



ISLAMICONOMIC: Jurnal Ekonomi Islam
Department of Islamic Economics
Faculty of Islamic Economics and Business
Universitas Islam Negeri Sultan Maulana Hasanuddin Banten
Jalan Jenderal Sudirman No. 30 Serang 42118
BANTEN - INDONESIA

Phone: +62254 200323 || Fax: +62254 200022 || Website: www.journal.islamiconomic.or.id

UNEMPLOYMENT ALLEVIATION STRATEGY THROUGH THE IMPLEMENTATION OF ZAKAT COMMANDMENT

Syamsuri,^{1*} Husnul Khotimah,² Khoirul Umam³

^{1 2 3} Darussalam Gontor University, Ponorogo, Indonesia

* Corresponding author: syamsuri@unida.gontor.ac.id

Information	Abstract:
Article History: Received : 06.07.2023 Revised : 22.10.2023 Accepted : 27.10.2023	<i>Zakat has an important role as an instrument to realize income equality and maintain balance in society, one of which is overcoming unemployment. This research aims to find out how the strategy of distributing zakat funds can alleviate unemployment by Islamic law. This research examines the theoretical relationship between the pattern and mechanism of zakat management, viewed from a sharia perspective, and its economic impact. This is literature research by reviewing books and journals discussing productive zakat in poverty alleviation efforts. This study is a descriptive comparative analysis. The data collected is analyzed using the content analysis method, a technique used to analyze the meaning of the data collected through literature research. The results of this study indicate that the role of zakat in overcoming unemployment is getting better economically through the distribution of consumptive zakat. The consumptive assistance will increase Mustahik's purchasing power to meet their needs. The increase in purchasing power has a positive impact on increasing a company's production. With the increasing demand for the product, companies need to improve their production capacity. The company will hire more labour to meet the increased demand, and consequently, the problem of unemployment can be overcome.</i>
Keywords: Zakat, Unemployment, Consumptive	

A. INTRODUCTION

Unemployment is one of the problems faced by many countries, especially Indonesia. (Rianda, 2020). The problem of unemployment hurts the country's economy, especially in terms of the order of people's lives (Permadhy & Sugianto, 2020). The fact that various social crimes, such as theft/robbery, prostitution, buying and selling of children, street children, etc., are the result of unemployment is a major cause of unemployment (Ishak, 2018). In the Big Indonesian Dictionary (KBBI), unemployment is a state of being unemployed, not doing anything, or not working (KBBI, 2023). Meanwhile, according to the Central Bureau of Statistics (BPS), unemployed people belong to the labour force but are not working and are looking for work.

Unemployment occurs due to several factors, including the availability of employment opportunities that are generally more limited than the number of individuals seeking work (Mulyadi, 2016). Even though the number of unemployed individuals is already significant, this situation has persisted for many years and led to unemployment. High population growth and limited capital investment are also causes of unemployment, as they hamper the ability to absorb the growing labour force (Rianda, 2020).

In February 2023, according to the Central Bureau of Statistics (BPS), the number of unemployed people in Indonesia was 7.99 million, with an open unemployment rate of 5.45% and a total labour force of 146.62 million. These figures show a decrease when compared to the previous year. However, these figures are still very high for Indonesia, which has a population of 273.87 million (BPS, 2023).

Unemployment in any form is a detrimental entity. If not addressed with a wise solution, all forms of the unemployment phenomenon will have a very negative impact on individuals, families, and society as a whole (Ibrahim & Lubis, 2021). Therefore, there needs to be a solution to deal with this impact or threat of unemployment. Several alternatives have been prepared by the government, practitioners, and academics. When referring to economic instruments in Islam and the teachings of the Prophet Muhammad, an economic mechanism can be used to overcome unemployment, namely zakat (Fajrina et al., 2020).

The role of zakat should be based on its purpose and virtues. In community welfare development, zakat has an important role in realising income distribution and maintaining societal balance (bin Lahuri et al., 2021). In principle, the accumulation of wealth concentrated in just a group of wealthy individuals or a single person is strictly prohibited in the Quran (Syahputra, 2014). With the added fact that zakat has a significant amount, it should be able to contribute to reducing poverty and unemployment. The National Amil Zakat Agency (BAZNAS) noted that the potential of zakat at the national level reached Rp 400 trillion, but the realization collected was only around 21 trillion (BAZNAS, 2023). This suggests a great opportunity to increase zakat revenue and maximize its impact in addressing social problems such as poverty and unemployment.

