

The Harnessing Trade Zakat for Poverty Reducing: Insight from Aceh's East Coast

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Abstract

It's ironic that poverty continues to rule the Islamic world. This is due to a variety of causes, including the fact that zakat, a potential source of income, is not optimally collected and effectively and equally managed. As a result, the function and goal of zakat in alleviating poverty cannot be accomplished. This study was carried out to examine the viability and implementation of trade zakat in Langsa City precisely on Pasar Baru st. Blocks B and C. This study employs a descriptive qualitative research design, which depicts the current condition of the research object using primary and secondary data acquired by observation, interview, and documentation methods. The informants in this study were two people from the *amil*, while the respondents were six traders on Pasar Baru st. Block B and C, Langsa City. The study reveals that the potential for trade zakat in Pasar Baru st. Block B and C, Langsa City, has significantly increased, as evidenced by the traders' substantial awareness of trade zakat. However, the proper implementation of trade zakat remains incomplete. Many traders continue to distribute their zakat funds directly to their neighbors without involving Baitul Mal, primarily due to their lack of understanding of the importance of channeling zakat through the proper institution. Consequently, the distribution process is expedited, but only a limited number of *mustahik* benefit from the funds. So that the impact on poverty alleviation will be insignificant. To address this issue, Baitul Mal is considering measures such as promoting through print and social media and conducting educational campaigns to better inform future *muzakki*s.

Keywords: Trade Zakat; Trader; Poverty Alleviation; Zakat Collection; Zakat Distribution

Introduction

Islamic teachings place significant emphasis on trade, recognizing it as a key driver in promoting the circulation of wealth across various sectors, including industry, agriculture, and services. This, in turn, helps to balance and sustain economic growth (Arief Mufraeni, 2006). Allah permits Muslims to engage in trade, provided they refrain from selling forbidden items and uphold moral

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principles such as honesty, integrity, and purity. They must also ensure that their business activities do not distract them from their obligations to Allah. In fact, the pursuit of sustenance is highly encouraged, especially when it is linked to the practice of zakat.

Zakat is one of the fundamental acts of worship and a core pillar of Islam. The term 'zakat' originates from the Arabic language زكى. The term 'zakat' encompasses several meanings, including purification, growth, and blessing. It is associated with 'cleansing' because one of its key purposes is to purify the soul and wealth of the individual who fulfills this obligation.

Scholars agree that the need to pay zakat on trade is based on general Qur'anic and Hadith verses that emphasize that Allah SWT demands alms (zakat) from the wealthy to be dispersed for the public interest and to close the gap between the poor and the rich. Zakat is also designed to cleanse the wealthy's souls of the evil of stinginess and replace it with the nature of mercy and compassion for their fellow humans, particularly those who are less fortunate in life (Muhammad Bagir Al-Habsyi, 2002).

Zakat plays a crucial, strategic, and decisive role in Islamic teachings and in enhancing individual welfare. It is a fundamental obligation for Muslims, and Islam strongly emphasizes the importance of fulfilling this duty (M. Arifin, 2006). Zakat, one of the five pillars of Islam, serves as a cornerstone in the religion's socioeconomic framework. Together with the declaration of faith (shahadah) and prayer, zakat enables a person to formally enter the Muslim community and have their faith recognized. As the third pillar of Islam, zakat is a mandatory obligation, yet there seems to be a lack of consensus among Muslims on how to properly fulfill it, and their understanding of its significance appears to be limited (Huzaimah Tahido Yanggo, 2005).

Ironically, poverty and issues of disbelief continue to plague much of the Islamic world. This is largely due to several factors, including the incomplete and uneven fulfillment of zakat, which has the potential to be a significant source of revenue for traders. In many regions, the organization and management of zakat are still insufficient. The collection process is often treated casually, and the distribution of zakat to mustahik remains traditional and consumptive, limiting its effectiveness in alleviating poverty and addressing other social needs.

Zakat must be paid on wealth, especially on income and goods intended for sale. Trade, as a vital component of the economy, plays a crucial role in earning sustenance. This act of acquiring sustenance is a blessing, and one should express gratitude by fulfilling the obligation of zakat on the assets earned.

Aceh Qanun No. 10 of 2018 on Baitul Mal allows regencies and cities in Aceh to manage and develop zakat in their own districts. Banda Aceh City In addition to the trade sector has a service sector and vertical office units in nearly

every sub-district. Researchers are interested in these three domains as they offer significant promise.

