

Management of Productive Zakat Management of Mustahic Welfare in Baznas Gorontalo District

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Abstract: Study this intended to analyze and describe productive zakat management to the well-being of Mustahik at Baznas Gorontalo Regency. Problem-related to well-being Mustahik is interesting for research because Welfare is a condition that is the hope of every citizen. However, not all citizens quickly get Welfare, especially Mustahik. This study used a qualitative approach with descriptive analysis and data collection techniques using observation, interviews, and documentation. The results from the survey are organizing zakat BAZNAS Gorontalo Regency, namely by forming sub-sectors to support operational running management zakat, namely the zakat collection unit (UPZ), which is responsible for collecting zakat from muzak and implementing it as in the distribution and utilization of productive zakat in management, namely the distribution is uneven because the people in Gorontalo Regency have different economic conditions. Novelty in this research is that we found Supervision in the direction of zakat is carried out by forming an internal audit unit to oversee the work system implemented by each implementing area.

Keywords: Mustahic, Zakat, Baznaz

Abstrak: Kajian ini bertujuan menganalisis dan mendeskripsikan manajemen pengelolaan zakat produktif untuk kesejahteraan mustahik di baznaz Kabupaten Gorontalo. Masalah terkait kesejahteraan mustahik menarik untuk diteliti karena kesejahteraan merupakan kondisi yang menjadi harapan setiap warga negara. Namun kenyataannya tidak semua warga dengan mudah mendapatkan kesejahteraan, terutama bagi mustahik. Penelitian ini menggunakan pendekatan kualitatif dengan analisis deskriptif dan teknik pengumpulan data menggunakan observasi, wawancara, dan dokumentasi. Hasil kajian ini adalah penyelenggaraan zakat BAZNAS Kabupaten Gorontalo membentuk subbidang untuk mendukung pengelolaan zakat yaitu Unit Penghimpun Zakat (UPZ) yang bertugas mengumpulkan zakat, mendistribusikan, dan mendayagunakan zakat. Zakat produktif dalam pengelolaan pendistribusiannya tidak merata karena masyarakat di Kabupaten Gorontalo memiliki kondisi ekonomi yang berbeda-beda. Kebaruan dalam penelitian ini yaitu menemukan pengawasan dalam pengelolaan zakat dilakukan dengan membentuk unit audit internal untuk mengawasi sistem kerja yang diterapkan oleh masing-masing wilayah pelaksana.

Kata Kunci: Mustahik, Zakat, Baznaz

Introduction

Poverty is familiar to developing countries, including Indonesia. Poverty is one of the nation's many problems that must be resolved immediately, especially in the economic sector. It becomes a certainty that poverty alleviation is the essential language in improving the country (Ramadhan, 2019). Islam as Ad-in has offered several doctrines for humans that apply universally with two-dimensional characteristics, namely happiness and prosperity in the afterlife (Sartika, 2008). Islamic economic, economic development is sustainable due to limitless endeavor and zeal for continuous progress, both morally and materially (Said, 2023).

Welfare is a condition that is the hope of every citizen. However, in reality, not all citizens quickly achieve prosperity. Talking about welfare issues in Islam cannot be separated from the discussion of zakat (Nafiah, 2015). Zakat is an obligation that Muslim/Muslimah must fulfill the implementation of the third pillar of the five pillars, where the existence of zakat itself aims to instill the value of faith. So, zakat is a religious obligation that must be paid by every Muslim who has fulfilled the conditions under any circumstances (Baehaqi, 2005). Previous research on the practical analysis of productive zakat distribution in improving the Welfare of Mustahik. Mulkan Syahriza, Prince Harahap, and Zainul Fuat (2019) show that in distributing productive zakat funds, zakat houses comply with law NO. 23 of 2011 concerning zakat management. There is also other research, namely the mail zakat agency, in managing zakat in Makassar. Suharji Sulaiman (2021), while the results of this research, will also receive direct Supervision and assistance from zakat distribution officers. At the same time, research that researchers will examine discusses management strategies.

Indonesia already has regulations regarding the management of zakat in Law no. 23/2011 and its derivative regulations summarized in PP no. 14/2014 and Inpers No. 3/2014. Law No. 23 of 2011 regulates the implementation of zakat management from planning to the distribution and utilization stage aimed at increasing the effectiveness and efficiency of zakat management services, increasing zakat income, and achieving community welfare and poverty alleviation. Therefore, effective management and distribution of zakat funds is very important to improve quality of life and alleviate poverty of recipients (Akmar, 2017). The official body that has the authority to manage zakat nationally is the Amil Zakat Agency (BAZNAS) which the Governance formed based on KEPRERI No. 8 of 2001 which has the task and function of collecting and distributing zakat, infaq, alms (ZIS) at the national level. Governance has become an issue that has been widely discussed by academics, practitioners, and policymakers, along with the development of New Public Management (Baihaqi, 2022).