High unemployment rates and significant levels of poverty can contribute to an increase in crime. Criminality often arises due to the urge to fulfil the difficult needs of life by using illegitimate means (Elfadhli, 2016). Therefore, it is important to optimize wealth distribution in society's social structure. Effective distribution aims to prevent wealth from accumulating in the hands of a small group. This practice of wealth distribution positively impacts economic inequality and prevents the unbalanced accumulation of wealth. Thus, zakat acts as a means to achieve these goals in the ecosystem of society (Hermawan & Bahjatulloh, 2022).

However, productive zakat cannot fully reduce Mustahik's poverty levels. Often, obstacles are found in utilizing productive zakat, as in the results of research conducted by Wahyuningsih (2020). This study explained that the development of businesses that had been run by 100 mustahiks who received productive zakat did not affect their social status. This is due to the lack of intensive assistance, limited knowledge and human resources of managers, and not on target regarding productive zakat distribution. Based on the regression results that have been carried out, the effectiveness of productive zakat in alleviating poverty levels at the BAZNAS Bengkalis Regency does not have a significant effect (Wahyuningsih, 2020).

In other literature, it is mentioned that Mustahiq's lack of success in applying productive zakat in the form of business capital is caused by several obstacles. Some of these obstacles are caused by implementation and mentoring/supervision. The lack of assistance by BAZNAS caused by the lack of human resources is the most

significant obstacle (Damanhur et al., 2022). The study results advise collaborating with the social service to utilize productive zakat given to Mustahiq. So, from the reviews and problems above, it is necessary to research strategies for alleviating unemployment using zakat. In addition, researchers also want to examine how the strategy of distributing zakat funds can alleviate unemployment by Islamic law. Dyah's research (2022) explains that the visible role of zakat is to help other Muslim communities and unite hearts to always stick to Islam and help with every problem that arises (Suryani & Fitriani, 2022). It has not explained how zakat can reduce poverty; therefore, this study will explain in detail through the elaboration of consumptive zakat that can reduce poverty.

B. LITERATUR REVIEW

Zakat

Zakat, as mentioned by fiqh scholars, is a term for something that is removed from wealth or bodies in a certain way in a certain amount that must be given to certain groups (Az-Zuhaili, 1985). Zakat is one of the pillars of Islam that all Muslims must carry out, this obligation has been clearly and firmly regulated in the verses of the Al-Quran, hadith, and the results of *ijma'*. Because of its obligatory nature, people who deny and do not carry out the obligation to pay zakat are considered disbelievers and leave Islam (Qardhawi, 2005). The time to pay zakaah is when a year has passed (haul) for zakaah on gold, silver, trade, etc., when harvesting for crops when acquiring it for found goods (rikaz), and during the month of Ramadan until before the Eid prayer for *zakat fitrah* (Zuhaili, 2010). In its distribution, zakat is distributed to eight groups explicitly mentioned in the Quran. The eight groups are described by scholars, including salaf scholars from the Shafi'i school of thought, as follows (Sayyid Sabiq, 2009): *Fakir, Poor, Amil, Muallaf*, A slave who has been promised by his master that he may redeem himself, *Gharim, Fisabilillah, Ibn Sabil. Ibnu sabil*, the amount of zakah given to ibnu sabil (people who are travelling), is the amount of money that can be used to return to their hometown (Zuhaili, 2010).

Considering that the majority of Indonesia's population adheres to Islam, zakat is an economic sector that has the potential to be developed. The development of zakat potential is very important to optimize zakat's contribution to a country's

economy, especially in overcoming the problems of poverty, income inequality, and unemployment (Atabik, 2015). The National Amil Zakat Agency (BAZNAS) noted that the potential of zakat at the national level reached Rp 400 billion, but when compared to the amount of zakat funds collected by the Amil Zakat Agency only reached 21 billion (BAZNAS, 2023). This shows a great opportunity to increase zakat revenue and maximize its impact in efforts to overcome social problems such as poverty and unemployment.

