
TRANSFORMATION OF ISLAMIC PHILANTHROPY: RECONSTRUCTING ZAKAT, RAHN, AND WAQF CONTRACTS TOWARD PRODUCTIVE ISLAMIC SOCIAL FINANCE

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Abstract

This study aims to explore the reconstruction of Zakat, *Rahn* (Sharia Pawn), and Wakaf contracts to transform Islamic philanthropy instruments from a social dimension to a business (productive) economic dimension. The main challenge in managing philanthropy today is the tendency for its use to remain charitable and limited to physical infrastructure, thus failing to optimally reduce economic disparities. This study uses a qualitative approach with descriptive-analytical methods through a functionalist lens, in which each contract is reviewed based on its function in solving the economic problems of the community. The results show that the synergy between social contracts (*tabarru'*) and commercial contracts (*tijarah*), such as the use of *Qardhul Hasan*, *Mudharabah*, *Musyarakah*, and *Ijarah*, can create a sustainable productive economic model. Implementation models such as the *Mustabik to Muzakki* entrepreneurship program in zakat, Ar-Rum products in *Rahn*, and project financing through cash waqf have proven effective in mobilizing community funds into productive assets. In conclusion, professional governance and integration between philanthropic instruments are crucial in building a strong, independent, and inclusive Islamic economic ecosystem.

Keywords: Zakat, *Rahn*, Waqf, Contract Transformation, Islamic Philanthropy.

1. INTRODUCTION

In Indonesia, the growth trend of Islamic economics can also be seen in the banking sector, capital markets, and Islamic insurance. The principles of Islamic economics are fairness, transparency, and sustainability, operating through Islamic contracts that underlie every transaction. The principles of contract law in sharia differ fundamentally from conventional legal contracts, in that contracts in sharia law are based on ethical and moral values. In contrast, contracts under conventional law use the rights of each party without any ethical and moral justification. Therefore, Islamic contracts must be used as a guide because they contain the basic principles of prohibiting usury, gharar, and maysir (Hasanah, 2024).

The Islamic economic system is built on a foundation that synergizes material profit orientation with social justice values and public interest (*maslahah*). Social finance and philanthropy instruments are strategic pillars in achieving these welfare objectives.

Fundamentally, contracts such as Zakat, Sharia Pawn (*Rahn*), and Waqf have a strong social dimension in expanding financial accessibility for the community. Strengthening these instruments is considered effective as a catalyst in forming and developing an inclusive social finance ecosystem that complies with the principles of Sharia-compliant finance (Hisham, Mohd Firdaus Badrul, 2022).

Zakat is a mandatory instrument that realizes wealth redistribution to reduce economic disparities through the empowerment of eight recipient groups (*asnaf*). Meanwhile, waqf functions as a sustainable philanthropy scheme through the retention of principal assets for long-term public benefit. Historically, these two instruments have been the main foundations of socio-economic development for the community. Complementing this ecosystem, Sharia Pawn (*Rahn*) acts as a protective financial solution that provides quick access to liquidity for low-income communities without involving usury practices. However, the fundamental challenge lies in the pattern of zakat and waqf management, which has tended to be consumptive and limited to physical infrastructure. A paradigm shift from a charitable approach to strategic and productive utilization is urgently needed to optimize the potential of these three contracts.

2. METHODOLOGY

This study employs a qualitative research approach using descriptive-analytical methods. The qualitative approach is considered appropriate because this study aims to examine the conceptual reconstruction of Islamic philanthropic contracts, particularly zakat, rahn, and waqf, within the framework of productive Islamic social finance. The data used in this study are secondary data obtained from classical and contemporary fiqh literature, sharia economic law studies, DSN-MUI fatwas, relevant regulations, journal articles, books, and institutional reports related to zakat, rahn, waqf, Islamic social finance, and productive philanthropy.

Data collection was conducted through library research by identifying, selecting, and reviewing relevant academic and regulatory sources. The collected data were then analyzed through three stages. First, the study identifies the original legal and social functions of zakat, rahn, and waqf contracts. Second, the study examines the possibility of reconstructing these contracts through the integration of *tabarru'* and *tijarah* mechanisms, such as *qardhul hasan*, *mudharabah*, *musyarakah*, and *ijarah*. Third, the study formulates a productive Islamic

philanthropy model by analyzing the functional contribution of each contract to economic empowerment, financial inclusion, and sustainable community welfare.

