



Optimization of the Management of Zakat, Infaq, and Shadaqah Funds at the BAZNAS Kabupaten Bojonegoro

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ABSTRACT

This research aims to find out how optimal and what the zakat management strategy has been carried out by BAZNAS Kabupaten Bojonegoro. This research uses a qualitative research method with a field study approach, with the primary data from BAZNAS Kabupaten Bojonegoro and secondary data comes from other literature. The results of this research are that BAZNAS Kabupaten Bojonegoro, in optimizing zakat, infaq, and shadaqah funds, has 5 reception services and 5 distribution programs. The collection strategy is traditional and modern methods, then the distribution strategy places more emphasis on 5 distribution programs. So it can be said that the management of zakat, infaq, and shadaqah funds that has been carried out is almost optimal, marked by the achievement of the management targets that have been set. In this research, what differentiates it from other research is that it lies in the research object and also the research topic studied.

Keyword: ZIS Fund, Optimization, Strategy, BAZNAS Kabupaten Bojonegoro

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A. INTRODUCTION

Kabupaten Bojonegoro is one of the regencies with a relatively high economic potential. The economy of Bojonegoro stems from various sectors, with the major contributors being mining and agriculture, along with other supporting sectors. According to data from BPS Bojonegoro, in 2022, the Gross Regional Domestic Product (PDRB) of Bojonegoro reached IDR 61,782.87 billion (BPS Bojonegoro, 2022). However, despite this economic growth, the percentage of the population living in poverty has not decreased and has even increased from 12.87% in March 2020 to 13.27% in March 2021 (BPS Bojonegoro, 2021).

To address this issue, there is a need for economic equalization to prevent economic disparity. Therefore, an instrument capable of eliminating such economic inequality is required. Zakat, Infaq, and Shadaqah can be considered as one alternative. These charitable practices aim to distribute income and wealth to alleviate economic inequality among the people, by channeling funds to those in need, particularly the impoverished (Ramadhona et al., 2023). The management of ZIS funds must be carried out effectively, given the significant impact it can have. Furthermore, the broader

utilization of zakat funds can contribute to the realization of community welfare through development. Philanthropic institutions can collaborate with the government in managing zakat, providing an alternative for the country to execute state programs without resorting to foreign debt (Gabriele Lailatul Muharromah & Mustofa, 2021)

Research that discusses the management of zakat, infaq and shadaqah can be found in Yuliana & Nasrulloh (2023) research regarding "The Role and Contribution of Zakat as an Acceleration of Poverty Reduction in Kabupaten Bojonegoro ", where the results were found that the use of zakat funds was used to help with living expenses. daily activities and also provide business capital to mustahik to be managed and empowered to improve the economy (Yuliana & Nasrulloh, 2023). Another study by Syukron and Fahmi titled "Management of Zakat, Infak, and Sedekah Collection and Distribution" reveals that vigorous socialization, organizing bazaar stands, and distributing brochures contribute to increased ZIS fund collection, subsequently leading to larger disbursements and utilization of ZIS funds for beneficiaries (Syukron & Fahmi, 2018). Furthermore, Nur Aini and Mundir's research titled "Management of Zakat, Infaq, and Sedekah in Efforts to Increase Economic Income of MSMEs in BAZNAS Kota Pasuruan" found that ZIS funds collected from the local community were distributed to enhance the income of MSME actors, transforming the economic conditions of mustahik and freeing some from the clutches of loan sharks through the utilization of zakat, infak, and sedekah funds (Nur Aini & Mundir, 2020).

It is essential to note that zakat, within the context of Islamic economics, serves as assistance to strengthen economic sectors, resulting in economic empowerment for those capable of preserving its value (Rahman & Ma'adi, 2023). Welfare is the primary goal, making it obligatory for Muslims to fulfill, as zakat contains elements of *maslahah* for worship with socio-economic value. Therefore, effective zakat management requires specialized institutions rather than individual efforts. Zakat management is not straightforward, demanding thorough planning and coordination from the initial collection process to distribution (Rasiam et al., 2023). To optimize the professional utilization of zakat, infaq, and shadaqah, the role of BAZNAS is crucial. BAZNAS, as a non-structural government institution, holds the authority to collect and distribute ZIS funds. This is reinforced by governmental legal regulations, such as Law No.23 of 2011 on zakat management conducted by the National Zakat Amil Body (BAZNAS) and Zakat Amil Institutions (LAZ). Moreover, when zakat is managed by BAZNAS, it attains a formal legal status, ensuring certainty and discipline in zakat payments. (Nur Aini & Mundir, 2020)

