

THE ROLE OF PRODUCTIVE ZAKAT ON THE EMPOWERMENT OF STREET VENDORS (CASE STUDY OF BAZNAS MEDAN)

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Abstract

The purpose of this study is to analyze the role of productive zakat in increasing the empowerment of street vendors (PKL) micro-enterprises, to analyze how the performance of street vendors is, to analyze whether the productive zakat given by BAZNAS plays a role in the Empowerment of street vendors, and to analyze the results of empowering street vendors. This study used a descriptive qualitative method. This research was conducted on Medan Street vendors who received productive zakat from zakat institutions and on zakat institutions namely BAZNAS Medan. Technical Data analysis is carried out continuously, taking place during data collection and after data collection is complete. \. The research results show that the distribution of zakat can be focused on human productivity so that the benefits will be felt consistently. This research is qualitative research with an in-depth analysis method so that productive zakat distributed by the BAZNAS Institute can be empowered the productivity of street vendors. The results of this study indicate that the main strength of the distribution of productive zakat by BAZNAS Medan is zakat as an obligation for able Muslims, while the main weakness is the difficulty of the facilitator in giving directions regarding the socialization of the marketing of goods and services produced by street vendors (*mustahiq*). The main opportunity is the strong community support for the implementation of productive zakat, while the main threat is the pressure on the cost of living experienced by *mustahiq*, which causes the misuse of the profits from the productivity of productive zakat funds into consumptive funds by *mustahiq*.

Keywords: Productive Zakat, BAZNAS, Empowering Street Vendors

INTRODUCTION

The influence that is the impact of zakat on human actions is very significant, and if the distribution of zakat can be directed to profitable businesses, these benefits can be experienced consistently (Rizki Gebrina et al., 2021). As one of the eight *asnaf* where street vendors are included in the poor group, they are individuals (traders) who are included in the weak economic category. Productive zakat according to Yusuf Qardhawi in the book *Zakat Law* is zakat that is managed as an effort to improve the economy of the poor by focusing on empowering human resources through training that results in increased skills (Yusuf Qardhawi, 2005).

The purpose of productive zakat, on the other hand, is to end poverty by trying to make the poor economically prosperous and able to improve their lives. (Yusuf Qardawi, 2011). Street vendors are one of the front *ashnaf* where they are included in the poor group who need zakat even though they have income but are unable to meet the availability of their life needs. Apart from the difficulty in selling productivity by street vendors, another obstacle was the Covid-19 pandemic in 2020 which had an extraordinary effect on the world economy. It has an impact on the health and humanitarian crisis and has caused contractionary economic growth that is evenly distributed in various parts of the world (Bank Indonesia, 2020).

Safeguarding one's Religion, Life, Offspring, Intellect, and Money are among the five important principles of Islam, also known as *Maqasid al-Sharia*. These five goals will overlap with the SDGs if further developed. Second, as a framework for implementing zakat-funded projects so that zakat is channeled and used according to the relevant *asnaf* (class of zakat recipients) and focuses on SDGs. The book "*Fikih Zakat on SDGs*" was compiled by BAZNAS, Philanthropy of Indonesia, and UIN Syarif Hidayatullah in mid-2018.

(Outlook of Indonesian Zakat 2018) National BAZNAS Fund Collection 2018, overall, the total fundraising in 2016 was \$5,017,293,126,950, and in 2017 was \$6,224,371,269,471 100. The entire amount of money collected for one year by all organizations' zakat management (OPZ) in Indonesia is known as the national levy. Various OPZs are spread throughout Indonesia, including BAZNAS, Provincial BAZNAS,

Regency/City BAZNAS, National LAZ, Provincial LAZ, and Regency/City official LAZ. All of these OPZs are required by Law 23/2011 to report their collection to BAZNAS. The amount disbursed in 2016 was 2,931,210,110,610, while in 2017 it was 4,860,155,324,445 (according to the outlook for Indonesian Zakat 2018). The total amount of money disbursed by various official Zakat Management Bodies (OPZ) (BAZNAS, Provincial BAZNAS, Regency/Municipal BAZNAS, National LAZ, Provincial LAZ, and Regency/City LAZ according to Law No. 23 of 2011) distributed nationally based on *ashnaf*. Coupled with the number of beneficiaries for one year seen from the class of beneficiaries throughout Indonesia. The quantity of money given and the number of recipients is two ways to look at the distribution by *ashnaf*.