The functionalist approach is used because zakat, rahn, and waqf are not only legal instruments but also socio-economic mechanisms designed to solve community problems. Through this approach, each contract is analyzed based on its function in addressing poverty, liquidity constraints, limited access to productive capital, and the underutilization of Islamic philanthropic assets. Therefore, the functionalist approach allows this study to move beyond normative legal explanation and develop a more practical analysis of how Islamic contracts can support productive social finance.

3. RESULT AND DISCUSSION

A. The Concept of Contract in the Instruments of Zakat, Pawn, and Waqf

Contract Enrichment (*Tathwir al-'Uqud*) is a form of contemporary ijtihad and innovation initiated by global and national sharia authorities, such as AAOIFI and DSN- MUI, to reconstruct and integrate classical contracts (*al-'uqud al-asliyah*) so that they are relevant to modern business and socio-economic dynamics. The essence of this transformation is to maintain sharia compliance by avoiding the practices of *riba*, *gharar*, *maysir*, and injustice. Theoretically, the structure of contracts is divided into two main categories based on their compensation motives: commercial contracts (*tijari*) that are profit-oriented, and social contracts (*tabarru'*) that are non-profit in nature. Although *tabarru'* contracts such as Zakat, *Rahn*, and Wakaf are essentially intended for charitable purposes, current innovations allow for the application of *cost* recovery schemes to ensure operational sustainability, without changing their social essence into a purely profit motive. In this ecosystem, non-profit contracts serve a strategic function as catalysts that facilitate and strengthen commercial transactions to be more inclusive.

In contrast to *tabarru'* contracts, *tijarah* contracts are contractual instruments oriented towards profit. Based on the level of certainty of returns, *tijarah* contracts are broadly classified into two main categories. The first is *Natural Certainty Contracts (NCC)*, which are contracts that provide certainty of returns through the determination of profit margins at the beginning of the transaction. The second is *the Natural Uncertainty Contract (NUC)*, which is a partnership-based contract group where profit is uncertain and distributed based on an agreed profit-sharing ratio (*nisbah*) from the actual performance of the business (Hamidah & Azizah, 2024).

1. Contracts in Zakat Instruments

Zakat is a fundamental instrument in Islamic economics that functions as a medium for the equitable redistribution of income and wealth. The implementation of zakat fitrah, zakat mal, and zakat profesi is expected to reduce economic disparities in Indonesia through the utilization of the productive zakat scheme (Pratama, 2015). Conceptually, productive zakat is defined as a method of distributing zakat funds that is oriented towards empowerment, where beneficiaries (*mustabik*) are given access to capital to initiate or develop business units. Through this functional transformation, zakat funds are expected to create sustainable economic added value for *mustabik* (Asnaini., 2008).

The implementation of productive zakat aims to eliminate capital barriers for *mustabik* in order to ensure the sustainability of business operations and the achievement of a better level of welfare. However, strategically, the orientation of productive zakat is not limited to financial aspects alone, but also includes educational and empowerment dimensions. Through intensive assistance, this program is aimed at stimulating the economic independence of beneficiaries, with the long-term goal of transforming the socio-economic status of *mustabik* into *muzakki* (Rosyidah et al., 2021).

To distribute zakat funds productively, pure *tabarru'* (gift) contracts are modified or synergized with *tijarah* (business) or conditional *tabarru'* contracts.

a. *Qardh al-Hasan* (Benevolent Loan)

The *Qardhul Hasan* contract is implemented as a charitable financing scheme aimed at customers with specific eligibility profiles, particularly micro-entrepreneurs who have development potential but are constrained by a lack of capital and financial pressures. In the context of productive zakat, the integration of this contract allows *mustabik* to access liquidity without additional costs, either in the form of administrative fees or profit sharing obligations. This mechanism requires beneficiaries to only repay the principal amount of the loan received, thus serving as an instrument to strengthen an inclusive and protective capital structure for small entrepreneurs at the grassroots level.

b. *Mudharabah* or *Musyarakah* (Profit Sharing/Partnership)

Mudharabah is defined as a capital cooperation agreement in which the owner of the funds (*shahibul maal*) provides all the capital requirements, while the other party acts as the business manager (*mudharib*). In this scheme, the risk of financial loss is entirely the

responsibility of the capital owner, as long as the loss is not the result of negligence or contractual violation by the managing party. On the other hand, *musyarakah* is a partnership agreement between two or more parties for a specific business entity, in which each party contributes capital collectively with an agreement to share profits and risks in accordance with the proportions set out (Siswanto, 2018).

