

MANAGEMENT OF ZAKAT INFAK AND SHADAQAH IN LAZISMU SURAKARTA CITY

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Abstract

This study aims to describe how the management of zakat, infaq, and shadaqah funds at LAZISMU Surakarta City, as well as to describe the supporting factors and inhibiting factors faced LAZISMU Surakarta City in carrying out its management. The type of research is qualitative with ethnographic design. Data collection techniques used in this study are observation, documentation and in-depth interviews. Where for the validity of the data, the researchers used source triangulation. The data analysis technique is descriptive analysis. The results showed that the management of zakat, infaq, and shadaqah at LAZISMU Surakarta City included the management of collection and distribution. Its management consists of planning, organizing, actuating, and controlling. The supporting factors for its management are having clear guidelines, qualified human resources in their fields, high public trust and Muhammadiyah associations, while the inhibiting factors are the density of Islamic education activities, not being able to enter large institutions or companies, as well as changing work patterns and habits in idealizing management. As a result, it is possible to conclude that LAZISMU Surakarta City has implemented a systematic and structured management system.

Keywords: Management, ZIS, LAZISMU.

1. Introduction

The problem of poverty is a problem that has not been resolved until now. In Indonesia, the problem of poverty is increasingly prominent, especially in some areas that have received the impact of the economic downturn that occurred. Social problems that from year to year are still an acute problem in Indonesia include poverty and social inequality. Even now, there are still many people who are trapped in poverty, especially in big cities where social inequality is so visible (Mansyur, 2018). So, we need the right solution to reduce poverty that occurs in society. On the other hand, the realization of the economic balance of society is one of the social activities that Islam strives for. The instrument that can be a step to make it happen is through zakat. Among the diversity that exists, zakat can create a social order that is peaceful, just, and harmonious in society. What is desired through zakat is the distribution of income and community welfare in order to make Islam a mercy for the universe (Ramli, 2021).

Zakat is the pillar of Islamic teachings in the third pillar of Islam and has a huge influence on the balance in society both economically and socially. Zakat is a mechanism that has a role to control balance or become stability in the dynamics of society, both economically and socially. Zakat is a stability between the rich and the poor, has a major role as a means of socializing each individual in Islam and as worship for humans in accordance with Allah's commands (Andriani, 2021). Through zakat, it allows for rapid economic movement, the realization of brotherhood among economic actors, and the narrowing of economic disparities. So that it can be said that through zakat it is able to encourage and control the economy in order to achieve prosperity in the world and the hereafter as well as both the present and future generations (Ilham, 2020).

The benefits of zakat infaq and shadaqah will certainly be more felt by the community when they can be managed properly by an institution. In Indonesia, there is a national Amil Zakat Agency which is assisted by the Amil Zakat Institution in carrying out its duties. BAZ and LAZ have a role to collect and distribute zakat funds for the consumptive and productive interests of mustahiq. Based on Law No. 23 of 2011 concerning Zakat Management Institutions Paragraph 1 it is stated, "Zakat management is an activity of planning, implementing, and coordinating the collection, distribution, and utilization of zakat" (Ilham, 2020). The Muhammadiyah Amil Zakat Infak and Shadaqah Institution (LAZISMU) is one of the religious institutions that aims to improve justice, community welfare, and poverty alleviation. LAZISMU is an amil zakat institution under the auspices of the Muhammadiyah organization that has attention to social inequality and economic problems in society. The implementation of modern management at LAZISMU is expected to be able to deliver zakat to be part of an alternative solution to social and economic problems that occur in the community (Yunita, 2021).

Management at LAZISMU is carried out in a modern way by continuing to follow the development of the community by implementing a work culture of trust, transparency, professionalism and trustworthiness. Over time, public trust in LAZISMU has increased through various innovations and management creativity in its collection and distribution (Yunita, 2021). There needs to be maximum efforts to realize modern, structured and systematic zakat management. This effort is carried out consistently both in matters relating to principles, work culture, vision, mission and goals as well as in planning to monitoring financial management, of course, by continuing to hold fast to spiritual values (Tafsirudin, 2020). This is because commitment is very much needed in the amil zakat institution, especially by zakat amil so that they can carry out structured management and can bridge Muslims in fulfilling their obligations.