Zakat can potentially be the driver of the birth of the Islamic economy as an alternative to the capitalistic economy that currently dominates the global economy (Syahputra, 2014). Therefore, the most important revival in Islam is an economic revival centred on zakat, which is highly relevant to the needs of the ummah today. Moreover, zakat positively impacts economic growth consistently and sustainably through investment, job creation, and increased public consumption (Fajrina et al., 2020). Through this role of zakat, the poverty rate can also be reduced along with the increase in investment due to zakat. Therefore, using zakat as an economic instrument is very promising and effective as a solution to overcome the problem of poverty, especially among the lower middle class. Zakat is held to improve the community's economy by directing its distribution maximally to the appropriate party or object (Nugroho et al., 2019).

The Concept of Unemployment

Unemployment is a reality that is not only faced by developing countries but also experienced by developed countries (Rianda, 2020). According to Nanga (2005), unemployment is when individuals in the labour force do not have a job and are not actively looking for work (Muana, 2005). In measuring employment indicators, the Central Bureau of Statistics (BPS) defines unemployment as a population that is not working but is actively looking for work or preparing to start a new business. This definition also includes people who have been accepted to work but have not yet started their jobs (BPS, 2023).

Unemployment is a term used to refer to individuals who are currently unemployed, actively seeking work, or trying to find suitable employment. Unemployment status is often associated with productive age, generally within the

age range of 18 to 58. While there may be variations in the definition of productive age in different places, the general assumption is that basic education in Indonesia covers up to 17 years of age. The retirement age in many companies in Indonesia is around 58 years old, so the productive age is 18 to 58 years old (Hasan et al., 2022).

Unemployment can occur for several reasons, including economic conditions, government policies that are not in favour of the people, irrelevant economic sector development, low education and skills, limited available employment opportunities that are smaller than the number of job seekers, higher education without employment opportunities because it does not have access so that it has the potential not to be accommodated by graduates of educational programs in the workforce, cultural aspects that support certain gender roles in work, and also the lack of effective labour market information for job seekers. The phenomenon of unemployment is also closely related to the termination of employment. This can occur for various reasons, such as company closures due to the economic crisis or poor security, regulations that hinder investment, barriers to international trade, and so on (Permadhy & Sugianto, 2020).

Unemployment is a problem that profoundly affects the economy and society (Permadhy & Sugianto, 2020). A high unemployment rate can cause various negative impacts on society. Productivity and income will decline, leading to poverty, crime, and other social problems (Ishak, 2018). Unemployment is not just a problem of individuals who do not have jobs but a problem that involves society. Because when people do not have money to spend, it is difficult for companies to find buyers, and the impact will affect the economy (Elfadhli, 2016). In addition, unemployment is also very relevant to the psychological state of someone who is in this situation. When someone loses their job, they have difficulty fulfilling their desires, even their daily needs, which causes mental distress. If it occurs in large numbers, it will cause chaos and impact the country's social, economic, and even political conditions (Widiatri et al., 2013).

C. METHODOLOGY

This is literature research, carried out using books, notes, and research from laws, official documents, and scientific paper publications. This data collection uses

literature as the main data source, both primary and secondary data related to the problem discussed. The data analysis process in this study uses content analysis, a technique used to analyze the meaning of the data collected through literature research. Content analysis has the function of uncovering disguised symbolic meanings

D. RESULT AND ANALYSIS

Unemployment in any form is a detrimental entity. If not addressed with a wise solution, all forms of the unemployment phenomenon will have a very negative impact on individuals, families, and society as a whole (Ibrahim & Lubis, 2021). Therefore, there needs to be a solution to deal with this impact or threat of unemployment. Several alternatives have been prepared by the government, practitioners, and academics. When referring to economic instruments in Islam and the teachings of the Prophet Muhammad, an economic mechanism can be used to overcome unemployment, namely zakat (Fajrina et al., 2020).

In general, the utilization of zakat assets can be divided into two types, namely, the utilization of zakat assets in the form of consumptive-caritative and productive-useful (Mu'inan, 2016). The consumptive purpose here is that zakat assets are used directly to fulfil the basic needs of zakat recipients. This includes the provision of zakat assets to buy food, clothing, shelter, and other basic needs by zakat recipients decently and adequately. The productive utilization of zakat means that the collected zakat assets are not just distributed for consumptive needs. Instead, some of these zakat funds are allocated to productive activities. The allocation of zakat for mustahik is aimed at using funds as business capital on a small scale that has not yet entered the realm of financial institutions. This allocation must be carried out with several other efforts, such as assistance in implementing, planning, supervising, controlling and providing periodic evaluations (Pratama, 2015). These things are included in the work program of the *amil zakat* agency in the management of productive zakat, with the hope of being able to help the economy by making money circulate, helping businesses grow and generate more business opportunities, and ensuring this continues in the long term, so that it can provide long-term benefits by enabling zakat

recipients to develop their resources or skills so that they can be economically independent in the future (Qardhawi, 2005).