Research on the management of zakat, infaq, and shadaqah has been extensive, including several studies discussed earlier. However, what sets this research apart is the object of study and the research topic within it. Although previous research has explored the management of zakat by BAZNAS Kabupaten Bojonegoro, such as the study conducted by Wiwit, Imam and Nilna (2022), focusing solely on the Bojonegoro Produktif program (Khotimah et al., 2022), this research encompasses the entire spectrum of zakat, infaq, and shadaqah management activities, from collection to distribution.

Based on these discussions, the researcher can formulate research questions. First, how are the efforts or actualization of the management of zakat, infaq, and shadaqah

funds in BAZNAS Kabupaten Bojonegoro? Second, how is the current management of zakat, infaq, and shadaqah funds by BAZNAS Kabupaten Bojonegoro, and can it be considered optimal? Third, what strategies does BAZNAS Kabupaten Bojonegoro employ to achieve the optimization of zakat, infaq, and shadaqah fund management in Bojonegoro Kabupaten? The objective of this research is to determine the extent of the optimization of zakat, infaq, and shadaqah fund management carried out by BAZNAS Kabupaten Bojonegoro. The researcher hypothesizes that the optimization of zakat, infaq, and shadaqah fund management by BAZNAS Kabupaten Bojonegoro is generally good, but any suboptimal aspects may be due to various inhibiting factors. The researcher hopes that this study on this issue can provide benefits to BAZNAS Kabupaten Bojonegoro, particularly in evaluating its performance.

B. THEORETICAL STUDY

1. The concept of Zakat, Infaq and Shadaqah

Zakat originates from the Arabic word "zakah," which signifies purity, goodness, growth, and continuous development. In terminology, zakat can be understood as the management of a specified portion of wealth that individuals are obliged to pay. Zakat is interpreted as a compulsory expenditure of one's possessions according to the principles and procedures outlined in Islamic Sharia (Ruslan, 2022). Meanwhile, Infaq entails spending a portion of one's wealth or income as directed by Islamic teachings. Its legality is either obligatory (*fardhu kifayah*) as stated in the Quran, where infaq is allocated for those who are righteous, regardless of their wealth or circumstances (Rasiam et al., 2023).

Shadaqah, on the other hand, involves giving without expecting anything in return. While the act of giving sedekah is considered recommended (*sunah muakkad*), there are situations where it can become obligatory, such as when not giving shadaqah could endanger someone's life; in such cases, it becomes mandatory to assist that person (Khoirunniswah et al., 2023).

2. Collection and Distribution of Zakat, Infaq, and Shadaqah

The collection or gathering of Zakat, Infaq, and Shadaqah funds is an activity where individuals or institutions collect these funds from the community, including individuals, groups, organizations, and institutions (Nur Aini & Mundir, 2020b). These collected funds are then distributed and empowered among the mustahik (Anwar et al., 2018). The collection activity involves encouraging the community (*mustahik*) to voluntarily contribute a portion of their wealth or other valuable assets to be allocated to predetermined recipients (Muhammad Nur Hadi & Abdul Bashith, 2021).

Distribution refers to deriving benefits. It involves the distribution of Zakat, Infaq, and Shadaqah funds to the mustahik, reaping benefits from them (Nurwakhidah, 2019). The distribution of Zakat, Infaq, and Shadaqah funds is divided into two categories: distribution and utilization. Distribution involves providing aid and consumptive assistance, while utilization entails channeling these funds into

productive endeavors, thereby ensuring longer-term benefits (Rozak & Sulistyowati, 2022).