The management of zakat, infaq and shadaqah carried out by zakat institutions in each of their activities has a relationship with each other that must be carried out optimally both in terms of collection and in terms of distribution (Ni'am, 2021). Of course, this management must be carefully prepared, structured and systematic so that through good management it can realize outputs or activities that can significantly benefit the community, especially in economic and social terms. There is a need for community commitment to participate in poverty eradication through the establishment of amil zakat institutions, besides that zakat management is also required to prioritize trustworthy and professional management principles by involving supervision from the government. This is very important so that the aim of the amil zakat institution is to reduce the gap between community groups (Slamet, 2015). The management from the beginning to the end of an amil zakat institution must always be considered and continuously evaluated so that the programs provided are in accordance with the needs of the community in various regions.

LAZISMU Surakarta City has an important role in the implementation of ZIS fund collection, fund management, regulation or distribution, and utilization of zakat infaq and shadaqah funds specifically in Solo. Both in the fields of economy, education, social, health, and several other programs. As a zakat institution located in the center of the city, LAZISMU is an institution that is trusted to manage zakat infaq and alms funds with a high number of receipts every year. Of course, its strategic presence will affect the number of incoming donations, this will support its existence. But surely every institution has things that become obstacles in its management, and each region certainly has various alternatives to solve them.

One of the amil zakat institutions that remains active in distributing various programs during the pandemic to help overcome problems in society, one of which is LAZISMU Surakarta. LAZISMU Surakarta City is managed by the Regional Leadership of Muhammadiyah Surakarta. The managed funds are in the form of zakat, infaq, shadaqah, grants, and waqf which of course have various program innovations in their management for community empowerment (Farkhani, 2020). From the variety of fund management innovations, the researcher wants to know the efforts made so that LAZISMU Surakarta City received the LAZISMU Award for the best social program category in 2020 in a virtual national work meeting (Rikers's) event. So that this research is important to do in order to see the efforts of managing one of the amil zakat institutions to be able to increase its role in helping community problems.

2. Method

The type of research used in this research is qualitative research, using a qualitative descriptive research design. The research was conducted in February 2022 at LAZISMU (Amil Zakat Infaq and Shadaqah) Surakarta City. The object of this research is the management of the collection and distribution of zakat, infaq and shadaqah. Meanwhile, the subjects in this study were directors as well as media and program managers, financial managers, collection managers, and muzakki. The techniques used to collect data by researchers are observation, documentation and in-depth interviews. To test the validity of the data used by researchers, namely the triangulation method. Triangulation is a combination or combination of various methods used as a test of the validity of a phenomenon that is interrelated from various points of view and different perspectives. Triangulation includes four things, namely: (1) method triangulation, (2) inter-researcher triangulation (if the research is carried out in groups), (3) triangulation of data sources, and (4) theoretical triangulation (Rahardjo, 2010). The data analysis technique used by the researcher is using descriptive analysis techniques. Descriptive analysis is a method of data analysis carried out by systematically compiling so that scientific conclusions are obtained which are the answers to the problems posed (Maleong, 2010).

3. Result and Discussion

In obtaining research data, researchers conducted observations, interviews and documentation at LAZISMU Surakarta. Observing and documenting the research itself, the researcher focuses on every activity at LAZISMU Surakarta City related to efforts to manage the collection and distribution of zakat infaq and shadaqah. The researcher

also participated in one of the activities at LAZISMU Surakarta, namely the Tangguh Student Coin program. Meanwhile, interviews were conducted with the director as well as media and program managers, finance managers, collection managers, and muzakki. Based on interviews conducted with research sources, an overview of the management of zakat infaq and shadaqah at LAZISMU Surakarta City is the collection and distribution, each of which goes through the stages of the POAC (Planning, Organizing, Actuating, and Controlling) process. The supporting factors that are owned continue to be maintained and the inhibiting factors are sought to be overcome gradually.

a. Management of Zakat, Infaq, and Sadaqah at LAZISMU Surakarta.

i. Management of Collection of Zakat, Infaq, and Sadaqah.