Firstly, the trade sector: The Baitul Mal Banda Aceh City's report on zakat collection over the past five years (2015-2019) reveals some notable facts about the zakat potential in this sector. Nearly 50% of traders in Banda Aceh City pay their zakat independently, without involving Baitul Mal Banda Aceh City, the official zakat management institution. The zakat calculated based on the Nishab zakat *tijarah* is then distributed to the traders' places of origin, such as Pidie Regency, South Aceh, Bireuen, and other regions, including areas outside of Aceh. Zakat counselors and collectors at the time estimated that around Rp. 25 billion of trade zakat in Banda Aceh City was not properly managed; in other words, it was handled independently by the *muzakki* without the involvement of official *amil*.

Second, there is considerable potential in the service industry, despite its small size. Banda Aceh City's service industry is dominated by medical practitioners, legal experts, and other providers. For example, the specialty medical practice services sector has the potential to generate hundreds of millions of rupiah in zakat each year. Data from the Banda Aceh City Baitul Mal, issued by the Baznas Management Information System (SIMBA), solely counts the number of specialist doctors who deposit zakat through the Banda Aceh City Baitul Mal. One intriguing aspect is that the quantity of zakat deposited by these expert doctors is quite significant; this is directly linked to the high potential for zakat in this industry.

Third, the vertical institution sector. As the provincial capital, it is typical to find offices for central representative institutions, private institutions, universities, banking, TNI/POLRI garrisons, BUMN, NGOs, and other organizations. The possibility for zakat in this area is professional zakat from workers who have reached the nishab. Banking and TNI/POLRI garrisons provide the most to the number of prospective muzakki among the dozens of offices, vertical institutions, and private organizations in Banda Aceh City. The vast number of banking branches and TNI/POLRI garrisons should contribute significantly to Banda Aceh City's zakat collection. In addition to the District Court, the High Prosecutor's Office, and the Regional Office of the Ministry of Law and Human Rights, among others.

Based on 2019 budget realization data, Baitul Mal was only able to collect Rp. 16.4 billion in Zakat, Infaq, and Shadaqah (ZIS). Income zakat amounted to Rp. 13.9 billion, while business or trade zakat totaled Rp. 1.1 billion. The rest was infaq and shadaqah at Rp. 1.2 billion. The zakat collection data clearly reveal that the trade sector has a lot of potential that has not been fully realized. It should be highlighted that income zakat totaling to Rp. 13.9 billion is more accommodating than the zakat on the salary of Banda Aceh City Government employees, which is

deducted immediately by the relevant institutions without needing additional effort from the amil.

The zakat receipts in 2020 up until November have followed a similar pattern to those in 2019. As of mid-November 2020, trade zakat collections remained at approximately Rp. 1.1 million, far below the expected target of Rp. 4.5 million.

Based on the above description, there are significant untapped potentials in Banda Aceh, particularly in trade zakat and the income zakat of employees working in non-governmental institutions (baitulmal.acehprov.go.id). If properly managed and distributed to those entitled to it, this substantial sum could greatly benefit the local economy and improve the welfare of the population.

The situation on the ground aligns with the statement above, as reflected in an interview with a trader, Mr. Suryadi, who mentioned that many traders prefer to pay zakat independently rather than through established zakat institutions. This leads to a scattered and unfocused zakat potential.

Properly managed zakat funds have the potential to bridge gaps and empower recipients. However, not all traders in Langsa City adhere to the proper procedure, with some failing to pay zakat directly to the Baitul Mal of Langsa City. The presence of zakat institutions is crucial, as they are essential for maintaining social stability. This issue demands increased attention from both institutions and the government, as addressing economic crises is an ongoing challenge.

The tendency of traders in Langsa City to pay zakat independently leads to funds that are not effectively targeted. These zakat contributions are often used by *mustahik* for short-term consumption and do not benefit all eligible recipients (*mustahik*). As a result, zakat, which holds strategic importance for poverty alleviation, fails to function properly because its distribution and use do not align with Sharia principles.

Based on the information provided, the researcher is interested in conducting research with the aim of analyzing the harnessing of trade zakat to reduce poverty. An insights from Aceh's East Coast, especially zakat from traders in block b and block c of Pasar Baru Langsa City.

Method

The approach used in this study is a descriptive qualitative approach. This method is employed to comprehensively and deeply understand the phenomena occurring at the research site, capturing unique and real moments specific to the context being studied. The conclusions drawn from qualitative research are not meant to be generalized to broader populations, but they can be applied to situations with similar or relatively the same characteristics (Basrowi and Suwandi, 2006). Consistent with its nature, descriptive qualitative research aims

to systematically and accurately describe, explain, and depict the facts related to the objects under investigation.