3. Optimization

Optimization is the process of improving, optimization is looking for the best alternative to achieve the highest level or point of success. Optimization can be interpreted as a measure where all needs can be met from the activities carried out or it can be said that optimization is a benchmark where something can achieve the goals that have been previously designed. Overall, optimization is an effort to find the best available method for several functions that have been given to a context. (Nurlaela & Zulkarnain, 2019)

4. Zakat, Infaq and Shadaqah Fund Management Strategy

Strategy is a model or step that aims to achieve victory and be able to achieve goals. Strategy is a skill in developing what was the previous goal. The same concept is in the strategy of managing zakat, infaq and shadaqah funds, which has previously been determined in advance regarding the objectives of managing zakat, infaq and shadaqah funds as well as what will be achieved. So that a method is needed so that Amil Zakat can implement the strategy into the management of zakat, infaq and shadaqah funds by maximally utilizing its resources (Nasution et al., 2018). With the implementation of this zakat, infaq and sadaqah fund management strategy, it will help amil zakat in managing and allocating zakat, infaq and sadaqah funds more planned and directed.

C. METHODOLOGY

This research utilizes a qualitative research method with a field study or observation and documentation approach. Qualitative research is an inquiry that attempts to solve problems through a rigorous design to achieve objective and natural conclusions in accordance with phenomena in the research context (Aspers & Corte, 2019). This research method is suitable for use in this study because it will describe data and phenomena that can be captured by researchers by presenting relevant evidence (Sugiyono, 2019). Qualitative research has a fundamental and naturalistic nature that cannot be conducted indoors but is carried out directly in the field.

The object of this research is the National Amil Zakat Agency (BAZNAS) Kabupaten Bojonegoro located at Jl. Trunojoyo No.07 Bojonegoro. The selection of this location as the research object is motivated by BAZNAS Kabupaten Bojonegoro being one of the zakat amil institutions in Kabupaten Bojonegoro. This Kabupaten has a high potential for zakat, infaq, and shadaqah, making the potential for zakat funds in Kabupaten Bojonegoro different from other BAZNAS (Khotimah et al., 2022b). The researcher wants to further understand how BAZNAS Kabupaten Bojonegoro manages zakat, infaq, and shadaqah funds with such a significant potential. Therefore, the researcher aims to investigate this by providing some detailed questions that will serve as a guide for writing this article.

Tabel 1. Interview questions

No.	Interview Questions
1.	Why has the National Amil Zakat Agency (BAZNAS) Kabupaten Bojonegoro not been able to optimize the management of zakat, infaq, and shadaqah funds in Kabupaten Bojonegoro? What are the obstacles to optimizing this management?
2.	What is the progress in the management of both the collection and utilization of zakat, infaq, and shadaqah funds by BAZNAS Kabupaten Bojonegoro, from its establishment until now?
3.	Has there been significant progress? What strategies does BAZNAS Kabupaten Bojonegoro employ in the management of zakat, infaq, and shadaqah funds?

Sources: Processed by researchers (2022)

The data sources in this research consist of both primary and secondary data. Primary data is directly obtained from observation activities and documentation, originating from data provided by the Central Statistics Agency (BPS) of Kabupaten Bojonegoro. Secondary data is derived from relevant journal articles on zakat, infaq, and sedekah research, as well as from other literature sources related to this study. The data collection instruments are based on field observations and documentation. Observations are conducted to directly observe the conditions in the field during the research. The researcher systematically observes and records the information (MA Pratama, 2013). Documentation is a data collection method in qualitative research that is considered easy to conduct, as it involves observing and analyzing documents created by the subjects themselves or by others (Sugiyono, 2020). The required documents must be relevant to the research focus to complement the research data.

This study employs four data analysis techniques: data collection, data reduction, data display, and conclusion drawing. The data collection technique involves direct immersion in field observation to gather the required data. The second step is data reduction, defined by (Thalib, 2022) and translated by Salim and Syahrums as the process of selecting, sorting, simplifying, and transforming words derived from the obtained data in the field (Nugrahani, 2014). The next step is data display, or presenting data, which is done by providing brief descriptions, charts, or other forms to describe the obtained data (Sugiyono, 2013). Finally, the data analysis technique used in this study is conclusion drawing. Conclusion drawing is performed after all the data is collected and processed; the researcher examines and analyzes information derived from the processed data before drawing conclusions.