There are several processes of the zakat management system that must be met so that the collection can run well, including, planning, organizing, actuating and controlling. At the planning stage of the ZIS collection at LAZISMU Surakarta City, it was more conceptualized by the collection or fundraising, of course by getting directions from LAZISMU above. Planning begins with identifying and classifying prospective muzaki. Amil conducted socialization and disseminated information to the public about the program. Socialization related to the program is carried out directly and also through social media. This socialization serves to provide an overview to donors and prospective donors regarding the management of ZIS funds and the planning for their future regulations. LAZISMU Surakarta implements several steps in planning for the collection of ZIS funds, namely as follows: socializing through print media in strategic places, visiting prospective muzaki directly, collaborating with other institutions, zakat pick-up services and outreach through social media.

The organization contained in the organizational structure of LAZISMU Surakarta consists of a trustee, sharia board, management body, and executive body. LAZISMU already has a description of the division of tasks and also a SOP for the duties and responsibilities of amil. All administrators also cooperate with each other by communicating intensely, both directly and through social media. The process of organizing LAZISMU Surakarta is in accordance with the reason that there is already a division of labor whether it is divided into individuals or groups. There is already a division of groups in the division, and each member in the division has different tasks according to the division of tasks. With a good division of tasks, the work can be carried out according to the plans that have been made.

LAZISMU Surakarta City until 2022 has achieved satisfactory results in terms of collection. This can be seen from the total amount of funds collected in 2021 reaching Rp. 3,349,822,134,- according to the LAZISMU Surakarta annual report book. Meanwhile, in the previous year, the achievement of fundraising was Rp. 2,416,192,000. So, it can be seen that in raising funds, LAZISMU Surakarta experienced an increase of 139% from the previous year. Judging from the annual revenue, it can be seen that LAZISMU Surakarta has succeeded in instilling the trust of muzakki to pay their zakat to LAZISMU. In addition to the increasing number of collection funds, the number of donors or at LAZISMU referred to as muzaki and hypocrites has also increased every year. Until December 2021, the number of donors including muzaki, munfiq, shops, and entities reached 1,209 people. And these donors also come from various regions, both Solo and outside Solo.

Table 1.1 Total Fund Receipts of LAZISMU Surakarta 2021

Revenue	In 2021
Zakat	Rp. 768.097.397
General Infaq	Rp. 710.705.358
Bound Infaq	Rp. 14.789.600
Humanity	Rp. 169.673.483
Qurban	Rp. 205.207.456
Total	Rp. 3.349.822.134

Source: Financial Statements of LAZISMU Surakarta in 2021

The last stage is supervision, which is carried out by LAZISMU Surakarta, there are two, namely internal supervision of LAZISMU or Muhammadiyah, and external supervision. Internal supervision is carried out by the supervisory body by checking administration and finances, especially bookkeeping, reports on income and expenditure of funds, report writing formats and others. The supervisory body at LAZISMU Surakarta checks

through a formal meeting, usually held on the first Saturday of every month. Meanwhile, external supervision is carried out every accounting period by an external audit with assistance from the supervisory body.

ii. Management of the Distribution of Zakat, Infaq, and Sadaqah.

The process of managing ZIS after the collection is the existence of pentasyarufan or distribution. Of course, it requires planning in advance in its implementation. The distribution of zakat, infaq and shadaqah funds is usually in the form of programs. The program planning has been carried out by LAZISMU Surakarta in a work meeting in the form of IKAL (Service Action Work Indicators). The planning for the distribution of zakat at LAZISMU Surakarta is not only channeled for consumptive purposes or for direct use, but also in the form of empowerment or productive so that the goal of LAZISMU to realize the welfare of the people can be achieved.