In this study, data sources are categorized as primary data and secondary data. Primary data is directly obtained by researchers from original sources such as observations, interviews, and documentation gathered firsthand by the researcher. Whereas secondary data refers to data acquired from secondary sources, meaning it is not original data collected by the researcher but obtained from other individuals or sources. Secondary data includes documents such as books, newspapers, magazines, reading materials, and copies of mustahik acceptance requirement letters.

The method used in this study is the Qualitative Research Method, which focuses on gaining a deep understanding of specific issues rather than aiming for broad generalizations. The method used to gain the data are by observation, interview and documentation. The interviews were conducted with a key informant and 7 supporting informants who worked as traders.

Table.1 Research Informants and Respondents

N	Name	Descriptions
1	Jauwahir S.E, M.A	Chief of the Baitul Mal Secretariat, Langsa Cit
2	Nur Hamidah	Chief of Reception at Baitul Mall Langsa City
3	Suryadi	trader of Nagaya Fashion shop
4	Muammar	trader of AMR Fashion shop
5	Muhammad Faizul	trader of Katarina shop
6	Rahmad Aulia	trader of Plastil Rahmat Mutiara
7	Junaidi	trader of Kayana shoes shop
8	H. Ismail	trader of Tokyo shoes shop
9	Nazarul Azhar	trader of Khansa Baby Kids & Arafah Fashion shop

Data Validation for qualitative research methods use different terms compared to quantitative research. For qualitative research, the data validity test is often conducted using the triangulation method. Triangulation in this context refers to the process of verifying data through multiple sources, techniques, and time periods. This includes source triangulation, technique triangulation, and time triangulation to ensure the credibility of the findings (Sugiyono, 2013).

Data Analysis for this study refer to Miles and Huberman theory, stated that activities in qualitative data analysis are carried out interactively and continuously

until complete, so that the data is full. Activities during data analysis, namely data reduction data, display data and coclusion drawing or verification

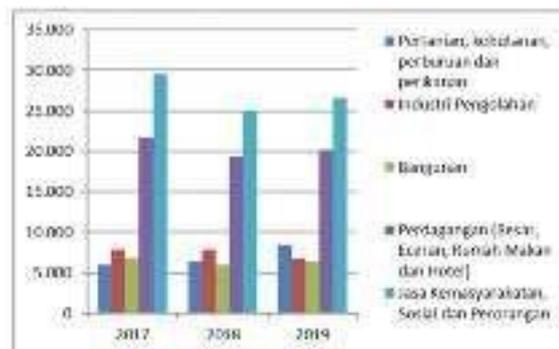
Results

Potential of Trade Zakat on Pasar Baru st. Block B and C, Langsa City

The term "potential" refers to a condition that can be developed and actualized (Kartono, 2000). In the context of trade zakat, this includes all trade-related assets, such as tools, goods, clothing, food, land, houses, and both movable and immovable property, excluding money. If the value of these traded goods equals or exceeds the nisab (the minimum threshold) within a year, zakat must be paid on them. Therefore, the potential of trade zakat represents the capacity for development and growth in the zakat generated from trading activities, which can be harnessed to benefit the community.

The potential for trade zakat, if consistently developed and embraced by a larger number of traders, could result in significant zakat funds that would be distributed widely and effectively. The growth of trade zakat could be substantial if all traders in Langsa City channel their zakat contributions directly to the Langsa City Baitul Mal. This promising growth potential is further supported by the high number of residents in Langsa City who are employed as traders, as evidenced by the Langsa City Labor Force Survey as shown below.

Figure 1. Langsa City Labor Force Survey



Based on the diagram above, it can be observed that those engaged in trading form the second-largest occupational group, with a workforce of 20,721 people in 2019. Given this substantial number of traders, there is significant potential for the development of trade zakat in the area.

The potential for zakat development is further enhanced when traders fulfill their obligations to pay zakat on earnings that have reached the nisab (equivalent to 96 grams of gold) and the haul (one year of ownership). Interviews with traders indicate that they are well aware of their obligation to pay trade zakat. They consistently strive to meet this obligation annually, recognizing zakat as a pillar of

Islam that must be observed according to the specified nisab and haul requirements.

This awareness among traders about the importance of paying zakat is crucial for the growth of trade zakat's potential. The development of this potential is significantly driven by traders' commitment to fulfilling their zakat obligations. To ensure compliance, it is essential for traders to have a clear understanding of the nisab and haul rules, as these determine when income becomes subject to zakat. This foundational knowledge is necessary to facilitate accurate zakat calculations and ensure proper payment.