In the 2018 Zakat outlook, there is a study on the Impact of Zakat Management on *Mustahik* Welfare. To see how big this impact is, data related to the impact of zakat on *mustahik* is needed. There are at least two benefits to be gained from measuring the impact of zakat on *mustahik*. First, for the evaluation process of zakat distribution and secondly as an illustration of *muzakki* related to the management of zakat which they give to related institutions. The effect of zakat on *mustahik* is the subject of annual research by the Center for Strategic Studies BAZNAS. The CIBEST welfare index, modified HDI, and independence index are the three index components that make up the BAZNAS Welfare Index (IKB) used in this study. This research collected primary data in 2018 by surveying 3248 respondents in 22 provinces. The national IKB score increased from 0.71 (good) in 2017 to 0.76 (good) in 2018. Eight provinces fall into the very good category, eleven in the good category, two in the medium category, and one in the bad category, IKB findings, and North Sumatra are included in the “very good” category. (BAZNAS, 2018) National Collection of BAZNAS Funds 2019, Total Funds Collection in 2017 6,224,371,269,471 and in 2018 8,117,597,683,267 (zakat outlook, 2019) Funds Distributed based on *Ashnaf* BAZNAS 2019, Amount of Funds disbursed in 2019 7 4,860,155,324,445 and in 2018 3,885,630,066,721 100 (zakat outlook, 2019).

The Zakat Utilization Index (zakat outlook, 2020) states that one way to overcome the problem of poverty is through zakat assistance, an Islamic social financial instrument. Law No. 23 of 2011 regulates how zakat is managed in Indonesia. This law allows for the

distribution of zakat either in a charitable or productive way. BAZNAS as a zakat agency under the auspices of the state offers the expression of the distribution of zakat money donated generously and the use of zakat funds distributed with constructive purposes. In contrast to zakat which is given indiscriminately, zakat that bears fruit takes time to reach its goal. The purpose of productive zakat is to free *Mustahik* from various forms of poverty besides material difficulties. To ensure that productive programs run well, assistance, monitoring, and evaluation mechanisms are needed. Distribution of productive zakat through utilization programs is still one of the leading initiatives of zakat institutions, even though the procedure is long. This is because the long-term empowerment program will change the status of *Mustahik* to *Muzakki* (BAZNAS, 2019).

Meanwhile, the local government has prepared a strategy to stop the spread of Covid-19 since it broke out in big cities in Indonesia, one of which is by limiting people's social movements. It is very important to find new ways to collect zakat because social distancing strategies prevent *muzakki* from paying zakat directly. In this aspect, digitalization has been practiced by BAZNAS and LAZ even before the epidemic started. In contrast, BAZNAS and LAZ have established and increased zakat collection through different digital channels in response to the epidemic. National Collection of BAZNAS Funds 2020, Total Fund Collection in 2018: 8,117,597,683,267 and in 2019: 10,227,943,806,555 (Outlook Zakat, 2021). Funds Distributed based on BAZNAS *Ashnaf* 2020, The total distribution of Zakat Funds in 2018: 5,490,441,370,915 and in 2019: 6,218,478,571,456.

These circumstances include offering short-term and long-term advice. Street vendors must be provided with social support in the near future to help them meet their basic needs, and laws must be changed to allow them to continue selling. Meanwhile, a safety net from the government and other street vendors is needed for the long term. Street vendors can become stronger by forming groups or organizations, and it is the government's responsibility to promote safety net organizations (Pedagang Kaki Lima Dukung Geliat Pertumbuhan Ekonomi Jakarta - Bisnis Liputan6.Com, 2021).

Street vendors (PKL) have great potential in the small community's economy as the foundation of their lives. Street vendors are small and medium businesses where the capital

in this business is classified as very little and does not even meet the standards of a micro business that has been determined by economic rules. Street vendors open or start these businesses usually because of a lack of capital and there is no place for them to start a business and the difficulty in finding work (Satararuddin, 2020). People (traders) from economically weak groups who sell daily necessities, food, or services with little capital, either their own capital or other people's money, whether selling in places where it is prohibited or not, are considered streets.