The stage of organizing LAZISMU Surakarta already has a clear organizational structure, and a good division of tasks. In the distribution of ZIS funds, LAZISMU Surakarta administrators try to maximize the division of tasks and carry out their responsibilities. Although there is already a division of tasks, the management must work together and maintain communication with each other. The study carried out by LAZISMU Surakarta certainly requires good organization according to the abilities of each administrator.

The distribution or administration of zakat, infaq, and shadaqah funds is divided into two, namely the distribution which is consumptive and productive. The purpose of distributing zakat funds productively is so that the funds provided can be developed in the form of a business. If the effort is successful, the mustahik who initially received assistance becomes the person who is able to provide assistance through LAZISMU so that it can be given again to other mustahik. The process is that zakat is given to mustahik but not spent but managed, used, and developed to help their business, so that through the efforts made can help mustahik meet their daily needs continuously LAZISMU Surakarta in carrying out its program divides into 6 pillars of fields namely education, health, environment, economy, social da'wah, and humanity.

The recording of zakat, infaq, and shadaqah funds must follow existing standards, namely using PSAK No. 109 guidelines regarding zakat institution finance. Be it journals, recording incoming and outgoing funds, making reports at LAZISMU Surakarta according to the standards in PSAK No. 109 and also directions from the supervisory body. LAZISMU Surakarta always gets supervision from Muhammadiyah, as well as from external audits. LAZISMU's internal audit is carried out by LPPK (Institution of Financial Supervisory and Oversight), because all Charity Businesses of Muhammadiyah, MDMC, Dikdasmen are audited by LPPK including LAZISMU. Meanwhile, LAZISMU's external audit has audited 3 times and received the WTP (Unqualified) predicate during this last period. Although checking is carried out every day, week, month and year, the audit is carried out once for 1 accounting period.

b. Supporting and Inhibiting Factors in the collection and distribution of Zakat in LAZISMU Surakarta.

Factors supporting the collection and distribution of LAZISMU Surakarta are divided into internal and external factors. The internal factors are factors that come from within LAZISMU or from the organization itself. For example, the human resources at LAZISMU are fairly committed and capable. LAZISMU also has a clear guiding concept regarding the division of labor, regarding the collection and distribution of funds. The location of LAZISMU Surakarta is strategic and already has adequate facilities. This certainly really supports the process of disbursing funds and can help more mustahik. While these external factors come from outside LAZISMU which also supports the process of raising funds and distributing them. Such as the trust that LAZISMU gets from the community and also the Muhammadiyah association, as well as the awareness of the Surakarta community to pay zakat through institutions.

As for the factors that hinder the collection and distribution at LAZISMU Surakarta, it is said that they can still be overcome until now. This is in accordance with what was conveyed by the management and also muzaki from LAZISMU Surakarta. The obstacle or obstacle that is currently being felt the most is the Covid-19 pandemic which hampers the donation pick-up service. If viewed from the management, LAZISMU Surakarta has managed well and solved problems that were quite effective so that the things that hindered were able to be overcome. The problems or things that hinder the collection and distribution of zakat in LAZISMU Surakarta City are: (1) The density of programs for collecting and distributing zakat, infaq and shadaqah funds so that internally LAZISMU needs to develop a priority scale and be more active in managing schedules. (2) The collection of funds that have not yet reached large agencies or companies. This is due to differences in the goals of the institutions. (3) Management at LAZISMU in terms of work patterns and habits is still changing, which is feared that there will be overlap in doing work. (4) During the LAZISMU pandemic, you cannot raise funds through the zakat pick-up service.