The application of *Mudharabah* or *Musyarakah* contracts in productive zakat can be done through a mechanism whereby zakat funds (as capital) are distributed to mustahik (as managers/workers). Profits are shared, and mustahik gradually become independent through the management of productive zakat.

2. Contracts on Pawn Instruments (*Rahn*)

According to (Zuhaili, 1989) *rahn* is an act of retention of the debtor's assets that have economic value as collateral for the loan received. Essentially, the *rahn* contract functions as an instrument of collateral and is not intended for profit-making purposes. Consequently, creditors (*murtabin*) are prohibited by sharia from exploiting or benefiting from the collateral assets. The practice of creditors utilizing pledged goods is classified as usury, given that the Islamic legal principle of stipulates that any loan that provides additional benefits to the lender is prohibited. This provision applies generally, except for certain types of assets such as livestock that require maintenance costs, where their use is permitted only as compensation for the maintenance costs incurred (Roficoh & Ghozali, 2018)

In Sharia Financial Institutions (LKS) such as Pegadaian Syariah, the *Rahn* (collateral) contract is synergized with other contracts to cover operational costs (business dimension) without violating the prohibition of usury.

a. *Qardh* (Loan) Contract

The application of the *Qardh* contract in pawn instruments, where the pawn provider (*Murtabin*) provides a loan (cash) to the pawn recipient (*Rahin*). The social dimension of the application of the contract in pawn instruments (*Rahn*) is *qardh al-hasan* (without interest/profit sharing).

b. *Ijarah* Contract

Enrichment of the Contract: *Murtabin* charges a service fee (*ujrah*) for the safekeeping, maintenance, and security of collateral (*marbun*). Business Dimension: This fee (*ujrah*) is a source of operational income and *risk management*, not interest on the principal loan. This enrichment distinguishes it from conventional pawnbroking.

3. Contract on Waqf instruments

Historically, waqf has played a dual strategic role in Islamic civilization, namely as an instrument driving economic and social dimensions. The contribution of waqf includes providing funding for religious infrastructure, philanthropic programs, and strengthening the education and health sectors to achieve collective welfare (Robiatun et al., 2021).

Referring to data from the Indonesian Waqf Board (BWT), this instrument has massive potential in Indonesia, given that the Muslim population exceeds 230 million people. Although waqf has traditionally been understood as a form of pure philanthropy (*social-pure*), there is now a paradigm shift towards the concept of productive waqf. This model integrates business management and investment strategy aspects into waqf assets to generate sustainable economic added value, which is ultimately dedicated back to broader and more independent social interests.

a. Social economic contract (*Tabarru'* contract) in waqf

This contract has vertical (relationship with Allah SWT) and horizontal (social relationship) dimensions, in which *the Wakif* (the party making the waqf) transfers assets without expecting material rewards. In this socio-economic dimension, the *Qardhul Hasan* contract is used, which is a charitable loan without expecting any compensation or profit sharing. Waqf funds can be channeled as soft loans (*qardhul hasan*) to poor MSMEs or to finance the urgent needs of the community, serving as a tool for wealth distribution and poverty alleviation.

b. Business Economic Contract (akad *tijarah*) in productive waqf

This contract is used by *Nazhir* (waqf manager) to develop and invest waqf assets, thereby generating profits which are then distributed for social waqf purposes. There are several contract models that can be used in productive waqf in the business dimension, namely:

- 1) *Mudharabah* contract (profit-sharing partnership), a cooperation agreement between capital owners (waqf funds/assets) and managers (*Nazhir* or third parties) with an agreed profit-sharing ratio (*nisbah*), while losses are borne by the capital owners (unless there is negligence on the part of *the Nazhir*). The role of this contract in the dimension of productive waqf is that *the Nazhir* uses waqf funds as capital (*shahibul mal*) which is invested in the productive business sector, and the profits obtained become *tsamarat* (yield) which is distributed to *the mauquf 'alaih* (waqf beneficiaries).
- 2) *Musyarakah* Contract (Joint Capital Partnership), a cooperation agreement between

two or more parties to contribute capital to a business, in which profits and losses are shared according to the proportion of capital or agreement. The role of Musyarakah contract in the dimension of productive waqf, namely waqf funds are injected together with other funds (e.g. from investors) to finance a commercial project (e.g. construction of a commercial hospital or office *tower*), where the waqf's share of the profits is used for social operational costs.