Characteristics of street vendors (Ilham, 2020): a) Uncoordinated business activities; b) Does not have a business license; c) Irregular business practices, including irregular working hours and locations; d) Gather in groups on the sidewalks or on the border of busy urban streets; e. Running near customers screaming and peddling their wares.

Based on the results of an interview with one of the street vendors named Mr. JB, the meatball *Kojek* seller in Medan, Johor, he received assistance in the form of a cart that could help increase sales because previously he only used a motorcycle to sell his wares, initially he could only carry a few meatballs, now he has more income to increase every day "statement from him". Even during this pandemic, street vendors continue to sell by complying with health protocols by wearing masks, providing hand sanitizer, and maintaining distance. Street vendors carry out sales by peddling their wares around the set hours when PPKM takes place, but this makes street vendors' income decrease or not even exist at all. Like the street vendors selling *Kojek* meatballs, the researchers interviewed him stated that he also carried out a sales strategy by making WhatsApp and Facebook stories, but this strategy was inadequate because it was only spread among family and friends he knew. Apart from that, there are also street vendors who don't have social media, they don't even have an Android to run social media applications, making it difficult for street vendors to promote their sales during a pandemic.

From the results of interviews with several traders in Medan that, during the outbreak of Covid-19 the government had not provided assistance to street vendors, but when PPKM was carried out which was required for the community according to government regulations to prevent the spread of Covid-19, only then did direct assistance

be held to help street vendors finish their wares. However, this is not a solution that helps increase the sales of these street vendors, it's just to make street vendors spend or close their merchandise to avoid the spread of Covid-19. The government should have provided a communication device or mobile phone as assistance to street vendors because not all street vendors can afford or have cell phones as a tool that must be available during this pandemic. Everything can be known through social media because social media is what connects us during a pandemic.

While zakat institutions play a role in helping empower small communities, they should be able to solve the main problems for street vendors, but in reality, street vendors still have a big threat of closing or going out of business because there is no capital for them to turn around to try again. And during this Pandemic, street vendors not only lacked capital but also lacked buyers due to restrictions on social interaction so people were encouraged to stay at home and this resulted in many street vendors closing or going out of business.

REVIEW OF LITERATURE

Rizal Agus (2018) states in his book that Zakat is one of the provisions written in the Qur'an as an obligation for Muslims. In the Qur'an, there are many statements or discussions about Zakat. Zakat becomes a recommendation for Muslims in carrying out actions that must be carried out even though Zakat has many divisions.

The following are some classical and contemporary Muslim scholars who have defined it as follows:

According to Shaykh Al-Mawardi, zakat is the giving of everything that must be supplied from a certain set of assets, according to specific specifications regarding the quality and dimensions, to certain groups who are entitled to receive it (TM Hasbi Ash Shadieqy, 2006)

Ibn Rusyd said that Zakat is part of the wealth given because it increases the value of assets, makes them more important, and prevents them from being destroyed (Ibnu Rusyd, 2007).

According to Sayyid Sabiq, Zakat is called Zakat because it brings the promise of receiving benefits to purify the spirit and feed it with various qualities. Zakat is the name or designation of everything that is not the right of Allah and is given by someone to the poor. (Sayyid Sabiq, 2017)

According to Yusuf Qardhawi, Zakat is one of the acts of worship intended to help the poor and those in need (Yusuf Qardawi, 2011).

According to Ash Shiddiqy, Zakat is a certain deduction from certain assets, according to certain criteria, and allocated to certain groups (Tengku Muhammad Hasbi Ash Shiddieqy, 2013).

Based on the arguments above, the researchers conclude that zakat is an obligation to distribute wealth to those who can use it (extra resources) to purify the soul and protect money from destruction before it is given to those in need (poor) as the right to use. Street vendors are people (traders) of the weak economic group (Ilham, 2020). Street vendors belong to the Poor. What is meant here is small traders who sell on the side of the main road such as; parks, sidewalks, or shop edges, without a business license from the government (Retno Widjajanti in Duwit, 2015).

Street vendors (PKL) have great potential in the small community's economy as the foundation of their lives. Street vendors are small and medium businesses where the capital in this business is classified as very little and does not even meet the standards of a micro business that has been determined by economic regulations. Street vendors open or start these businesses usually because of a lack of capital and there is no place for them to start a business and the difficulty in finding work (Satararuddin, 2020).

