): 91-105.

³ Iwan Setiawan, "Strategi Pemberdayaan Dana Zakat Produktif Di Baznas Kota Bandung Dalam Meningkatkan Perekonomian Umat," *ADLIYA: Jurnal Hukum Dan Kemanusiaan* 10, no. 2 (2019): 150–66, <https://doi.org/10.15575/adliya.v10i2.5152>.

Similar research has been conducted by Abdul Syahid, Ahmad Nur Adi, and colleagues, discussing the utilization of productive zakat in empowering poor communities through Dompot Dhuafa Kalteng (2023). The core of this discussion shows that economic empowerment through institutions utilizing zakat, infak, and sadaqah to provide capital to communities is crucial, and the success of this empowerment stems from making productive zakat a central instrument.⁴ Similarly, Fahmi Makraja's research discusses zakat as an Islamic economic instrument in poverty alleviation efforts in Indonesia (2024). This study indicates that zakat can enhance community economies and alleviate poverty through optimal zakat management, emphasizing the importance of educating about zakat.⁵

The previous studies have touched on several discussions that will be covered in this research, such as: a) zakat management in improving community economies, b) productive zakat in Indonesia, c) optimal zakat management to alleviate poverty, and d) zakat as an instrument for community empowerment. However, prior research has not addressed the relevance of Muhammad Sheikh Arsyad Al-Banjari's thoughts in the Indonesian context, nor have they discussed the challenges of productive zakat in Indonesia. Thus, this research will explore Muhammad Sheikh Arsyad Al-Banjari's thoughts: the relevance of productive zakat in the economic empowerment of communities in Indonesia, considering the uneven distribution of productive zakat and suboptimal management.

B. Method

This research falls into the descriptive qualitative cluster, emphasizing the analysis of Muhammad Sheikh Arsyad Al-Banjari's thoughts in his work, *Sabilal*

⁴ Abdul Syahid, Ahmad Nur Adi and Rifqi, "Pendayagunaan Zakat Produktif Dalam Pemberdayaan Ekonomi Masyarakat Miskin Melalui Dompot Dhuafa Kalteng."

⁵ Fahmi Makraja, "Zakat Sebagai Instrumen Ekonomi Islam Dalam Upaya Mengentaskan Kemiskinan Di Indonesia," *Journal of Sharia and Law* 3, no. 1 (2024): 113–26.

Muhtadin, with a focus on productive zakat. Additionally, it includes a literature review on relevant studies regarding Muhammad Sheikh Arsyad Al-Banjari's views on productive zakat and related theories on economic empowerment and zakat management. References include books, journal articles, reports, and official documents from zakat institutions. The data sources consist of primary and secondary data to assess and analyze productive zakat in Indonesia. Data collection involved gathering previous studies on Muhammad Sheikh Arsyad Al-Banjari's thoughts, particularly on productive zakat, alongside research on zakat in Indonesia, allowing for an exploration of the relevance of his ideas. Data analysis employed data condensation, data display, and conclusion drawing as the final stage of the research.

C. Biography of Muhammad Sheikh Arsyad Al-Banjari

Sheikh Muhammad Arsyad bin 'Abdullah Al-Banjari is well-known among the Banjar community and among scholars. He was born on Thursday, March 9, 1710, at 3 AM in Kampung Long Gobang, near Kalampayan, Martapura, South Kalimantan. His father was Abdullah bin Abu Bakar, and his mother was Aminah bin Husein.⁶ From a young age, Sheikh Muhammad Arsyad Al-Banjari was known for his obedience and respect towards his parents, as well as his friendly nature. He was well-educated in religious practices, quickly absorbing teachings such as the phrases of monotheism and the Quran. His parents instilled values of worship and love for religious knowledge, always guiding him to do good and be obedient to Allah SWT.⁷

By the age of eight, his intelligence was evident. He excelled in capturing the beauty of nature, impressing Sultan Tahlillah, who ruled Banjar at the time.