Discussion

4.1 Analysis of Zakat, Infaq, and Shadaqah Management at LAZISMU Surakarta City.

4.1.1 Analysis of the Management of Zakat, Infaq and Shadaqah

The general description of the management of the collection itself consists of the planning, organizing, actuating and controlling processes. This is in accordance with research that has been carried out by (Mansyur, 2018). That the process of good zakat management in amil zakat institutions must include the POAC so that the results obtained can be maximized and can improve social life as well as the embodiment of worship. The planning stage is carried out using social media to keep up with the times. Currently, information related to the program implemented by LAZISMU Surakarta City can be accessed through various social media, be it websites, Instagram, Facebook, and even YouTube. This is also similar to research conducted by (Andriani, 2021) who uses social media in its collection. The stage of organizing LAZISMU Surakarta City already has a clear organizational structure but there is no detailed description regarding the division of each division. This is also experienced by other LAZISMU in a study conducted by (Mansyur, 2018) so that there is a need for job description to avoid overlapping jobs.

Furthermore, at the implementation stage of collecting LAZISMU Surakarta City using door to door by visiting directly, zakat pick-up services to entities through Muhammadiyah activities, events such as bazaars and so on. The implementation also involves social media so that information is more widely spread. In accordance with research conducted by (Mansyur, 2018) that optimizing the use of social media greatly affects the number of donors so that ZIS income results each year always increase. The implementation of ZIS fund raising will run well if it is supported by the optimal role of existing HR. Similar to research conducted by (Bahruddin, 2019) that the success of implementation is also strongly influenced by the optimal role of HR. So that the results are increasing every year. Lastly, namely supervision, LAZISMU Surakarta City conducts internal and external supervision. This supervision is carried out so that zakat, infaq and shadaqah funds can be allocated for distribution to the community. This is reinforced by research conducted by (Mansyur, 2018) that the collection of ZIS funds will be carried out properly if the supervision is carried out in a structured and systematic manner so that unexpected irregularities occur in the ZIS fund collection process.

4.1.2 Management Analysis of Zakat, Infaq and Shadaqah

Distribution The distribution process at LAZISMU Surakarta City also goes through the stages of planning, organizing, implementing and supervising. The planning stage at LAZISMU Surakarta City is carried out through a work meeting by forming an IKAL (Service Action Indicator) in the form of a program that will be implemented for the next one year. IKAL is structured to form a mature concept related to distribution programs both consumptively and productively. That way, LAZISMU Surakarta City already has mature guidelines regarding the distribution program. In accordance with research conducted by (Duriyah, 2015) that good and proper planning for distribution activities that are regulated as well as possible, can maximize to lead to the achievement of the goals and objectives that have been set. The stage of organizing LAZISMU Surakarta City already has a clear structure, then each administrator has different tasks but they are related to each other. Organizing is done to collect and manage all the necessary resources, including humans, so that the desired work can be carried out successfully (Mansyur, 2018).

After planning and organizing the implementation, LAZISMU Surakarta City distributes productive zakat and distributes consumptive zakat. The productive zakat funds in LAZISMU Surakarta are, among others, given in the form of scholarships to underprivileged students who have good achievements in organization and academics. In addition, there is also capital assistance for traders and small businesses, as well as entrepreneurship training, as well as working with farmers for the LAZISMU consumptive program. Through this productive program, LAZISMU Surakarta City strives to be able to empower so that mustahiq can become muzakki after receiving assistance. In research conducted by (Farkhani, 2020) also said that the program for the creation and development of productive small businesses is expected to be able to change the condition of mustahik into muzakki. Similar to the research conducted by (Murti & Yulianti, nd) that at least the benefits of the program, mustahiq can begin to gradually leave a life of deprivation to become a more independent life and furthermore there is hope to become muzakki from the results of the business they run. Meanwhile, consumptive zakat is distributed through various social activities, such as humanitarian programs for victims of natural disasters, which must be immediate and quick. In addition, providing assistance to mustahik affected by COVID-19, giving Ramadan gifts and others.