Determination of productive Zakat in success can be known by empowering *Amil*. Empowerment of the poor tends to have high complexity because the poor in general are weak in terms of education, skills, motivation, weak social interaction, and even weak faith and worship. Therefore, empowerment of the poor requires initial data collection on potential, local economic opportunities, community character, strategic partners, monitoring, and evaluation at each stage. Empowerment will achieve its goals more if it is carried out in groups in the community to foster an attitude of mutual help for mutual progress (Ambar Teguh, 2017). Achievement of Business Performance According to

Sahabuddin, the success of a company in doing business is measured by the results it achieves from time to time both in terms of quality and quantity (Winbaktianur et al., 2020).

The role of Micro, Small, and Medium Enterprises (MSMEs) in the Indonesian economy is quite strategic. In terms of contribution to the Gross Domestic Product (GDP), in 2020 the contribution of MSMEs is 61.97% of the total national GDP or equivalent to IDR 8,500 trillion. As well as in terms of employment, MSMEs are able to absorb 97% of the absorption capacity of the business world. This means that MSMEs participate in helping ease the government's burden in efforts to alleviate unemployment including poverty because they can provide jobs for the people which have an effect on improving the people's economy, become an alternative market for groups with low purchasing power, and are a barn for collecting Zakat (Rosalinda, Abdullah, & Fadli, 2021).

Some of the previous research became the reason for the researchers to discuss the role of productive zakat in the empowerment of micro-enterprises. The following is a table of previous studies that the researcher describes as a reinforcement of this research, as follows:

Conceptual Framework

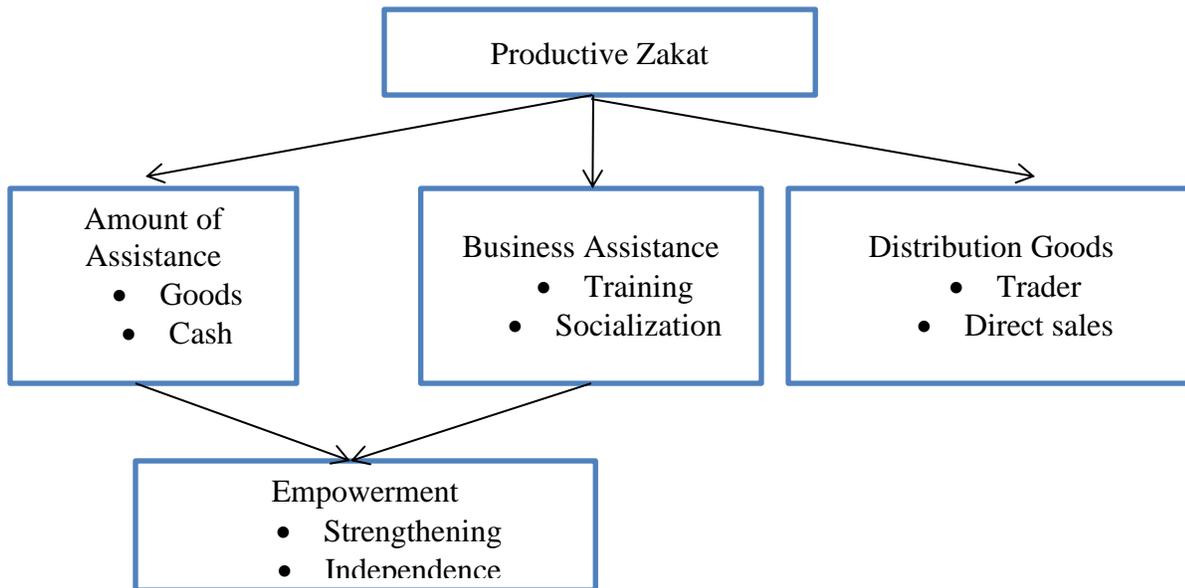


Figure 1
Conceptual Framework

RESEARCH METHOD

This study used a descriptive qualitative descriptive method where this research was conducted by means of in-depth interviews with the subject which aims to understand phenomena related to what the research subject experienced holistically and then presented in the form of discourse text. The qualitative analysis departs from a qualitative phenomenological approach which is a study used to examine the condition of scientific objects, in this case, the researcher is the main instrument, data collection is carried out in a combined manner while data analysis is inductive and the research results emphasize meaning rather than generalization (Moleong, 2018).