The overall interview results on understanding the nisab and haul for zakat obligations indicate that traders are proactive in fulfilling their zakat responsibilities. Some traders independently calculate the nisab and haul, while others seek assistance from ustadz or tengku in their village to ensure accurate calculations. This shows a strong commitment among traders to pay their trade zakat. Even if they are unsure about the specifics, they do not hesitate to consult experts, reflecting a genuine willingness to comply with zakat obligations.

The overall results regarding the understanding of zakat, which is one of the pillars of Islam, as well as the understanding of calculating the nisab and haul for zakat obligations, show that traders have a solid grasp of these concepts. They are well aware of the obligatory nature of zakat. Consequently, the potential for zakat development appears promising if Baitul Mal Kota Langsa manages it wisely, as traders not only understand but also recognize the importance of paying trade zakat.

A persistent issue in the development of trade zakat potential is that traders are still reluctant to pay their zakat funds directly to Baitul Mal, as noted by the amil in the interview. This problem will be addressed further in the discussion on the implementation of collecting and distributing trade zakat funds.

Discussion

Zakat fund collection involves encouraging traders or prospective donors to contribute their zakat funds to be distributed to eligible recipients. The Langsa City Baitul Mal Amil Agency plays a crucial role in this process, aiming to motivate traders to fulfill their zakat obligations. According to Langsa City Baitul Mal, traders can either visit the Baitul Mal office directly to hand over their zakat funds or utilize the zakat pick-up service program offered by Baitul Mal.

The zakat fund pick-up program, managed by amil, will be implemented once an agreement and confirmation are reached between the amil and the muzakki. This service offers convenience to muzakki who may not have the time to deliver their zakat funds directly to the Baitul Mal office. By utilizing the zakat pick-up service, muzakki can fulfill their zakat obligations without needing to visit

the office in person. Therefore, there should be no barriers preventing muzakki from paying their zakat funds directly to the Langsa City Baitul Mal Office.

Despite the availability of the zakat pick-up program, many traders still prefer to deliver their zakat funds directly to their relatives, neighbors, Islamic boarding schools, halls, and study groups, rather than involving the Baitul Mal institution. This preference arises from a lack of understanding about the importance of channeling zakat funds through Baitul Mal and a lack of awareness that Baitul Mal handles the collection and management of all zakat funds, including trade zakat. Due to this misunderstanding, traders often opt to distribute their zakat independently rather than through the Baitul Mal office in Langsa City. Baitul Langsa City also stated that the estimated percentage of trade zakat collection has only reached 10% to 15% of the total existing potential.

The interviews with traders revealed a general lack of awareness about Baitul Mal's role in collecting zakat from the trade sector. Many traders were unaware that Baitul Mal handles such zakat funds due to insufficient information and socialization from the Langsa City Baitul Mal Amil Agency. Some traders had heard about Baitul Mal's zakat collection efforts from peers or community members, but they still chose not to pay directly to Baitul Mal because they had not received direct communication from the agency.

This lack of understanding has led traders to pay their zakat funds directly to relatives, neighbors, Islamic study centers, and other local institutions instead of through Baitul Mal. To address this issue, it is essential for the amil to enhance their outreach efforts. This includes direct socialization with traders, as well as utilizing social media and print media to raise awareness about the importance of paying zakat directly to Baitul Mal.

Amil has already taken steps to improve traders' understanding by providing direct socialization, disseminating information through various media channels, and offering a zakat pick-up service for those unable to visit Baitul Mal in person.

The involvement of both traders and amil is crucial for increasing zakat fund collection. Effective socialization efforts by amil are vital in encouraging more traders to pay their zakat directly to the Baitul Mal office. With continued and enhanced outreach, it is anticipated that a greater number of traders will comply by making direct payments to Baitul Mal in Langsa City in the future.

Distribution is an activity aimed at channeling zakat funds from muzakki to mustahik with the goal of enhancing the economic welfare of mustahik, thereby reducing the number of underprivileged individuals and potentially increasing the number of muzaki (Mursyidi, 2003). The distribution itself aims to provide value for the benefits of zakat assets to mustahik. The use of zakat, including trade zakat in Langsa City, is almost entirely aimed at meeting the basic needs of mustahik.

Although according to Baitul Mal Langsa City's calculations, the collection of trade zakat is still relatively minimal at 10% to 15%.