In some unemployment-related problems, the utilization of zakat assets is prioritized productively. When the zakat asset is managed and developed in such a way that it can bring benefits, the results will be used to meet the needs of the person. However, in practice, productive zakat is not fully successful in reducing the unemployment rate of mustahik. Often, obstacles are found in the process of utilizing productive zakat. Some studies mention that business run by mustahik recipients of productive zakat do not affect their social status. This is due to the lack of intensive assistance by BAZNAS, which is caused by the lack of human resources (Damanhur et al., 2022), limited knowledge and human resources of managers, and not being on target regarding productive zakat distribution. (Wahyuningsih, 2020).

According to Ragnar Nurkse, two types of poverty cycles hinder economic development: When productivity is low, people's income will be reduced, reducing their ability to save and invest. As a result, capital formation will be hampered, causing productivity to decline. Ragnar Nurkse argues that there are two vicious cycles of poverty: demand and supply (Nurkse, 1962).

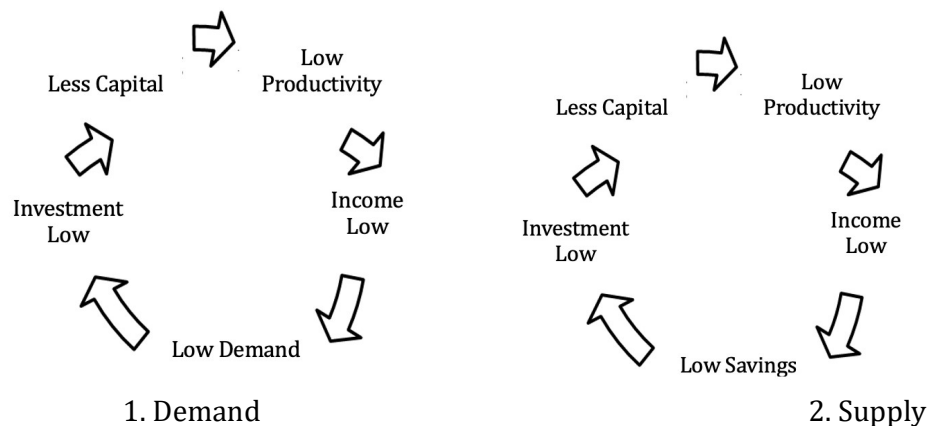


Figure 1 Poverty Circle

People's low income is caused by low productivity due to limited capital accumulation in the past. The lack of incentive to invest causes limited capital formation. On the supply side, low income leads to low capital formation due to low

productivity, and low capital formation leads to capital constraints and low productivity. This can be seen in Figure 2. This phenomenon is the role of zakat in changing a person's life to be better economically through the distribution of consumptive zakat, which includes the provision of consumer goods and money (Nur & Arif, 2010). An increase in public consumption can increase the company's productivity, making the company absorb more labour. This leads to changes originally included in the mustahik group to a better group and can increase the labour participation rate (Zahra & Auwalin, 2020).

Consumptive assistance provided to mustahik will increase the purchasing power of an item they need. This increase in purchasing power for an item can then positively impact increasing a company's production. With increased demand for the product, companies may need to increase their production capacity. This means that the company will hire more labour to meet the increased demand, and consequently, the problem of unemployment can be addressed (Zahra & Auwalin, 2020). On the other side, zakat gives poor purchasing power because of the increased income they get from the distribution of consumptive zakat (Anik & Prastiwi, 2019). Zakat distribution increases the purchasing power of the poor so that they remain engaged in economic activities and can access markets to fulfil their economic needs (Ibrahim & Lubis, 2021).