⁶ Tim LP2M UIN Antasari dan MUI Provinsi Kalimantan., *Ulama Banjar Dari Masa Kemasa*. (Banjarmasi: Antasari Press., 2018).

⁷ M.I. Kasyfuddin, *Sejarah Ulama Besar Kalimantan: Maulana Sheikh Muhammad Arsyad Al-Banjari* (Martapura: Al-Banjari., 2020).

The Sultan sought permission from his parents to bring Al-Banjari to the palace for further education. They agreed, leading to Al-Banjari living at the court from that age (Halidi, 1990). There, he was treated like the Sultan's own child, learning the Quran and other religious subjects alongside the Sultan's children. As he grew older, the Sultan promised to send him to Makkah for further religious study.⁸

D. Discussion

Muhammad Sheikh Arsyad Al-Banjari's thoughts on productive zakat provide deep insights into its role as an economic empowerment tool. In Indonesia, where poverty and economic inequality remain major challenges, the implementation of productive zakat offers new hope.⁹ Productive zakat not only provides financial assistance but also develops the potential of individuals and communities through business capital and training. By focusing on empowerment, productive zakat contributes to sustainable community welfare. This aligns with Muhammad Sheikh Arsyad Al-Banjari's views on using zakat productively to enhance the economy.

Empowering communities through productive zakat is a strategic step toward improving welfare. Al-Banjari emphasizes that zakat must be effectively managed to achieve these goals. Thus, zakat serves not only as a tool for wealth distribution but also as a driver of sustainable economic development.¹⁰ His concept of productive zakat aligns with Indonesia's zakat objectives, including:

1. Enhancing Economic Independence

⁸ Y. Halidi, *Ulama Besar Kalimantan Syekh Muhammad Arsyad Al-Banjari* (Banjarmasin: Nuansa Aulia., 1990).

⁹ Teguh Ansori, "Pengelolaan Dana Zakat Produktif Untuk Pemberdayaan Mustahik Pada LAZISNU Ponorogo," *Muslim Heritage* 3, no. 1 (2018): 177, <https://doi.org/10.21154/muslimheritage.v3i1.1274>.

¹⁰ S. Umar, "Zakat Produktif: Solusi Pemberdayaan Ekonomi Umat.," *Jurnal Ekonomi Islam* 10, no. 2 (2019): 123-135.

Productive zakat can be utilized as business capital, helping recipients create jobs and increase income.¹¹ Indonesia, as the country with the largest Muslim population, has significant zakat potential, estimated by the National Zakat Agency (BAZNAS) to exceed IDR 200 trillion annually. However, actual collection is far below this potential, with only about 10-15% being well-managed.¹² Therefore, productive zakat can be a solution to enhance economic independence in Indonesia. With appropriate utilization, zakat can not only reduce poverty but also drive sustainable economic growth.

Productive zakat has great potential to enhance economic independence in Indonesian communities. With planned approaches, support from various stakeholders, and increased awareness, zakat can become a key pillar in sustainable economic development.¹³ Effective and innovative implementation will ensure that productive zakat serves not just as a short-term solution but also as a tool for long-term community empowerment. It can transform beneficiaries into self-sufficient entrepreneurs, requiring education, training, and support from various institutions, as well as technology to facilitate zakat management.¹⁴ The success of these initiatives can reduce poverty and promote inclusive economic growth, thereby making productive zakat a vital tool for broader social welfare.

2. Eradicating Poverty

Productive zakat is a solution for poverty reduction, as zakat funds directed toward community development yield positive impacts on economic

¹¹ E Erliyanti, "Pendistribusian Dan Pengelolaan Zakat Produktif Sebagai Pemberdayaan Ekonomi Umat," *Warta Dharmawangsa* 62, no. 1 (2019): 106–17.