D. RESULTS

1. Collection and Distribution of Zakat Funds, Infaq and Shadaqah BAZNAS Kabupaten Bojonegoro

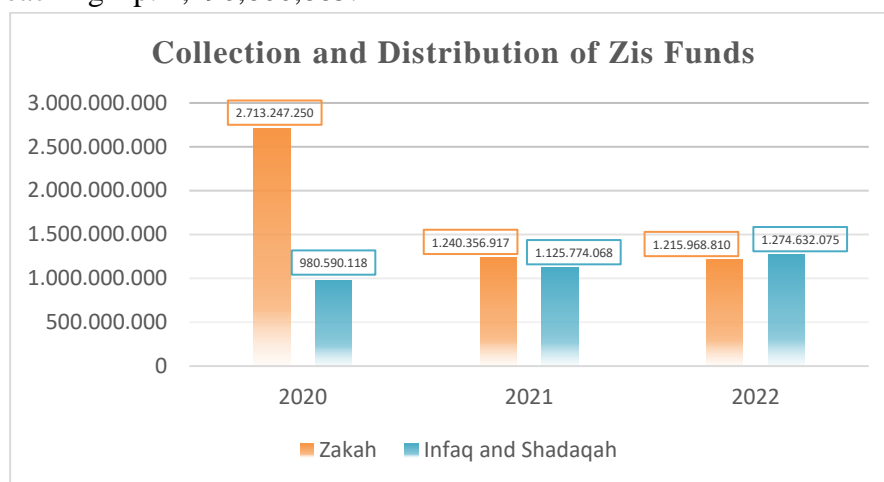
Collecting or receiving zakat, infaq and shadaqah funds is an activity to collect ZIS funds and then manage them and distribute the funds that have been collected and managed. Collection of zakat, infaq and shadaqah funds can now be done directly or indirectly (via transfer, QRIS, etc.). Based on the BAZNAS Kabupaten Bojonegoro financial report for the period 2020-2022, the recapitulation of the collection of zakat, infaq and shadaqah funds is:

Tabel 2. Recapitulation of the collection of zakat, infaq and shadaqah funds for 2020-2022

Years	Zakah	Infaq/Shadaqah	Total
2020	Rp. 2.713.247.250	Rp. 980.590.118	Rp. 3.693.837.368
2021	Rp. 1.240.356.917	Rp. 1.125.774.068	Rp. 2.366.130.985
2022	Rp. 1.215.968.810	Rp. 1.274.632.075	Rp. 2.490.600.885

Sources: Baznas Bojonegoro, (2022)

As seen from the table and chart above, it can be observed that the collection of ZIS (Zakat, Infaq, and Shadaqah) funds has experienced fluctuations within the period from 2020 to 2022. In 2020, the collection of ZIS funds amounted to Rp. 3,693,837,368, and there was a decrease in 2021, with ZIS funds totaling Rp. 2,366,130,985. However, in 2022, the collection of ZIS funds increased compared to 2021, reaching Rp. 2,490,600,885.



Sources: Baznas Bojonegoro, 2022

Figure 1. Collection or Receipt of Zakat, Infaq and Shadaqah Funds
 BAZNAS Kabupaten Bojonegoro 2020-2022

Distribution activities are the ultimate goal of zakat, infaq and shadaqah fund management activities. All activities from collecting ZIS funds will end with this distribution activity. There are two implementation models for distributing ZIS funds, namely distribution and utilization. The distribution of zakat, infaq and shadaqah funds by means of distribution includes compensation and assistance, then the distribution of utilization can include productive activities such as business opportunities for mustahik to improve the lives of mustahik.

The distribution based on the program carried out by BAZNAS Kabupaten Bojonegoro during 2022 is as follows:

Table 3. Recapitulation of Distribution by Program as of 2022

No	Program	Dana (Zakah+Infaq/ Shadaqah) (Rp)	Benefit Recipients		Total number of recipients
			Individual	Group	
1	Bojonegoro Genius	1.172.686.500	2.243	24	2.267
2	Bojonegoro Filantropis	1.101.980.436	5.404	-	5.404
3	Bojonegoro Energik	105.597.550	253	-	253
4	Bojonegoro Produktif	5.500.000	4	1	5
5	Bojonegoro Agamis	4.900.000	22	-	22
	Amount	2.390.664.486	7.926	25	7.951

Sources: Baznas Bojonegoro, 2022

The table shows that all programs have specific goals and objectives. The largest allocation is directed towards educational activities, particularly the Bojonegoro Genius program. This indicates that the distribution is carried out productively to enhance the quality of education in the Bojonegoro district.