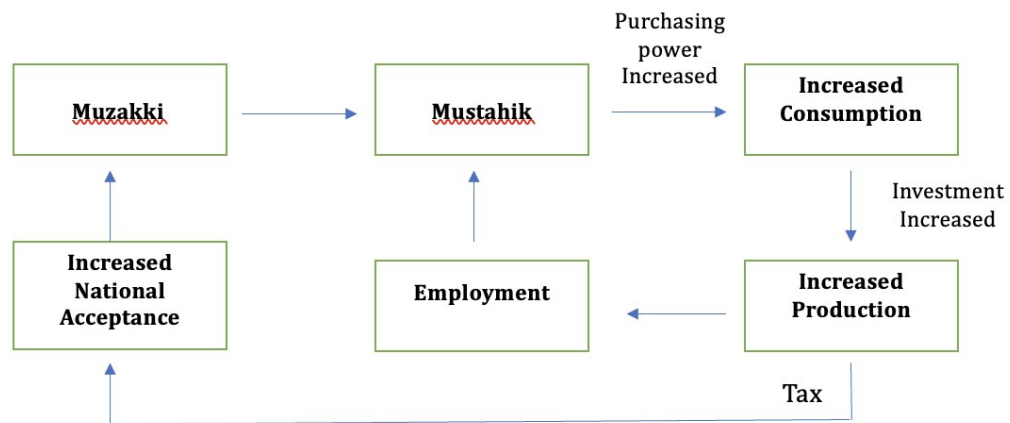


Figure 2 The Effect of Zakat on the Economy

From the description above, it can be seen that the payment of zakat can produce multiple effects on the economy, which in turn will indirectly affect us. With

good, professional, and transparent zakat management, zakat can be utilized effectively and have a significant economic impact, especially in helping the government overcome poverty and unemployment. This mechanism shows that zakat in the form of consumptive assistance has a major impact on the effort to reduce poverty levels in a country (Nur & Arif, 2010).

For zakat to be carried out properly to achieve the desired goal of alleviating unemployment, assistance from the local government is also needed. One of them is intensifying job training activities for job seekers through competency-based training, considering that one factor that encourages unemployment is the lack of competence in certain fields that can hamper the creation of jobs. The need for socialization from the government to mustahik so that the zakat assets obtained are not only spent on consumption but need to be set aside as provisions for job training so that the allocation of zakat distribution can be used in several factors that can reduce the unemployment rate. This is so that producers can take labour from mustahik who are still unemployed (Hidayat & Rusmiati, 2019).

One example is BAZNAS DKI Jakarta Province, which collaborates with the Department of Manpower, Transmigration and Energy by conducting debriefing and training in Housekeeping Training and Refrigeration Techniques. This collaboration aims to reduce unemployment in DKI Jakarta. One of the efforts is to intensify job training for job seekers through competency-based training at PPKD (Ibrahim & Lubis, 2021).

E. CONCLUSION

Based on the research that has been analyzed, it can be concluded that unemployment is a problem that has many negative impacts on the economic and social life of the community. High levels of poverty, crime, education, and other social problems can also follow high levels of unemployment. When referring to economic instruments in Islam and the teachings of the Prophet Muhammad, there is an economic mechanism that can be used to overcome unemployment, namely Zakat. The role of zakat in changing a person's life to be better economically through the distribution of consumptive zakat, which includes the provision of consumer goods and money. Consumptive assistance given to mustahik will increase the mustahik's

purchasing power for an item that they need. This increase in purchasing power for an item can then have a positive impact on increasing the production of a company. through increased demand for the product, companies will also increase their production capacity. This has an impact on the need for companies to hire more workers to meet increased demand so that it will be able to minimize the problem of unemployment due to the absorption of labor.