¹² Fatchur Rohman, Aan Zainul Anwar, and Subadriyah Subadriyah, "Analisa Potensi Zakat UMKM Mebel Melalui BAZNAS Untuk Peningkatan Kesejahteraan Masyarakat Jepara," *Perisai : Islamic Banking and Finance Journal* 1, no. 3 (2017): 200–214, <https://doi.org/10.21070/perisai.v1i3.1068>.

¹³ S. Amalia, R., & Nurdiana, "Zakat Sebagai Sarana Pemberdayaan Ekonomi Masyarakat: Sebuah Tinjauan Teoritis," *Jurnal Ekonomi Dan Bisnis Islam* 5, no. 1 (2021): 55–72.

¹⁴ H. Widodo, "Strategi Peningkatan Kemandirian Ekonomi Melalui Zakat Produktif Di Indonesia," *Jurnal Pembangunan Ekonomi* 9, no. 2 (2023): 134-150.

sustainability. With the right approach, productive zakat can build economic independence for the poor rather than just providing temporary relief. Collaboration among zakat institutions, the government, and the community is essential to optimize this program. This aligns with Al-Banjari's views on poverty alleviation and economic development, embodying shared hopes for the Indonesian society.

Productive zakat offers innovative and sustainable solutions to combat poverty in Indonesia. By focusing on individual and community empowerment, it creates opportunities for growth and independence.¹⁵ The shift from consumptive to productive zakat reflects a paradigm change in how society and zakat institutions view community roles in social development. This fosters local economic strengthening, job creation, and overall quality of life improvement. Properly empowering productive zakat enables communities with skills to access funding, embodying Al-Banjari's idea of supporting those with economic management potential.¹⁶

3. Empowerment of Communities in Society

The productive zakat program often involves local communities, building social solidarity and empowering them. This is a key goal in managing productive zakat.¹⁷ Community empowerment is a process aimed at enhancing the capacity and capability of society to manage existing resources. In Indonesia, productive zakat serves as an important instrument for community empowerment, particularly among the underprivileged. Through training, access to capital, and social network support, productive zakat can help

¹⁵ A. Dhanani, "The Role of Productive Zakat in Alleviating Poverty: Evidence from Indonesia," *Journal of Islamic Economics, Banking and Finance* 17, no. 3 (2021): 45-60.

¹⁶ Wafa, "Pemikiran Dan Kiprah Syech Muhammad Arsyad Al Banjari Dalam Perspektif Komunikasi Agama."

¹⁷ Risa Rahmah et al., "Peran Penyaluran Zakat Produktif Pada Rumah Zakat Sebagai Upaya Pemulihan Ekonomi Pasca Pandemi Covid-19," *Proceedings of Islamic Economics, Business, and Philanthropy* 2, no. 1 (2023): 158–69, <https://jurnalfebi.iainkediri.ac.id/index.php/proceedings>.

communities become self-reliant and contribute to the local economy. However, collaborative efforts between zakat institutions, the government, and the community are needed to address existing challenges.

Empowering communities through productive zakat in Indonesia is a promising strategy to combat poverty and enhance welfare. By utilizing zakat as an investment tool and support, communities can achieve economic independence. To optimize the impact of productive zakat, solid collaboration among zakat institutions, the government, and the private sector is necessary. Educating the public about productive zakat is also crucial to enhance participation and understanding of its benefits. Furthermore, regular evaluations of implemented programs are important to ensure sustainability and effectiveness. This requires a systematic and ongoing approach, as productive zakat holds the potential to be a vital instrument for economic empowerment, job creation, and ultimately reducing social inequality. In this context, zakat is not only a spiritual obligation but also a means to build a more self-sufficient and prosperous society.