The distribution process by Baitul Mal must adhere to Islamic law. Ensuring that the selection of mustahik aligns with established rules to achieve effective targeting and bolster the trust of traders in Baitul Mal's performance.

Baitul Mal implements the distribution in two primary ways: a) Direct Distribution: Zakat funds are handed over directly to mustahik or delivered at their residence. b) Office Distribution: Mustahik are invited to the office based on a pre-arranged schedule.

In selecting mustahik who are eligible to receive zakat, Baitul Mal follows Islamic principles and performs a selective process in accordance with sharia rules. This approach aims to ensure that zakat is distributed effectively to deserving recipients and helps build trust among traders regarding Baitul Mal's operations. As a result, this trust is expected to encourage more traders to pay their zakat funds directly to the Baitul Mal institution in Langsa City in the future.

Achieving precise targeting in zakat distribution is crucial for maintaining trader trust and ensuring they continue to channel their zakat funds to Baitul Mal. Accurate targeting enhances the effectiveness of zakat distribution and helps increase the overall amount of zakat funds collected, leading to a broader reach and more substantial support for mustahik.

Conversely, inaccuracies in target selection can reduce the zakat funds collected and, consequently, diminish the funds available for distribution. This can result in a smaller number of mustahik receiving the benefits, undermining the effectiveness of the zakat system.

Obstacles in the distribution process often mirror those encountered during collection. If traders are reluctant to pay their zakat funds directly to Baitul Mal, the total zakat funds available for distribution will be lower. This limitation affects the number of mustahik who benefit from the zakat funds.

To address these challenges and improve public awareness and trader trust in Baitul Mal's distribution process, there has been a concerted effort to enhance socialization and outreach. This includes direct engagement with traders to increase their understanding of the importance of direct payments to Baitul Mal, as detailed in the collection process discussion.

Ongoing socialization efforts are expected to raise awareness and build trust among traders, leading to an increase in zakat funds collected and subsequently, more effective distribution to eligible mustahik. This proactive approach will help ensure that zakat funds reach those in need and support the overall success of the zakat program.

Based on the interviews conducted, traders expressed several hopes and expectations regarding the zakat collection and distribution process. They anticipate that with effective socialization efforts by the amil, the amount of zakat funds collected will increase, allowing for more widespread benefits. Traders are optimistic that continued improvements in Baitul Mal's performance and enhanced enthusiasm for educating the public about the importance of paying zakat directly to Baitul Mal will lead to greater understanding and compliance among traders.

The traders' hopes are that increased awareness and direct payments to Baitul Mal will result in a higher volume of zakat funds collected and distributed. This, in turn, will enable more mustahik to experience the benefits of these funds. These aspirations provide a foundational basis for advancing the zakat program effectively. To achieve these goals, it is crucial to strengthen efforts and solutions aimed at enhancing performance and increasing zakat collection and distribution. By aligning the hopes of traders with practical strategies, Baitul Mal can work towards realizing a more effective and impactful zakat system.

Centralized collection at Baitul Mal Langsa City will ultimately increase the amount of zakat realization in achieving zakat potential. In other words, the zakat distribution figure will also increase along with the increase in zakat utilization. This will then have a domino effect not only for increasing welfare but also for efforts to alleviate poverty in the area

Conclusion

Based on the results of research on the Harnessing Trade Zakat For Target Achievement: Insights From Aceh's East Coast, the following conclusions can be drawn:

The potential for trade zakat in Langsa City shows promising growth. This is bolstered by the significant number of traders in the city who are engaged in commerce. Additionally, these traders are well aware of the obligation to pay trade zakat and consistently fulfill this duty each year. They are also knowledgeable about the calculation of nisab and haul levels that determine the zakat due on their income. Consequently, it can be concluded that the potential for trade zakat in Langsa City is developing well, as traders exhibit a clear and detailed understanding of their zakat obligations.

The implementation of trade zakat on Jalan Pasar Baru Block B and C in Langsa City has not been carried out effectively or in accordance with established theoretical guidelines. Many traders still choose to pay their zakat directly to neighbors, family members, Islamic boarding schools, and dayahs in their villages, bypassing Baitul Mal, the institution designated to manage zakat funds according to proper regulations. This issue arises due to a lack of awareness among traders that Baitul Mal is responsible for collecting trade zakat and other forms of zakat. As a result, the distribution of zakat remains limited, with only a few mustahik benefiting from the collected funds, which are still insufficient. To address this, Baitul Mal Langsa City has begun promoting the importance of channeling zakat funds directly to their institution through print media, social media, and educational outreach efforts.

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