This research was conducted on Medan Street Vendors who received Productive Zakat from Zakat Institutions and on Zakat Institutions namely BAZNAS Medan. The reason for choosing this location as an object of research is because these Street Vendors and Zakat Institutions have implemented a Productive Zakat Program and have beneficiaries, namely, street vendors who are known to be quite numerous and have economic turnover values.

When this research was carried out in stages, starting from the planning stage, pre-research preparation then the research continued with field data collection as the core activity of the research and ended with a research report. Researchers come directly to the field with the aim of observation, interviews, and documentation. Source data can be defined as a place to get data by using certain methods from humans (informants), artifacts (history), and documents (Putra, 2013). Based on this definition, the sources of data in this study can be divided as follows: Primary data sources are data taken raw from data sources and still require further analysis (Subagyo, 2014). In this case, the primary data in question comes from participant information.

The source can be specifically selected based on research, namely with a total of seven participants who are directly involved in the process of carrying out productive zakat and trading businesses (Sugiyono, 2018), then the results of observations and documentation will be evaluated carefully. Secondary sources are types of data obtained or derived from library materials. Types of secondary data sources related to the issues

discussed or directly related to the topic of discussion. The secondary data for this research comes from the internet and mass media on the issue of street vendors.

Orientation or description stage, with a grand tour question. At this stage, the researchers describe what was seen, heard, felt, and asked. They only know at a glance the information they get. At this stage, the data obtained is quite a lot, varied and not yet clearly structured.

The reduction/focus stage. The researchers reduce all the information that has been obtained in the first stage. In this reduction process, the researchers reduce the data found in stage I to focus on a particular problem. At this reduction stage, the researchers sort the data by selecting which data are interesting, important, useful, and new. Data that is deemed not used is removed.

Selection stage. The researchers describe the focus that has been set in more detail. After the researchers have conducted an in-depth analysis of the data and information obtained, the researchers can find a theme by constructing the data obtained into a relationship of knowledge, hypothesis, or new knowledge (Sugiyono, 2019).

According to Sugiyono (2019), a research instrument is a tool used to measure observed natural and social phenomena. In this qualitative research, human instruments were used which functioned to determine the research focus, select informants as data sources, carry out data collection, assess data quality, analyze data, interpret data, and make conclusions on all of them by means of interviews. In conducting interviews, researchers need to listen carefully and record what was stated by observation of data collection techniques and interview documentation of informants (Sugiyono, 2010). The objects of the interviews were street vendors and related Zakat Institutions (BAZNAS) in Medan.

Data analysis techniques are carried out continuously, taking place during data collection and after data collection is complete. In the research of phenomenological studies, there are structured and specific analytical techniques developed by Creswell, namely: a) Taking important statements is then grouped into units of meaning or themes; b) Describe the entrepreneur's personal experience with the theory being studied; c) Write a textual description of what is experienced from the participant's experience; d) Describe the structural description of how the experience can occur.

In carrying out the data analysis process there are several stages that must be carried out, namely: horizontalization, textural description, structural description, and description of the meaning of the phenomenon.

Data validity or data credibility is an effort to increase the degree of truth of data by ensuring that the data is valid. Data triangulation can be done by observing the street vendors' business premises. The researchers checked the data obtained from the interviews with the participants. Then the information from the participants will be used by researchers to complete the research results. Checking the location of the street vendors' business assessment as an effort to check whether the participant's perspective has been successful. Triangulation is a data collection method by combining various data collection techniques and existing data sources (Sugiono, 2018). There are two types of triangulation, namely technical triangulation and source triangulation. Triangulation techniques use different data collection to obtain data from the same data source. Researchers used participatory observation, in-depth interviews, and documentation for the same data source simultaneously. Source triangulation means to get data from different sources using the same technique. The triangulation used in this research is in the form of source triangulation by triangulating from different sources using the same technique.