The community empowerment applied in Indonesia has not yet reached its maximum potential but has begun in several regions. The ideas of Muhammad Sheikh Arsyad Al-Banjari pioneered productive zakat as a solution for improving community economics, especially in Indonesia. His thoughts on productive zakat are highly relevant to Indonesian culture, where many adhere to Islam, which mandates zakat payment. However, the ineffective management of zakat has failed to uplift the community, as the majority of zakat management remains consumptive, lacking in providing capital or tools for economic development. Despite the relevance of Muhammad Arsyad Al-Banjari's ideas, they have not been fully implemented in Indonesia, resulting in zakat not being effectively enjoyed by the underprivileged.

Implementation of Productive Zakat in Indonesia

In Indonesia, the implementation of productive zakat has started to take place in several regions through various zakat institutions. Programs such as entrepreneurship training, business capital assistance, and cooperative development exemplify the practical application of this concept. Institutions like Baznas and LAZISMU have played an active role in supporting these initiatives.¹⁸ The implementation of productive zakat in Indonesia aligns well with the ideas of Muhammad Sheikh Arsyad Al-Banjari. By emphasizing economic independence, social justice, and education, Al-Banjari's thoughts can provide a solid foundation for developing productive zakat programs. Through this approach, sustainable community empowerment and overall welfare improvement are expected.

Productive zakat not only serves as a means to fulfill religious obligations but also as a strategic instrument for creating sustainable social welfare. With more planned implementation based on Al-Banjari's thoughts, a self-reliant, empowered, and prosperous society is hoped to be established. However, achieving this goal requires efforts to raise public awareness about the importance of productive zakat and adequate regulatory support. Thus, productive zakat in Indonesia can significantly contribute to poverty alleviation and improve community living standards, in line with the teachings of Muhammad Sheikh Arsyad Al-Banjari. Productive zakat has immense potential to enhance the welfare of communities in Indonesia. With good management and support from all parties, it can be a solution to tackle poverty and create economic

¹⁸ Andini Latifah, Popi Herawati, and Wafa Abdullah, "Penerapan Zakat Produktif Dan Pelatihan Kewirausahaan Dalam Pengembangan UMKM Di Kota Bandung," *Journal of Chemical Information and Modeling* 53, no. 9 (2020): 1689–99.

independence.¹⁹ Efforts in education and transparency in zakat management are crucial for increasing community participation and trust.

This implementation is only felt in a few areas of Indonesia, as not all regions practice Muhammad Sheikh Arsyad Al-Banjari's ideas. This is due to the habitual use of zakat in a consumptive or direct manner, leading to the unfulfilled realization of productive zakat championed by Muhammad Sheikh Arsyad Al-Banjari. This implementation represents an effort from the community, government, and zakat managers to provide comprehensive zakat management, but challenges remain in realizing the productive zakat concept. This gives hope to zakat managers and communities to make zakat a means of sustainably enriching society.

Barriers to Managing Productive Zakat in Indonesia

Managing productive zakat to provide economic development solutions through empowerment holds great potential as communities can develop sustainable economies. However, challenges arise as the Indonesian population is still unfamiliar with productive zakat, primarily recognizing only consumptive zakat. Barriers in managing community empowerment related to productive zakat include:

1. Lack of Awareness and Knowledge

Many people still understand zakat as direct or consumptive aid. The lack of awareness regarding the importance of productive zakat is a major obstacle. Many believe zakat is merely a ritual obligation without grasping its goals and benefits. This is due to low understanding among those less active in engaging in productive zakat.²⁰ Additionally, low knowledge about managing productive

¹⁹ E. Widiastuti, "Pengaruh Zakat Produktif Terhadap Peningkatan Kesejahteraan Masyarakat," *Jurnal Ekonomi Islam*, 11, no. 1 (2020): 45-56.