In Indonesia, the Zakat Management Organization (OPZ) can be divided into two institutions, namely BAZ (Amil Zakat Agency) and LAZ (Amil Zakat Institution). The National Amil Zakat Agency (BAZNAS) is an organization that manages zakat established by the Governance (Fauzia, 2022). Zakat institutions have a great deal of potential for

contributing to poverty alleviation (Choiriyah, 2020). Meanwhile, LAZ is formed by the community, which assists in collecting, distributing, and utilizing zakat. Lack of understanding, awareness of the purpose and wisdom of the implementation of zakat can eliminate the spirit of the concept of zakat itself. To increase understanding and awareness about zakat, Law Number 23 of 2011 concerning the management of zakat emerged. With Law Number 23 of 2011, it is hoped that zakat management will be more integrated and directed by prioritizing planning, collection, distribution and utilization (Aswar, 2023).

As a country with the largest Muslim population in the world, poverty is familiar to developing countries, including Indonesia. Poverty is one of the many national problems that must be resolved immediately. The issue of zakat in Indonesia continues beyond a religious perspective. However, it can also be addressed as a social reality, namely as a national resource that needs to be managed and empowered trustfully and correctly, meaning that zakat is an economic resource that must be managed with full responsibility.

As a zakat manager, the National Amil Zakat Agency (BAZNAS) certainly should collect zakat from people with excess assets and hand it over to those entitled to receive the zakat. Because zakat, infaq, and alms are one of the instruments or mechanisms for equal distribution of income according to Islamic law carried out by BAZNAS, namely with the principle that zakat funds are taken from people who have excess assets and then distributed to people who are lacking. The governance established this zakat processing organization based on Law No. 23 of 2011 (Soleh, 2017).

Productive zakat is giving zakat that can make recipients produce something continuously with the zakat assets they have received. In other words, zakat is where the zakat assets or funds given to Mustahik are not spent but are developed and used to help their business so that with this business, they can fulfill their daily needs continuously.

According to data from the Central Statistics Agency, the poverty rate in Gorontalo District shows a negative trend from year to year, but in 2021 it increased by 0.33% compared to 2020. Susena's results show that the percentage of poor people has decreased from 20.55% in 2017 to 17.89% in 2021. This means that there has been a decrease of 2.66%. In five years

In Gorontalo, the poverty rate is still relatively high. This condition is a portrait of structural poverty. That is, a weak work ethic does not cause the existing poverty, but the cause is system injustice. Model poverty is very dangerous for the survival of a society, so it is necessary to have a mechanism that can channel the wealth owned by community groups to disadvantaged groups of people. That is what then made the researchers conduct research at BAZNAS Gorontalo Regency by focusing research on *planning*, *organizing*, *mobilizing (actuating)*, and *Supervision (controlling)* (George et al., 2010). The purpose of zakat management is: First, Increasing the service for the community in the fulfillment of zakat in accordance with the guidance of religion. Second, Increasing the function and role of religious institutions in the effort to realize the welfare of society and social justice. Thirdly, the increasing of utilization of zakat (Mujiatun, 2018).

If seen from the management of zakat management as a whole that needs to be re-optimized, the lack of zakat income for the Gorontalo Regency National Amil Zakat Agency (BAZNAS) has caused zakat assistance to be given to Mustahik. Some Mustahik is still given business capital and has not experienced improvement or progress in their Welfare.

Methods

This type of research uses qualitative research and combined data collection techniques. In contrast, data analysis is carried out combined, data analysis is inductive, and the results of qualitative research emphasize meaning rather than generalization (Sugiyono, 2010). Source of data on research, i.e., Primary data obtained directly by researchers from interviews with managers/heads of the Gorontalo District National Amil Zakat Agency and employees/staff at the National Amil Zakat Agency. Temporary that Secondary Data is data from research results obtained by researchers indirectly through intermediary media in the form of articles, journals, as well as from related sites on the internet related to research conducted on the Management of Zakat Mal on Mustahik Welfare at BAZNA S Gorontalo Regency. Data analysis using data reduction, data presentation, and withdrawal conclusion.