- 3) Ijarah Contract (Lease), a contract for the transfer of rights to use (*benefit*) an item or service for a certain period of time with lease payments (*ujrah*). The role of the ijarah contract in the dimension of productive waqf is that *the Nazhir* leases waqf assets (such as shop houses, apartments, or rice fields) to tenants. The rental fee (*ujrah*) becomes the proceeds (*tsamarat*) of the waqf that are distributed.

B. Models for the implementation of Productive Zakat, Pawn (*Rahn*), and Productive Waqf

Islamic social finance instruments such as Zakat, Waqf, and Sharia Pawn (*Rahn*) have great potential to transform from merely consumptive distribution to a driving force for a sustainable productive economy for the people. The successful implementation of this productive model is very important to achieve economic independence, reduce poverty, and create equitable prosperity.

1. Productive Zakat

There are several successful models of Productive Zakat implementation that have made significant contributions to the sustainable economic empowerment of the community:

a. Integrated Entrepreneurship Program (*Mustabik to Muzakki*)

This program is an innovative manifestation of productive zakat through the provision of interest-free loan-based financing (*Qardhul Hasan*) prioritized for *mustabik*. The program targets micro-entrepreneurs who need capital expansion, as well as individuals with entrepreneurial motivation but are constrained by financial limitations (Bashori, 2020). In addition to capital intervention, this program integrates capacity building through entrepreneurship training (*life skills*) to improve managerial competencies for business actors, as well as providing technical expertise for non-productive *beneficiaries* (unemployed) as a stimulus for independence. The implementation of this training program can be carried out through strategic collaboration with third parties, with zakat distribution focused on *human capital*

development and the provision of initial working capital (Syahfira Adelia, Abdullah Sani, 2023).

Through productive zakat, it has been proven that providing significant contributions in the form of business capital can increase the income and welfare of mustahik in various regions, create new entrepreneurs among the poor, increase income, and foster awareness of zakat from business profits (Wardhana & Ridlwan, 2025).

b. Community/Economic Cluster-Based Zakat

The urgency of community empowerment through the optimization of productive zakat has become a crucial indicator in the effectiveness of zakat management, surpassing consumptive distribution patterns that are oriented towards meeting short-term needs (Makhrus & Mukarromah, 2020). The transformation of the concept of empowerment based on community productivity is projected to function as an instrument for stabilizing the community's economy. This is in line with the theological and sociological essence of the obligation of zakat, namely to minimize economic class disparities and ensure that basic needs are met at the grassroots level (Hasan, 2020)

Zakat Community Development (ZCD) is a strategic initiative of BAZNAS RI that is implemented as a national instrument in efforts to alleviate poverty based on regional areas. One manifestation of the success of this community-based zakat model can be found in Jember Regency, where the local BAZNAS concentrates its interventions on areas with extreme poverty. The utilization strategy is centered on three community typologies, namely: Zakat Village, SDGs Village, and Sakinah Village. This pattern is adopted in a measured manner to optimize the monitoring and impact evaluation processes, as well as to serve as a *pilot project* for local governments and other philanthropic institutions. Comprehensively, this program integrates multidimensional assistance covering managerial assistance, infrastructure improvement, educational support, and productive capital injection for the target community (Ridho, 2022).

2. (*Rahn*)

There are several successful models of pawn implementation that have made a significant contribution to the sustainable economic empowerment of the community:

a. *Rahn* for Working Capital/Micro Businesses

The implementation model of *rahn* as a working capital instrument for the micro sector is realized through the provision of gold pawn facilities or other valuable assets with competitive maintenance fees (*ujrah*) and accelerated procedures. Pegadaian Syariah, as one of the pioneering financial institutions, initiated the Ar-Rum (*Ar-Rahn* for Micro Businesses) product as a strategic solution to overcome the liquidity barriers faced by MSMEs. Ar-Rum is a sharia-based financing scheme specifically allocated for business actors with an emphasis on *business viability*. The advantage of this scheme lies in the flexibility of collateral through the BPKB (Proof of Motor Vehicle Ownership) guarantee mechanism, where physical assets remain under the control of the debtor (*fiduciary*). This allows the vehicle to continue to function as a means of operational to support the mobility and productivity of daily business activities (Fuad & Trianna, 2019).