²⁰ I. Rachmawati, "Pengaruh Pendidikan Dan Kesadaran Masyarakat Terhadap Pengelolaan Zakat Produktif," *Jurnal Ekonomi Syariah* 12, no. 2 (2020): 45-59.

zakat poses challenges. Many zakat managers, whether individuals or institutions, lack adequate skills and knowledge, resulting in ineffective programs. According to the National Amil Zakat Agency (BAZNAS) report in 2021, only about 30% of zakat institutions have planned and data-driven empowerment programs.²¹

The lack of awareness and knowledge regarding productive zakat significantly hinders its management in Indonesia. Those who do not understand the importance of zakat as an economic empowerment instrument tend not to participate actively, thereby failing to maximize the potential of productive zakat. The impact of this condition includes low program effectiveness and the inability of mustahik to achieve economic independence.²² Therefore, integrated efforts are needed to enhance public understanding through various educational strategies, collaboration with educational institutions, and utilization of social media.

Moreover, this barrier can be overcome by increasing awareness and knowledge about productive zakat, so the community sees it not just as an obligation but also as a tool for creating shared prosperity.²³ This will encourage active participation in zakat management, contributing to poverty alleviation and sustainable economic development in Indonesia. As a follow-up, zakat institutions need to be more innovative in designing programs that reach and engage the community while ensuring transparency and accountability in zakat fund management. Thus, effective management of productive zakat can drive overall community welfare enhancement.

²¹ Badan Amil Zakat Nasional (BAZNAS), *Laporan Tahunan BAZNAS 2021* (Jakarta: BAZNAS., 2022).

²² N. Fitriani, "Peran Pendidikan Dalam Meningkatkan Kesadaran Zakat Produktif Di Masyarakat," *Jurnal Manajemen Zakat* 7, no. 1 (2022): 23-35.

²³ Baharuddin Baharuddin et al., "Kesadaran Berzakat Dalam Meningkatkan Kesejahteraan Masyarakat Di Kabupaten Takalar," *Idaarah: Jurnal Manajemen Pendidikan* 7, no. 2 (2023): 326-42, <https://doi.org/10.24252/idaarah.v7i2.41016>.

2. Ineffective Management and Supervision

Ineffective management and supervision represent a significant obstacle in managing productive zakat in Indonesia. To improve zakat management effectiveness, developing a standardized management system, enhancing human resource capacity, and strengthening independent oversight mechanisms are essential.²⁴ Additionally, increasing community participation and leveraging information technology are important steps in ensuring transparent and accountable zakat management. Productive zakat management in Indonesia plays a crucial role in improving community welfare, especially among the underprivileged. However, obstacles in ineffective management and supervision threaten these objectives.

Improving the effectiveness of productive zakat requires strategic steps. First, developing a standardized management system can create transparency and accountability. Second, enhancing human resource capacity through relevant training and education will improve management quality. Additionally, strengthening independent and participatory oversight mechanisms will ensure integrity in zakat management. Raising public awareness of their role in zakat management is also critical. Finally, utilizing information technology can provide practical solutions for enhancing efficiency and transparency.

E. Conclusion

Muhammad Sheikh Arsyad Al-Banjari's thoughts on productive zakat offer a new perspective on community economic empowerment. This concept's relevance is vital, especially in Indonesia, which faces various economic challenges. With proper implementation, productive zakat can not only address poverty but also promote independence and sustainable community welfare. The

²⁴ R. Mustika, "Peran Lembaga Pengelola Zakat Dalam Meningkatkan Kesejahteraan Masyarakat," *Jurnal Ekonomi Dan Bisnis Islam* 5, no. 1 (2019): 45-62.

empowerment of communities through productive zakat holds hope for improving the economy, alleviating poverty, and empowering community development. However, community empowerment through productive zakat in Indonesia faces obstacles such as lack of awareness and ineffective management and supervision. This stems from a mindset unaccustomed to productive zakat, as zakat management typically manifests in consumptive forms directly received by the community, leading to limited public trust in zakat managers. Al-Banjari's thoughts on productive zakat are not only relevant but crucial for achieving sustainable development goals in Indonesia. Implementing this concept can transform zakat into a more effective instrument for enhancing community welfare and comprehensively addressing poverty.

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