Results and Discussion

The management of productive zakat management is one of the programs or activities carried out by BAZNAS Gorontalo Regency to empower zakat mal to create prosperity for Mustahik. Zakat is worship that has the value of obedience to Allah SWT with a purpose achieving the blessing of Allah SWT in a vertical relationship (*hablum minallah*) is also obligations of fellow human beings in horizontal relationships (*hablum minannas*) (Winatri, 2023). The application of the management used in the management of productive zakat at BAZNAS of Gorontalo Regency is carried out correctly and systematically. The first step to achieving the organizational goals of the Gorontalo Regency BAZNAS is to plan or manage how BAZNAS can raise funds from the public for the distribution of zakat. The planning carried out by BAZNAS Gorontalo Regency is that there are nine recipients of zakat in the first Gorontalo Regency, poor, poor, amil, converts, enslaved people, harem, Sabah, and ibd Sabil, but enslaved people are no longer regulated, religion still applies but in Indonesia has been Indonesia has been removed. Of course, it is collected from people with more than enough wealth or wealth or can also be called Muzaki and will be distributed to people who are less able or Mustahik. There are several results from research that has been done.

Planning

Planning is one of the essential elements of management. Planning itself is the most crucial stage and the most critical management function in the management of zakat requires formulation in planning about what will be done by BAZNAS Gorontalo Regency as the zakat management body. Planning in the management of zakat is a critical aspect

because planning provides an overview of what will be done in the future so that the vision and mission of the Gorontalo Regency National Amil Zakat Agency aim to ensure that the distribution and distribution of zakat is the target. There are no deviations as in the following graph. (Data source: BAZNAS Gorontalo district 2020).

The chart above shows that the graph of zakat receipts from the national amil zakat agency in Gorontalo Regency in 2017, 2018, 2019, and 2020 has decreased. Zakat management planning, in this case, relates to the strategic steps of BAZNAS for Gorontalo Regency.

Distribution and utilization of productive zakat, such as venture capital assistance, aims to provide zakat to Mustahik sustainably and improve the Welfare of Mustahik. The utilization of zakat at the National Amil Zakat Agency for Gorontalo Regency is based on the principle of equity for those who need business assistance. The Gorontalo Regency National Amil Zakat Agency provides a solution for submitting requests for assistance in the economic, educational, religious, and health sectors, especially for productive zakat recipients. It must follow the procedures set by the Gorontalo Regency National Amil Zakat Agency.

As for the distribution and utilization of productive zakat in the form of venture capital assistance in 2021, there will be 51 beneficiaries with funds channeled of Rp. 204.00 0.000 can be seen in the attachment. Bintoro Tjokroaminoto in Husain Usman (2008) states that planning is the process of systematically preparing activities to be carried out to achieve specific goals. The utilization of zakat is carried out in a structured way through the BAZNAS Scholarship Institution (LBB) due to the Decree of the Chairperson of BAZNAS No. 12 of 2018 (Suwasdi, 2022).

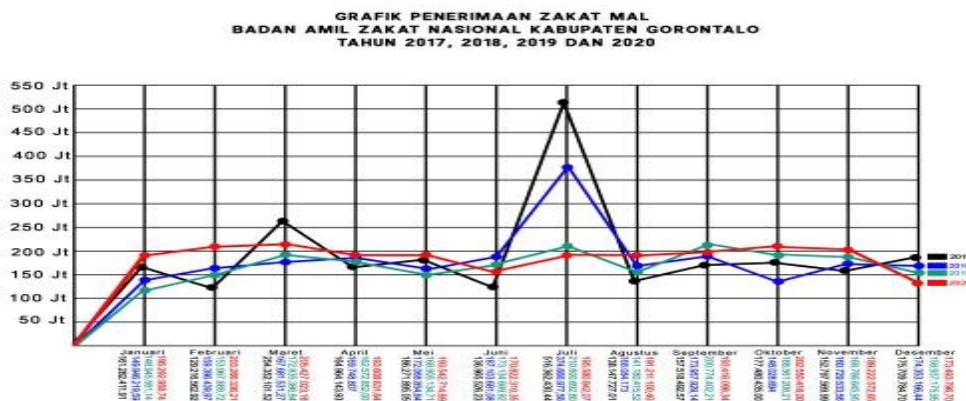
Organizing

Organizing is essential because it relates to human resources and zakat resources, which aim to manage zakat effectively and on target through professional human resources in managing zakat funds.