b. Integration of *Rahn* with Financial Training

The model of integrating *rahn* with financial capacity building implies that managing institutions, such as Pegadaian Syariah and *Baitul Maal wat Tamwil* (BMT), do not merely act as liquidity providers, but also function as centers for financial management education and business development strategies for customers. Through this synergy, debtors' Islamic financial literacy can be significantly improved to ensure the allocation of loan funds to productive sectors. This integrative approach is crucial to mitigate the risk of shifting funds towards consumption, so that pawn instruments can make a sustainable contribution to strengthening the economic base of micro-businesses.

3. Productive Waqf

The productive waqf mechanism is oriented towards the professional management of waqf assets in order to generate sustainable economic surpluses. The scope of waqf objects covers a wide range of assets, including movable objects such as monetary instruments and precious metals, as well as immovable objects. The accumulation of surplus from the optimization of these productive assets is projected to become a strategic endowment fund to finance the provision of essential public services, particularly in the education and health sectors, in order to ensure comprehensive and long-term community welfare (Maulana, 2025). There are several models of Productive Waqf implementation that have been successful in making a significant contribution to the sustainable economic empowerment of the community:

a. Cash Waqf (Money) for Project Financing

Waqf funds can be optimized as a capital instrument for the MSME sector through a *profit-loss sharing* scheme, which plays a role in increasing community income while ensuring long-term business sustainability. In addition to microfinance, cash waqf funds have the flexibility to be invested in various real sector projects that have commercial value, such as the development of rental properties, the expansion of MSME business units, and the provision of social infrastructure (Maulana, 2025). This management model makes a strategic contribution to mobilizing the liquidity of community funds into productive assets with added value. Through this mechanism, the resulting investment surplus can be allocated in a sustainable manner to subsidize social programs and strengthen educational institutions.

b. Development of Waqf Land Assets

The optimization and empowerment of waqf assets must be prioritized on land that has economic competitive advantages, especially assets located in strategic locations such as commercial areas, market areas, or urban centers (Kasdi, 2014). The transformation of waqf assets from non-productive status to productive business units such as modern agriculture, business complexes, health facilities, or educational institutions is projected to generate sustainable returns. This development model not only contributes to the preservation of the existence of assets (*'ain al-waqf*), but also transforms these assets into stable income instruments to fund various social empowerment programs and provide public services independently.

4. CONCLUSION

Social economic contracts in Islam, namely Zakat, Sharia Pawn (Rahn), and Waqf, can and should be enriched with a business economic dimension in order to make a significant and sustainable contribution to the economic empowerment of the community. This transformation turns philanthropic instruments into drivers of development.

Zakat must be optimized through the Productive Zakat model. The utilization of zakat is no longer limited to consumptive assistance, but is directed towards business capital, entrepreneurship training, and economic cluster development (for example, the *Mustabik to Muzakki* program). The business dimension here is managing zakat funds with the principles of efficiency, performance targets, and a focus on results (creating independence). Waqf is enriched through the Productive Waqf model. Waqf assets (land, buildings, or money) are professionally managed and invested by *Nazhir* to generate profits (*returns*). These profits are then

channeled for social purposes, ensuring that the benefits of waqf are perpetual and continuous. This involves the use of modern instruments such as Cash Waqf. The role of *the Rahn* (Sharia Pawn) contract is enriched to become a fast and safe financing instrument for Micro, Small, and Medium Enterprises (MSMEs) that have difficulty accessing bank capital. With the principles of no interest and low rental fees (*ujrah*), *Rahn* functions as a provider of working capital liquidity, protecting the community from the trap of loan sharks, and supporting the economic cycle of businesses at the grassroots level.

Overall, the enrichment of these three contracts requires professional governance, integration between instruments (for example, waqf profits financing zakat programs), and sharia product innovation. Thus, Zakat, Pawn, and Waqf can act as perpetual and revolving funds for the community, creating a strong, independent, and sustainable Islamic economic ecosystem.

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