F. REFERENCES

- Aditya Surya Nugroho, Nurkhin, A., Pendidikan Ekonomi, J., & Ekonomi, F. (2019). Pengaruh Religiusitas, Pendapatan, Pengetahuan Zakat Terhadap Minat Membayar Zakat Profesi Melalui Baznas Dengan Faktor Usia sebagai Variabel Moderasi. *Economic Education Analysis Journal*, 8(3).
- Anik, & Prastiwi, I. E. (2019). Peran Zakat Dalam Meningkatkan Pertumbuhan Ekonomi Melalui Pemerataan "Equity." *Proceeding Seminar Nasional & Call For Papers, September*.
- Atabik, A. (2015). Peranan zakat dalam pengentasan kemiskinan. *ZISWAF: Jurnal Zakat Dan Wakaf*, 2(2).
- Az-Zuhaili, W. (1985). *Al-Fiqh Al-Islāmy wa Adillatuhu* (Vol. 1). Dār Al- Fakir.
- Badan Pusat Statistik. (2023). *Statistik Indonesia 2023*. <https://www.bps.go.id/publication/2020/04/29/E9011b3155d45d70823c141f/statistik-indonesia-2020.html>.
- BAZNAS. (2023). *BAZNAS Tetapkan Delapan Program Prioritas Nasional Tahun 2023*. https://baznas.go.id/press_release/baca/baznas_tetapkan_delapan_program_prioritas_nasional_tahun_2023/1182.
- bin Lahuri, S., Syamsuri, Kamaluddin, I., & Wulandari, Y. (2021). The Role of Zakat and Waqf in Sustainable Development Goals (SDGs). *Albukhary Social Business Journal*, 2(2). <https://doi.org/10.55862/asbjv2i2a004>
- Damanhur, D., Hasibuan, A. F. H., & Ichsan, I. (2022). Analisis Problematika Pendistribusian Zakat Terhadap Masyarakat Miskin Di Provinsi Aceh. *E-Mabis: Jurnal Ekonomi Manajemen Dan Bisnis*, 23(1). <https://doi.org/10.29103/e-mabis.v23i1.800>

- Elfadhli. (2016). Zakat Produktif Sebagai Salah Satu Solusi Pengentasan Kemiskinan Dan Pengangguran Di Indonesia. *JURIS (Jurnal Ilmiah Syariah)*, 14(1). <https://doi.org/10.31958/juris.v14i1.300>
- Fajrina, A. N., Putra, F. R., & Sisillia, A. S. (2020). Optimalisasi Pengelolaan Zakat: Implementasi dan Implikasinya dalam Perekonomian. *Journal of Islamic Economics and Finance Studies*, 1(1). <https://doi.org/10.47700/jiefes.v1i1.1918>
- Hasan, R., Ahmad, A. U. F., & Siti, S. A. (2022). BUILDING TRUST in WAQF MANAGEMENT - IMPLICATIONS of GOOD GOVERNANCE and TRANSPARENT REPORTING. *Singapore Economic Review*, 67(1). <https://doi.org/10.1142/S0217590820420059>
- Hermawan, A. A., & Bahjatulloh, Q. M. (2022). Pengaruh Produk Domestik Regional Bruto (PDRB), Pendidikan dan Pengangguran terhadap Tingkat Kemiskinan dengan Zakat sebagai Variabel Moderasi di Indonesia Tahun 2016-2020. *El-Amwal*, 5(1), 1. <https://doi.org/10.29103/el-amwal.v5i1.6183>
- Hidayat, A., & Rusmiati, E. T. (2019). *Sinergi Zakat dan Pajak Sebagai Solusi Perbaikan Ekonomi Indonesia*. <https://doi.org/10.33510/slki.2019.141-148>
- Ibrahim, M. Y., & Lubis, R. H. (2021a). Pemanfaatan Zakat untuk Pemulihan Ekonomi Pasca Pandemi Covid-19. *Al-Tasyree: Jurnal Bisnis, Keuangan Dan Ekonomi Syariah*, 13(01). <https://doi.org/10.59833/altasyree.v13i01.320>
- Ibrahim, M. Y., & Lubis, R. H. (2021b). Pemanfaatan Zakat untuk Pemulihan Ekonomi Pasca Pandemi Covid-19. *Al-Tasyree: Jurnal Bisnis, Keuangan Dan Ekonomi Syariah*, 13(01). <https://doi.org/10.59833/altasyree.v13i01.320>
- Ishak, K. (2018). Faktor-Faktor Yang mempengaruhi Pengangguran Dan Inflikasi Terhadap Indeks Pembangunan Di Indonesia. *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita*, 7(1). <https://ejournal.stiesyariahbangkalis.ac.id/index.php/iqtishaduna/article/view/121>
- KBBI. (2023). <https://kbbi.web.id/menganggur>. <https://Kbbi.Web.Id/Menganggur>.
- Masykuroh, N., Peristiwa, H., & Suganda, A. D. (2019). Pengembangan Jurusan Zakat Dan Wakaf Pada UIN SMH Banten. *Akuntansi Bisnis dan Manajemen (ABM)*, 26.
- Muana, N. (2005). *Makro Ekonomi : Teori Masalah & Kebijakan* (2nd ed., Vol. 1). Raja Grafindo Persada.