BAZNAS Kabupaten Bojonegoro implements five programs regularly included in the annual RKAT. The Bojonegoro Genius program focuses on the development of education in the Bojonegoro district. This program provides educational scholarships with specific criteria for eligibility. One of the requirements is that the beneficiary must be a native resident of Bojonegoro and classified as financially incapable of supporting educational activities. There are several conditions to fulfill to benefit from the Bojonegoro Genius program. The total distribution amount for the Bojonegoro Genius program in 2022 was IDR 1,172,686,500, benefiting 2,243 individuals and 24 groups.

The Bojonegoro Filantropi program operates based on the awareness of sharing as a lifestyle within the Bojonegoro community. This program focuses on providing assistance and relief to the destitute, elderly, chronically ill, and chronically ill toddlers. Assistance and relief under the Bojonegoro Filantropi program are provided monthly from the collected ZIS funds. In 2022, the distribution for this program amounted to IDR 1,101,980,436, benefiting 5,404 recipients.

The Bojonegoro Energik program is one that focuses on the care and treatment of the people in the Bojonegoro district. This program is typically provided to individuals who are suffering from illness or have experienced accidents that require assistance for medical treatment and care. In 2022, the fund allocation for this program amounted to IDR 105,597,550, benefiting 253 individuals (Suryaningsih, 2020).

The Bojonegoro Produktif program is one of the BAZNAS Kabupaten Bojonegoro programs that focuses on the development and empowerment of the economic status of recipients through the provision of capital. This capital is used to start businesses that are then managed to improve economic conditions. It is expected that recipients of the Bojonegoro Produktif program will become muzakki (contributors to zakat) when their businesses succeed. The allocation for the Bojonegoro Produktif program is relatively small, possibly due to factors that limit

the allocation of ZIS funds. In 2022, only IDR 5,500,000 was allocated to benefit 4 individuals and one group.

The Bojonegoro Agamis program is aimed at implementing the development of religious practices (tabayyun) in the harmonious Bojonegoro community. In 2022, the funds disbursed for this program amounted to IDR 4,900,000, benefiting 22 individuals.

2. Actualization of the Role of BAZNAS Kabupaten Bojonegoro in Optimizing the Collection and Distribution of Zakat, Infaq and Shadaqah Funds

The theme revolves around the actualization of BAZNAS Kabupaten Bojonegoro's role in optimizing the collection and distribution of Zakat, Infaq, and Sedekah (ZIS) funds. In the collection phase, BAZNAS Kabupaten Bojonegoro employs various services to eliminate obstacles and ensure contributors (muzakki) can easily fulfill their ZIS payments. These services include direct payments at the BAZNAS office, bank transfer options, a 'Jemput Zakat' service, payments at supermarket stands, and an emerging digital office service.

The first service allows contributors to visit the BAZNAS office directly, fostering trust by providing face-to-face interactions with ZIS officers. The bank transfer option offers convenience, allowing contributors to fulfill their obligations without visiting the office. The 'Jemput Zakat' service aids contributors unable to visit or transfer funds, as ZIS officers personally collect payments from homes or offices. Payments at supermarket stands target those unfamiliar with Zakat, serving as both a payment method and an educational platform. The emerging digital office service aims to provide online payment options, promoting transparency and convenience.

Additionally, to extend the reach of ZIS collection, the establishment of Unit Pengumpul Zakat (UPZ) at the grassroots level, including mosques, institutions, and regional offices, is crucial. UPZ serves as an extension of BAZNAS Kabupaten Bojonegoro, assisting in fund collection in areas not easily accessible by the central organization. In the distribution phase, BAZNAS Kabupaten Bojonegoro allocated Rp. 2,390,664,486 for Zakat, Infaq, and Shadaqah programs in 2022, with funds distributed across five programs: Bojonegoro Genius, Bojonegoro Filantropis, Bojonegoro Energik, Bojonegoro Produktif, and Bojonegoro Agamis. Allocation percentages for each program were determined according to the annual plan. The distribution process encompasses both distributive and productive allocations. Notably, Bojonegoro Filantropis, Bojonegoro Energik, and Bojonegoro Agamis focus on consumptive assistance, while Bojonegoro Genius and Bojonegoro Produktif concentrate on education and business development support.