Lastly, namely supervision, LAZISMU Surakarta City has been following the existing supervisory procedures, namely being supervised by the management body and also external audit. Supervision is also appropriate with the preparation of financial reports in accordance with PSAK No. 109 concerning Accounting for Zakat and Infaq/Alms. The results received by LAZISMU Surakarta City from the external audit are also satisfactory and reliable, namely (WTP) Unqualified for 3 consecutive periods. In a study conducted by (Ramadhan & Syamsuddin, 2021) explained that the management of zakat and other funds must be carried out transparently, professionally and in accordance with PSAK No.109 financial reporting standards, because the management of these funds will be accountable to the public. LAZISMU Surakarta City has carried out books and reports in accordance with PSAK No.109, which is different from other LAZISMU in research conducted by (Nasution et al., 2020) that LAZIS Muhammadiyah Medan City does not have a statement of financial position/balance sheet, report on changes in assets under management, reports on changes in funds, cash flow reports, and notes to financial statements but only has a list of recording receipts/collections and disbursements/disbursements so that the completeness of the reports is still not in accordance with PSAK No. 109.

4.2 Analysis of Supporting and Inhibiting Factors in the collection and distribution of Zakat in LAZISMU Surakarta

Factors supporting the collection and distribution of LAZISMU Surakarta are divided into internal and external factors. The internal factors are factors that come from within LAZISMU or from the organization itself. The location of LAZISMU Surakarta is strategic and already has adequate facilities. This certainly really supports the process of disbursing funds and can help more mustahik. While these external factors come from outside LAZISMU which also supports the process of raising funds and distributing them. Such as the trust that LAZISMU gets from the community and also the Muhammadiyah association, as well as the awareness of the Surakarta community to pay zakat through institutions. This is in accordance with what was conveyed in the study (Mahareni & Ekawaty, 2019) that there are internal factors that come from the amil zakat institution itself and the association, while external factors that come from outside such as social and location. From the research conducted by (Duriyah, 2015) it can be concluded that the institution has similarities in supporting factors, namely high public trust in LAZISMU to distribute ZIS funds.

The management of zakat infaq and shadaqah also encounters obstacles, LAZISMU Surakarta City encounters more internal obstacles, which are indeed work programs and work patterns that change to idealize the division of labor. In contrast to other LAZISMUs which experience obstacles to facilities, other limitations are the allocation of funds for each program, the limited number of human resources in its management, limited transportation facilities for companion operations and limited capacity of facilitators (Duriyah, 2015). Meanwhile, research conducted by (Bahruddin, 2019) explains that the inhibiting factor is the limitations of existing facilities, both in terms of services, physical, operational and financial equipment. While the problems in each LAZISMU, in the three studies have different problems as obstacles. However, the three LAZISMU also have supporting factors which are alternative solutions to existing problems that are inhibiting factors.

4. Conclusion

Based on the results of research and discussions that have been carried out by researchers, it can be concluded:

- a. As a zakat, infaq, and shodaqoh institution, LAZISMU Surakarta City has carried out a systematic and structured management of programs designed to collect and distribute ZIS funds. systematically and gradually the management of ZIS funds is carried out using the POAC (Planning, Organizing, Actuating, Controlling) which is then structured by members of LAZISMU Surakarta City in accordance with the main tasks and functions of each section. From the management system, the results of the study stated that the collection program received an increase in ZIS funds of 139% in 2021 and the number of donors increased every year. While the distribution program of research results stated that in order to be right on target, data collection on recipients (mustahik) of ZIS funds had been carried out by PUSDATIN (Data and Information Technology Centre) and the front office then carried out a distribution program to 6 pillars namely education, health, environment, economy, social da'wah, and humanity. From this explanation, it can be said that the Surakarta City LAZISMU management system is well implemented.

- b. Management at LAZISMU Surakarta City in general has inhibiting factors, namely the density of syarufan activities so that it requires administrators who have a high commitment, fundraising activities are still unable to enter into large agencies or companies, as well as changing work patterns and habits in idealizing management. While the supporting factors for zakat management, namely LAZISMU Surakarta City already has clear guidelines or guidelines in management, qualified human resources in their fields, high public trust and Muhammadiyah association, and high public awareness of the importance of paying zakat through zakat institutions.

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