Establishing a zakat management organization is regulated in Law Number 38 of 1999 concerning zakat. The Governance formed this regulation and contained provisions on zakat management in Indonesia. In the laws and regulations regarding zakat, two types of zakat management organizations are formed, namely organizations formed by Islamic organizations in the form of amil zakat institutions (LAZ) and organizations that have a responsibility under the Governance in the form of amil zakat agency (BAZ). Decree of the Regent of Gorontalo No. 388/01.3/VI/2017 dated 19 June 2017 concerning the Establishment of the Gorontalo Regency National Amil Zakat Board (BAZNAS) for 2017-2022. Issuing these laws and regulations is part of the normative organizational foundation of zakat management, which is directed at collecting and distributing zakat in a professional, trustworthy, fair, and obedient manner.

Implementation (Actuating)

Implementation is one of the elements that also have an essential role in integrating several objectives of organizing a BAZNAS Gorontalo Regency in managing and forming zakat collection and zakat distribution programs through organizations and volunteers



formed as an integral part in supporting the running of these programs. There are several Zakat collection programs and age distribution.

Communities that are obliged to pay zakat or, in this case, muzak, BAZNAS Gorontalo Regency integrates with the Governance of Gorontalo district to obtain data on people who work as civil servants; this is done because the Governance entrusted that BAZNAS Kabupaten Goortalo to collect professional zakat from all civil servants in Gorontalo Regency by deducting 2.5% of civil servant salaries.

Activity or organizational performance. Implementation is realized through several discussions regarding zakat fund management activities: collection and distribution. Zakat collection is carried out by mail by receiving or taking from Mustahik. This collection is carried out to facilitate zakat collection, both for the convenience of management institutions in reaching Mustahik and for Mustahik to pay their zakat. This institution should make the best innovation to drive productive economics, increase economic growth and reduce poverty. For example, in rural areas, zakat institutions should pay attention to increasing agriculture yields (Vegirawati, 2023).

Supervision (Controlling)

Monitoring is the process of ensuring that organizational and management objectives are achieved. This relates to ways to make activities according to what has been planned before. This understanding shows the relationship between planning and Supervision. There are still some among Mustahik who have not been able to utilize the productive zakat funds that have been provided by BAZNAS of Gorontalo Regency even though this is not appropriate in the program whose aim is to change the standard of living of Mustahik to make it better and to help Mustahik get out of the poverty line they experience.

Supervision must be carried out in the zakat management at BAZNAS Gorontalo Regency after the planning, organizing, and implementing stages. Supervision is a

surveillance activity towards managing zakat at BAZNAS Gorontalo Regency, carried out by the supervisory board.

According to Widodo and Kustiawan in Rahmad Hakim (2020), Supervision in zakat management organizations can also take the form of financial balances and the activities of zakat management organizations to open to auditing. This is a form of principle implementation transparency. All activities must be reported to the community as part of the accountability and transparency of the management of zakat funds through several means, for example, mass media, newspapers, bulletins, magazines, television, etc.

Management of productive zakat management is one of the programs or activities carried out by BAZNAS of Gorontalo Regency to empower zakat mal to create Welfare for Mustahik. The application of the management used in the management of productive zakat at BAZNAS of Gorontalo Regency is carried out correctly and systematically.

Planning (Planning)

Planning is one of the essential elements of management. Planning itself is the most crucial stage and the most critical management function in the management of zakat requires formulation in planning about what will be done by BAZNAS Gorontalo Regency as the zakat management body. Planning in the management of zakat is a critical aspect because planning provides an overview of what will be done in the future so that the vision and mission of the Gorontalo Regency National Amil Zakat Agency aim to ensure that the distribution and distribution of zakat is the target and there are no deviations. As in the following graph: *Data source; from BAZNAS Gorontalo district 2022.*

The chart above shows that the graph of zakat receipts from the national amil zakat agency in Gorontalo Regency in 2017, 2018, 2019, and 2020 has decreased. Zakat management planning, in this case, relates to the strategic steps of BAZNAS for Gorontalo Regency.

BAZNAS Gorontalo Regency, in managing and forming zakat collection and zakat distribution programs through organizations and volunteers, formed as an integral part in supporting the running of these programs.

The Governance deducts zakat for each State Civil Apparatus, which is then distributed to the management of the Gorontalo Regency BAZNAS. This is done as a realization and embodiment of legal regulations based on instructions from the Regent of Gorontalo Regency Number 1 of 2016 regarding the procedures for managing zakat in the Gorontalo district Governance, the subject of zakat is Muzaki, namely civil servants/CPNS and officials who are Muslim within the scope of the Gorontalo Regency Governance, the object of zakat is income that comes from their profession as civil servants/CPNS and Officials.