- Mu'inan. (2016). Potensi Dana Zakat Di Era Berbasis Syari'ah. *Jurnal Ekonomi Syariah Indonesiam*, VI(1), 23–37.
- Mulyadi, M. (2016). Peran Pemerintah dalam Mengatasi Pengangguran dan Kemiskinan dalam Masyarakat. *Jurnal Kajian*, 21(3).
- Nur, M., & Arif, R. Al. (2010). Efek Pengganda Zakat Serta Implikasinya Terhadap Program Pengentasan Kemiskinan. *Jurnal Ekbisi Fakultas Syariah UIN Sunan Kalijaga Yogyakarta*, 5(1).
- Nurkse, R. (1962). Equilibrium and Growth in the World Economy. *Canadian Journal of Economics and Political Science*, 28(3). <https://doi.org/10.2307/139696>
- Permady, Y. T., & Sugianto. (2020). Faktor Penyebab Pengangguran Dan Strategi Penanganan Permasalahan Pengangguran Pada Desa Bojongcae, Cibadak Lebak Provinsi Banten. *Ikra-Ith Ekonomika*, 2(3).
- Pratama, Y. C. (2015). Peran Zakat dalam Penanggulangan Kemiskinan (Studi Kasus: Program Zakat Produktif Pada Badan Amil Zakat Nasional). *Tauhidinomics: Journal of Islamic Banking and Economics*, 1(1).
- Qardhawi, Y. (2005). Spektrum Zakat Dalam Membangun Ekonomi Kerakyatan. In *Jurnal Bisnis dan Ekonomi (JBE)*.
- Rianda, C. N. (2020). Analisis Dampak Pengangguran Berpengaruh Terhadap Individual. *At-Tasyri': Jurnal Ilmiah Prodi Muamalah*. <https://doi.org/10.47498/tasyri.v12i01.358>
- Sayyid Sabiq. (2009). *Fikih Sunnah*. Cakrawala.
- Suganda, A. D. (2014). Konsep Wakaf Tunai. *ISLAMICONOMIC: Jurnal Ekonomi Islam*, 5(2).
- Suganda, A. D. (2015). Mengurangi Tingkat Risiko Dengan Manajemen Islami. *ISLAMICONOMIC: Jurnal Ekonomi Islam*, 6(2).
- Suryani, D., & Fitriani, L. (2022). Peran Zakat Dalam Menanggulangi Kemiskinan. *Al Iqtishod: Jurnal Pemikiran Dan Penelitian Ekonomi Islam*, 10(1). <https://doi.org/10.37812/aliqtishod.v10i1.307>
- Syahputra, R. (2014). Dampak Implementasi Zakat Bagi Pengangguran. *Jurnal Ecobisma*, 1(2). <https://doi.org/10.36987/ecobi.v1i2.26>

- Wahyuningsih, S. (2020). Efektifitas Zakat Produktif Terhadap Pengentasan Tingkat Kemiskinan Studi Kasus BAZNAS Kabupaten Bengkalis. *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita*, 9(1). <https://doi.org/10.46367/iqtishaduna.v9i1.211>
- Wazin, Maskuroh, N., Peristiwa, H., & Suganda, A. D. (2024). Indonesian Sharia Tourism Towards a Sustainable Halal Industry. In *The AI Revolution: Driving Business Innovation and Research: Volume 1* (pp. 901-911). Cham: Springer Nature Switzerland.
- Widiatri, I. S., Indrawati, E. S., & Desiningrum, D. R. (2013). Coping Stres Pada Pengangguran Tenaga Kerja Terdidik. *Fakultas Psikologi Universitas Diponegoro*.
- Zahra, T. P., & Auwalin, I. (2020). Pengaruh Zakat Infak Sedekah (Zis) Terhadap Pengangguran Di Indonesia: Metode Autoregressive Distributed Lag (Ardl). *Jurnal Ekonomi Syariah Teori Dan Terapan*, 7(2). <https://doi.org/10.20473/vol7iss20202pp372-388>
- Zuhaili, M. (2010). *Al-Mu'tamad Fi Al-Fiqh Al-Syafi'i*. Dar al-Qalam.