RESULTS AND DISCUSSION

The Role of Productive Zakat on the Level of Sales

From the results of research conducted by the researchers on Street Vendors as Productive Zakat recipients in Medan, they get answers to the following questions: a) The street vendors state that productive zakat has an empowerment impact on the level of sales however, in this case, the productive zakat provider (Zakat Institute) does not provide assistance or outreach to the traders to promote or increase sales for street vendors; b) The Street Vendors expect the Zakat Institution as a Zakat distributor to provide assistance again when a disaster or difficult period occurs in the future, namely in the form of Capital Funds which are expected to help the capital and income of the street vendors even though one of the street vendors receives assistance in the form of money As the capital, the street vendors also expect socialization business assistance by delivering material including an

introduction to social media as one of the efforts to increase sales in the future; c) The Street Vendors socialize the introduction of social media with fellow Street Vendors, even though this helps in the current and future sales system, this still does not have an impact on the sales made by the Street Vendors, when the economy is declining; d) The level of sales experienced by street vendors is increasing again and showing good results as time goes by and the community's economy is getting better.

The Role of Productive Zakat on Profit Levels

From the results of research conducted by the author on Street Vendors as Productive Zakat recipients in Medan, they get answers to the following questions: a) The street vendors stated that productive zakat had an impact on the level of profit because the level of sales increased but when the level of sales decreased it resulted in decreased profits as well; b) As for BAZNAS, it provides additional assistance to street vendors, in the form of social assistance such as money to slightly ease the economic burden of street vendors; c) This zakat institution stated that currently, the BAZNAS zakat institution plans to hold a productive zakat program again even though this has been done before, even though this productive zakat program existed long before the outbreak of the covid-19 when the pandemic occurred. *Muzakki* as support in the formation of funding for each program made by the Zakat institution; d) In the coaching that will be provided by the Zakat institution for street vendors as a form of realizing a program to increase sales and income for Street Vendors, previously this development program had been made but was not realized by the Zakat institution as a result of the many government regulations and the health service was created when a pandemic occurred, and the difficulty of carrying out socialization actions for street vendors during this pandemic; e) At this time, the plans previously made by the Zakat institution will be carried out with the renewal of financing and coaching in accordance with current conditions; f) In the data collection, the realization of the form of profit for street vendors who have received productive Zakat does not exist due to the absence of guidance or data collection carried out by the Zakat institution to find out the benefits felt by street vendors can be known by asking directly the business actors of street vendors.

The Role of Productive Zakat on the Empowerment Level of Street Vendors

From the results of research conducted by the researchers at the BAZNAS Institute and street vendors as productive Zakat recipients in Medan, they get answers to the following questions: a) Productive Zakat plays a role in empowering street vendors as reinforcement in trade management for sustainability in the business carried out by street vendors; b) The street vendors follow the rules made by the government and conduct trading business under consistent condition; c) BAZNAS socializes street vendors with partnership assistance with the government and other financial institutions in carrying out the street vendor empowerment program; d) Street vendors are not bound by the agreements and agreements agreed upon so that the return of Zakat does not run like the pre-existing program.

CONCLUSION

Productive Zakat plays a role in empowering street vendors. This productive Zakat provides capital to increase sales so that this increase in sales becomes an increase in Street Vendors' income. This increase becomes empowerment for street vendors. The performance of the street vendors in doing business is able to make the street vendors survive in the future such difficult times of the moment pandemic until the end of the pandemic now with the assistance that has been provided by the Zakat institution as productive Zakat, and with the existence of other assistance and the compliance of the street vendors in running their business, making the street vendors able to survive and increase Performance by increasing profits on productivity carried out.

The institution of BAZNAS Medan as a distributor for street vendors has a good impact by providing capital in the form of money or goods, increasing capital, namely money/goods is the beginning for street vendors to be able to carry merchandise that used to be on motorbikes now has a container that has and adds materials that can be carried as well as increasing sales, even so, the productive Zakat program carried out by the BAZNAS Medan has not distributed guidance to street vendors to be able to deal with difficult situations such as during a pandemic. The role of productive Zakat provided by the Zakat institution of BAZNAS Medan is still limited to giving without data collection which

shows that productive Zakat is able to have an impact on the empowerment of street vendors or *Mustahik*. The empowerment achieved by the street vendors fulfills the adequacy they (the street vendors) feel, the increased profit becomes a benchmark for the empowerment obtained by the street vendors.

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