With the cost of this capital, less fortunate people, especially Mustahik, will be assisted in having the capital to develop their businesses. Distribution and utilization of productive zakat, such as venture capital assistance, aims to provide zakat to Mustahik sustainably and improve the Welfare of Mustahik. The utilization of zakat at the National

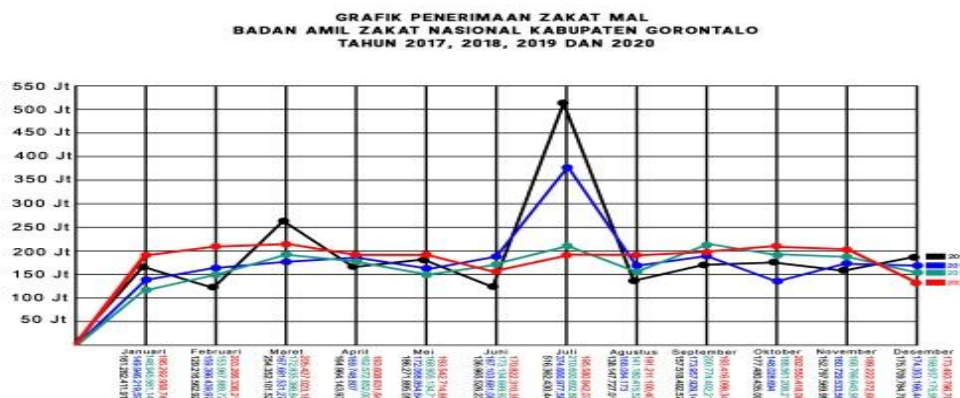
Amil Zakat Agency for Gorontalo Regency is based on the principle of equity for those who need business assistance. The Gorontalo Regency National Amil Zakat Agency provides a solution for submitting requests for assistance in the economic, educational, religious, and health sectors, especially for productive zakat recipients. As for the distribution and utilization of productive zakat in the form of venture capital assistance in 2021, there will be 51 beneficiaries with funds channeled of Rp. 204.00 0.000 can be seen in the attachment. Bintoro

Organizing

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Implementation (Actuating)

Implementation is one of the elements that also have an essential role in integrating several objectives of organizing an activity or organizational performance. Zakat collection is carried out by mail by receiving or taking from Mustahik. This collection is carried out to facilitate zakat collection, both for the convenience of management institutions in reaching Mustahik and for Mustahik to pay their zakat. Thus, to support the role of mail in managing zakat, collecting and distributing it zakat, absolute principles become the primary reference in the management of zakat.



These principles are as follows. Transparency, accountability, responsibility, and independence. According to Mazmanian and Sabatier in Waluyo (2007), implementation is

the implementation of fundamental policy decisions, usually in the form of laws but can also take the form of orders or decisions of important executive bodies or judicial decisions.

Supervision (Controlling)

Monitoring is the process of ensuring that organizational and management objectives are achieved. This relates to ways to make activities according to what has been planned before. This understanding shows the relationship between planning and Supervision. Therefore, Supervision has a significant role or position in management because it has a function to test whether the implementation of work is orderly, orderly, directed, or not.

There are some among the Mustahik who have not been able to utilize productive zakat funds that have been provided by BAZNAS of Gorontalo Regency even though this is not appropriate in the program whose aim is to change the standard of living of Mustahik to make it better and to help Mustahik get out of the poverty line they are experiencing. Supervision must be carried out in the zakat management at BAZNAS Gorontalo Regency after the planning, organizing, and implementing stages. Supervision is a surveillance activity towards managing zakat at BAZNAS Gorontalo Regency, carried out by the supervisory board.

Conclusion

From the results of the research and discussion described in the previous chapter, the conclusion of this study is the BAZNAS Zakat Planning for Gorontalo Regency, namely by compiling a zakat collection program so that it has the potential to be well-collected with large capacity by affiliating with Governance agencies in supporting its collection zakat. Gorontalo Regency BAZNAS zakat organization, namely by forming sub-sectors to support operational operations management, the zakat collection unit (UPZ), responsible for collecting zakat from Muzaki. Implementation as in the distribution and utilization of productive zakat in management, namely the distribution is uneven because the people in Gorontalo Regency have different economic conditions. Supervision in the zakat management is carried out by forming an internal audit unit to oversee the work system carried out by each implementing area. Novelty in this research is that we found Supervision in the management of zakat is carried out by forming an internal audit unit to oversee the work system implemented by each implementing area.

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