Although the ZIS fund management by BAZNAS Kabupaten Bojonegoro is nearly optimal, challenges exist in ensuring an equitable distribution of assistance. The discrepancy between the targeted and collected amounts requires a reevaluation of performance, methods, and management strategies. Furthermore, there is a need for a more comprehensive approach that adheres to the principles of *maslahah* (benefit) and minimizes *mudharat* (harm), as outlined. Addressing these aspects is crucial for

enhancing the overall effectiveness of ZIS fund management and achieving a more equitable and impactful distribution of assistance.

3. BAZNAS Kabupaten Bojonegoro Strategy to Optimize the Collection and Distribution of Zakat, Infaq and Shadaqah Funds

The discussion regarding the actualization of the role of BAZNAS Kabupaten Bojonegoro in optimizing the collection and distribution of Zakat, Infaq and Shadaqah (ZIS) funds includes the collection and distribution strategy implemented by the institution. First of all, in the ZIS fund collection strategy, there are two approaches, namely traditional and modern methods. The traditional approach includes steps such as muzakki coming directly to the BAZNAS Bojonegoro office or direct outreach to agencies and the community. Meanwhile, the modern method involves the use of technology, such as the use of online media, social media platforms, and providing a system that makes it easier to access muzakki for zakat.

Traditional strategies, such as going directly to zakat amil institutions or conducting outreach at agencies, have the advantage of building muzakki's trust and ensuring that zakat, infaq and shadaqah payments are on target. On the other hand, modern strategies, such as the use of online media and social media platforms, provide easy access and increase community participation in zakat. Furthermore, in the ZIS fund distribution strategy, BAZNAS Kabupaten Bojonegoro involves the regional Zakat Collection Unit (UPZ) to optimize distribution. Kabupaten's Bojonegoro flagship BAZNAS programs, such as Bojonegoro Genius, Bojonegoro Filantropi, Bojonegoro Energik, Bojonegoro Produktif, and Bojonegoro Agamis, have special strategies so that the distribution of ZIS funds can be carried out optimally.

For example, in the Bojonegoro Genius program, BAZNAS Bojonegoro collaborates with UPZ schools to conduct surveys of potential aid recipients, ensuring distribution is right on target. In the Bojonegoro Filantropis program, zakat amil officers go directly to the community to conduct direct surveys and understand the conditions of the beneficiaries in a more personal way. However, even though BAZNAS Kabupaten Bojonegoro has optimized most of its activities, there are obstacles in the limited Human Resources (HR) involved in distribution activities. It is necessary to increase the number and involvement of human resources to ensure that the distribution of ZIS funds reaches more beneficiaries and is evenly distributed. In this case, training and increasing human resource capacity as well as increasing the number of volunteers can be strategic steps to overcome these obstacles (Suryaningsih, 2020).

E. CONCLUSION

Based on the presentation and discussion, the researcher concludes that in the ZIS fund collection activities, BAZNAS Kabupaten Bojonegoro offers five services: direct payment at the office, transfer service, Jemput Zakat service, zakat payment service at supermarket stands, and the BAZNAS Digital Office service. In addition to these five services, there is also the establishment of UPZ in schools, districts, and institutions to help optimize the collection of ZIS funds in areas that are still not covered. The fund

distribution is carried out through five programs: Bojonegoro Genius, Bojonegoro Filantropi, Bojonegoro Energik, Bojonegoro Produktif, and Bojonegoro Agamis.

Efforts to optimize the collection and distribution of ZIS funds by BAZNAS Kabupaten Bojonegoro are nearly optimal, as evidenced by the fulfillment of the set work plans. However, there may still be shortcomings in the distribution activities due to a lack of human resources implementing the programs, resulting in beneficiaries not being reached more extensively. The optimization strategy for managing ZIS funds in BAZNAS Kabupaten Bojonegoro involves two approaches: traditional and modern methods. The distribution strategy focuses on enhancing the distribution of the five programs, including identifying eligible recipients who truly need the benefits of ZIS funds.

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